

**AN EMPIRICAL STUDY OF THE
ROLE OF WOMEN IN HOUSEHOLD DECISION
MAKING PROCESS IN KOHIMA, DIMAPUR
AND MOKOKCHUNG DISTRICTS OF
NAGALAND**

Thesis Submitted

For

The Degree of Doctor of Philosophy in Commerce

By

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CERTIFICATE

This is to certify that the thesis entitled “An Empirical Study of the Role of Women in Household Decision Making Process in Kohima, Dimapur and Mokokchung Districts of Nagaland” has been completed by Shri. E. Thangasamy, Research Scholar, Department of Commerce, Nagaland University: Kohima Campus; Meriema under my supervision. It is an original piece of work.

The thesis is fit for submission for the degree of Doctor of Philosophy in Commerce.

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DECLARATION

I, Shri. E. Thangasamy, do hereby declare that the subject matter of this thesis is the record of work done by me that the contents of this thesis did not form basis of the award of any previous degree to me or to the best of my knowledge to anybody else. This thesis has not been submitted earlier either to this University or to any other University/Institution for the fulfillment of the requirement of a course of study.

This is being submitted to Nagaland University for Degree of Doctor of Philosophy in Commerce.

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Abbreviations

| | |
|------------|--------------------------------------|
| Inr | Initiator |
| Ifr | Influencer |
| Mvr | Motivator |
| Ntr | Nurturer |
| T | Decider of the Time for Purchase |
| Pe | Decider of the Place for Purchase |
| B | Decider of the Brand for Purchase |
| C | Decider of the Colour for Durables |
| M | Decider of the Model for Durables |
| S | Decider of the Size for the Durables |
| Me | Decider of the Mode for Purchase |
| Pe | Purchaser of the Durable |
| RI | Replacement Initiator |

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CHAPTER-1

INTRODUCTION

Since its independence, our Indian economy has been dynamic which is undergoing tremendous changes over the years. The literature on marketing suggests that marketers believe that economic development is enhanced by emphasizing marketing activities. The importance of marketing in industrial growth is being realized in developing countries, including India. There is a unanimous consensus among the marketing experts that any program for economic development in any country can be successful only when marketing orientation is a basic part of it and integrated into it. Professional marketers feel that economic developers have overlooked the potential of marketing in their planning. The current issue for discussion is not whether marketing is the main force behind development but whether marketing activities should be considered in the planning to boost the economic development of the country. In the United States of America, there is an ample evidence that marketing methods adopted by marketing oriented industrial leaders have helped to stimulate demand expansion. It suggests that an improved marketing programme can make a positive contribution towards the economic development of a nation. Marketing can, therefore, be termed as a business philosophy as its multifarious orientations have a close nexus with the economic growth and development. The industrial growth depends on the effectiveness and efficacy of marketing policies and practices. With scarce resources in a developing economy, competition is sometimes considered as redundant and hence, wasteful. The absence of competition in turn would deprive the consumers of their choice

of goods. Even the producers may also not strive for attaining efficiency and quality in their production of goods and services.

But, in reality, the country is presently facing an acute competition in product and service markets which is creating a new competitive marketing environment. Thus, marketing has become a necessity for survival of the business firms. Most of the business firms have been realizing that they must possess adequate competitive strength for their success in the long run. The focus on the needs and satisfaction of consumers through effective marketing strategies becomes very essential entailing adequate returns to the firm. Hence, the entire business of the firm should be viewed from the customers' view point. The target of all marketing activities is consumers. The firms have to devise appropriate plans and implement them so as to achieve consumer satisfaction. This calls for an analysis of how consumer behaves in the market place. Secondly, the objective of consumer orientation is best served through such analysis. Thirdly, marketers are in a better position to predict how consumer would react to marketing strategies.

In the late 1950s, marketers realized that they could sell maximum goods with minimum efforts, if they produce only those goods which the consumers had determined to buy. If they produce only the goods which would satisfy the needs of the consumers, the firms need not persuade the consumers to buy the goods what has been produced. Through consumer research it is found out that consumers purchase impulsively and are also influenced by the family, advertisers and role models besides by the mood, situation and emotion. All these factors come together to form a comprehensive model of consumer behavior which reflects both the cognitive and emotional aspects of consumer decision making.

Marketing Communication builds on marketer's knowledge of how consumers make decisions in families. In particular, marketers are interested in understanding spousal influence patterns and decision processes in order to target communication messages. To persuade couples effectively to choose a particular brand, a marketer has to know which spouse has primary influence in the purchase decision for the product category. This knowledge may enable a marketer to target communications more accurately. Thus, an effective promotional program should build on family decision dynamic to communicate differentiated marketing messages to the right influential spouses who take the decisions. Hence, the marketers must understand how the family influences its members in purchase decision making so that they can effectively program their marketing mix in consonance with their tastes and preferences.

Therefore, family plays a key role in purchase decisions in a society. The relationship and interactions within the family are more powerful than those in other groups. This social unit functions directly in the process of ultimate consumption. Thus, the family operates as an economic unit as it actively involves in earning and spending money. While doing so, the members of the family attempt to establish their individual and collective consumption priorities. They even take decisions on products what they want and brands which fulfill their needs. They also decide the destinations and shops from where these items are to be bought. The family environment largely determines the consumers' attitude in spending, saving, choosing the brands, storing and purchase of the products.

Besides, only a few studies have been carried out with regard to women consumers, especially in India. In Nagaland, such studies are yet to be carried out on these consumers. At micro level, the same issue can be investigated in the State for gaining knowledge about the women's

participation in household decision making for durables and therefore this study is an attempt to bridge the gap in this regard. In fact, this study is based on one of the external influences of consumer decision making i.e. the family which is considered to be an important and natural buying unit in the society.

RATIONALE OF THE STUDY

If a woman has the decision making power in a family, it is considered as a symbol of her status and also it is an indicator of contemporary society. Ultimately, it benefits the household, the entire society and the economy as well. It has also been witnessed that there is a substantial change in women's purchasing roles depending upon their independence and self-confidence. The autonomy of the modern wife empowers her to make some independent decisions which are normally being made by a husband. They even started performing the tasks which have been traditionally assigned to men. Thus, the women do play a major role in a family. In a developing country, like India, there has been a radical change of women's role recently. These major changes in women's role ought to be reflected in the market. The firms must adapt themselves and respond to the changing women's role by launching new products and positioning their existing products. They may change their advertising strategy accordingly. These increasing women's roles do call for scientific enquiries about the role of women in household purchase decision making process in India.

STATUS OF WOMEN IN INDIA: CONDITION AND DIRECTION

The women do constitute almost half of the population and therefore, they must be associated in decision making process in all the socio-economic

and political organizations. The obstacles, if any, for not allowing them to participate are to be recognized and removed. Very often, the structures and social norms become the obstacles stemming from innumerable social conditions. Such conditions hinder the women from participating in decision making processes. The governmental and non-governmental interventions must make it possible for women's participation in decision making processes.

In India, being a democratic country, it provides adequate opportunities for larger participation of women in all walks of life. Equal opportunity is guaranteed and discrimination on the grounds of sex, language, region, class or creed is forbidden. Yet, the women's participation in decision making process at all levels is low. The challenges for redressing this discrimination in India are huge.

Traditionally, women are shouldering the responsibilities of caring the children and other members of a household whereas men in the family are being considered as providers or breadwinners. In spite of several efforts, a woman in Indian society is still considered inferior to man. She does not have an independent identity. Among all religions, the family is mainly patriarchal, patrilocal and patrilineal, and India has long been known for in equalitarian gender relations (Jeejeeboy, 2002)¹. Women are defined as inferior and husbands are assumed to own and exercise a right on women in all walks of life. It is also being witnessed that women in India have been playing a major role in the main stream of the economy and domestic labour sector as well. Over 118 million women are reported to be active members of the workforce in the Indian economy. Their role could further be seen as workers in the informal economy, farm workers, casual workers, domestic

helpers, piece-rate workers etc., Their role as providers and home makers at one end of the socio-economic spectrum, especially rural, has always been known in India. But, it has to be examined in terms of role in household purchase decisions to fully gauge their impact on business.

About 77 per cent of the women workforce hails from the rural sector engaged in agriculture and agro-based small/cottage enterprises. Often, there is no fixed employment or fixed income. Their earnings and spending pattern needs to be investigated. On contrary, nearly 10 per cent of this workforce of women is engaged in organized manufacturing sector. Further in the urban educated workforce of women, their role in decisions regarding family spending is well-known now as they are actively engaged in the role in deciding what items/brands are to be purchased.

There have been significant changes recently in terms of consumption which are reflected in their role in decision making regarding lifestyles and consumption pattern that exist in a family. Economic dependence, improvement in Education and awareness, work-oriented life styles, changing social norms, increased participation in the workforce and a society more open to change have led to an enhancement in the role of women on the family consumption related decision making process. Women today are more independent in their thinking and financially also. They are the decision makers because they have gained the economic and emotional freedom. Now, families are not only supporting her but also accepting her identity (Bajpai 2008)².

The governments' new policy of providing micro-finance through self-help groups has enabled women in household decision making processes. According to women Empowerment project conducted by Opportunities, an NGO, 60 per cent of women have greater power over

family planning, buying and selling property and sending their children to school (Verma, 2008)³.

Empowering women is a pre-requisite for creating a prosperous nation. When women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, society and ultimately a good nation (Abdul Kalam, A.P.J.)⁴.

Women's empowerment in a family includes the women's place or position in terms of making decisions about one's private concerns. Women's status is the degree of women's access to and control over material resources and social resources within the family, in the community and in the society at large (Masan, 1986)⁵.

ROLE OF FAMILY MEMBERS IN THE HOUSEHOLD DECISION MAKING PROCESS

Household decision making is the process by which decisions, that directly or indirectly involve two or more family members, are made. The processes that families use to make purchase decisions and the outcome of these processes have important effects on the wellbeing of the individual family members and the family itself.

Household decision making involves certain questions like who buys, who decides and who uses the products. The process of decision making is multifaceted as it involves emotions, interpersonal relations, product evaluation and acquisition. Marketing managers must carefully analyze the household decision making process separately for each product in their target

markets. The participation in decision process by a family member depends on his/her involvement with the specific product, role specialization, personal characteristics and finally culture and sub-culture.

Husband-Wife Decisions:

The family or household functions like any other groups where multifarious problems are to be solved and distinct decisions are also to be made. Each member, including children, plays a vital role in decision making process, when some are more active than others. The husband and wife relationship is very important to marketers. In order to target their messages effectively, marketers must identify the primary source of influence and the decision maker in each purchase decision made by the husband-wife team. Purchase decisions are divided into four categories (Davis and Rigaux, 1974)⁶.

1. Husband dominant family decision making
2. Wife dominant family decision making
3. Autonomy in family decision making – husband and wife independently make the same decision taking about one-half of the time.
4. Syncretic family decision making – both husband and wife share in the decision making.

Decision Influencing Factors: Household influence is defined as the degree to which husbands and wives attempt to dominate household decisions (Qualls 1987)⁷. The relative influence of the husband and wife may vary according to the type of product, nature of product influence, family characteristics and changing patterns of husband-wife influence.

- **Type of Product**

Husband-wife involvement in family decision making varies widely by product category (David, 1976)⁸. Husband dominant decisions have

occurred with the purchase of automobiles (Davis 1970)⁹ , (Green and Cunningham, 1975)¹⁰ life insurance (David and Rigaux, 1974)¹¹ and lawn mower (Arora and Allenby, 1999)¹².

Wives have been viewed as the prime decision makers for groceries, kitchen appliances (Green and Cunningham 1975)¹³ , food, their clothing (Davis and Rigaux, 1974)¹⁴ and micro oven (Arora and Allenby, 1999)¹⁵.

Joint decisions are most likely when buying a home (Munsinguer et al., 1975)¹⁶ , furniture (Green and Cunningham 1975)¹⁷ and planning a vacation (Davis and Rigaux, 1974)¹⁸.

Most studies have ignored the influence of children (Spiro, 1983)¹⁹. However, children, particularly adolescents, often exert a substantial influence on family decision machine in the purchase of two-wheeler (Mohanram and Mashavi, 2007)²⁰, toothpaste and their clothes (Foxman et al., 1989)²¹.

On account of increase in the proportion of the working wives and changes in family norms, many of these roles have undergone changes;

Consequently, these classifications have significant implications for marketers. The Marketers must design appropriate marketing mix and tailor messages accordingly after knowing whether a product is husband-dominant or wife-dominant. If the product is in the joint decision category, marketers must modify their messages to the tastes and preferences of the couple and select the media that are likely to reach both Husband and Wife. In the absence of specific criteria, marketers may have two campaigns viz; one directed to the wife and the other to the husband using diverse appeals.

- **Nature of Product Influence**

The nature of the purchase influences may spell out husband-wife roles. The purchase influence may be classified as instrumental versus expressive roles in household purchase decisions. Instrumental roles are related to performing tasks which help the group to make such final purchasing decisions. Decisions on budgets, timing and product specifications would be task-oriented. Expressive roles make it possible for expression of group norms and provide the group with social and emotional support. Decisions about colour, style and design are expressive since they reflect group norms.

Historically, the husband has been associated with the instrumental role and the wife with the expressive role (Davis and Rigaux 1974)²², (Hempel 1974)²³, (Hansen 1975)²⁴. However as more wives enter the working sector, husbands are more likely to assume household roles and wives budgetary and planning roles. Thus, these two roles can be exchanged between the husband and the wife. (Ferber and Lee 1974)²⁵ suggest that the wife may be just as likely as the husband to fulfill certain instrumental roles. They have identified the role of the family financial officer who pays the bills, keeps track of expenditure and determines the cash that is left.

- **Family Characteristics**

Usually, husbands tend to dominate decisions for certain product categories whereas wives for others. Such roles may even vary in the degree of dominance within each family. In patriarchal families, the husband may be more dominant regardless of the product. At the same time, in matriarchal families, the wives appear to be more dominant.

A profile of the husband dominant family suggests a family with traditional values and attitudes towards marital roles (Green and Cunningham 1975)²⁶. A husband's higher income provides him with financial power within the family. When there is a non-working wife with a lower level of education more traditional values prevail in the family.

In another study, wives are classified as conservative, moderate or liberal with regard to female roles (Green and Cunningham 1975)²⁷. Women who have liberal views are much more likely to make purchase decisions than low conservative women. Conversely, a study of husbands has found that those with conservative perceptions of their marital roles believe that they have more influence on vacations, insurance and savings than the husbands with more liberal views (Qualls, 1987)²⁸.

Changing patterns of Husband-wife Influence changes in marital roles have led to the husband's greater influence in decisions that the wife has traditionally assumed and the wife's greater influence in areas that are traditionally assumed to be the husbands' domain (Green and Cunningham, 1975)²⁹.

- **Children's Influence on Decisions**

Adolescents have a number of strategies which they use in interacting with their parents when participating in family decision making (Palan and Wiker 1994)³⁰. They bargain, trying to create agreement based on mutual gain. They persuade and convince opposing family members to resolve the conflict in the teen's favour. They may use emotion-laden

tactics including crying, withdrawing, pouting, anger or remain silent in order to get their way (Spiro 1983)³¹. Children inspired by television advertising and peer pressure among school friends, plead, whine and bargain with their parents to get what they want (Isler, 1987)³².

The following are the factors that have been found to be influencing the children in family decision making are;

i) Product Type

Children frequently accompany parents to supermarkets and influence grocery shopping and brand choices to a great extent depending upon the product purchased. The greatest number of incidents of parental yielding occurs, predictably in the product categories of breakfast cereal, snacks, candy, soft drinks, games and toys (Ward and Wackman, 1972)³³.

ii) Children's Personal Resources

Children's personal resources include their income, employment status, school grades, birth order, and parents' love and confidence. The more personal resources the child has, the greater is his influence in family purchase decisions (Foxman et al., 1989)³⁴.

iii) Children's Age

Children's age has also influential effect in purchase of products. Older children are more experienced with products and learnt more about consumer roles. They are much more likely to be consulted by parents in major purchase decisions. Teens, as they take on more household purchases, exert a strong influence over buying decisions.

iv) Mothers' Child-centredness

One study of mothers' choices in cereals has reported that more child-centered mothers do not give in to their child's preferences as much as mothers who are less child-centered (Berey and Pollay, 1968)³⁵.

v) Family Communication Environment

There are two styles of communication within families. Socio-oriented communication is characterized by harmony, pleasant and social interactions and avoidance of conflict and controversy. But concept oriented communication reflects individual thought and analysis. Children in socio-oriented families have limited influence on purchases and are expected to go along with parent decisions. Those from concept oriented families exert greater influence as they are encouraged to think and evaluate options on their own (Moschis, 1985)³⁶.

vi) Parental Style

There are three styles of parenting. Authoritarian parents restrict their children's activities instead of nurturing. Authoritative parents set limits, but encourage them. Permissive parents nurture the children's activities but do not set restrictions. The influence of children tends to be highest in families with permissive parents, followed by families with authoritative parents and is low in families with authoritarian parents (Carlson and Gross Bart 1988)³⁷.

REVIEW OF LITERATURE

Since the present study is related to family purchase decisions of durable goods, literature survey has been done regarding the theory and concepts of spousal purchase decision, process of family decision making and durable goods. During literature survey, it is found that varieties of research problems have been explored in the concept and theory of spousal decision making in western countries rather than in India.

The findings of a few research works have been presented below in chronological order;

Davis (1970)³⁸ selected automobile and furniture to study the dimensions of husband and wife roles in consumer purchase decision to analyze the extent of husband's and wife's agreements in their perception of roles. The relative influence of six automobile purchase decisions was found positively associated and high. Data from husbands yielded gammas and the degree of association reported by wives was even stronger. The same pattern characterized the association between relative influences in furniture purchase decision. In contrast to the association among decision roles within each of the two product categories, there was little relationship across product categories. There was an inverse relationship between influence in automobile purchase decision and influence in the purchase of furniture.

Fry and Siller (1970)³⁹ had designed a study to compare elements of the purchase decision processes of working and middleclass housewives under the relatively controlled condition of a simulated shopping behaviour. Comparison of search, brand preference and deal sensitivity measures for the two social classes revealed a fairly high degree of similarity in observed

behaviour during the shopping simulation. However, differences found between the class groups in the sign and/or magnitude of variables relate to observed behaviour variation by social class in the nature of decision making process which were summarized in terms of subjective vs objective relation sets.

Courtney and Lockeretz(1971)⁴⁰ had surveyed different magazines to study the role of women in magazine advertisements and it was found that the print advertisements rarely showed women in working roles. The distribution of occupational and non-working roles in the advertisements reinforced the feminists' impression that women were rarely shown engaged in important activities outside the home and women are rarely shown engaged in important activities outside the home and women were limited even in household decision making. They appeared independently only for inexpensive purchases and for expensive purchases men are brought into advertisements.

Davis (1971)⁴¹ had proposed a multi-trait-multi method approach for determining convergent and discriminant validity for the measurement of purchase influence. The four traits used in this study to measure purchase influence were global measure of influence, Blood and Wolfe index, seven roles of purchase decisions for automobile and furniture. The findings showed relatively high correlations between the Blood and Wolfe index and the seven automobile decisions for both husbands and wives.

Jeffrey (1971)⁴² in his studies said that one of the key variables in studying the role of risk handling in the consumer decision process was self-confidence. When making problem solving purchase choice decisions, low self-confidence consumers would be defensive or indecisive and would tend to reject persuasive inputs.

Ward and Wackman (1972)⁴³ had examined the influence of demographics, parent-child interaction and mother's mass communication behaviour on children's purchase influence attempts and parental yielding. Analysis of marginal data indicated that children frequently attempt to influence purchases for food products but these attempts decrease with age. Durables which the children use directly are the second most requested product. Mothers of younger children (5-7 year old) indicated frequent influence attempts for game and toy purchases while mothers of older children indicated frequent purchase influence attempts for clothing and record albums.

Another result of continuing study of consumer decision making directed by Newman and Staelin (1972)⁴⁴ was made with an objective that knowledge of information seeking is fundamental to understand buyer behaviour and planning marketing communication and retail distribution. It is found that the amount of information seeking is positively related to decision time. The data also showed that experienced buyers are able to collect a lot of information in a short time. Young unmarried persons have the highest information seeking scores as they have less experience. The study suggested that the purchase decision process for durables frequently begins with anticipation of product breakdown.

A study of activity in the purchase decision process and analysis of brand loyalty was made by Newman and Werbel (1973)⁴⁵ by selecting six major appliances like refrigerator, washing machine, range, T.V. and air-conditioner. To measure brand loyalty, a scoring scheme was adopted and it is found that 26.5 per cent of the households were brand loyal.

David and Rigauz (1974)⁴⁶ had examined the influence exerted by husbands and wives at different stages in the decision process for 25 economic

decisions in a convenience sample of Belgium households in which both spouses were questioned. The analysis considered changes in marital rates throughout decision making and the extent of role consensus within families by dividing the relative influence into four decision areas as 'husband dominant', 'wife dominant' or as a 'syncretic' or 'autonomic' pattern.

Hempel (1974)⁴⁷ measured the husband and wife interaction in family decision at different stages in the house buying decisions. Two areas were selected for the study in different periods namely Connecticut in 1968 and North West England in 1971. Role performance in the purchase decisions appeared to depend upon the type and nature of decisions – husbands are more involved in decisions concerning mortgage, price and when to buy while wives are more involved in decisions regarding neighbourhood and house style.

A study concerned with changes that have occurred over the past eighteen years in the roles of husband and wives in family purchase decision making that was made by Cunningham and Green (1974)⁴⁸. The study made by Shart and Mott in 1955 and the study made by Robert in 1973 were compared. In case of grocery in 1955, the decision on how much to spend on groceries was dominated by wife and in 1973, the study found that this area was even more wife dominated. The comparative findings with respect to the decision of life insurance show that in 1955, 43 per cent of the decision was made by the husband and in 1973, it was 66 per cent. The automobile decision findings suggest a different tendency. The 1973 result shows more joint decision making than was in the case in 1955 study.

A study made by Hansen et al., (1975)⁴⁹ concerned with the roles of husbands and wives in the decision to purchase a home. Husbands and wives tend to agree that the husband is dominant in the decision to rent or

buy and in the price decision of home while the wife is dominant in the floor plan, style and size of home decisions.

Cox (1975)⁵⁰ used two alternative operational definitions to indicate the degree of adjustment between a husband and a wife. Results show that relationship between marriage and the RCP definition is found to be insignificant at .001 levels for all five orders. The hypothesized relationship between stage in the family life cycle and the RCP definition is also examined by means of both Kruskal-Wallis test and ANOVA and the relationship is found to be significant.

Krishnamurthi (1983)⁵¹ is of the opinion that the use of key informants and assessment of relative influence may represent progress in understanding decision making. The findings indicate that the views of others must be salient to the key informant and that a key informant must be knowledgeable of other's preferences if she/he is to represent the group's preferences accurately.

Ramu (1988)⁵² has conducted a study in Bangalore city among 245 single-earner and double-earner couples. He has used the decision making power of women as an indicator of her status in the family. The findings suggest that decisions making power and economic resources are positively related. Thus, wife's economic status enhances her importance in the domestic decision making.

A segmentation model in which demographic information is used to identify durable replaces segment is proposed in the study made by Bayus and Mehta (1995)⁵³. Data concerning the ownership of several home appliances including colour T.V, Refrigerators, Clothes-washers, Vacuum cleaners and coffee makers are collected. For colour T.V., more established households tend to be average replacers. Households with more adults tend to be early

coffee maker replacers and average refrigerator replacers. Households with a high income tend to be early colour T.V. replacers and average coffee maker replacers. For vacuum cleaners, households with children older than 6 years of age tend to be early replacers. Households with strong homemaking interests tend to be early replacers of refrigerators and none of the available household characteristics are statistically significant for cloth washers.

Nash's bargaining approach to household behavior has been tested by Lakshmanasamy (2002-03)⁵⁴ who studied the effect of pooled non-labour income vs. independent labour incomes of both the husband and wife on five household decisions viz; male and female labour supply, household expenditure on food, education and health. The empirical testing of unitary vs collective models of this study shows that, in the Indian household context, female independent non-labour income is insignificant and it may not have any significant influence on female's bargaining strength and her control over household resource allocation decisions. Hence, the collective models to household behavior have limited scope in the context of the Indian household behavior.

Shivkumar and Ravindran (2003)⁵⁵ in their study on "The Role of Husband and Wife in Purchase Decisions" in Pondicerry Region have found out that it is the wife who takes the decision regarding the purchase of agarbattis, cooking oil, grocery, milk and salt. Mosquito mats/coils are bought on the basis of joint decisions. It is found that there is significant difference in the decision regarding the purchase of convenience goods due to changes in the personal characteristics of husband.

Raghibir Singh and Pavleen Kaur (2004)⁵⁶ in their study on role structure for product purchase decision across urban and rural families brings-forth that husbands in urban families wield influence for purchase of two-wheeler

whereas wives have greater influence in the purchase of a refrigerator. Both spouses together have the strongest influence on all durables. Children exercise little, influence over durable purchase while all the members together use the greatest power for purchase of television and two-wheeler. In the rural, more control is wielded by both husband and wife for the purchase of all durables except that of car, which is influenced by all the members of the family. For automobile, husbands alone or jointly they decide about the time of purchase. Store selection decision is dominated by husband. Regarding budget decision role in the urban, husbands demonstrate considerable power.

Viswanathan (2005)⁵⁷ and others have made a study of how functionally illiterate consumers behave and make decisions while shopping. It reveals cognitive predilections, trade-offs and coping behaviours that distinguish functionally illiterate consumers from literate consumers. The authors find that functionally illiterate consumers display distinct cognitive predilections such as concrete reasoning and pictographic thinking when making sense of elements of the marketing mix such as packaging, in-store displays and price promotions.

A study on brand consciousness among children and its effect as family buying behavior has been made by Nithila (2006)⁵⁸ in Bangalore city. Data is collected both from children and parents through two sets of questionnaire. Regarding brand awareness among children, there is very high degree of brand awareness among children. But the children declare that they do not enjoy independence in decision making for the items listed. According to parents' view for items such as chocolates, chips and soft drinks, the children are allowed to decide independently and not for the durable goods like watches, clothes, bags as they are relatively more expensive.

Mohanram and Mavavi (2007)⁵⁹ attempt to evaluate the factors influencing teenagers in forming purchase decision for two-wheelers in Chennai (TN, India). Teenagers are influenced by updated information of the product like price, technology and peer compulsion and sales talk of the dealers. They employ two types strategies to convince their parents – emotional and logical. They give top priority to quality, durability, utility and long term benefits. They also look at colour, popularity, physical appearance and brand value. However, for promotional mix, they are driven by dealers' sales initiative cultural environment stimuli, sales promotion and advertisement. The emotional teenagers give least importance to sales promotion like offers and schemes whereas teenagers who approach logically consider offer and schemes as important.

SCOPE OF THE STUDY

The present study is conducted in every phase in the family decision making process and the role of women starting from the need recognition to the search, evaluation of product alternatives and in deciding the product features and store of purchase and the post purchase behavior of family members in the purchase of Television, Refrigerator, Washing machine, Four-wheeler and Furniture. Understanding the role of women in family purchase decision making is an interesting as well as a very important area of study in this changing economy.

In advanced countries, considerable research work has been done. As only very few Indian research works are available on the present topic, there is wider scope to study the same.

OBJECTIVES OF THE STUDY

The overall objective of the study is to examine the 'woman' factor in the family purchase decisions for the selected durables like Television, Refrigerator, Washing Machine, Four Wheeler and Furniture in Nagaland.

The specific objectives of the study are;

1. To study the consumer decision making process in Nagaland.
2. To analyze the buying behaviour and purchase process of the selected durable goods.
3. To ascertain the role of women in household decision making in the selected durables.
4. To examine the influence of women's socio-economic factors in the purchase of durable goods.
5. To identify the final decision makers for the purchase of selected durable goods in the family, and
6. To suggest appropriate measures to the marketers for designing appropriate marketing mix.

HYPOTHESES

The present study has the following hypotheses for testing;

H01: There is no significant association between working and non-working women and the role of members in family purchase decision making.

H02: There is no significant relationship between town and village families and the role of members in family purchase decision making.

RESEARCH METHODOLOGY

The study on the role of women in household decision making process is both descriptive and analytical. For the purpose of this study, the term 'Women' includes only married women above the age of 15 and below the age of 60 who are living with their husband with or without children. Divorced and separated women and widows are not included in this study. In order to explore the role of women in family purchase decision, the selected durables for the study include Television, Refrigerator, Washing Machine, Four Wheeler and Furniture. The cost of the four wheeler ranging from Rs.2 lakhs to Rs.4 lakhs only was considered for the purpose of the study as it is affordable for middle class families.

a) **Data Collection:** The present study is an empirical one which is based purely on both primary and secondary data. The researches of this kind require extensive use of primary data which were collected with the help of a structured interview schedule. The sizeable secondary data were also used as per the requirements of the study. Such secondary data were collected from the published and unpublished documents of the Government of Nagaland, Basic Facts of Nagaland, Statistical Hand Book of Nagaland and Internet source. The logic behind the inclusion of these durable goods in the study lies on the fact that such durable purchase involves substantial financial outlay, extended period of ownership, social importance and joint use by all members of the family. As a result of which, all the family members are expected to participate in one way or other in making decisions.

b) **Sampling Plan:** The households of the three major districts of Nagaland viz., Kohima, Dimapur and Mokokchung constitute the population or universe from where the primary data were collected. In this study, the

middle class households purchasing the durable goods were the sampling units surveyed. The study, being an analytical research, a sample size of 300 respondents was considered by drawing 100 units from each district.

A well structured interview schedule was constructed for data collection after conducting a pilot survey with 50 sample respondents from within the study area. Keeping in mind, the suggestions of experts and comments of the pre-tested respondents, the rough draft of the interview schedule was revised and the final draft was prepared. The variables of the study were identified by referring to various research reports and articles to design the interview schedule. The schedule consists of two parts viz; the first part contains the demographic information in order to know and understand the profile of the respondents. The second part includes the questions regarding the consumer behavior and the family decision making process.

The respondents were selected on the basis of convenient sampling method from both town and village areas as well as working and non working women were also included in the sample. The elements in the sampling unit include only married women as defined earlier. The researcher interviewed the respondents directly to collect the data. Besides, due care was taken to include the women with various socio-economic backgrounds to make the sample representative.

c) Data Analysis: After completing the collection of data with the help of an interview schedule method, a thorough verification has been made for further processing of data. Proper editing work is made, wherever necessary. Next, each question is coded and fed into the computer with the help of MSExcel and SPSS package for further analysis. The information so generated were classified and tabulated as per the requirements of the thesis. Appropriate

statistical tools like average, percentage, Range, Multiple Linear Regression Analysis and Fiver Point Rating Scale were used to analyze the collected data in order to draw a meaningful inferences and conclusions.

LIMITATIONS OF THE STUDY

Research is a never-ending process in true sense, research in any field of knowledge makes ground for more researches and this process goes on. That is how new disciplines come into being, flourish over the time and ultimately develop into more disciplines. Obviously, all studies and researches have their own limitations. Needless to say, the researcher while working on the project had many limitations, some are situational and a few self-imposed. The study does not claim to cover fully all the aspects of consumer buying decisions.

In the process of collection of primary data, it is observed that some respondents were not frank enough to cooperate with the investigator, even though attempt was made to obtain objective response from the respondents on various questions.

Some of the important limitations of the present study are identified as under;

1. The data presented in this study represent the view of women only as wives. It may not be totally accurate with respect to actual family decision making pattern.
2. A second limitation involves the possibility that in many cases decisions concerning the goods used in the study might not have been made in the recent past. Thus, a portion of the sample is probably responding hypothetically with regard to the goods rather than on the basis of recent experience.

3. The present study is a post-hoc analysis of decision making. Therefore, actual decision making has not been observed, rather it is reported.
4. Although the roles of children and the husband have been enquired, their individual responses are not measured.

In spite of the limitations mentioned above, the responses from the respondents are satisfactory. The present study relates to the survey on the role of women in household decision making process, particularly with reference to purchase of durable goods. Therefore, it does not claim to represent all the aspects of household decisions.

PLAN OF THE STUDY AND CHAPTERIZATION

This empirical study has been organized into six chapters;

Chapter – 1: INTRODUCTION

This chapter covers with Introduction –Rationale of the Study-Status of Women in India: Condition and Direction – Role of Family members in the Household Decision Making Process – Review of Literature – Scope of the study – Objectives of the Study – Hypotheses – Research Methodology – Limitations of the Study – Plan of the Work and Chapterization - Operational Definitions.

Chapter – 2: CONSUMER DECISION MAKING

This Chapter presents the profile of the study area – Consumer Decision making process.

Chapter – 3: BUYING BEHAVIOUR FOR DURABLE GOODS

This Chapter discusses the Profile of sample respondents-ownership of durable goods – Buying Behaviour – Process of Family purchase decision.

Chapter - 4: ROLE OF WOMEN IN FAMILY PURCHASE DECISION

This Chapter analyzes the Role of women in Family purchase decision of selected durable goods – Comparative study between working women and non-working women and the role of family members in purchase decisions – Relationship between town and village families and the role of family purchase decisions.

Chapter-5:FINAL DECISION MAKERS IN THE FAMILY PURCHASE OF DURABLE GOODS

This Chapter emphasizes the Purchase Decision makers in the Family – Purchase Decision made by Women.

Chapter-6: SUMMARY OF FINDINGS AND CONCLUSION

This Chapter recapitulates the Summary of major findings – Suggestions and Recommendations – Conclusion.

OPERATIONAL DEFINITIONS

Autonomy

It is the ability to obtain information and to use it as the basis for making decisions about one's private concerns and one's intimates.

Durable Goods

Goods that are not consumed or disposed of quickly but have a shelf life of more than three years are called durable goods or hard goods.

Empower

To empower is to give somebody the power or authority to do something or to give somebody better control over his/her own life or the situation he/she is in.

Extended Family

The nuclear family together with at-least one grandparent living within the household is called an extended or joint family.

Family

A family is a group of two people or more related by birth, marriage or adoption and residing together.

Family Decision Making

It is the process by which decisions that directly or indirectly involve two or more family members are made.

Family Purchase Decisions

It is the decision taken by the family member or members in the purchase of goods or services.

Nuclear Family

A husband and wife and one or more children constitute a nuclear family.

Selected Durables

The word 'Selected durables' includes Television, Refrigerator, Washing Machine, Four Wheeler and Furniture. Only these five durables are studied in detail in this study even though data are collected about other durables to study the consumer behavior.

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CHAPTER - 2

CONSUMER DECISION MAKING

Consumer decision making is a process which involves a series of steps. It depends upon the kind of decision making and involvement of consumers in making the purchase. The process of decision making encompasses the processes that the consumers have to go through before, during and after making a purchase.

In this Chapter, the researcher has tried to conceptualize the consumers' decision making process and presented the brief profile of the study area in order to testify the scope of the study.

PROFILE OF NAGALAND: A BRIEF REVIEW

Nagaland was inaugurated as the 16th State of the Indian Union on 01st December, 1963.

Physical Features: The State of Nagaland covers an area of 16,579 sq.km and lies between 25°4 and 27°4 latitude North of Equator and between the longitudinal lines 93°20' and 95°15' East. The State is bounded by Manipur on the South, Assam and also shares a common international boundary with Myanmar on the East. Topographically, the State is mountainous and the altitude varies approximately between 194 metres and 3048 metres above sea level. Many villages stand at 1000 to 2000 metres high. The Naga Villages are usually situated on the hill tops and at a higher elevation because of security reasons.

Mount Saramati in Kiphire district is the highest peak in the State, measuring 3,840 metres above sea level. Other important mountains are Mount Japfu in Kohima district and Mount Pauna in Peren district, standing at the height of 3014 and 2841 metres respectively.

The People: The people of Nagaland are primarily of Mongoloid race. Their lifestyles are closely based on the mongoloid features. The population consists of several tribes having their own distinctive languages and cultures. Majority of the people in the State depend on agriculture for their livelihood. According to the 2011 (Provisional) Census, the population of Nagaland is 19, 80,602. Out of this, 71.14% of the population lives in rural areas. The density of the population is 119 per sq.km. The total number of literates is 13, 57,579. Of them, the males are 731796 and females are 6, 25,783. The State has eleven districts namely, Kohima, Mokokchung, Tuensang, Wokha, Zunheboto, Phek, Mon, Dimapur, Peren, Longleng and Kiphire.

The area of Kohima, the Capital of Nagaland is 3,114 sq.km, having the population of 2, 70,063. Male and female population of the district is 1, 40,118 and 1, 29,945 respectively. Of the total population of Kohima district, 2, 00,180 persons are literates comprising 1, 08,781 males (89.28%) and 91,399 females (81.56%). The density of Kohima district is 119 per sq.km.

The area of Dimapur district is 927 per sq.km having the population of 3, 79,769. This includes 1, 98,163 males and 1, 81,606 females. Of them, there are 2, 82,088 are literates including 1, 52,327 males (88.07%) and 1, 29,761 females (82.54%). The density of Dimapur district is 409 per sq. km.

The area of Mokokchung district is 1,615 sq.km, having the population of 1, 93,171 and density is 121 per sq.km. The population of Mokokchung district is 1, 93,171. There are 160453 literates. Of them, 84,166 are males (93.55%) and 76,287 are females (91.74%).

PROFILE OF THE STUDY AREA

The study has been carried out in three districts of Nagaland viz; Kohima, Dimapur and Mokokchung. Brief profile of the districts is as under;

Kohima District: Kohima was the first seat of modern administration as the Headquarters of Naga Hills District (then under Assam) with the appointment of G.H. Damant as Political Officer in 1879, When Nagaland became a full-fledged state on 01st December, 1963, Kohima was christened as the state capital. In 1944 during World War II, the Battle of Kohima along with the simultaneously Battle of Imphal was the turning point in the Burma Campaign. For the first time in South-East Asia the Japanese lost the initiative to the Allies which they then retained until the end of the war. This hand-to-hand battle and slaughter prevented the Japanese from gaining a high base from which they might next roll across the extensive flatlands of India like a juggernaut.

The British incursions into the Naga territory beginning Kohima have a large cemetery for the Allied war dead maintained by the Commonwealth War Graves Commission. The cemetery lies on the slopes of Garrison Hill, in what was once the Deputy Commission's tennis court which was the scene of intense fighting, the Battle of the Tennis Court. The epitaph carved on the memorial of the 2nd British Division in the cemetery in the 1840s met with stiff resistance from the independence loving Nagas who had never been conquered by any empire before. The stiffness of the resistance can be gauged by the fact that it took nearly four decades for the British to conquer a territory that is less than 10,000 square kilometers (the eastern region was left free).

Dimapur District: Dimapur district was inaugurated as the eighth district of Nagaland in December, 1997. Earlier it was a sub-division under Kohima district. Besides being referred to as a gateway of Nagaland and Manipur, main commercial activities of the State, is centered around Dimapur, the district headquarters.

Dimapur district in Nagaland is bounded by Kohima district on the south and east, Karbi Anglong district of Assam on the West, the Karbi Anglong and stretch of Golaghat District of Assam, in the west and the north. The only rail head and airport of the State is located in Dimapur, the district headquarters. The National Highway 39 connects the State Capital, Kohima and also connects the neighbouring States of Manipur, Tripura and Mizoram. Dimapur city, the district headquarter is distinct in its character where all the different communities have congregated, portraying a mini India.

A large area of the District is in the plains with an average elevation of 260 m above sea level excepting the Medziphema sub-division and a few villages of Niuland sub-division, which are located in the foothills. Dimapur, situated at 25° 54' 45" N Latitude and 93° 44' 30" E Longitude. Climate is hot and humid in the plains during summer (reaching a maximum of 36oC, with humidity upto 93%) while the winter months are cool and pleasant. The average annual rainfall is 1504.7 mm.

Administratively, the government of Nagaland, for administrative purpose has established four sub-divisions; Nuiland and Medziphema with Additional Deputy Commissioner as the administrative head and Kuhuboto and Dhansririphar sub-divisions headed by Sub-divisional Officer. Also the district administrative headquarter is located at Dimapur, headed by the Deputy Commissioner.

Mokokchung District: Mokokchung District is bounded by the State of Assam to its north, Tuensang East, Zunheboto to its south and Wokha and Assam to its west. The district covers an area of 1.615 sq km which lies between 93.53 and 94.53

degrees Longitude and 25.56 Degrees Latitude. There are several Ranges that run more or less parallel to each other in North-east or South-west direction. Between the Ranges, there are glens and gorges through which flow the hill streams. There are only two small valleys namely; Changki and Tuli, and both of them are on the western side of the district adjoining the plains of the Sibsagar district of Assam. The headquarters of the Mokokchung District is located at Mokokchung Town. The Mokokchung Town is the main urban hub of the district of Nagaland after Kohima and Dimapur. It is agriculturally and industrially among the most progressive areas of Nagaland. The entire District of Mokokchung is conveniently sub-divided into Ranges. They are Tzurangkiong Range, Japukong Range, Changkikong Range, Asetkong Range, Langpangkong Range and Ongpangkong Range.

According to 2011 Census, Mokokchung district has a total population of 1,93, 171. For every 1000 males, there are 927 females. The literacy rate of Mokokchung is 92.68% which is the highest in Nagaland and one of the highest in India. Ao Nagas are the main inhabitants of the district. Christianity is the predominant religion in the district.

CONSUMER DECISION MAKING PROCESS: A CONCEPTUAL FRAMEWORK

Consumer behaviour is defined as that behaviour exhibited by the people in planning, purchasing and using economic goods and services. Buyer behaviour is the process by which individual decides whether, what, when, where, how and from whom to purchase goods and services.

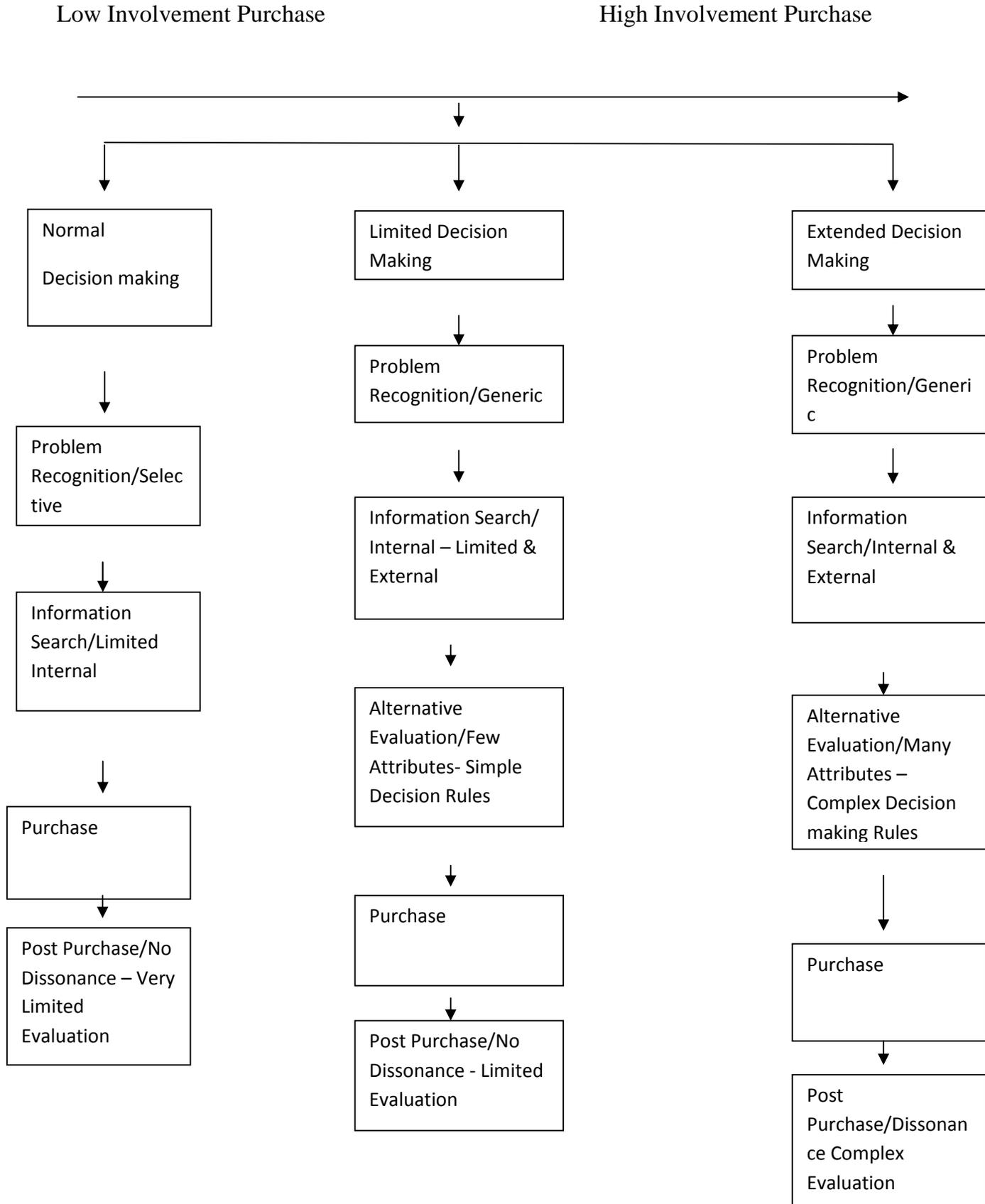
Consumer decision making is classified into routine response behaviour, limited decision making and extensive decision making. The consumer buying

decision process consists of six steps: Stimulus, Problem Awareness, Information Search, Evaluation of Alternatives, Purchase and Post-Purchase Behaviour. These behaviours, in turn, are influenced by person specific influences and social and psychological influences. All these have a direct bearing on buying decisions.

Therefore, the process begins with a problem or need recognition that the consumers have, which can be solved by making a purchase. Hence, they engage in some kind of information search and collect the complete information about the product for purchase to solve the problem. Once they have adequate information to make a sound decision, alternatives are to be evaluated to make a meaningful comparison inter se in terms of their costs and benefits. Very often, information search and evaluation of alternatives occur simultaneously. Ultimately, the evaluation of alternatives enables the consumers to make a right choice while purchasing a particular product with specific attributes from a specific outlet and at a specific price. This endeavour of the consumers results in the benefits what they are actually looking for while making the purchase.

When the consumer does move from a very low level of involvement with the purchase to a higher level of involvement, decision making becomes increasingly more difficult. Various types of consumer decision processes are being depicted in a chart form as follows:

INVOLVEMENT AND TYPES OF DECISION MAKING



Purchase Involvement:

Purchase involvement is a temporary condition of an individual or household which is influenced by the interaction of individual, product, and situational characteristics. The term 'Purchase Involvement' can be defined as the level of concern for, or interest in the purchase process triggered by the need to consider a particular purchase. It is an internal state that the consumer experiences before purchasing a product.

The consumers are of two kinds viz; High Involved Consumers and Low Involved Consumers. High involved consumer is the one who is very much interested to find out the differences amongst multifarious brands of a product and also is willing to invest substantial energy in decision making to purchase it.

On contrary, Low involved consumers refer to the passive receivers of information who do not actively engage in information search about alternative brands of a product. They react upon some advertisements or other information for evaluation of the product what they are intending to purchase. Under this circumstance, the level of understanding about the brand and other relevant dimensions of the product will be very low.

Kinds of Decision Making:

Decision making is the process of choosing the best course of action from amongst the alternative courses of action. The decision making is of different types viz; (a) Normal Decision Making, (b) Limited Decision Making, and (c) Extended Decision Making. These are explained as under;

(a) Normal Decision Making:

Normal Decision Making is a habitual decision making which involves no decision at all. Under this kind of decision making, a problem is recognized. An internal Search does provide a solitary preferred solution for brand preference. An evaluation of the brand occurs only when the brand fails to perform as anticipated. Therefore, normal decisions occur only when there is a very low involvement of the consumers with the purchase. Thus, the normal decision makers do normally select their products in the shops without giving due consideration to its alternative brands. They also do not pay considerable thought on other factors and features of the product such as price, quality, packaging, manufacturers' prestige and so on.

(b) Limited Decision Making:

Limited Decision Making is a kind of decision making which involves internal and limited external search, some alternatives, simple decision rules on a few attributes and a modest post-purchase evaluation. This kind of decision making comes between the normal decision making and extended decision making.

Such Limited decision making also occurs in response to certain emotional or environmental requirements. If the consumers are bored with the products what they are currently using, then they may prefer to purchase a new brand. If so, such decisions might involve evaluating only the originality or uniqueness of the alternatives available or else evaluating a purchase in terms of actual or anticipated behavior of others.

(c) Extended Decision Making:

Extended Decision Making involves an extensive internal and external information search. This is followed by a complex evaluation of multiple alternatives and considerable post-purchase evaluation. It is the response to a high level of purchase involvement. After such purchase, a thorough evaluation of the actual purchase takes place to ensure accuracy. This endeavour may clear all the doubts about the purchase that may occur subsequently.

Purchase of Durable Goods and Decision Making:

Generally, it is very difficult to take a decision to buy. It is true even in the case of purchasing durable goods. Decision to buy is always a complex process. In such complex decision making, consumers do evaluate all the brands of a product in a detailed and comprehensive manner. For the purpose, sufficient information is sought and comparatively more brands are evaluated before arriving at a decision to buy durables. When consumers are involved with the product, complex decisions are likely to be made. Such complex decision making is most likely for

- the high priced products
- the products associated with performance risks
- the complex products
- the products associated with one's ego

Over and above, other facilitating conditions do also exist. Among the conditions, the most important is the requirement of ample time for extensive information search and processing. Therefore, complex decision making will not occur where the decisions are to be made hastily or

immediately. According to Greenleaf and Lehmann, consumers sometimes delay a decision on account of inadequate or inaccurate information.

STEPS IN DECISION MAKING PROCESS

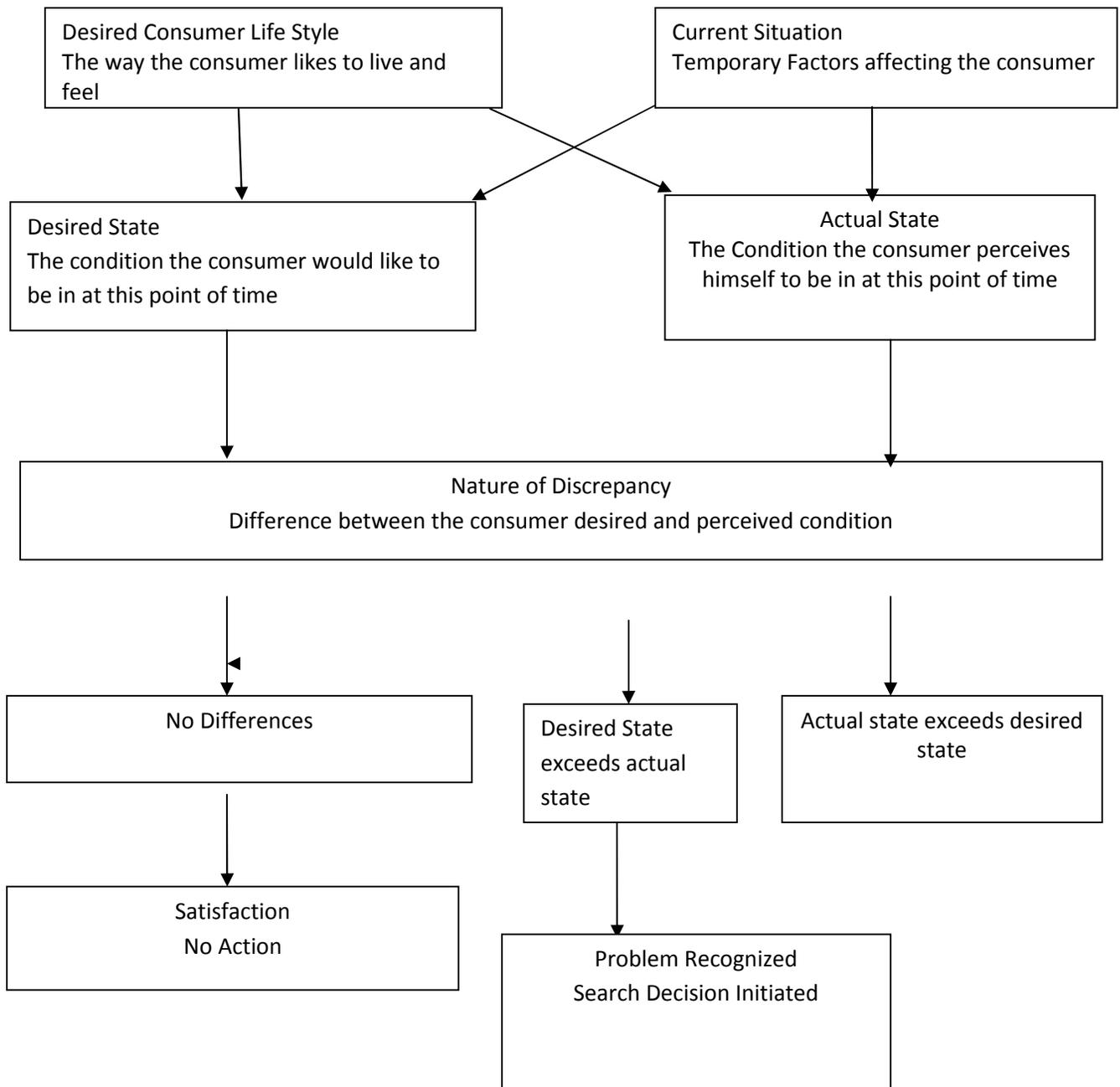
Consumer Decision Making is a process comprises of a number of steps. The ensuing text gives a detail description of the six steps involved in consumer decision making process.

1. Problem Recognition:

Problem recognition is the first step in the consumer decision making process. It arises out of a variation between a desired state and an actual state that is sufficient to arouse and activate the desired process⁵. A desired state is the way an individual wants to feel or be at the present time. Whereas, an actual state is the way an individual perceives his or her feelings and circumstances are at the present time.

The kind of action taken in response to those recognized problems relates directly to its importance to the consumer, the situation and the dissatisfaction or inconvenience caused by the problem. If a problem is not recognized, there is no need for any decision. Thus, the difference between a consumers' desired state and the perceived actual state entails the recognition of a problem as depicted in the Chart in the following page;

PROCESS OF PROBLEM RECOGNITION



Types of Problems Recognition:

Importance of a problem is a prominent factor in influencing the decisions within each category of problem recognition. Immediacy of problem solution is a relevant factor in determining the decision time horizon.

- i) **Routine Problems:** Routine problems refer to those problems in which the difference between actual and desired states is likely to occur for which an immediate solution is required. For instance, convenience goods fall under the category of this problem recognition. Both the routine and emergency problems result in what is known as '*at need*' purchases of goods and services. These problems do have a minimal time lag between the purchase and actual consumption.
- ii) **Emergency Problems:** Emergency problems refer to unexpected problems which necessitate an immediate solution. If an individual has some time to engage himself in shopping in an emergency situation, this type of problem is recognized. Some retailers cater to the needs of the customers facing such emergency problems.
- iii) **Planning Problems:** Planning problems occur when their occurrence is anticipated but an immediate solution is not essential. These problems can lead to purchase of '*pre-need*' goods and services. Such goods and services are normally bought for use in future, after a significant time lag. Hence, an ability to put off a purchase may even

lead to more complicated purchasing problems at a later stage. Sometimes, it may not lead to make the purchase at all.

- iv) **Evolving Solutions:** Evolving solutions occur when the problem is unexpected which requires no immediate solution. For example, the fashion-adoption process comes under this category. Fashion adoption generally occurs in the long run. One may become aware of the new fashion items' existence. However, there may be no initial desire to own the item. With the passage of time, as the innovation spreads and more consumers start buying the item, a discrepancy between the consumers' desired state and actual state may emerge and develop. The dissemination of such innovations involves the state of evolving problems.

Result of problem Recognition:

When the consumer becomes aware of a problem, two basic outcomes are feasible. Of them, one is for the consumer not to confront with any further problem-solving behavior which might occur if the difference between the consumers' perceived desire state and actual state are not vast enough to cause him to act upon to resolve it. The second possibility of the outcome that may occur from the problem recognition process is for the consumer to proceed further into the stages of decision making activity by engaging in information search and evaluation processes.

2. Information Search:

If the consumers have recognized the existence of a problem, assuming that there are no more constraints preventing further behavior, they can proceed to the next stage in the decision making process. Both the producers and retailers must understand how the consumers search for

information on possible purchase and evaluate. Otherwise, the information provided by them may be irrelevant and futile.

Types of Information Search: Information Search is of the following types;

- i) **Pre-purchase Search:** This information search is associated within the purchasing context. If the consumer has recognized a problem, then pre-purchase search would begin.
- ii) **Ongoing Search:** This form of information search is relatively independent of specific needs or decisions. Generally, it does not occur to solve a recognized and immediate purchase problem. If a consumer is searching for information with an interest in a product having no demand for it, the search can be considered as an ongoing search.
- iii) **Internal Search:** It is the primary and foremost stage that occurs after the consumer's problem recognition. This is a mental process of recalling and reviewing information stored in the memory that may relate to the purchase situation. The consumer relies on any attitudes, information or experiences in the past that would have been stored in memory and can be recalled to apply for solving the problem in hand. Such recall may be instant or may occur gradually, as a conscious effort is made to bring back the information to mind. Once recalled, the information can be used in the process of evaluation as the consumer tries to find out the ways and means to resolve the purchase decision.
- iv) **External Search:** This form of information search denotes the process of acquiring information from other sources in addition to the recalled information from memory. Some of the sources of such information include advertisements, friends, salesmen, catalogues, store displays and product-related magazines. According to Newman, many buyers are engaged in little information seeking.

Information Search on the Internet:

Globally, Information Technology has been developing at a faster rate in all the sectors. More than half of the population now uses the Internet and more than a third of all consumers reportedly using it for product or service information search. Hence, internet is viewed as a widely preferred source of product-related information amongst the Internet users. Thus, internet has become an integral part of information technology which acts as an important source of information for making purchase decisions. Internet provides enormous data in the form of advertisements concerned with search, entertainment and general information sites and home pages.

The website addresses in an advertisement promotes various dimensions of the firm's image. Customers do also come across ads on the internet while searching for general information or entertainment. These are generally banner ads that, once clicked, will take the consumers to the company or product's home page for accessing to the relevant information available thereat.

3. Alternative Evaluation and Selection:

Evaluation involves those activities undertaken by the consumers to assess carefully, on the basis of some criteria, the alternative solutions to market-related problems. The search process reveals the alternatives available and therefore the consumers can compare and evaluate those alternatives before arriving at a buying decision.

Evaluative Criteria:

A consumer evaluates a brand of a product on the basis of certain criteria. The criteria include the standards and specifications that the consumers use in evaluating the products and brands. The criteria for such evaluation may vary from one consumer to another. In the process of evaluation, the consumers may differ, amongst the alternatives, with one or two criteria in view of their importance. One criterion may be very important to opt for a product in case of one may not have any influence on the other. The marketers should, therefore, be very careful in recognizing the features of the product which are ranked as most important by consumers.

Similarly, the number and type of evaluative criteria may also vary from one product to another. Generally, consumers may use few alternative criteria while purchasing groceries whereas they may prefer to use more evaluative criteria to purchase durables during the evaluation process. Likewise, the consumers may like to use more criteria for high involvement products than for low-involvement products.

Evaluative criteria may go on changing over a period of time. As the consumers gain new experiences and information, this evaluative criteria may also undergo changes correspondingly. When innovation emerges with earlier unknown features, consumers may add these features to their evaluative criteria. As they learn from marketers or companions, there may be fluctuations in their evaluative criteria.

Reducing the Range of Alternatives:

During the process of information search, the brand alternatives for making product-choice-decisions to the buyers are recognized. There may be innumerable brands existing in the market but the consumer may not be aware of them. Some brands, owing this reason, may not be considered by the consumers for purchase. Brand is a valuable asset to a company. The marketers constantly make attempts to disseminate the information about their products so that the consumers become aware of their products' brand and availability. This makes the consumers to have an access to the relevant and sufficient information for evaluation and purchase subsequently.

There are three subsets of brands within the awareness set of alternatives; viz; Evoked Set, Inert Set and Inept Set which are briefed as under;

i) Evoked Set: This set comprises a few selected brands evaluated positively by the consumers for purchase and consumption. These are the brands that the consumers would be willing to consider further for purchase.

ii) Inert Set: This set includes those brands that the consumers have failed to perceive any advantage in buying as they are evaluated neither positively nor negatively. This is because the consumers may have enough information for evaluation.

iii) Inept Set: This set is made up of the brands that have been rejected by the consumers for purchase due to their unpleasant experience or negative feedback. The brands in this set are evaluated negatively by the consumers.

Therefore, such brands will not be considered at all in their present form by the consumers.

4. Evaluating Alternatives:

There are twin approaches to know how the consumers process the information gathered during the search process on their evoked set of brand viz; (i) brand processing, and (ii) attribute processing.

In brand processing, the buyer evaluates one brand at a time. The consumer may decide to look at a particular brand, examine several attributes of that brand and then assess several attributes for a second and third brand.

In attribute processing, the consumer examines a specific attribute and then compares the attribute on several other brands. Then, a second attribute may be chosen for comparison.

Consumers may either use compensatory processes or non-compensatory processes as a decision rule in evaluating the alternative attributes of a product.

- **Non Compensatory Decision Rules:** Decision rules are said to be non compensatory when good performance on one evaluative criterion does not offset or compensate for poor performance on another evaluative criterion of a brand.

The types of non-compensatory decision rules are as under;

i) Disjunctive Rule: This approach is put in use when a consumer establishes minimum acceptable performance standards that each brand must meet. Any brand will be accepted if it exceeds the minimum standard of any criterion. Then, the decision rule will be to

select the brand that exceeds the other by the greater amount of the criterion chosen.

ii) Conjunctive Rule: This rule needs a consumer to establish minimum levels of acceptability on each brand's attribute. For each evaluative criterion of importance to the consumer, a cut-off point will be set below which brands would not be considered further.

iii) Lexicographic Rule: This extension of the disjunctive decision rule permits additional evaluative criteria to be incorporated in the decision, if need be. If a choice cannot be made by evaluating the most important criterion, other evaluative criteria will be assessed in their order of importance.

iv) Sequential Elimination Rule: In this decision approach, a consumer has to establish minimum acceptable performance for each evaluative criterion and then proceed to evaluate each brand and eliminate the ones which do not measure up to the minimum level.

- **Compensatory Decision Rules:** Consumers using a compensatory decision rule will permit perceived favourable ratings or brand evaluative criteria to offset unfavourable evaluations. Brand strengths may compensate for brand weaknesses. This approach uses more than one evaluative criterion for evaluation by the consumers. This decision rule assesses brands individually along all the dimensions or attributes with the overall evaluation, being the sum of the weighted ratings along each attribute. The brand obtaining the highest sum would be the brand purchased by the consumer.

5. Purchase: By categorizing purchases into those planned and unplanned, marketers can guide the consumers and encourage them to skip completely the alternative evaluation stage in decision making.

Types of Purchase situations:

There are four types of purchase situations as given under:

i) A Specifically Planned Purchase: A purchase in which the item and even the brand are decided before the consumer visits a store or investigates into other outlet options.

ii) Generally Planned Purchase: It is one in which a decision is made before visiting a store rather than an item from a certain product category will be purchased. The specific item and the brand are not yet decided. A purchase is also considered and generally planned if the consumer has, even without considering product purchase as a solution, given thought to solving a problem.

iii) Substitute Purchase: It is made when a consumer switches from a specifically or generally planned item to an altogether different one to purchase.

iv) Unplanned Purchase: It is one that is made with no conscious prior consideration or need recognition. In this type of purchase, some stimulus in the market place may be triggered upon to make a purchase.

Outlet Selection:

The days had gone when a single marketing channel or marketer was enjoying the distribution function exclusively of distinctive commodities. Presently, once a new product is launched in the market, imitators start penetrating into the markets. The products are made available not only in retail outlets but also being displayed online to attract more customers towards their products.

Distribution channels and outlets have been on rise constantly in the market for all the products. The consumer, for making their purchases, may opt for visiting retail outlets, indoor or outdoor shopping centers, or any other dealers. They may even look for non-store locations like auctions or garage sales by sitting at home. The customers can buy their products online by glancing at the catalogs, or by using fax machine or telephone. They can also educate themselves about the distribution channels by watching television or by using the websites online. The internet has been widely used for promoting the knowledge among the customers about the products what they would like to purchase from the market.

Outlet Image:

Outlet image has been playing a vital role, be it a retail outlet or a home shopping network or market, in influencing the customers to select a particular shop to buy their products. A perfect match between the image of an outlet and the consumers' own image can very often result in a shopping endeavour. Outlet image arises out of a mix of functional and psychological features. Functional attributes comprise selection of a product, price range, credit policy, layout of the store etc. Image is very much in the eye of the

beholder – it is what the consumer perceives it to be and it varies from person to person.

Store Loyalty:

The term, 'Store Loyalty' denotes the consumers' inclination to support a given store during a particular period of time. Store loyalty is one of the major influencing factors of profit margin of a company. Loyal consumers are likely to make repeated purchases from a particular store and thereby, constitute a very profitable market segment for a product, provided they are identified and recognized.

Paying for the Purchase:

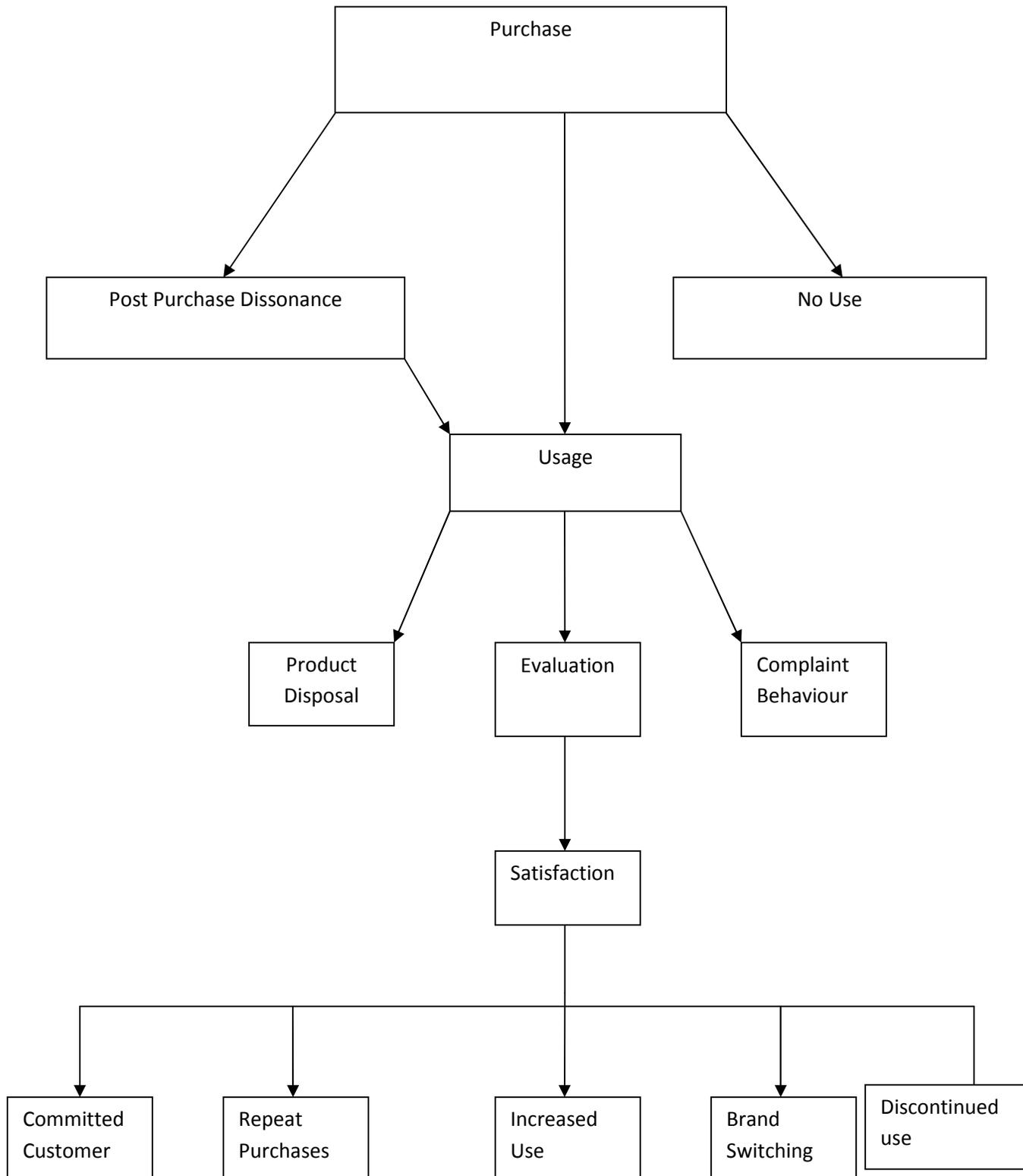
Payment by cash or cheque has been the most widely used methods irrespective of the kind or cost of the product or the location of a business. For costly durables, a major decision involves the nature of payment for the purchase. Similarly, credit is another method to attract large number of consumers. Retailers do adopt innumerable ways to simplify the payment decision. For instance, making store check-outs facilitates the consumers' payment process easier. In order to ensure quick payments, installation of electronic scanners at the point of check-out combining with compatible credit cards is of an immense help in the products' exchange process.

Banks have also joined hands to execute the purchase payment decisions with minimum efforts on the part of the consumers. Bank cards and loan schemes are being made available by the banks for their customers. Even after regular banking hours, the banks facilitates the customers to make electronic fund transfers easily as and when they make such purchases.

6. Post-purchase Consumer Behaviour:

After a sale, it becomes very important for the marketers to identify why the consumers buy their products. This is an understanding of actual (not potential) customers and circumstances of their purchases. The feedback on their both positive and negative post-purchase behaviour will assist the marketers to improve their products and services and adapt their marketing strategies accordingly in order to maintain their existing customers and also attract new ones towards their products.

The relationship among the post-purchase processes has been depicted in the following Chart:

RELATIONSHIP AMONG THE POST – PURCHASE PROCESS

Post-purchase Dissonance:

There is a possibility that the customers may become dissonant over a purchase decision. The dissonance may be cognitive which emerges out of a discrepancy between a consumers' decision and the consumers' prior assessment. The likelihood and extent of dissonance may be due to;

- the degree of commitment of the decision. The easier it is to modify the decision, the less likely the consumer is to experience dissonance.
- the importance of the decision to the consumer. The more significant the decision, the more likely the dissonance will entail.
- the complexity of selection amongst the alternatives. The more difficult it is to select from among the alternatives, the more likely to experience and magnitude of dissonance will be.
- the individuals' tendency to experience anxiety, the more likely the individuals will experience post –purchase dissonance.

Normally, dissonance occurs because making a relatively permanent commitment to a selected alternative requires one to forgo the attractive features of the alternatives un-chosen. This is not consistent with the desire for those characteristics. Thus, a nominal and most limited decision making will not result in post-purchase dissonance due to the reason that these decisions do not consider attractive features in an unselected brand which do not exist in the chosen brand.

Most high involvement purchase decisions involve one or more of the factors which lead to the post-purchase dissonance. Such decisions often are

accompanied by dissonance. As the dissonance is unpleasant, consumers, mostly, attempt to evade or reduce it.

After making the purchase, the consumers may use one or more of the following approaches to reduce dissonance;

- Augment the attraction of the alternatives forgone or rejected.
- Reduce the desirability of the rejected alternatives.
- Reduce the significance of the purchase decision.
- Reverse the purchase decision by returning the product before use.

However, the research studies indicate that the consumers get pleasure and contentment in their buying experiences for durable items substantially frequently than they find difficulty and discontentment.

Product Disposition:

Disposition of the product or the products' container may occur before, during or after product use or the products can completely be consumed. Product consumption does not end with a purchase and use. The physical product, packaging and the promotional materials associated with it must be disposed off. Therefore, the Product disposition refers to the process of reselling, recycling, trashing, repairing, trading and the like associated with the physical product, packaging and its promotional materials, when no longer perceived as useful by the consumer or marketer.

Thus, it has become an increasingly important issue worldwide in view of the growing size of the populace, limited space, scarce national resources and high levels of output. Hence, disposition is being considered as one of the important dimension of the consumer behaviour.

Post-purchase Evaluation:

The consumers are very uncertain of the wisdom of their decisions. He rethinks the decision in the post purchase stage. Rethinking broadens the consumers' set of experiences stored in memory. It provides a check on how well he is doing as a consumer in selecting products and stores. The feedback that the consumer receives from this stage helps to make adjustments in future purchasing strategies. For many products, this is a dynamic process, with the factors that drive satisfaction evolving overtime.

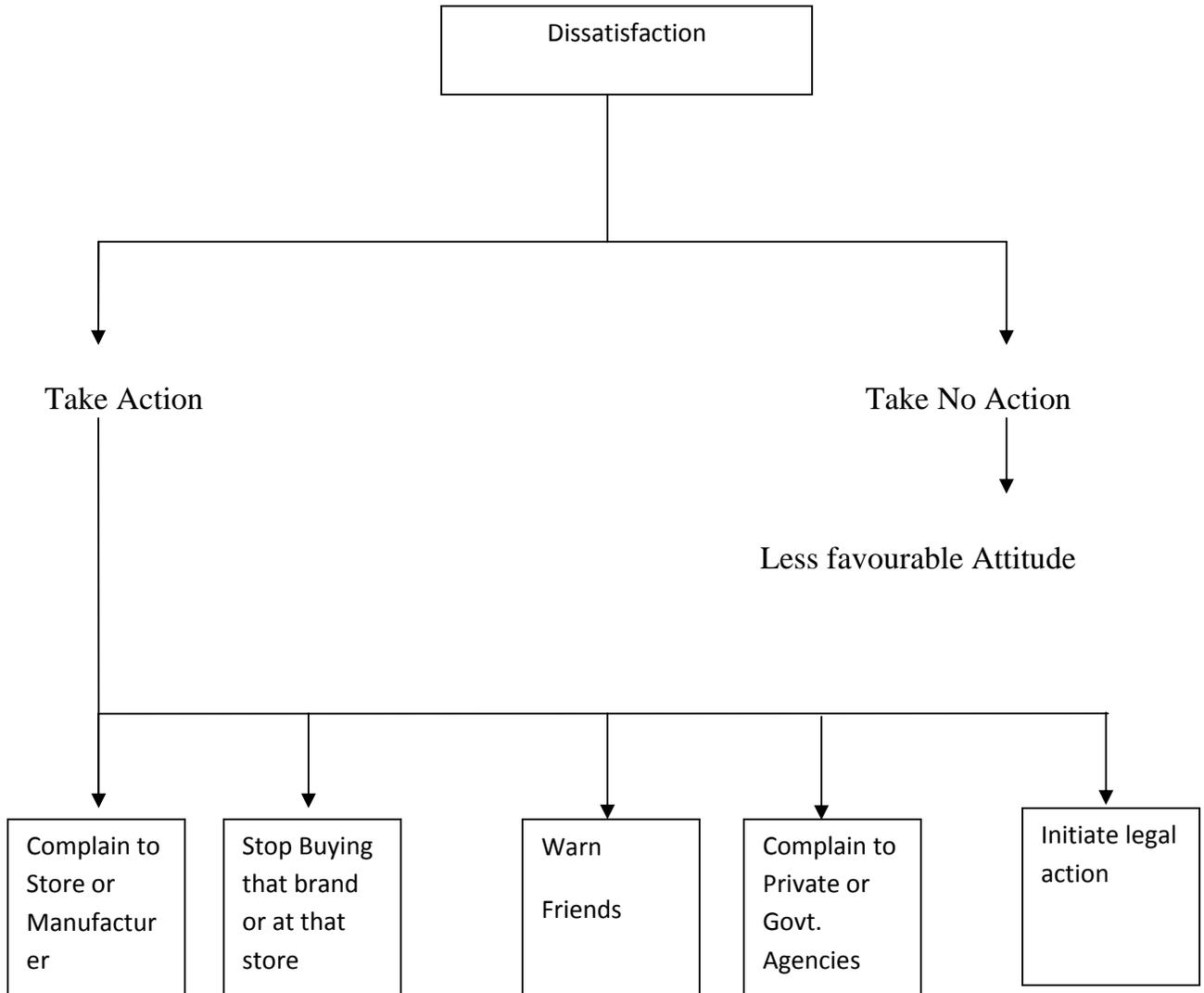
While and after using the product or service or outlet, the consumer will perceive the level of their performance to certain extent. This perceived performance level may obviously be below the expected level or at the expected level.

A brand, whose perceived performance fails to confirm expectations, generally produces dissatisfaction. If the discrepancy between the performance and expectation is large, the consumer may restart the entire decision process. When perceptions of product performance match expectations that are at or above the minimum desired performance levels, satisfaction generally results. Satisfaction reduces the level of decision making, the next time.

Dissatisfaction Responses:

A product, the perceived performance of which fails to confirm expectations, generally produces dissatisfaction. The major options available to a dissatisfied consumer are shown in the following Chart;

MAJOR OPTIONS AVAILABLE TO A DISSATISFIED CONSUMER



A dissatisfied consumer must decide first whether or not to take any external action. By initiating no action, the consumer does decide to exist with the unsatisfactory position. An average of only one in three will make complaints. This decision is a function of the importance of the purchase to the consumer, the ease of taking action, the consumer's existing level of overall satisfaction with the brand or outlet and the characteristics of the consumer involved. Though no external action is taken, the consumer is likely to have a less favourable attitude towards the brand or store.

Consumers, who normally take action against dissatisfaction, may pursue one or more of the five alternatives. These alternatives will damage the firm involved, both directly in terms of lost sales and indirectly in terms of a customer with a less favourable attitude. So marketers should do their best to reduce dissatisfaction and also to resolve dissatisfaction effectively as and when it occurs.

These are the various steps in the process of consumer decision making which may change depending upon the type of product and consumers' involvement in the purchase.

The various options available to a dissatisfied consumer are being examined in this part of the Chapter. While structured interview schedule was administered to 300 sample respondents selected on random basis from within the study area. On the basis of observed data pertaining to the options available, the study revealed the proportion of the sample respondents who have either consented to use or not to use the option, as given in Table 2.1 and depicted by exhibit- 1:

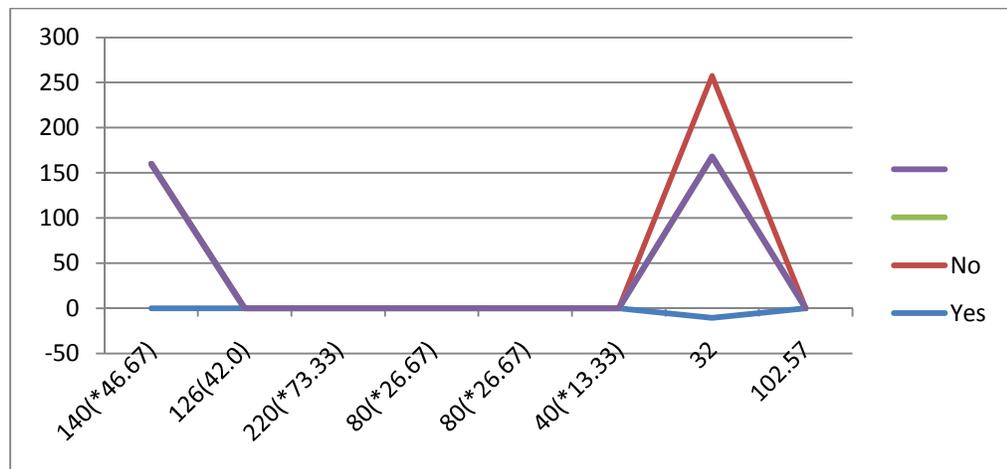
Table 2.1
Major Options Available to a Dissatisfied Consumer

N=300

| Responses | Complain to Stores | Complain to Manufacturers | Stop buying that brand | Stop buying from that store | Warn Friends | Make Complaint to Pvt/Govt. | Initiate Legal Action | Mean Score |
|------------|--------------------|---------------------------|------------------------|-----------------------------|--------------|-----------------------------|-----------------------|----------------|
| Yes | 140(*46.67) | 126(42.0) | 220(*73.33) | 80(*26.67) | 80(*26.67) | 40(*13.33) | 32(10.67) | 102.57(*34.19) |
| No | 160(*53.33) | 174(58.0) | 80(26.67) | 220(73.33) | 220(73.33) | 260(86.67) | 268(89.33) | 197.43(*65.81) |

Source: Field Survey *Figures in parentheses indicate the percentage

Exhibit -1: Major Options Available to a Dissatisfied Consumer



It is observed from the Table above that 65.81 per cent of the respondents are not willing to make complaints to the stores or manufacturers or Government, as indicated by the mean score. However, they may stop buying the brand, if they are dissatisfied but they may continue buying the durables from the same store as it is clear that 73.33 per cent of favourable responses from the respondents. Similarly, they may not also warn their friends not to buy the durables in case of dissatisfaction from buying a particular brand. Only 34.19 percent of the respondents responded that they would react as and when they are dissatisfied with the durables purchased and being used.

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CHAPTER - 3

BUYING BEHAVIOUR FOR DURABLE GOODS

In order to ensure satisfaction to the consumers, selecting the appropriate advertising strategy and also identification of the target market, understanding the buying behavior becomes very significant for designing suitable marketing programmes. In this competitive market situation, it is inevitable to identify the reasons for dissatisfaction of the customers and satisfying them by incorporating the features of their likes in the products, before their competitors try for. This will ensure the survival and growth of the firm in the long run by maintaining or retaining its profit earning capacity. This applies not only to the consumer goods but also it is applicable to durable goods too. In order to promote such an understanding, an attempt is being made in this chapter to study certain aspects of the buying behavior in durable goods and the decision making process in the family.

This Chapter -

- presents the socio-economic profile of the respondents.
- portrays about the buying behavior in the selected five durable goods.
- deals with the process of decision making of durable goods by the family such as the reason for purchasing durable goods, the inducement factors, the factors related to store selection, the mode of purchase, the problems faced and the complaining behavior of the respondents and so on.

I. SOCIO-ECONOMIC PROFILE OF SAMPLE RESPONDENTS

The survey for the present study has been conducted in Kohima, Dimapur and Mokokchung districts of Nagaland. **Five** durable goods viz; Television, Refrigerator, Washing Machine, Four Wheeler and Furniture are chosen for the purpose of the study. 300 respondents were identified from the three districts selected on random basis who possess all the **five** durable goods as specified earlier.

The demographic factors of the respondents including their family set up are shown in the following Tables.

1. Age: Age is one of the most influencing demographic factors in decision making process in a family. It is obvious that an elder person is expected to take a better decision as against young ones. With ageing, the level of maturity increases. The age-wise classification of the respondents is furnished in Table 3.1.

Table: 3.1
Age-wise Classification of Respondents

| Sl.No. | Age | No. of Respondents | Percentage |
|---------------|---------------|---------------------------|-------------------|
| 1. | Between 15-30 | 50 | 16.67 |
| 2. | 31-45 | 120 | 40.0 |
| 3. | 46-60 | 130 | 43.33 |
| | Total | 300 | 100.00 |

Source: Field Survey

Table 3.1 shows that 130 respondents, representing 43.33 per cent, belong to the age group ranging from 46 to 60, followed by the 120 respondents from the age group ranging from 31 to 45 constituting 40 per cent and the remaining 50 respondents, representing 16.67 percent, belong to the age group of 15-30 years.

2. Education: Education is one of the influencing demographic factors in decision making process in a family. The Education-wise classification of the respondents is furnished in Table 3.2.

Table 3.2
Education-wise Classification of Respondents

| Sl.No. | Education Level | No. of Respondents | Percentage |
|---------------|------------------------|---------------------------|-------------------|
| 1. | Below Matriculation | 70 | 23.33 |
| 2. | Under Graduate (UG) | 80 | 26.67 |
| 3. | Post Graduates (PG) | 100 | 33.33 |
| 4. | Professional | 50 | 16.67 |
| | Total | 300 | 100.00 |

Source: Field Survey

Table 3.2 shows that 100 respondents (33.33%) are Post-Graduates, followed by 80 Under Graduates (26.67), and 70 of them are below Matriculates (23.33%). Only 50 respondents are professionals constituting 16.67% of the population for the study.

3. Occupation: Occupation is one of the influencing demographic factors in decision making process in a family. The occupation-wise classification of the respondents is furnished in Table 3.3.

Table 3.3
Occupation-wise Classification of Respondents

| Sl.No. | Occupation | No. of Respondents | Percentage |
|---------------|----------------------|---------------------------|-------------------|
| 1. | Private Organization | 60 | 20.00 |
| 2. | Govt. Organization | 80 | 26.67 |
| 3. | Self-employed | 10 | 3.33 |
| 4. | Home makers | 150 | 50.0 |
| | Total | 300 | 100.00 |

Source : Field Survey

Table 3.3 exhibits that 150 respondents are homemakers who constitute 50 per cent of the population whereas 80 (26.67%) of them from Government Organization, followed by 60 (20.0%) respondents from Private Organization. The remaining 10 respondents were self-employed who constitute only 3.33 per cent of the populace.

4. Monthly Income: Monthly Income is one of the influencing demographic factors in decision making process in a family. The monthly income-wise classification of the respondents is furnished in Table 3.4.

Table 3.4
Monthly Income-wise Classification of Respondents' Family

| Sl.No. | Income Level | No. of Respondents | Percentage |
|---------------|---------------------|---------------------------|-------------------|
| 1. | Below Rs.20000 | 200 | 66.66 |
| 2. | Rs.20001-Rs.40000 | 80 | 26.67 |
| 3. | Above Rs.40001 | 20 | 6.67 |
| | Total | 300 | 100.00 |

Source: Field Survey

Table 3.4 reveals that most of the respondents' monthly income in their family does not exceed Rs. 20000 as it apparent that 200 respondents, constituting 66.66%, are from this category. Reportedly, 80 respondents' (26.67%) monthly income is ranging from 20001 to 40000 and the remaining 20 respondents' (6.67%) income exceeds 40000 per month.

5. Religion: Religion is one of the influencing demographic factors in decision making process in a family. The Religion-wise classification of the respondents is furnished in Table 3.5.

Table 3.5
Religion-wise Distribution of Respondents

| Sl.No. | Religion | No. of Respondents | Percentage |
|---------------|-----------------|---------------------------|-------------------|
| 1. | Hindus | 35 | 11.67 |
| 2. | Christians | 240 | 80.0 |
| 3. | Muslims | 25 | 8.33 |
| | Total | 300 | 100.00 |

Source : Field Survey

Table 3.5 shows that the religion of majority (240) of respondents is Christianity, followed by Hindus (35) and Muslims (25) who constitute 80%, 11.67% and 8.33% of the populace respectively.

6. Tribe: Tribe is one of the influencing demographic factors in decision making process in a family, especially in a tribal dominated region like the study area. The Tribe-wise classification of the respondents is furnished in Table 3.6.

Table 3.6
Tribe-wise Distribution of Respondents

| Sl.No. | Tribe | No. of Respondents | Percentage |
|---------------|---------------|---------------------------|-------------------|
| 1. | Ao | 90 | 30.0 |
| 2. | Angami | 90 | 30.0 |
| 3. | Sema & others | 120 | 40.0 |
| | Total | 300 | 100.00 |

Source: Field Survey

Table 3.6 shows that 40 respondents (40%) do belong to Sema and other tribes/castes whereas 180 respondents from Ao and Angami tribes as it is clear that 90 respondents fall under this category, constituting 30% each of the total populace.

7. Family Size: Family Size is one of the influencing demographic factors in decision making process in a family. The Family size-wise classification of the respondents is furnished in Table 3.7.

Table 3.7
Family Size-wise Distribution of Respondents

| Sl.No. | Family size | No. of Respondents | Percentage |
|---------------|--------------------|---------------------------|-------------------|
| 1. | Upto 3 members | 60 | 20 |
| 2. | 4-5 members | 220 | 73.33 |
| 3. | Above 5 members | 20 | 6.67 |
| | Total | 300 | 100.00 |

Source: Field Survey

Table 3.7 reveals that 73.33% of the respondents' (220) family has 4-5 members, followed by 20% of them (60) having upto 3 members in the family. The remaining 6.67% (20) of their families are having more than 5 members.

8. Number of Children: Number of children is one of the influencing demographic factors in decision making process in a family. The number of children-wise classification of the respondents is furnished in Table 3.8.

Table 3.8
Number of Children-wise Distribution of Respondents

| Sl.No. | Number of Children | No. of Respondents | Percentage |
|---------------|---------------------------|---------------------------|-------------------|
| 1. | Upto 2 | 250 | 83.33 |
| 2. | Above 2 | 50 | 16.67 |
| | Total | 300 | 100.00 |

Source: Field Survey

Table 3.8 shows that 250 (83.33%) respondents' families have only upto 2 children and the remaining 50 (16.67%) respondents have more than 2 children in their families.

9. Wealth: Wealth is one of the most influencing demographic factors in decision making process in a family. The wealth-wise classification of the respondents is furnished in Table 3.9.

Table 3.9
Wealth-wise Distribution of Respondents

| Sl.No. | Wealth Position | No. of Respondents | Percentage |
|---------------|------------------------|---------------------------|-------------------|
| 1. | Below Rs.200000 | 210 | 70.00 |
| 2. | Above Rs.200000 | 90 | 30.00 |
| | Total | 300 | 100.00 |

Source: Field Survey

Table 3.9 shows that there are 210 (70%) of the respondents' wealth is below 2 lakhs and the wealth of the remaining 90 (30%) respondents' family exceeds 2 lakhs.

10. Type of Family: Type of family is one of the influencing demographic factors in decision making process in a family. The type of family-wise classification of the respondents is furnished in Table 3.10.

Table 3.10
Type of Family-wise Distribution of Respondents

| Sl.No. | Type of Family | No. of Respondents | Percentage |
|---------------|-----------------------|---------------------------|-------------------|
| 1. | Nuclear Family | 230 | 76.67 |
| 2. | Joint Family | 70 | 23.33 |
| | Total | 300 | 100.00 |

Source: Field Survey

Table 3.10 shows that there are 230 (76.67%) respondents who have nuclear type of family whereas 70 (23.33%) of them belong to joint family.

II. DURABLE GOODS OWNED BY THE RESPONDENTS

Decision making is more important as and when the consumers purchase durable goods rather than buying consumer goods. It is because the purchase of durable goods involves comparatively huge capital outlay and therefore expensive.

As the present investigation is about the role of women in purchase decision making process of durables, the respondents possessing various durable goods, including the selected durables, were selected and the durables owned by them are shown tabulated in Table 3.11.

Table 3.11
Durable Goods Owned by the Respondents

| Sl.No. | Durables | No. of Respondents | Percentage |
|--------|-----------------|--------------------|------------|
| 1. | Air-conditioner | 40 | 13.33 |
| 2. | Car | 300 | 100.00 |
| 3. | Computer | 300 | 100.00 |
| 4. | DVD player | 250 | 83.33 |
| 5. | Grinder | 35 | 11.67 |
| 6. | Micro Oven | 25 | 8.33 |
| 7. | Mixer | 255 | 85.00 |
| 8. | Mobile Phone | 300 | 100.00 |
| 9. | Printer | 245 | 81.67 |
| 10. | Water Purifier | 190 | 63.33 |
| 11. | Refrigerator | 300 | 100.00 |
| 12. | Washing Machine | 300 | 100.00 |
| 13. | Four Wheeler | 300 | 100.00 |
| 14. | Furniture | 300 | 100.00 |

Source: Field Survey

Table 3.11 shows that all the respondents (300) possess the selected durables – Television, Refrigerator, Washing Machine, Four Wheeler and Furniture. However, 85% (255) of the respondents have mixers, 83.33% (250) of the respondents own DVD players, 81.67 % (245) of them have computer printers and 63.33% (190) of the respondents are in possession of water purifier in addition to the 5 selected durables.

Over and above, it has also been observed that the respondents possessing the durables, Air conditioner and Micro Oven appear to be comparatively meager in size. It is obvious that only 13.33% (40) and 8.33% (25) of them do possess the durables – Air conditioner and Micro Oven – respectively.

III. BRAND PREFERENCE FOR DURABLES

Brand is a name, term, sign, symbol, or design or combination of these, intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competitors. Thus, brand serves to create identity to distinguish one product from another. This facilitates the consumers in making a choice. The brand indirectly assures certain quality by identifying the manufacturer behind the product.

On the basis of the pilot survey conducted in the study area with 50 sample respondents, it was found that most households in Nagaland use popular brands of the selected durables like LG, Sony for Television, LG, and Godrej for Refrigerator, LG, and Whirl Pool for Washing Machine, Alto, and Bolero for Four Wheeler and Godrej for Furniture. The basic reason for using such brands in the State is due to their availability in the local markets in the absence of other competing products. Following Table 3.12 shows the brand preferences of the respondents in purchase of varied durables in the study area;

Table 3.12
Brand Preference for Durables

| Sl.No. | Durables | Leading Brand I | | | Leading Brand II | | |
|--------|--------------------|-------------------------|--------------------|------------|---|--------------------|------------|
| | | Brand | No. of Respondents | Percentage | Brand | No. of Respondents | Percentage |
| *1. | Airconditioner | LG | 15 | 5.00 | Volstar | 14 | 4.67 |
| 2. | Computer | HCL, Lenova, Dell | 180 | 60.00 | Assembled | 120 | 40.00 |
| 3. | DVD Player | Sony | 165 | 55.00 | LG & Others | 135 | 45.00 |
| *4. | Grinder | Lakshmi | 25 | 8.33 | Ultra, & Others | 10 | 3.33 |
| *5. | Micro Oven | LG | 20 | 6.67 | IFB | 5 | 1.67 |
| 6. | Mixer | Sumeet | 170 | 56.67 | Butterfly | 130 | 43.33 |
| 7. | Mobile Phones | Nokia | 225 | 75.00 | Sony Ericson, Samsang & Others | 75 | 25.00 |
| 8. | Printer | HP | 220 | 73.33 | Epson | 80 | 26.67 |
| 9. | Water Purifier | Acqua Guard | 190 | 63.33 | Elkeen | 110 | 36.67 |
| 10. | Refrigerator | LG | 215 | 71.67 | Samsung | 85 | 28.33 |
| 11. | Washing Machine | LG | 230 | 76.67 | Samsung | 70 | 23.33 |

Brand Preference for Durables (Contd..)

| Sl.No. | Durables | Leading Brand I | | | Leading Brand II | | |
|--------|--------------|-----------------|--------------------|------------|------------------|--------------------|------------|
| | | Brand | No. of Respondents | Percentage | Brand | No. of Respondents | Percentage |
| 12. | Four Wheeler | Alto | 205 | 68.33 | Wagoner | 95 | 31.67 |
| 13. | Furniture | Godrej | 195 | 65.00 | Local Made | 105 | 35.00 |
| 14. | Television | LG | 240 | 80.00 | Videocon | 60 | 20.00 |

Source: Field Survey * All respondents do not possess the items

Table 3.12 shows that, *in case of the selected durables*, the majority of the buyers (80%) of Television prefer the brand, LG to Videocon. Similarly, the respondents prefer the brand, LG to Samsung while purchasing the Washing Machine and Refrigerator as their preference is indicated as 76.67% and 71.67% respectively. While making the purchase of Four Wheeler, they opt for Alto, as 68.33% of the respondents agreed upon favourably, as compared with another competing brand, 'Wagoner'. In case of purchase of furniture, the respondents do prefer to buy the brand, 'Godrej' as it is obvious from their responses (65%) and the rest of them use local made furniture.

The analysis of preferences *in case of other durables* possessed by all the respondents further reveals that 75% of the respondents prefer to go for 'Nokia' mobile phones rather than opting for other brands such as Sony

Ericson, Samsung etc. The majority (73.33%) of the computer printer buyers reveal their preference as HP in lieu of Epson. Computer purchases indicate that 60% of them prefer to buy Lenovo, HCL, and Dell instead of purchasing the assembled ones. The Water Purifier purchases indicate the preferences of the brand, Acqua Guard, as indicated by 63.33% of the respondents, rather than making the choice of the brand 'Elkeen'. The brand, 'Sumeet' is preferred to 'Butterfly' by the buyers (56.67%) of the durable, Mixer whereas, in purchase of DVD players, the brand, 'Sony' is preferred by majority (55.0%) of them, as compared with LG and others.

Over and above, the analysis shows that some of the durables, Air-conditioner, Micro Oven and Grinder are not possessed by all the respondents. However, the preferences revealed by those respondents having the items indicate that the brand, 'Lakshmi' for Grinder, 'LG' for Micro Oven and Air Conditioner.

IV. CHOICES OF PRODUCT FEATURES

A rational consumer generally spends considerable time in assessing other product features and dimensions before purchasing the durables. Thus, apart from the brand, other prominent product dimensions such as type, size, colour etc. also often highly influence the purchase decision of the consumers.

The features of the selected durables, Television, Refrigerator, Washing Machine, Four Wheeler and Furniture, influencing the decisions of buyers are briefly discussed as under;

A. TELEVISION

1. Television Type: Very often, the type of Television influences the purchase decision of the consumers to make choice. The choices of the respondents in purchase of the Television are shown in Table 3.13.

2. Television Screen Size: The buyers of Television do also make alter their decisions of purchase depending upon its screen size. The screen size preferred by the respondents has been depicted in the following Table 3.14;

Table 3.13
Choice of Television Type

| Sl.No. | Television Type | No. of Respondents | Percentage |
|---------------|------------------------|---------------------------|-------------------|
| 1. | Ordinary | 225 | 75.0 |
| 2. | Flat | 35 | 11.67 |
| 3. | Projection | 10 | 3.33 |
| 4. | LCD | 25 | 8.33 |
| 5. | Plasma | 5 | 1.67 |
| | Total | 300 | 100 |

Source: Field Survey

Table 3.13 reveals that 225 (75%) respondents have chosen 'Ordinary' Televisions, followed by the choices of 'Flat' made by 35 (11.67%) and 'LCD' by 25 (8.33%) respondents. However, the choices of 'Projection' and 'Plasma' types of Television for the purchase constitute meager percentages of 3.33 and 1.63 respectively.

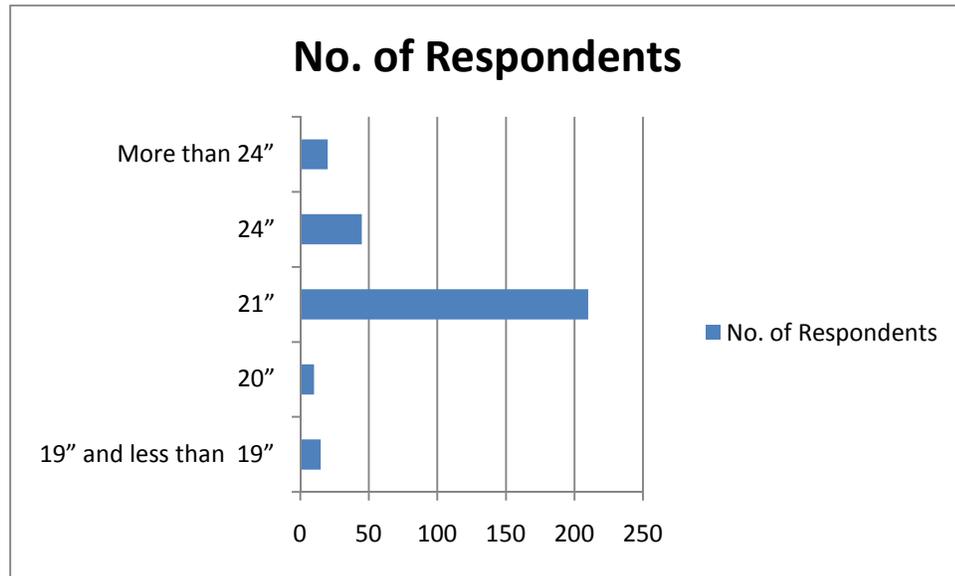
Table 3.14
Choice of Television Screen Size

| Sl.No. | Screen Size | No. of Respondents | Percentage |
|---------------|-----------------------|---------------------------|-------------------|
| 1. | 19” and less than 19” | 15 | 5.00 |
| 2. | 20” | 10 | 3.33 |
| 3. | 21” | 210 | 70.0 |
| 4. | 24” | 45 | 15.0 |
| 5. | More than 24” | 20 | 6.67 |
| | Total | 300 | 100 |

Source: Field Survey

Table 3.14 shows that 210 (70%) respondents prefer 21” screen size of the Television and 45 (15%) of them go for 24”, followed by the preference of 20 (6.67%) respondents is for the screen size of more than 24”. Only 15 (5%) and 10 (3.33%) respondents’ choice of screen size is less than 19” and 20” respectively. Notably, while revealing their choices of the Television screen size, they have consented that even the size of the rooms also often influences their buying decisions.

The same is being explained by the Exhibit 2.

Exhibit 2: Choice of Television Screen Size

B. REFRIGERATOR

While purchasing the Refrigerator, the choice of the consumers may vary depending upon its door preference, colour, size etc. The choices of the respondents during the purchase of Refrigerator are discussed briefly as under;

1. Choice of the Door for Refrigerator: The preference of door of Refrigerator, while buying, may differ from one to another. The choices made by the respondents regarding the door of the Refrigerator are shown in Table 3.15.

Table 3.15

Choice of Door for Refrigerator

| Sl.No. | Refrigerator Type | No. of Respondents | Percentage |
|---------------|--------------------------|---------------------------|-------------------|
| 1. | Double Door | 110 | 36.67 |
| 2. | Single Door | 190 | 63.33 |
| | Total | 300 | 100.0 |

Source: Field Survey

Table 3.15 shows that 63.33% (190) of the respondents prefer single door while purchasing the Refrigerator while the remaining 36.67% (110) of them opt for double door.

2. Choice of Colour for Refrigerator: The choice of colour of Refrigerator, while buying, may differ from one to another. The choices made by the respondents regarding the colour of the Refrigerator are shown in Table 3.16.

Table 3.16
Choice of Colour for Refrigerator

| Sl.No. | Refrigerator Colour | No. of Respondents | Percentage |
|--------|---------------------|--------------------|--------------|
| 1. | Red | 120 | 40.00 |
| 2. | White | 50 | 16.67 |
| 3. | Grey | 60 | 20.00 |
| 4. | Green | 20 | 6.67 |
| 5. | Blue | 30 | 10.0 |
| 6. | Others | 20 | 6.67 |
| | Total | 300 | 100.0 |

Source: Field Survey

Table 3.16 reveals that the most preferred colours of the Refrigerator are 'Red', followed by 'Grey' and 'White' as it is indicated by 40%, 20% and 16.67% respectively. The least preferred colours include 'Blue', 'Green' and 'Others', as 10% and 6.67% of the respondents have agreed upon accordingly.

3. Size preference of Refrigerator: Size preference of Refrigerator is also one of the crucial factors for consideration by the customers at the time of purchase. The preferences of the respondents while buying the Refrigerator in terms of its size are shown in Table 3.17.

Table 3.17
Size Preference of Refrigerator

| Sl.No. | Size | No. of Respondents | Percentage |
|---------------|----------------------|---------------------------|-------------------|
| 1. | Less than 165 Litres | 5 | 1.67 |
| 2. | 165 Litres | 120 | 40.00 |
| 3. | 180 Litres | 90 | 30.00 |
| 4. | 210 Litres | 25 | 8.33 |
| 5. | 215 Litres | 35 | 11.67 |
| 6. | 240 Litres | 11 | 3.67 |
| 7. | More than 240 Litres | 14 | 4.66 |
| | Total | 300 | 100.0 |

Source: Field Survey

Table 3.17 exhibits that the Refrigerators having the size of 165 litres gain top preference among the customers as it is apparent that 120 (40%) respondents have reportedly bought this specification of the durable, succeeded by 180 litres being preferred by 90 (30%) respondents. In order of preference in terms of its size, there comes 215 litres and 210 litres, as responded by 35 (11.67%) and 25(8.33%) respondents respectively. Similarly, the preference of 14 (4.66%) and 11(3.67%) of the respondents goes to more than 240 litres and 240 litres correspondingly. The Refrigerator having the size of less than 165 litres fall under the category of the least preferred one among the customers.

C. WASHING MACHINE

During the purchase of Washing Machine, like other durables, the customers do spend considerable time in making their choices in terms of door pattern, type, size etc.

The preferences, as revealed by the respondents, in term of the product dimensions concerning the Refrigerator purchase are discussed in brief as under;

1. Door Choice of Washing Machine:

The Door choice of washing machines frequently influences the preference of customers as and when they frequent the shops for making the purchase of Washing Machines. The following are the preferences of the respondents in terms of door choice of the refrigerator as shown in Table 3.18.

Table 3.18
Door Choice of Washing Machine

| Sl.No. | Door Type | No. of Respondents | Percentage |
|---------------|------------------|---------------------------|-------------------|
| 1. | Top Loading | 260 | 86.67 |
| 2. | Front Loading | 40 | 13.33 |
| | Total | 300 | 100.0 |

Source: Field Survey

Table 3.18 shows that 86.67% (260) of the respondents preferred the Washing Machine with a door facilitating the top loading whereas the choice

of 13.33% (40) of the respondents is towards the durable having front loading facility.

2. Type of Washing Machine: The type of washing machine is also an important input to stimulate the customers for making the purchases. The responses of the respondents, whose choices based on the type of the Washing Machine, are shown in Table 3.19.

Table 3.19
Type of Washing Machine

| Sl.No. | Type | No. of Respondents | Percentage |
|---------------|-----------------|---------------------------|-------------------|
| 1. | Fully Automatic | 180 | 60.00 |
| 2. | Semi Automatic | 120 | 40.00 |
| | Total | 300 | 100.0 |

Source: Field Survey

Table 3.19 depicts that the fully automatic washing machines are being preferred by 180 (60%) respondents at the time of purchase and the remaining 120 (40%) of them choose the semi-automatic ones.

3. Size of Washing Machine: The size of the Washing Machine is also an important element for consideration to make the purchase. The sizes of the durable which have made the respondents to buy are shown in Table 3.20.

Table 3.20
Size of Washing Machine

| Sl.No. | Size | No. of Respondents | Percentage |
|---------------|----------------------|---------------------------|-------------------|
| 1. | Less than 4.5 Litres | 60 | 20.00 |
| 2. | 5 Litres | 100 | 33.33 |
| 3. | 5.5 Litres | 110 | 36.67 |
| 4. | 6 Litres | 20 | 6.67 |
| 5. | More than 6 Litres | 10 | 3.33 |
| | Total | 300 | 100.0 |

Source: Field Survey

Table 3.20 reveals that, in descending order of preference in terms of the size of Washing Machine, 5.5 litres tops the list, followed by 5 litres as it is clear from the corresponding responses of 110 and 100, indicating 36.67% and 33.33%. This order was succeeded by the Refrigerator having the size of less than 4.5 litres, as reported by 60 respondents (20%), constituting 20% of the populace. The least preferred sizes include 6 litres and more than 6 litres, as indicated by the corresponding respondents i.e.20 (6.67%) and 10(3.33%).

D. FOUR WHEELER

As and when the consumers intend to purchase Four Wheelers, they do not normally go for hasty decisions. After having a considerable thought about the important elements such as price, the member for whom the durable is to be purchased, colour, etc., they do step out for actual purchase. These features are discussed in nutshell as under;

1. Ownership of Four Wheeler Classification:

This is the most important element for consideration while making the purchase of Four Wheeler. The preferences of the durable vary gender-wise and the Four Wheelers are also designed accordingly in terms of colour, size, mode etc. so as to satisfy both the male and female members of a family.

The ownership of the Four Wheeler-classifications has been depicted in Table 3.21.

Table 3.21
Ownership of Four Wheeler Classification

| Sl.No. | Owners | No. of Respondents | Percentage |
|---------------|---------------|---------------------------|-------------------|
| 1. | Husband | 196 | 65.33 |
| 2. | Wife | 64 | 21.33 |
| 3. | Both | 40 | 13.33 |
| | Total | 300 | 100.0 |

Source: Field Survey

Table 3.21 reveals that, in the respondents' family, 196(65.33%) husbands own Four Wheeler. The percentage of wives owning the vehicles is less than even half of the percentage of the husbands comparatively. It is evident that only 64 (21.33%) wives own Four Wheeler. The remaining 40 (13.33%) respondents belong to the family where both the husbands and wives own Four Wheeler.

2. Colour Choice of Four Wheelers:

Colour of the four wheelers fascinates the consumers and gradually induces them to buy ultimately. The consumers do also have their own favourite colours for the durable. The choices of Four Wheelers, based colour preference among the respondents, are depicted in Table 3.22.

Table 3.22

Colour Choice of Four Wheelers

| Sl.No. | Colour | No. of Husbands | Percentage | No. of Wives | Percentage |
|---------------|---------------|------------------------|-------------------|---------------------|-------------------|
| 1. | White | 144 | 65.45 | 29 | 36.35 |
| 2. | Red | 14 | 6.36 | 10 | 12.5 |
| 3. | Grey | 16 | 7.27 | 12 | 15.00 |
| 4. | Black | 17 | 7.73 | 6 | 7.50 |
| 5. | Others | 29 | 13.19 | 23 | 28.5 |
| | Total | 220 | 100.0 | 80 | 100 |

Source: Field Survey

Table 3.22 shows that the colour choice of 144 (65.45%) husbands out of 220 is 'white', followed by 'black' (7.73%), Grey (7.27%), 'Red' (6.36%) and others (13.19%). Similarly, the colour, 'white' dominates in choice for women (wives), as it is responded by 29 women out of 80, constituting 29% of the populace of the female members. In order of preference of women after 'white', comes 'Grey' (15%), 'Red' (12.5%), Black (7.5%) and others (28.5%).

E. FURNITURE

Normally, when the customers make purchases of Furniture, certain features such as price, durability, design, comfort etc. are taken into

consideration before making decisions. In the study, as indicated in the preceding Table 3.12, the majority of the respondents (65%) prefer to buy the 'Godrej' branded furniture due to their durability, as responded by 195 respondents of the study area. The remaining 35% (105) of them revealed that their second preferred choice for furniture is local made.

V. SOURCES OF FINANCING THE TYPE OF DURABLE PURCHASE

For purchase of durables, there are certain common factors, irrespective of a specific item, deserve due consideration by the consumers which include the type of durable, source of purchase etc. These factors are briefed below;

1. Type of durables purchased:

The decision to buy the type of durables, whether new or second hand, may vary from one family to another family depending upon their necessity, source of income, status etc. The choices made on the type of durables purchased by the respondents are given in Table 3.23.

The Table shows that all the respondents preferred to buy brand new in case of the durables, Television, Refrigerator, Washing Machine and Furniture. However, in case of Four Wheeler, 58 (19.33%) respondents have purchased second hand ones. Even in purchase of Four Wheelers, their preference goes to brand new, as exhibited by majority (242) of the respondents, constituting 80.67% of the populace.

Table 3.23
Type of Durables Purchased

| Sl. No. | Type | Television | | Refrigerator | | Washing Machine | | Four Wheeler | | Furniture | |
|---------|-------------|------------|---------|--------------|---------|-----------------|---------|--------------|---------|-----------|---------|
| | | No. | Percent | No. | Percent | No. | Percent | No. | Percent | No. | Percent |
| 1. | Brand New | 300 | 100 | 300 | 100 | 300 | 100 | 242 | 80.67 | 300 | 100 |
| 2. | Second Hand | 0 | 0 | 0 | 0 | 0 | 0 | 58 | 19.33 | 0 | 0 |
| | | 300 | 100 | 300 | 100 | 300 | 100 | 300 | 100 | 300 | 100 |

Source: Field Survey

2. Sources of Purchase of Durables:

For making any purchase, be it consumable or non-consumable, source of purchase becomes very prominent. However, it is a matter of concern inviting more deliberations and considerable thought relatively in case of durables. These sources may be of personal savings, borrowed funds, installment purchase etc. Sometimes, such durables might even be gifted by others.

The sources of purchase of durables, as responded by the respondents, are shown in Table 3.24.

Table 3.24
Sources of Purchase of Durables

| Source | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
|------------------|------------|--------------|-----------------|--------------|-------------|
| Personal Savings | 288(96%) | 264(88%) | 264(88%) | 226(75.33%) | 266(88.66%) |
| Borrowed Money | 0 | 4(1.33%) | 10(3.33%) | 18(6%) | 0 |
| Installments | 6(2%) | 12(4%) | 12(4%) | 48(16%) | 14(4.66%) |
| Gift | 6(2%) | 20(6.66%) | 14(4.66%) | 8(2.66%) | 20(6.66%) |

Source: Field Survey

Table 3.24 indicates that the major source of purchase of the selected durables is the 'personal savings' of the respondents. It is evident that it has been the source of purchase for all the durables, as indicated. Accordingly, it is the source for 96% (288) of the Television buyers, 88.66% of the furniture buyers, 88% (264) of the Refrigerator, and Washing Machine buyers. Finally, 75.33% (226) of the respondents have also agreed that they have used 'personal savings' as source of purchase for Four Wheeler.

Further, the investigation further revealed that most of the customers are using the selected durables and therefore they have not initiated for replacement entailing no experience on this front.

VI. REASONS FOR BUYING DURABLE ITEMS

Consumers buy the durable or non-durable items for satisfying their needs and wants. However, the needs and wants of individual do not remain same and constant. Rather, they constantly vary from one to another and even it may not remain unchanged in case of an individual with the passage of time. Identifying the reasons of purchase becomes very significant for a marketing firm, especially of durables, to adapt their marketing programmes commensurate with the dynamic needs and wants of the consumers. This endeavour will certainly ensure the survival and growth of a firm in the long run.

The respondents revealed the reasons for buying the durable items as shown in Table 3.25. Table 3.25 exhibits that 75.33% of the respondents have cited the ‘necessity’ is the most important reason for their purchase of durables, as it is evident from its top ranking, followed by ‘comfort and convenient’ that constitute 42.66% of the populace. Thereafter, the reason, ‘social status’ was indicated by 33.33% of the respondents. These reasons are more important for purchase of durables as evidenced by their consecutive ranks ranging from I to III.

Table 3.25
Reasons for Buying the Durable items

N=300

| Necessity | Social Status | Comfort & Convenience | To Gain Knowledge | To avoid Unnecessary expenditure | To Save Time | To Increase Assets | To Maintain Autonomy |
|------------------|----------------------|----------------------------------|--------------------------|---|---------------------|---------------------------|-----------------------------|
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] |
| 226 *(75.33) | 2 | 38 | 6 | 12 | 16 | 0 | 0 |
| 42 | 2 | 128*(42.66) | 6 | 24 | 60 | 14 | 26 |
| 14 | 14 | 62 | 26 | 30 | 96 *(32.0) | 12 | 42 |
| 2 | 30 | 24 | 50 | 62 | 36 | 22 | 84*(28.0) |
| 2 | 20 | 24 | 40 | 76*(25.33) | 50 | 38 | 48 |
| 4 | 42 | 14 | 44 | 66 | 28 | 76 | 28 |
| 2 | 90 | 6 | 52 | 28 | 6 | 80*(26.66) | 34 |
| 8 | 100 *(33.33) | 4 | 76*(25.33) | 2 | 8 | 58 | 38 |
| Rank I | Rank III | Rank II | Rank VII | Rank VII | Rank IV | Rank VI | Rank V |

Source: Field Survey * *Figures in parentheses indicate the percentage*

The reasons for purchase of durable items, in descending order, include 'saving time', 'To maintain autonomy', 'To increase assets, 'To Gain Knowledge' and 'To avoid Unnecessary expenditure'. These reasons are clearly indicated by their ranks ranging from IV to VII consecutively. Thus, the least important reasons include 'To Gain Knowledge' and 'To avoid Unnecessary expenditure', as they stand last (VII) in ranking order.

VII. SOURCES OF KNOWLEDGE OF DURABLE GOODS

In the present competitive market for consumable or non-consumable, the consumers are becoming more educated than before due to the development of Science and Information Technology. The marketers are making use of these advancements in the form of electronic media, internet, etc., in addition to all other traditional modes of disseminating the information about their products with the objective of maximizing their profit margin. Simultaneously, the consumers do always try to gather adequate information from the available sources to gain maximum knowledge about the products what they desire to buy to attain maximum satisfaction. However, these efforts on the part of both the producers and consumers are optimal in case of the markets for durables comparatively.

As reported, the sources of knowledge of durable goods for the respondents are shown in Table 3.26.

Table 3.26
Sources of knowledge of durable goods

| Sl. No. | Source | Television | | Refrigerator | | Washing Machine | | Four Wheeler | | Furniture | |
|---------|------------------|--------------------|------|--------------------|------|--------------------|------|--------------------|------|--------------------|------|
| | | No. of Respondents | Rank |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] |
| 1. | News Paper | 108(*36.0) | II | 16(5.33) | IV | 12(4.0) | VII | 2(0.67) | IX | 2(0.67) | IX |
| 2. | TV Advertisement | 118((*39.33) | I | 154(51.33) | I | 76(25.33) | II | 54(18.0) | III | 14((4.67) | VII |
| 3. | Hording | 0 | | 0 | | 0 | | 0 | | 2(0.67) | IX |
| 4. | Wall Paints | 0 | | 6(2.0) | VI | 0 | | 0 | | 0 | |

Sources of knowledge of durable goods (Contd...)

| Sl. No. | Source | Television | | Refrigerator | | Washing Machine | | Four Wheeler | | Furniture | |
|---------|-------------------------------|--------------------|---------|--------------------|----------|--------------------|----------|--------------------|--------------|--------------------|----------|
| | | No. of Respondents | Rank | No. of Respondents | Rank | No. of Respondents | Rank | No. of Respondents | Rank | No. of Respondents | Rank |
| 5. | Friends/Relatives | 28(*9.33) | II I | 48(16.0) | II | 88(29.33) | I | 62(20.67) | I | 22(7.33) | I V |
| 6. | Sales Representatives/Dealers | 24(*8.0) | I V | 30(10.0) | III | 50(16.67) | III | 56(18.67) | II | 18(6.0) | V I |
| 7. | Magazines | 4(*1.33) | V I | 8(2.66) | V | 18(6.0) | V | 30(10.0) | V | 12(4.0) | V III |
| 8. | Catalogues | 8(*2.67) | V | 8(2.66) | V | 14(4.67) | V I | 16(5.33) | V I | 26(8.67) | II |
| 9. | Radio Advertisement | 2(*0.67) | V II | 2(0.66) | VI II | 6(2.0) | V III | 2(0.67) | I X | 2(0.67) | I X |
| 10. | Husband | 4(*1.33) | V I | 8((2.67) | V | 6(2.0) | V III | 40(13.33) | I V | 158(52.0) | I |
| 11. | Mobile SMS | 0 | | 2(0.66) | VI II | 0 | | 0 | | 0 | |
| 12. | Internet | 0 | | 8(2.67) | V | 4(1.33) | I X | 8(2.67) | V II I | 0 | |
| 13. | Neighbours | 4(*1.33) | V I | 4(1.33) | VI I | 24(8.0) | I V | 16(5.33) | V I | 20(6.67) | V |
| 14. | Colleagues | 0 | | 6(2.0) | VI | 2(0.67) | X | 14(4.67) | V II | 24(8.0) | III |

Source: Field Survey

* Figures in Parentheses indicate percentage

The analysis in Table 3.26 reveals that the '*TV advertisement*' becomes the most important source of knowledge to the consumers for purchase of the durables, 'Television' and 'Refrigerator' as it is apparent from its top ranking whereas '*Friends and Relatives*' become the primary source of information of 'Washing Machine' and 'Four Wheeler'. However, '*Husband*' is the source of knowledge in purchase of 'Furniture'.

'*Hording*', '*Wall Paints*', '*Radio Advertisement*', '*Mobile SMS*' '*Internet*', and '*Colleagues*' are not the major sources of information for consumers in purchase of all the selected durables; Television, Refrigerator, Washing Machine, Four Wheeler and Furniture.

VIII. INDUCEMENT FACTORS

There are multifarious factors which stimulate and attract a customer towards a product which ultimately result in an effective purchase. An individual may either be induced by a single factor or a combination of more than one factor for making a decision to purchase a specific durable item from the market. Thus, such periodical investigations into various inducement factors leading to actual purchase of durables are therefore provide sufficient clues to the marketers for designing their marketing mix appropriately in time.

The inducement factors for purchase of the selected durable by the respondents are shown in Table 3.27.

The Table reveals that 'previous experience' of the respondents is the most important inducement factor for purchase of both the durables, Television, Refrigerator and Furniture. However, in case of Washing Machine purchase, 'advertisement' has been the most inducing factor whereas the 'family members' wish' is the crucial factor in purchase of Four Wheeler. In precise terms, these factors are evidenced by scoring first rank in order of inducement.

Table 3.27
Inducement Factors

| Inducement Factor | Television | Rank | Refrigerator | Rank | Washing Machine | Rank | Four Wheeler | Rank | Furniture | Rank |
|------------------------------|-------------------|-------------|---------------------|-------------|------------------------|-------------|---------------------|-------------|------------------|-------------|
| Advertisement | 66 | II | 76 | II | 94 | I | 58 | II | 58 | II |
| Previous experience | 110 | I | 90 | I | 78 | II | 40 | IV | 86 | I |
| Friends | 24 | V | 24 | VI | 24 | V | 36 | VI | 20 | VI |
| Relatives | 26 | III | 30 | IV | 46 | III | 42 | III | 28 | V |
| Goodwill of the Manufacturer | 24 | V | 18 | VII | 28 | IV | 38 | V | 52 | III |
| Reputation of the Retailer | 12 | VI | 26 | V | 8 | VII | 10 | VIII | 10 | VII |
| Retailers' Recommendation | 2 | VII | 0 | VIII | 0 | VIII | 14 | VII | 0 | VIII |
| Family Members Wish | 36 | IV | 36 | III | 22 | VI | 62 | I | 34 | IV |
| None | - | - | - | - | - | - | - | - | 12 | IX |

Source: Field Survey

IX. FACTORS INFLUENCING PURCHASE DECISIONS

There could be several factors which influence the purchase decisions of the consumers for durables. But, for the purpose of the study, the factors influencing the purchase decisions are identified as price, performance, brand, discount offer, guarantee, colour, design, availability of spare parts, durability, neighbours' envy, model and popularity. The analysis of the factors influencing the purchase decisions of the respondents is depicted in Table 3.28.

Table 3.28

Factors Influencing Purchase Decisions

| Factor | Television | | Refrigerator | | Washing Machine | | Four-Wheeler | | Furniture | |
|----------------|-------------|------|--------------|------|-----------------|------|--------------|------|-------------|------|
| | Agreement | Rank | Agreement | Rank | Agreement | Rank | Agreement | Rank | Agreement | Rank |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] |
| Price | 270(*90) | IV | 278(*92.66) | III | 284(*94.66) | III | 282(*94) | III | 276(*92) | II |
| Performance | 292(*97.33) | I | 292(*97.33) | I | 294(*98) | I | 296(*98.66) | I | 286(*95.33) | I |
| Brand Name | 272(*90.66) | III | 266(*88.66) | VI | 268(*89.33) | VI | 284(*94.66) | II | 220(*73.33) | VII |
| Discount Offer | 196(*65.33) | IX | 200(*66.66) | XI | 198(*66) | XI | 200(*66.66) | X | 198(*66) | IX |
| Guarantee | 272(*90.66) | II | 274(*91.33) | IV | 276(*92) | V | 262(*87.33) | VI | 266(*88.66) | III |

Factors Influencing Purchase Decisions (Contd...)

| | Television | | Refrigerator | | Washing Machine | | Four-Wheeler | | Furniture | |
|---------------------------------------|-----------------|----------|-----------------|----------|-----------------|----------|-----------------|----------|-----------------|----------|
| Factor | Agreement | Rank |
| Colour | 266(*8 8.66) | VI | 284(*9 4.66) | II | 286(*95 .33) | II | 276(*9 2) | V | 260(*8 6.66) | IV |
| Design | 272(*9 0.66) | II | 272(*9 0.66) | V | 278(*92 .66) | IV | 280(*9 3.33) | IV | 276(*9 2) | III |
| Availab ility of Spare parts | 232(*7 7.33) | VI II | 224(*7 4.66) | X | 226(*75 .33) | X | 236(*7 8.66) | IX | 172(*5 7.33) | X |
| Durabil ity | 232(*7 7.33) | VI II | 240(*8 0) | VI II | 236(*78 .66) | IX | 256(*8 5.33) | VI I | 244(*8 1.33) | V |
| Neighb our's envy | 106(*3 5.33) | X | 116(*3 8.66) | XI I | 118(*39 .33) | XI I | 128(*4 2.66) | XI | 118(*3 9.33) | XI |
| Model | 268(*8 9.33) | V | 238(*7 9.33) | IX | 252(*84) | VI I | 262(*8 7.33) | VI | 228(*7 6) | VI |
| Popular ity | 236(*7 8.66) | VI I | 242(*8 0.66) | VI I | 238(*79 .33) | VI II | 248(*8 2.66) | VI II | 212(*7 0.66) | VI II |

Source: Field Survey

*Figures in parentheses indicate percentage

It is observed from the above analysis in Table 3.28 that 'performance' of the product is the most influencing factor in making purchase decisions of all the selected durables, Television, Refrigerator, Washing Machine, Four-Wheeler and Furniture. It is apparent that the factor, 'performance', ranks first among all the factors. 'Guarantee and Design' are the second most influencing factors in purchase of Television whereas the second most influencing factors of purchase decision include the 'Colour' for Refrigerator and Washing Machine, 'Brand' for Four-wheeler and 'Price' for Furniture. The 'price' becomes the third most influencing factor in case of purchase decision of three durables, Refrigerator, Washing Machine and Four-wheeler, ranking third in order, and fourth in case of Television.

The analysis further reveals that the factor 'neighbours' envy', does not influence at all in purchase of all these selected durables as it is obvious from its ranking in order viz; tenth in case of Television, eleventh in Four-Wheeler and Furniture and twelfth in Refrigerator and Washing Machine.

X. COMPARISON AND ANALYSIS OF RANKS AMONG THE FACTORS

Both a product-wise and overall comparison of the factors influencing the purchase decisions of the selected durables will provide clues about the most and least influencing factors. Accordingly, the marketers can make their product pricing and promotional decisions for satisfying the consumers successfully and profitably.

1. Product-wise Comparison Analysis: An item-wise comparison and analysis of factors normally bring out the most and least influencing factors of the purchase

decisions for durables. The result of the analysis is depicted in the following Table 3.29.

Table 3.29
Item-wise Comparison and Analysis of Ranks among the Factors

| Factor | Television | Refrigerator | Washing Machine | Four-Wheeler | Furniture |
|-----------------------------|-------------------|---------------------|------------------------|---------------------|------------------|
| [1] | [2] | [3] | [4] | [5] | [6] |
| Price | IV | III | III | III | II |
| Performance | I | I | I | I | I |
| Brand Name | III | VI | VI | II | VII |
| Discount Offer | IX | XI | XI | X | IX |
| Guarantee | II | IV | V | VI | III |
| Colour | VI | II | II | V | IV |
| Design | II | V | IV | IV | III |
| Availability of Spare parts | VIII | X | X | IX | X |
| Durability | VIII | VIII | IX | VII | V |
| Neighbour's envy | X | XII | XII | XI | XI |
| Model | V | IX | VII | VI | VI |
| Popularity | VII | VII | VIII | VIII | VIII |

Source: Field Survey

Table 3.29 exhibits that 'performance' of all the selected durables is the most influencing factor whereas the 'neighbour's envy' is the least influencing factor influencing their purchase decisions as it is evident from their ranking in order. The

second most influencing factors of this kind include ‘Design’, Colour, Brand and Price for purchase of the items.

2. Overall comparison and Analysis: The overall comparison and analysis, taking into account all the products, do make a marketer understand any deviation in the degree of influence of any of the factors between isolation (individual product) and combination (all the products).

The following Table 3.30 reveals the results of the comparison and analysis of the factors influencing the purchase decisions for the selected durables;

Table 3.30
Overall Comparison and Analysis of Ranks among the Factors

| Factor | Television | Refrigerator | Washing Machine | Four-Wheeler | Furniture | *Rank I – VI | Rank Neutrality | *Rank VII-XII |
|-----------------------------|-------------------|---------------------|------------------------|---------------------|------------------|---------------------|------------------------|----------------------|
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] |
| Price | IV | III | III | III | II | ✓ | | |
| Performance | I | I | I | I | I | ✓ | | |
| Brand Name | III | VI | VI | II | VII | | ✓ | |
| Discount Offer | IX | XI | XI | X | IX | | | ✓ |
| Guarantee | II | IV | V | VI | III | ✓ | | |
| Colour | VI | II | II | V | IV | ✓ | | |
| Design | II | V | IV | IV | III | ✓ | | |
| Availability of Spare parts | VIII | X | X | IX | X | | | ✓ |
| Durability | VIII | VIII | IX | VII | V | | ✓ | |
| Neighbour’s envy | X | XII | XII | XI | XI | | | ✓ |
| Model | V | IX | VII | VI | VI | | ✓ | |
| Popularity | VII | VII | VIII | VIII | VIII | | | ✓ |

Source: Field Survey

*** Most and Least Influencing Factors**

The analysis in Table 3.30 exhibits that, while making purchase decisions of the selected durables, the factors, Price, Performance, Guarantee, Colour and Design fall under the most influencing category whereas the discount offer, availability of spare parts, neighbours' envy and popularity fall under the least influencing category. The factors, 'Brand', Durability and Model maintain neutrality which varies, depending upon the nature of the durable, as most or least influencing factors.

The analyses of product-wise and joint comparison, taking all the products into account, indicate that the factor 'performance' continues to remain as the most influencing one amongst all of them. It can also be observed that the second most influencing factors, 'Colour' and 'Design' in purchase decisions of the durables, Television, Refrigerator and Washing Machine individually are replaced by a single factor, 'performance', as revealed by the overall comparison of ranks. Therefore, the variable 'performance' scores the first rank in respect of all the selected durables. The brand name, though it was the second most influencing factor in purchase of the durable, 'Four Wheeler', its overall analysis pushed this factor to 'neutrality', along with other factors, 'Durability' and 'Model'.

XI. REASONS FOR SELECTING A PARTICULAR SHOP

Whenever a consumer initiates a purchase decision of durables, he/she scans the entire market through all possible means to choose a particular shop to buy the item. Such selection of a shop is always based on certain criteria which may vary from one to another, depending upon their priorities. These criteria include Goodwill of the dealer, availability of credit facility, convenience in location, after sales service etc. for taking such purchase decisions. The reasons for selecting a particular shop, as indicated by the respondents, are shown in Table 3.31.

Table 3.31
Reasons for Selecting a Particular Shop

| Goodwill | Credit Facility | Convenience in Location | Good after Sales service | Price offer facility | Dealers' Opinion | Show Room | More Choices | Own Experience | Less Formality | Friends and Relatives' Recommendation |
|-----------------|------------------------|--------------------------------|---------------------------------|-----------------------------|-------------------------|------------------|---------------------|-----------------------|-----------------------|--|
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] |
| 18 | 26 | 52 | 52(17.33) | 32 | 8 | 20 | 42 | 34 | 0 | 12 |
| 48(16.0) | 12 | 68(22.67) | 24 | 36 | 4 | 22 | 42 | 8 | 16 | 22 |
| 20 | 34 | 20 | 46 | 38 | 10 | 16 | 48(16.0) | 50(16.67) | 4 | 14 |
| 24 | 20 | 34 | 30 | 20 | 56(18.67) | 12 | 28 | 30 | 28 | 20 |
| 46 | 24 | 12 | 18 | 28 | 32 | 32 | 32 | 22 | 28 | 26 |
| 22 | 30 | 28 | 30 | 50(16.67) | 34 | 20 | 14 | 38 | 14 | 22 |
| 12 | 26 | 36 | 24 | 46 | 10 | 22 | 40 | 32 | 24 | 28 |
| 26 | 16 | 14 | 36 | 8 | 54 | 46 | 16 | 22 | 58(19.33) | 4 |

| | | | | | | | | | | |
|----------------|----------------|---------------|----------------|---------------|-----------------|----------------|----------------|---------------|----------------|---------------|
| 30 | 18 | 30 | 4 | 28 | 44 | 38 | 8 | 24 | 40 | 36 |
| 22 | 36 | 4 | 26 | 10 | 34 | 24 | 20 | 30 | 46 | 48 |
| 32 | 58(19.33) | 2 | 10 | 4 | 14 | 48(16.0) | 10 | 10 | 42 | 68(22.67) |
| <i>Rank VI</i> | <i>Rank II</i> | <i>Rank I</i> | <i>Rank IV</i> | <i>Rank V</i> | <i>Rank III</i> | <i>Rank VI</i> | <i>Rank VI</i> | <i>Rank V</i> | <i>Rank II</i> | <i>Rank I</i> |

Source: Field Survey

Figures in parentheses indicate the percentage

The Analysis of Table 3.31 reveals that the customers' most important reasons for selecting a particular shop for buying the selected durables – Television, Refrigerator, Washing Machine, Four Wheeler and Furniture – are 'Convenience in Location ' and 'Friends and Relatives' recommendation', as these variables rank first in order. Their second most important reasons for the purchase include 'Credit facility' and 'Less Formality', as they rank second and followed by the 'Dealers' Opinion' which scores third rank. 'Goods after Sales Service' which ranks fourth, and 'Price Offer Facility' and 'Own experience' become the fifth in ranking for their reasons of purchase. These least important reasons, as cited by the respondents for the purchase of durables, include 'Goodwill', 'Show Room' and 'More Choices' which rank sixth in order of ranking.

XII. PROBLEMS FACED BY THE RESPONDENTS IN PURCHASE OF DURABLES

The consumers of durables usually make purchase decisions after a considerable thought and deliberation before selection of a particular product, brand, shop etc. However, frequently, they also experience certain problems associated with the products purchased for use or consumption. These post-purchase product-related issues include wrong decisions, Dealers' cheating, misleading advertisement etc. which may influence the subsequent purchase decisions of the consumers.

The problems faced by the respondents in purchase of the selected durables are tabulated in Table 3.32.

Table 3.32
Problems Faced by the Respondents in Purchase of Durables

| Problem | Statement Denied by Respondents (in No. & %) | Statement accepted by the Respondents (in No. & %) | Rank |
|--|---|---|-------------|
| Wrong Decision | 224(74.67) | 76(25.33) | II |
| Cheated by Dealers | 226(75.33) | 74(24.67) | III |
| Over Investment | 270(90.0) | 30(10.0) | VII |
| Unnecessary Investment | 252(84.0) | 48(16.0) | VI |
| Unnecessary Payment of Interest | 280(93.33) | 20(6.67) | VIII |
| Not necessary | 264(88.0) | 36(12.0) | |
| Misleading Advertisement | 234(78.0) | 66(22.0) | IV |
| Credit Purchase | 290(96.67) | 10(3.33) | X |
| Purchase Decision without adequate enquiries | 204(68.0) | 96(32.0) | I |
| Poor Sales Service | 270(90.0) | 30(10.0) | VII |
| Undue Burden | 282(94.0) | 18(6.0) | IX |
| Over Maintenance | 270(90.0) | 30(10.0) | VII |
| Wrong Information | 242(80.67) | 58(19.33) | V |
| Total | 3308 | 592 | - |
| Mean Score | 254.46 | 45.54 | - |
| Overall Percentage | 84.82 | 15.18 | - |

Source: Field Survey

The analysis from Table 3.32 reveals that 84.82 per cent of the respondents reported that they do not face any major problems in their purchase decisions of durables whereas only 15.18 per cent of them had accepted that they did face certain problems. Their major problems faced, however, include purchase decision without adequate enquiries, wrong decisions, cheated by dealers, misleading advertisement, wrong information etc., which constitute more than 50 per cent of their problems. These are obvious from their ranking from I to V.

Thus, to conclude, it is inferred that the buying behaviour and purchase decisions of the consumers in case of the selected durables, Television, Refrigerator, Washing Machine, Four Wheeler and Furniture are highly influenced by the demographic factors (internal) and several other market-related (external) factors. Identification of the dynamic factors influencing the buying behaviour of the consumers and their purchase decisions for durables and constant adaptation of the marketing strategies accordingly by the marketers becomes therefore very essential. Undoubtedly, this will entail an effective exchange of the goods and services, especially of durables, between the producers and consumers ensuring the maximum satisfaction of the consumers and optimal profit margin to the marketers in the study area in the long run.

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CHAPTER - 4

ROLE OF WOMEN IN FAMILY PURCHASE DECISION

In a society, family is the primary consumer decision making unit in which each and every member plays a crucial role. Hence, the marketers do constantly examine the attitude and behaviour of the family members whom they consider to be the major decision makers. They have to find out the multifarious roles being played by the members of the family in household decision making process, especially before they arrive at specific decisions. Their roles may vary from one to another for diverse product decisions. Their decision may even differ from time to time. Thus, a study on these dynamic roles of the family members in family decision making process will assist the marketers to make a sound decision on the message to be communicated for advertisement.

This Chapter, in conformity with one of the objectives of the study, presents a comparative study of the role of women in family purchase decisions for the selected durable goods. The roles of women in purchase of the selected durables are presented in tabular forms. The product-wise analyses have been made with the help of percentages and ranks to find out the relationship between the role of women and the demographic factors of the study area and their employment status of women, as compared with other family members. Over and above, the role of family members, particularly of women, has been analyzed with the help of Linear Multiple Regression Analysis, with correlation, to ascertain the relationship between the demographic factors (Independent Variables) and the roles (Dependent Variables) of Women.

ROLE OF FAMILY MEMBERS IN PURCHASE DECISION: A DESCRIPTION

A family includes primarily Husband, Wife and Children who play a vital role in household decision making process, especially of durables. In such purchases, even the roles of friends and relatives cannot be ignored. Many a times, the husband and wife influence the purchase decisions of durables independently and jointly. However, there are occasions when their combined influences with children in making such important decisions are also remarkable. Besides, their companions, with kith and kin, do also make attempts to influence their purchase decisions of such items. Their roles, including wives, do also vary depending upon the products for purchase, employment status etc.

The varied roles of the family members, especially women, are of different kind, viz; (i) Initiator, (ii) Influencer, (iii) Motivator, (iv) Nurturer, (v) Decider of Time for purchase, Place, Brand, Colour, Model, Size and Mode of purchase, (v) Purchaser, and (vii) Replacement Initiator

The operational definition of these roles is given as under;

- 1. Initiator (Inr):** Initiator is the family member who initially recognizes a need and initiates the process of decision making for purchase of a product.
- 2. Influencer (Ifr):** Influencer is the one who, gathers and provides information to other members of the family about a product, with expertise and interest in a particular purchase.

3. Motivator (Mvr): Motivator is a person who does encourage other members of the family to purchase the product under consideration. She/he acts as an accelerator to expedite the process of the purchase decision making process.

4. Nurturer (Ntr): Nurturer is the family member who brings up the idea of purchase carefully and constantly that finally leads to purchase of the product.

5. Decider of the Time for Purchase (T): The time of purchase of durables is another important decision to be made. A family can decide to purchase durables during festival time or non-seasonal time or at the time of discount offer or when they have sufficient or excess money or when it is urgently needed. Therefore, decider of the time for purchase is the person who determines when to buy the item.

6. Decider of the Place for Purchase (Pe): Place of purchase is another crucial decision to be taken in a family. There may be different stores in a locality from where they have to choose one to make the purchase. Thus, the decider of the place is a person who decides the place where the product has to be purchased.

7. Decider of the Brand for Purchase (B): The marketer is very interested to know the person who decides the brand for purchase in a family. There are innumerable brands available in the market, might be manufactured by Multi-National Corporations or Companies from the home country. In other words, the decider of the brand is a family member who makes a decision to opt for a particular brand for purchase.

8. Decider of the Colour for Durables(C): Another major decision to be taken on the purchase of durables is the colour, especially for purchase of the durables like Refrigerator and Four-wheeler. Thus, the decider of the colour for durables is the person who decides the actual colour of the durable that is opted for making the purchase in a family.

9. Decider of the Model for Durables (M): Model of the durables is another key decision to be made before the actual purchase is made. The automation and modernization have resulted in the introduction of several new products with attractive models. The decider of the model for durable is the person who finally selects a specific model of the product for purchase in the family.

10. Decider of the Size for the Durables(S): In order to attract more customers towards the products, durables are produced in different fascinating sizes and marketed by a firm. The decider of the size for the durables is the family member who actually decides the size amongst many other alternatives.

11. Decider of the Mode for Purchase (Me): Mode of purchase of durables may be on down payment of cash or credit basis. Therefore, a decision on what mode should be preferred to purchase the durables is also another important decision for the purchase. Thus, the decider of the mode for purchase is none other than the family member who decides whether the item has be bought by cash or credit.

12. Purchaser of the Durable (Pe): Purchaser of the durable is the family member who finally purchases the item. This is also considered to be one of the most important decisions before making the actual purchase. Very often, the final purchasers of the durables are highly influenced by the dealers and salesmen at the point of purchase.

13. Replacement Initiator (RI): Replacement initiator is a person who initiates the replacement of the durables. Marketers are interested to know who the replacement initiator amongst the family members is. This information will help them to communicate and create a need for replacing the old products by new ones.

ROLE VARIATIONS OF FAMILY MEMBERS IN PURCHASE DECISIONS

The roles of family members, including women, vary depending upon the durables for purchase under consideration. These roles are analyzed in case of all the selected durables, Television, Refrigerator, Washing Machine, Four Wheeler and Furniture as under;

A. Television: Women play a key role in purchase of the durable, 'Television'. However, the intensity of their multifarious roles, as compared with other family members, does not remain constant or uniform.

The intensity and the roles of women as (i) Initiator, (ii) Influencer, (iii) Motivator, (iv) Nurturer, (v) Decider of time for purchase, place, brand, colour, model, size, mode of purchase (vi) Purchaser, and (vii) Replacement Initiator in purchase of the selected durable, 'Television' are shown in Tables 4.1 and 4.2.

Table 4.1
Role Variations of Family Members in Purchase of Television

| Sl. No. | Family Member | Inr | Ifr | Mvr | Ntr | T | Pe | B | C | M | S | Me | P | RI |
|---------|---------------------|-----------|-----|-----------|-----|-----------|-----|-----------|------|------------|-----|-----------|-----|------------|
| | | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R | NR |
| 1. | Husband | 72(24.0) | II | 52(17.33) | IV | 54(18.0) | IV | 68(22.67) | III | 88(29.33) | III | 92(30.67) | II | 94(33.33) |
| 2. | Wife | 52(17.33) | III | 66(22.0) | II | 66(22.0) | II | 74(24.67) | I | 56(18.67) | III | 44(14.67) | III | 44(14.67) |
| 3. | Children | 48(16.0) | IV | 54(18.0) | III | 56(18.67) | III | 50(16.67) | IV | 18(6.0) | IV | 44(14.67) | IV | 36(12.0) |
| 4. | Husband & Wife | 102(34.0) | I | 70(23.33) | I | 74(24.67) | I | 72(24.0) | II | 128(42.67) | I | 108(36.0) | I | 118(39.33) |
| 5. | Husband & Children | 2(0.67) | VII | 18(6.0) | VI | 16(5.33) | VI | 18(6.0) | V | 4(1.33) | V | 8(2.67) | V | 4(1.33) |
| 6. | Wife & Children | 20(6.67) | V | 18(6.0) | VI | 16(5.33) | VI | 8(2.67) | VIII | 4(1.33) | V | 2(0.67) | VI | 2(0.67) |
| 7. | Friends & Relatives | 4(1.33) | VI | 22(7.33) | V | 18(6.0) | V | 10(3.33) | VI | 2(0.67) | VI | 2(0.67) | VI | 2(0.67) |

Source: Field Survey NR = No. of Respondents

R = Rank

* Figures in parentheses indicate percentage

Inr = Initiator

Ifr = Influencer

Mvr = Motivator

Ntr = Nurturer

T = Decider of the Time

Pe = Decider of the Place

B = Decider of the Brand

C = Decider of the Colour

M = Decider of the Model

S = Decider of the Size

Me = Decider of the Mode of purchase (Cash/Credit)

P = Purchase

RI = Replacement Initiator

Table 4.2
Role Variations of Family Members in Purchase of Television (Rank Comparison)

| Sl.No. | Family Member | Initiator | Influencer | Motivator | Nurturer | Decider of Time | Decider of Place | Decider of Brand | Decider of Colour | Decider of Model | Decider of Size | Decider of Mode of Purchase | Purchase | Replacement Initiator | Degree of Dominance | | |
|--------|---------------------|-----------|------------|-----------|----------|-----------------|------------------|------------------|-------------------|------------------|-----------------|-----------------------------|----------|-----------------------|---------------------|---------------|--------------|
| | | | | | | | | | | | | | | | High (I-IV) | Medium (V-IX) | Low (X-XIII) |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] |
| | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | | | |
| 1. | Husband | II | IV | IV | III | II | II | II | II | I | II | II | II | III | ✓ | - | - |
| 2. | Wife | III | II | II | I | III | III | IV | III | III | III | III | III | I | ✓ | - | - |
| 3. | Children | IV | III | III | IV | IV | IV | III | IV | IV | IV | IV | | IV | ✓ | - | - |
| 4. | Husband & Wife | I | I | I | II | I | I | I | I | II | I | I | I | II | ✓ | - | - |
| 5. | Husband & Children | VII | VI | VI | V | V | V | V | V | VI | VI | V | V | V | - | ✓ | - |
| 6. | Wife & Children | V | VI | VI | VII | V | VI | VI | VI | V | V | V | V | V | - | ✓ | - |
| 7. | Friends & Relatives | VI | V | V | VI | VI | VI | VII | VII | VI | VI | V | IV | - | - | ✓ | - |

The analysis in Tables 4.1 and 4.2 shows that, amongst the family members, Husband, Wife and Children are playing more dominant and positive role independently whereas the Husband and Wife make such decisions jointly in the purchase of Television. It is obvious from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. Therefore, Husband plays the most dominant role in taking a decision on the ‘Model, of the durable, Television while making the purchase, which ranks first among various roles. Similarly, his role appears to be dominant as initiator, decider of the time, place, brand, size, mode of purchase, and actual purchase of Television.

Wife is playing the most dominant role as a *nurturer* as it is evident from the responses of 24.67 percent of housewives and as *replacement initiator* (50%) amongst all other replacement initiators, followed by the role of *influencer* and *motivator*, constituting 60 percent each. Comparatively, the children are not very dominant in purchase decision of Television. The encouraging feature from the analysis is that their joint roles (Husband and Wife) are the most dominant in purchase of the durable. The degree of dominance and the ranking of the roles prove their bondage and unity in making such decisions.

The roles of low intensity are witnessed in ‘Husband and Children, ‘Wife and Children’ and ‘Friends and Relatives’, as revealed by their ranks.

B. Refrigerator: Women play a key role in purchase of the durable, ‘Refrigerator’. However, the intensity of their multifarious roles, as compared with other family members, varies which does not remain constant or uniform.

The intensity and the roles of women as (i) Initiator, (ii) Influencer, (iii) Motivator, (iv) Nurturer, (v) Decider of time for purchase, place, brand, colour, model, size, mode of purchase (vi) Purchaser, and (vii) Replacement Initiator in purchase of the selected durable, ‘Refrigerator’ are exhibited in Tables 4.3 and 4.4.

Table 4.3
Role Variations of Family Members in Purchase of Refrigerator

| Sl .No. | Family Member | Inr | | lfr | | Mvr | | Ntr | | T | | Pe | | B | | C | | M | | S | | Me | | P | | RI | |
|---------|----------------|------------|-----|------------|-----|-----------|----|------------|-----|------------|-----|-----------|-----|-----------|-----|------------|-----|-----------|-----|------------|-----|-----------|-----|-----------|-----|----|----|
| | | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R |
| 1 | Husband | 30(10.0) | III | 24(8.0) | IV | 38(12.67) | IV | 56(18.67) | III | 76(25.33) | III | 72(24.0) | II | 56(18.67) | III | 54(18.0) | III | 46(15.33) | III | 68(22.67) | III | 92(30.67) | III | 84(28.0) | II | 4 | II |
| 2 | Wife | 110(36.67) | II | 112(37.33) | I | 108(36.0) | I | 110(36.67) | I | 72(24.0) | III | 70(23.33) | III | 74(24.67) | II | 86(28.67) | II | 90(30.0) | II | 76(25.33) | II | 46(15.33) | III | 54(18.0) | III | 22 | I |
| 3 | Children | 28(9.33) | IV | 30(10.0) | III | 32(10.67) | IV | 20(6.67) | IV | 10(3.33) | IV | 16(5.33) | IV | 28(9.33) | IV | 36(12.0) | IV | 32(10.67) | IV | 18(6.0) | IV | 12(4.0) | IV | 6(2.0) | IV | 0 | - |
| 4 | Husband & Wife | 112(37.33) | I | 80(26.67) | II | 82(27.33) | II | 84(28.0) | II | 128(42.67) | II | 126(42.0) | I | 120(40.0) | I | 104(34.67) | I | 114(38.0) | I | 124(41.33) | I | 138(46.0) | I | 144(48.0) | I | 4 | II |

Role Variations of Family Members in Purchase of Refrigerator (Contd...)

| Sl. No. | Family Member | Inr | Ifr | Mvr | Ntr | T | Pe | B | C | M | S | Me | P | RI | |
|---------|---------------------|---------|-----|----------|-----|---------|-----|----------|-----|----------|-----|---------|-----|---------|---|
| | | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R | NR | R |
| 5. | Husband & Children | 4(1.33) | VI | 10(3.33) | VI | 4(1.33) | VI | 8(2.67) | VI | 6(2.0) | VI | 4(1.33) | VI | 4(1.33) | 0 |
| 6. | Wife & Children | 12(4.0) | V | 20(6.67) | V | 8(2.67) | V | 10(3.33) | V | 10(3.33) | V | 6(2.0) | V | 6(2.0) | 0 |
| 7. | Friends & Relatives | 4(1.33) | VI | 24(8.0) | VI | 2(0.67) | VII | 4(1.33) | VII | 2(0.67) | VII | | VII | | |

Source : Field Survey

***Figures in parentheses indicate percentage**

NR = No. of Respondents

Mvr = Motivator

B = Decider of the Brand

Me = Decider of the Mode of purchase (Cash/Credit)

R = Rank

Ntr = Nurturer

C = Decider of the Colour

Inr = Initiator

T = Decider of the Time

M = Decider of the Model

P = Purchase

Ifr = Influencer

Pe = Decider of the Place

S = Decider of the Size

RI = Replacement Initiator

Table 4.4

Role Variations of Family Members in Purchase of Refrigerator (Rank Comparison)

| Sl.No. | Family Member | Initiator | Influencer | Motivator | Nurturer | Decider of Time | Decider of Place | Decider of Brand | Decider of Colour | Decider of Model | Decider of Size | Decider of Mode of Purchase | Purchase | Replacement Initiator | Degree of Dominance | | | | |
|--------|---------------------|-----------|------------|-----------|----------|-----------------|------------------|------------------|-------------------|------------------|-----------------|-----------------------------|----------|-----------------------|---------------------|---------------|--------------|---|---|
| | | | | | | | | | | | | | | | High(I-IV) | Medium (V-IX) | Low (X-XIII) | | |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] | | |
| | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | | | | | |
| 1. | Husband | III | IV | III | III | II | II | III | III | III | III | II | II | II | ✓ | | - | | |
| 2. | Wife | II | I | I | I | III | III | II | II | II | II | III | III | I | ✓ | | - | | |
| 3. | Children | IV | III | IV | IV | IV | IV | IV | IV | IV | IV | IV | IV | IV | - | ✓ | | - | |
| 4. | Husband & Wife | I | II | II | II | I | I | I | I | I | I | I | I | I | II | ✓ | | - | |
| 5. | Husband & Children | VI | VI | VI | VI | VI | VI | VI | VI | VI | VI | VI | VI | V | - | | ✓ | | - |
| 6. | Wife & Children | V | V | V | V | V | V | V | V | V | V | V | V | IV | - | | ✓ | | - |
| 7. | Friends & Relatives | VI | IV | VI | VII | VII | VI | VII | VII | VII | VII | VII | VII | VI | | | ✓ | | - |

The analysis in Tables 4.3 and 4.4 shows that, amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Refrigerator. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. Therefore, Husband and Wife play the most dominant roles as deciders of Time, Place, Brand, colour, Model, Size, Mode and actual purchase of Refrigerator which ranks first among various roles. However, the analysis further reveals that ‘Wife’ plays the roles of *Influencer*, *Motivator* and *Nurturer* independently, as it is clear from the percentage of respondents i.e. 37.33%, 36% and 36.67% respectively. The role of women is remarkable, as compared with all other family members. Therefore, among the *Replacement Initiators*, they constitute 73.33% altogether. All these roles are being played by ‘Husband and Wife’ and ‘Wife’ predominantly. However, the role of low intensity is witnessed in ‘Friends and Relatives’, as revealed by the ranks. Similar trend is revealed in case of ‘Husband & Children’ and ‘Wife and Children’.

C. Washing Machine: Women play a key role in purchase of the durable, ‘Washing Machine’. However, the intensity of their multifarious roles, as compared with other family members, varies which does not remain constant or uniform.

The intensity and the roles of women as (i) Initiator, (ii) Influencer, (iii) Motivator, (iv) Nurturer, (v) Decider of time for purchase, place, brand, colour, model, size, mode of purchase (vi) Purchaser, and (vii) Replacement Initiator in purchase of the selected durable, ‘Washing Machine’ are exhibited in Tables 4.5 and 4.6.

Table 4.5
Role Variations of Family Members in Purchase of Washing Machine

| Sl.No. | Family Member | 1 | 2 | 3 | 4 |
|------------|----------------|------------|-------------|-----------------|---------------------------|
| | R | II | I | | III |
| RI | No. | 4(25.0) | 10(62.5) | 0 | 2(12.5) |
| | R | III | II | V | I |
| P | No. | 72(24.0) | 88(29.33) | 6(2.0) | 116(38.67) |
| | R | II | III | V | I |
| Me | No. | 70(23.33) | 64(21.33) | 10(3.33) | 134(44.67) |
| | R | III | II | IV | I |
| S | No. | 44(14.67) | 102(34.0) | 20(6.67) | 112(37.33) |
| | R | III | I | IV | II |
| M | No. | 42(14.0) | 120(40.0) | 22(7.33) | 90(30.0) |
| | R | III | I | IV | II |
| C | No. | 38(12.67) | 110(36.67) | 30(10.0) | 94(31.33) |
| | R | III | II | IV | I |
| B | No. | 46(15.33) | 88(29.33) | 22(7.33) | 112(37.33) |
| | R | III | II | IV | I |
| Pe | No. | 56(18.67) | 88(29.33) | 14(4.67) | 120(40.0) |
| | R | III | II | IV | I |
| T | No. | 52(17.33) | 86(28.67) | 10(3.33) | 132(44.0) |
| | R | III | I | IV | II |
| Ntr | No. | 46(15.33) | 118(39.33) | 24(8.0) | 82(27.33) |
| | R | III | I | IV | II |
| Mvr | No. | 28(9.33) | 128(42.67) | 20(6.67) | 74(24.67) |
| | R | V | I | IV | II |
| Ifr | No. | 18(6.0) | 124(41.33) | 26(8.67) | 72(25.33) |
| | R | III | I | IV | II |
| Imr | No. | 24(8.0) | 152(50.67) | 20(6.67) | 84(28.0) |
| | | | | | |
| | Husband | | Wife | Children | Husband & Wife |

Role Variations of Family Members in Purchase of Washing Machine (Contd...)

| Sl.No. | Family Member | No. | Rank | No. | Rank | No. | Rank |
|--------|---------------|-----|----------|-----|----------|-----|-----------|
| | | | | | | | |
| | R | | | | | | |
| | RI | No. | 0 | | 0 | | 0 |
| | R | | V | | IV | | VI |
| | P | No. | 6(2.0) | | 8(2.67) | | 4(1.33) |
| | R | | VI | | IV | | VII |
| | Me | No. | 6(2.0) | | 12(4.0) | | 4(1.33) |
| | R | | V | | V | | VI |
| | S | No. | 8(2.67) | | 8(2.67) | | 6(2.0) |
| | R | | VI | | V | | VII |
| | M | No. | 10(3.33) | | 12(4.0) | | 4(1.33) |
| | R | | VI | | V | | VI |
| | C | No. | 10(3.33) | | 14(4.67) | | 4(1.33) |
| | R | | VI | | V | | VII |
| | B | No. | 8(2.67) | | 20(6.67) | | 4(1.33) |
| | R | | VI | | V | | VI |
| | Pe | No. | 8(2.67) | | 10(3.33) | | 4(1.33) |
| | R | | V | | IV | | VI |
| | T | No. | 6(2.0) | | 10(3.33) | | 4(1.33) |
| | R | | VII | | V | | VI |
| | Ntr | No. | 6(2.0) | | 16(5.33) | | 8(2.67) |
| | R | | VI | | V | | IV |
| | Mvr | No. | 14(4.67) | | 16(5.33) | | 20(6.67) |
| | R | | VI | | VI | | III |
| | Ifr | No. | 14(4.67) | | 14(4.67) | | 32(10.67) |
| | R | | VII | | V | | VI |
| | Inr | No. | 2(0.67) | | 12(4.0) | | 6(2.0) |

Source: Field Survey * Figures in parentheses indicate percentage

NR = No. of Respondents

R = Rank

Inr = Initiator

Ifr = Influencer

Mvr = Motivator

Ntr = Nurturer

T = Decider of the Time

Pe = Decider of the Place

B= Decider of the Brand

C = Decider of the Colour

M = Decider of the Model

S = Decider of the Size

Me= Decider of the Mode of purchase (Cash/Credit)

P= Purchase

RI = Replacement Initiator

Table 4.6

Role Variations of Family Members in Purchase of Washing Machine (Rank Comparison)

| Sl.No. | Family Member | Initiator | Influencer | Motivator | Nurturer | Decider of Time | Decider of Place | Decider of Brand | Decider of Colour | Decider of Model | Decider of Size | Decider of Mode of Purchase | Purchase | Replacement Initiator | Degree of Dominance | | |
|--------|---------------------|-----------|------------|-----------|----------|-----------------|------------------|------------------|-------------------|------------------|-----------------|-----------------------------|----------|-----------------------|---------------------|---------------|--------------|
| | | | | | | | | | | | | | | | High [I-IV] | Medium [V-IX] | Low [X-XIII] |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] |
| | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | | | |
| 1. | Husband | III | V | III | III | III | III | III | III | III | III | II | III | II | | ✓ | |
| 2. | Wife | I | I | I | I | II | II | II | I | I | II | III | II | I | ✓ | | |
| 3. | Children | IV | IV | IV | IV | IV | IV | IV | IV | IV | IV | V | V | | | ✓ | |
| 4. | Husband & Wife | II | II | II | II | I | I | I | II | II | I | I | I | III | ✓ | | |
| 5. | Husband & Children | VII | VI | VI | VII | V | VI | VI | VI | VI | V | VI | V | | | ✓ | |
| 6. | Wife & Children | V | VI | V | V | IV | V | V | V | V | V | IV | IV | | | ✓ | |
| 7. | Friends & Relatives | VI | III | IV | VI | VI | VI | VII | VI | VII | VI | VII | VI | | | ✓ | |

The analysis in Table 4.5 and 4.6 shows that, amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Washing Machine. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. Therefore, Husband and Wife play the most dominant roles jointly as deciders of Time, Place, Brand, Size, Mode and actual purchase of Washing Machine which ranks first among various roles. However, the analysis further reveals that ‘Wife’ plays the roles of *Initiator (50.67%), Influencer (41.33%), and Motivator (42.67%) Nurturer (39.33%), Decider of colour(36.67%), model(40%) and replacement initiator (62.5%)* independently. Thus, all these roles are being played by ‘Husband and Wife’ and ‘Wife’ predominantly. However, the role of low intensity is witnessed in ‘Friends and Relatives’, as revealed by the ranks. Similar trend is revealed in case of ‘Husband & Children’ and ‘Wife and Children’.

D. Four Wheeler: Women play a key role in purchase of the durable, ‘Four Wheeler’. However, the intensity of their multifarious roles, as compared with other family members, varies and therefore, it does not remain constant or uniform.

The intensity and the roles of women as (i) Initiator, (ii) Influencer, (iii) Motivator, (iv) Nurturer, (v) Decider of time for purchase, place, brand, colour, model, size, mode of purchase (vi) Purchaser, and (vii) Replacement Initiator in purchase of the selected durable, ‘Four Wheeler’ are exhibited in Tables 4.7 and 4.8.

Table 4.7

Role Variations of Family Members in Purchase of Four Wheeler

| Sl. No. | Family Member | Inr | Ifr | Mvr | Ntr | T | Pe | B | C | M | S | Me | P | RI | R |
|---------|----------------|----------------|---------------|---------------|----------------|----------------|----------------|---------------|---------------|----------------|---------------|----------------|----------------|----------------|-----|
| | | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. | No. |
| | | R | R | R | R | R | R | R | R | R | R | R | R | R | R |
| 1. | Husband | 116 (38.67) | 86 (28.67) | 84 (28.0) | 116 (38.67) | 102 (34.0) | 108 (36.0) | 114 (38.0) | 94 (31.33) | 110 (36.67) | 108 (36.0) | 122 (40.67) | 116 (38.67) | 105 (55.56) | I |
| 2. | Wife | 46 (15.33) | 42 (14.0) | 48 (16.0) | 54 (18.0) | 38 (12.67) | 44 (14.67) | 40 (13.33) | 54 (18.0) | 40 (13.33) | 30 (10.0) | 30 (10.0) | 24 (8.0) | 4 (22.22) | II |
| 3. | Children | 26 (8.67) | 30 (10.0) | 30 (10.0) | 20 (6.67) | 10 (3.33) | 14 (4.67) | 24 (8.0) | 30 (10.0) | 30 (10.0) | 20 (6.67) | 14 (4.67) | 6 (2.0) | 0 | 0 |
| 4. | Husband & Wife | 92 (30.67) | 76 (25.33) | 86 (28.67) | 80 (26.67) | 136 (45.33) | 118 (39.33) | 96 (32.0) | 94 (31.33) | 98 (32.67) | 120 (40.0) | 118 (39.33) | 140 (46.67) | 4 (22.22) | II |

Role Variations of Family Members in Purchase of Four Wheeler (Contd...)

| Sl. No. | Family Member | Inr | | Ifr | | Mvr | | Ntr | | T | | Pe | | B | | C | | M | | S | | Me | | P | | RI | |
|---------|---------------------|----------|-----|----------|-----|----------|----|----------|-----|---------|----|---------|-----|----------|-----|----------|----|---------|-----|----------|----|---------|-----|---------|----|-----|---|
| | | No. | R | No. | R | No. | R | No. | R | No. | R | No. | R | No. | R | No. | R | No. | R | No. | R | No. | R | No. | R | No. | R |
| 5. | Husband & Children | 10(3.33) | V | 10(3.33) | VI | 12(4.0) | VI | 6(2.0) | VII | 6(2.0) | V | 8(2.67) | V | 14(4.67) | V | 14(4.67) | IV | 12(4.0) | V | 10(3.33) | V | 8(2.67) | V | 6(2.0) | IV | 0 | |
| 6. | Wife & Children | 6(2.0) | VI | 14(4.67) | V | 20(6.67) | V | 14(4.67) | V | 6(2.0) | V | 6(2.0) | VI | 10(3.33) | VI | 12(4.0) | V | 8(2.67) | VI | 6(2.0) | VI | 6(2.0) | VI | 6(2.0) | IV | 0 | |
| 7. | Friends & Relatives | 4(1.33) | VII | 42(14.0) | III | 20(6.67) | V | 10(3.33) | VI | 2(0.67) | VI | 2(0.67) | VII | 2(0.67) | VII | 2(0.67) | VI | 2(0.67) | VII | 6(2.0) | VI | 2(0.67) | VII | 2(0.67) | V | 0 | |

Source: Field Survey * Figures in parentheses indicate percentage

NR = No. of Respondents

R = Rank

Inr = Initiator

Ifr = Influencer

Mvr = Motivator

Ntr = Nurturer

T = Decider of the Time

Pe = Decider of the Place

B = Decider of the Brand

C = Decider of the Colour

M = Decider of the Model

S = Decider of the Size

Me = Decider of the Mode of purchase (Cash/Credit)

P = Purchase

RI = Replacement Initiator

Table 4.8

Role Variations of Family Members in Purchase of Four Wheeler (Rank Comparison)

| Sl.No. | Family Member | Initiator | Influencer | Motivator | Nurturer | Decider of Time | Decider of Place | Decider of Brand | Decider of Colour | Decider of Model | Decider of Size | Decider of Mode of Purchase | Purchase | Replacement Initiator | Degree of Dominance | | |
|--------|---------------------|-----------|------------|-----------|----------|-----------------|------------------|------------------|-------------------|------------------|-----------------|-----------------------------|----------|-----------------------|---------------------|---------------|--------------|
| | | | | | | | | | | | | | | | High [I-IV] | Medium [V-IX] | Low [X-XIII] |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] |
| | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | | | |
| 1. | Husband | I | I | II | I | II | II | I | I | I | II | I | II | I | ✓ | - | - |
| 2. | Wife | III | III | III | III | III | III | III | II | III | III | III | III | II | ✓ | - | - |
| 3. | Children | IV | IV | IV | IV | IV | IV | IV | III | IV | IV | IV | IV | | ✓ | - | - |
| 4. | Husband & Wife | II | II | I | II | I | I | II | I | II | I | II | I | II | ✓ | - | |
| 5. | Husband & Children | V | VI | VI | VII | V | V | V | IV | V | V | V | IV | I | - | ✓ | - |
| 6. | Wife & Children | VI | V | V | V | V | VI | VI | V | VI | VI | VI | IV | II | - | ✓ | - |
| 7. | Friends & Relatives | VII | III | V | VI | VI | VII | VII | VI | VII | VI | VII | V | | - | ✓ | - |

The analysis in Tables 4.7 and 4.8 shows that, amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Four Wheeler. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. Therefore, Husband and Wife play the most dominant roles jointly as motivators, deciders of Time, Place, colour, Size, and actual purchase of Four Wheeler which ranks first among various roles. However, the analysis further reveals that ‘Husband’ alone plays the roles of Influencer, Nurturer, Decider of brand, Colour, Model and Replacement Initiator independently and therefore his role appears to be more dominant than wife in purchase of the durable, Four Wheeler. Thus, all these roles are being played by ‘Husband, Children, and Wife’ and ‘Wife’ predominantly. However, the role of low intensity is witnessed in ‘Friends and Relatives’, as revealed by the ranks. Similar trend is revealed in case of ‘Husband & Children’, ‘Wife & Children. The role of wife alone in purchase of the durable, ‘Four Wheeler’ also appears to be *less dominant* as compared with her husband and other family members.

E. Furniture: Women play a key role in purchase of the durable, ‘Furniture’. However, the intensity of their multifarious roles, as compared with other family members, varies and therefore, it does not remain constant or uniform.

The intensity and the roles of women as (i) Initiator, (ii) Influencer, (iii) Motivator, (iv) Nurturer, (v) Decider of time for purchase, place, brand, colour, model, size, mode of purchase (vi) Purchaser, and (vii) Replacement Initiator in purchase of the selected durable, ‘Furniture’ are exhibited in Tables 4.9 and 4.10.

Table 4.9

Role Variations of Family Members in Purchase of Furniture

| | R | → | ← | | |
|----------------------|----------------|-------------|-----------------|---------------------------|------------|
| RI | No. | 2(50.0) | 2(50.0) | 0 | 0 |
| | R | II | III | | I |
| P | No. | 74(24.67) | 58(19.33) | 0 | 160(53.33) |
| | R | II | III | IV | I |
| Me | No. | 78(26.0) | 40(13.33) | 12(4.0) | 162(54.0) |
| | R | III | II | IV | I |
| S | No. | 72(24.0) | 74(24.67) | 14(4.67) | 130(43.33) |
| | R | III | II | IV | I |
| M | No. | 62(20.67) | 78(26.0) | 14(4.67) | 134(44.67) |
| | R | III | II | IV | I |
| C | No. | 54(18.0) | 78(26.0) | 16(5.33) | 136(45.33) |
| | R | II | III | IV | I |
| B | No. | 68(22.67) | 56(18.67) | 14(4.67) | 144(48.0) |
| | R | II | III | IV | I |
| Pe | No. | 74(24.67) | 56(18.67) | 10(3.33) | 150(50.0) |
| | R | II | III | IV | I |
| T | No. | 62(20.67) | 56(18.67) | 6(2.0) | 166(55.33) |
| | R | III | II | IV | I |
| Ntr | No. | 56(18.67) | 92(30.67) | 14(4.67) | 108(36.0) |
| | R | III | II | IV | I |
| Mvr | No. | 42(14.0) | 88(29.33) | 20(6.67) | 110(36.67) |
| | R | III | II | IV | I |
| Ifr | No. | 38(12.67) | 80(26.67) | 18(6.0) | 118(39.33) |
| | R | III | II | IV | I |
| Inr | No. | 50(18.67) | 72(24.0) | 18(6.0) | 150(50.0) |
| Family Member | Husband | Wife | Children | Husband & Wife | |
| Sl.No. | → | ← | ↔ | ← | |

Table 4.10

Role Variations of Family Members in Purchase of Furniture (Rank Comparison)

| Sl.No. | Family Member | Initiator | Influencer | Motivator | Nurturer | Decider of Time | Decider of Place | Decider of Brand | Decider of Colour | Decider of Model | Decider of Size | Decider of Mode of Purchase | Purchase | Replacement Initiator | Degree of Dominance | | |
|--------|---------------------|-----------|------------|-----------|----------|-----------------|------------------|------------------|-------------------|------------------|-----------------|-----------------------------|----------|-----------------------|---------------------|---------------|--------------|
| | | | | | | | | | | | | | | | High [I-IV] | Medium [V-IX] | Low [X-XIII] |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] |
| | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | Rank | | | |
| 1. | Husband | III | III | III | III | II | II | II | III | III | III | II | II | I | ✓ | | |
| 2. | Wife | II | II | II | II | III | III | III | II | II | II | III | III | I | ✓ | | |
| 3. | Children | IV | IV | IV | IV | IV | IV | IV | IV | IV | IV | | | | ✓ | | |
| 4. | Husband & Wife | I | I | I | I | I | I | I | I | I | I | I | I | | ✓ | | |
| 5. | Husband & Children | VI | VI | VII | VII | V | V | VI | V | V | V | V | V | | | ✓ | |
| 6. | Wife & Children | V | V | VI | V | V | V | V | VI | VI | VI | IV | IV | | | ✓ | |
| 7. | Friends & Relatives | V | VII | V | VI | VI | VI | VII | VII | VI | VI | V | V | | | ✓ | |

The analysis in Tables 4.9 and 4.10 shows that, amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Furniture. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. It has also been observed that the roles of both husband and wife as *replacement initiator* are equal, as it is evidenced from the ranks who enjoy equally first ranks. Thus, Husband and Wife play the most dominant roles jointly. Thus, all these roles are being played by ‘Husband, Wife’, Children and ‘Husband and Wife’ independently and predominantly. However, the role of low intensity is witnessed in ‘Friends and Relatives’, as revealed by the ranks. Similar trend is revealed in case of ‘Husband & Children’, ‘Wife & Children.

REGRESSION ANALYSIS

Multiple Linear Regression analysis is a method for studying the effects and the magnitude of the effects of more than one independent variable on one dependent variable using principles of correlation and regression. It is an efficient and powerful hypothesis testing and inference making technique, as it helps a researcher, with relative precision, complex interrelations between inter dependent variables and a dependent variable, and thus assists him to “explain” the presumed phenomenon represented by the dependent variable.

For the present study, the Multiple Linear Regression with correlation has been used for data analysis in order to find out the influence of roles of family members in purchase decision for the selected durables, Television, Refrigerator, Washing Machine, Four Wheeler and Furniture. For the purpose of the study, 4 (four) roles of the family members – Initiator, Influencer, Motivator and Nurturer -

have been taken as dependent variables while 8 (eight) demographic factors – Education, Occupation, Family Income, Religion, Community/Tribe, Locality, Family Size and Family Type – have been taken as Independent variables.

The association between the Independent and Dependent Variables has been analyzed in respect of all the selected durables, Television, Refrigerator, Washing Machine, Four Wheeler and Furniture and level of statistical significance has also been shown in Tables 4.11 to 4.20;

A. Television: In order to ascertain the relationship between the demographic factors and the roles of family members, the multiple linear regression analysis has been made and the level of significance with respect to the selected durable, *Television*. The results are shown in Table 4.11.

Table 4.11
Multiple Linear Regression Analysis Results

| Variable | Initiator Coefficient | Influencer Coefficient | Motivator Coefficient | Nurturer Coefficient |
|------------------------|---------------------------------|----------------------------------|---------------------------------|--------------------------------|
| Constant | 5.499 | 4.964 | 4.964 | 5.192 |
| Education | -0.083 (-0.88) | -0.016(0.15) | -0.016(0.15) | -0.091(0.85) |
| Occupation | -0.046 (-.59) | -0.246(2.65)* | -0.246(2.65)* | -0.282(3.16)* |
| Family Income | -0.231 (0.4.19)* | -0.161(2.49)** | -0.161(2.49)** | -0.026(0.42) |
| Religion | -0.269 (1.38) | -0.439(1.92)*** | -0.439(1.92)*** | -0.431(1.95)*** |
| Community/Tribe | -0.079 (1.35) | -0.039(0.56) | -0.039(0.56) | 0.064(0.97) |
| Locality | -0.570 (2.22)** | 0.162(0.54) | 0.162(0.54) | -0.173(0.60) |
| Family Size | 0.161 (2.33)** | -0.034(0.42) | -0.034(0.42) | 0.181(2.31)** |
| Family Type | -0.190 (0.568) | 0.408(1.04) | 0.408(1.04) | -0.712(1.88) |
| R² | 0.12 | 0.08 | 0.08 | 0.08 |
| F change | 4.941 | 3.145 | 3.145 | 3.00 |
| N | 300 | 300 | 300 | 300 |

*1% significant ** 5% significant ***10% significant

* Figures in parentheses indicate t-values

All the numerical indicators in Table 4.11, with the expected positive signs, indicate that all the demographic factors such as Education, Occupation, Family Income, Religion, Community/Tribe, Locality and Family Size (Independent Variables) are highly correlated with the selected roles of the family members viz; Initiator, Influencer, Motivator and Nurturer (Dependent Variables). Therefore, it is obvious that the demographic factors have a positive impact on the selected roles of the family members and thereby leading to the purchase decisions of the durable, Television. Of them, there are *five* variables, Occupation, Family Income, Religion and Family Type which have closer association with the selected dependent variables as discussed under;

The analysis of the '*b*' (regression) weights further exhibit that the independent variable, ***Firstly***, '*Occupation*' appears to be highly significant in playing the roles of 'Influencer', '*Motivator*' and '*Nurturer*' which show 1% (high) level of statistical significance. However, it shows no close association with the dependent variable (factor), 'Initiator'.

Secondly, the independent variable, '*Family Income*' shows high level of significance in the role of 'Initiator' which is, however, moderately significant in '*Influencer*' and '*motivator*' roles, i.e. 5% level of significance. This variable does not show any significance in the role of '*Nurturer*'.

Thirdly, the analysis reveals that the independent variable, '*Religion*' appears to be less significant with 10% level of statistical significance in the roles of '*Influencer*', '*Motivator*' and '*Nurturer*' whereas the variable has no close nexus with the role of '*Initiator*'.

Fourthly, the independent variable, '*Locality*' shows moderate level of significance in the role of '*Initiator*' and no association with the rest of the dependent variables (roles), '*Influencer*', '*Motivator*', and '*Nurturer*'.

Table 4.13
Multiple Linear Regression Analysis Results

| | Initiator | Influencer | Motivator | Nurturer |
|-----------------|------------------|-------------------|------------------|-----------------|
| Variable | Coefficient | Coefficient | Coefficient | Coefficient |
| Constant | 4.648 | 5.538 | 6.505 | 6.505 |
| Education | 0.118(1.40) | -.121(1.10) | -.152(1.48) | -.152(1.48) |
| Occupation | -0.084(1.20) | -.188(2.05)* | -.341(4.00)* | -.341(4.00)* |
| Family Income | -0.203(4.14)* | -.051(0.80) | -.086(1.44) | -.086(1.44) |
| Religion | -0.095(0.55) | -.575(2.54)** | -.345(1.63) | -.345(1.63) |
| Community/Tribe | 0.072(1.37) | .049(0.71) | .023(0.37) | .023(0.37) |
| Locality | -0.351(1.54) | -.027(0.09) | -.142(0.51) | -.142(0.51) |
| Family Size | 0.024(0.39) | .074(0.92) | .040(0.53) | .040(0.53) |
| Family Type | -0.337(1.13) | -.324(0.84) | -.829(2.29)** | -.829(2.29)** |
| R ² | 0.092 | 0.092 | 0.098 | 0.098 |
| F change | 3.669 | 3.669 | 3.923 | 3.923 |
| N | 300 | 300 | 300 | 300 |

***1% significant ** 5% significant ***10% significant**

#Figures in parentheses indicate t-values

All the numerical indicators in Table 4.13, with the expected positive signs, indicate that all the demographic factors such as Education, Occupation, Family Income, Religion, Community/Tribe, Locality and Family Size (Independent Variables) are highly correlated with the selected roles of the family members viz; Initiator, Influencer, Motivator and Nurturer (Dependent Variables). Therefore, it is obvious that the demographic factors (Independent variables) have a positive impact on the selected roles of the family members and thereby leading to the purchase decisions of the durable, Refrigerator. Of them, there are *four* variables, Occupation, Family Income, Religion and Family Type which have closer association with the selected dependent variables as briefed under;

The analysis the '*b*' (regression) weights further exhibit that the independent variable, ***Firstly***, '*Occupation*' appears to be highly significant in playing the roles of 'Influencer', '*Motivator*' and '*Nurturer*' which show 1% (high) level of statistical significance. However, it shows no close association with the dependent variable (factor), 'Initiator'.

Secondly, the independent variable, '*Family Income*' shows high level of significance only in the role of 'Initiator' having no positive association with other dependent variables (roles), '*Influencer*', '*Motivator*', and '*Nurturer*'.

Thirdly, the analysis reveals that the independent variable, '*Religion*' appears to be moderately significant with 5% level of statistical significance in the role of '*Influencer*', having no close association with other roles, '*Initiator*', '*Motivator*' and '*Nurturer*'.

Lastly, the variable '*Family Type*' is moderately significant in the roles of '*Motivator*' and '*Nurturer*' which has, however, shows no significance in the roles of '*Initiator and Influencer*'.

The level of significance between the Independent and Dependent Variables, as explained above, in purchase decision of the durable Refrigerator is shown in Table 4.14.

Table 4.14
Test of Significance

| Variable | Level of Significance (based on <i>b</i> weights and <i>t</i> -values) | | | | | | | | | | | |
|---------------|--|------------------------|------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|
| | Initiator | | | Influencer | | | Motivator | | | Nurturer | | |
| | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant |
| Occupation | - | - | - | Yes | - | - | Yes | - | - | Yes | - | - |
| Family Income | Yes | - | - | - | - | - | - | - | - | - | - | - |
| Religion | - | - | - | - | Yes | - | - | - | - | - | - | - |
| Family Type | - | - | - | - | - | - | - | Yes | - | - | Yes | - |

3. Washing Machine: In order to ascertain the relationship between the demographic factors and the roles of family members, the multiple linear regression analysis has been made and the level of significance with respect to the selected durable, *Washing Machine*. The results are shown in Table 4.15.

Table 4.15
Multiple Linear Regression Analysis Results

| | Initiator | Influencer | Motivator | Nurturer |
|-----------------|------------------|-------------------|------------------|-----------------|
| Variable | Coefficient | Coefficient | Coefficient | Coefficient |
| Constant | 6.505 | 6.505 | 6.505 | 3.772 |
| Education | -.152(1.48) | -.152(1.48) | -.152(1.48) | .168(1.71) |
| Occupation | -.341(4.00)* | -.341(4.00)* | -.341(4.00)* | .050(0.62) |
| Family Income | -.086(1.44) | -.086(1.44) | -.086(1.44) | -.093(1.63) |
| Religion | -.345(1.63) | -.345(1.63) | -.345(1.63) | -.033(0.16) |
| Community/Tribe | .023(0.37) | .023(0.37) | .023(0.37) | -.008(0.14) |
| Locality | -.142(0.51) | -.142(0.51) | -.142(0.51) | -.483(1.82)*** |
| Family Size | .040(0.53) | .040(0.53) | .040(0.53) | .030(0.42) |
| Family Type | -.829(2.29)** | -.829(2.29)** | -.829(2.29)** | -.301(0.87) |
| R ² | 0.098 | 0.098 | 0.098 | 0.031 |
| F change | 3.923 | 3.923 | 3.923 | 1.144 |
| N | 300 | 300 | 300 | 300 |

***1% significant ** 5% significant ***10% significant #Figures in parentheses indicate t-values**

All the numerical indicators in Table 4.15, with the expected positive signs, indicate that all the demographic factors such as Education, Occupation, Family Income, Religion, Community/Tribe, Locality and Family Size (Independent Variables) are highly correlated with the selected roles of the family members viz; Initiator, Influencer, Motivator and Nurturer (Dependent Variables). Therefore, it is obvious that the demographic factors (Independent variables) have a positive impact on the selected roles of the family members and thereby leading to the purchase decisions of the durable, Washing Machine. Of them, there are *three* variables, Occupation, Locality and Family Type which have closer association with the selected dependent variables as briefed under;

The analysis the ‘*b*’ (regression) weights further exhibit that the independent variable, **Firstly**, ‘*Occupation*’ appears to be highly significant in playing the roles of ‘*Initiator*’, ‘*Influencer*’, and ‘*Motivator*’ which show 1% (high) level of statistical significance. However, it shows no close association with the dependent variable (factor), ‘*Nurturer*’. **Secondly**, the independent variable, ‘*Locality*’ shows less level of significance only in the role of ‘*Nurturer*’. However, the variable does not have any positive association with other dependent variables (roles), ‘*Initiator*’, ‘*Influencer*’, and ‘*Motivator*’. **Lastly**, the variable ‘*Family Type*’ is moderately significant in the roles of ‘*Initiator*’, ‘*Influencer*’ and ‘*Motivator*’ but it has no significance in the role of ‘*Nurturer*’.

The level of significance between the Independent and Dependent Variables, as explained above, in purchase decision of the durable Washing Machine is shown in Table 4.16.

Table 4.16
Test of Significance

| Variable | Level of Significance (based on <i>b</i> weights and t-values) | | | | | | | | | | | |
|-------------|--|------------------------|------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|
| | Initiator | | | Influencer | | | Motivator | | | Nurturer | | |
| | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant |
| Occupation | Yes | - | - | Yes | - | - | Yes | - | - | - | - | - |
| Locality | - | - | - | - | - | - | - | - | - | - | - | Yes |
| Family Type | - | Yes | - | - | Yes | - | - | Yes | - | - | - | - |

4. Four Wheeler: In order to ascertain the relationship between the demographic factors and the roles of family members, the multiple linear regression analysis has been made and the level of significance with respect to the selected durable, *Four Wheeler*. The results are shown in Table 4.17.

Table 4.17
Multiple Linear Regression Analysis Results

| | Initiator | Influencer | Motivator | Nurturer |
|-----------------|------------------|-------------------|------------------|-----------------|
| Variable | Coefficient | Coefficient | Coefficient | Coefficient |
| Constant | 3.311 | 3.118 | 3.801 | 3.900 |
| Education | -.037(0.38) | -.069(0.41) | .022(0.19) | .100(0.90) |
| Occupation | -.219(2.69)* | -.021(0.15) | -.266(2.69)* | .006(0.07) |
| Family Income | -.086(1.51) | .099(1.01) | .013(0.19) | -.031(0.47) |
| Religion | -.023(0.11) | -.221(0.64) | .005(0.02) | -.063(0.27) |
| Community/Tribe | -.040(0.66) | .018(0.17) | -.051(0.69) | .071(1.03) |
| Locality | -.283(1.07) | .256(0.56) | -.182(0.57) | -.563(1.86)*** |
| Family Size | .107(1.50) | .144(1.17) | .137(1.57) | -.048(0.59) |
| Family Type | .467(1.35) | -.490(0.82) | -.208(0.50) | -.211(0.54) |
| R ² | 0.074 | 0.013 | 0.038 | 0.023 |
| F change | 2.867 | 0.477 | 1.422 | 0.849 |
| N | 300 | 300 | 300 | 300 |

***1% significant ** 5% significant ***10% significant**

#Figures in parentheses indicate t-values

All the numerical indicators in Table 4.17, with the expected positive signs, indicate that all the demographic factors such as Education, Occupation, Family Income, Religion, Community/Tribe, Locality and Family Size (Independent Variables) are highly correlated with the selected roles of the family members viz; Initiator, Influencer, Motivator and Nurturer (Dependent Variables). Therefore, it is obvious that the demographic factors (Independent variables) have a positive impact on the selected roles of the family members and thereby leading to the purchase decisions of the durable, Four Wheeler. Of them, there are *two* variables, Occupation and place of residence (locality) which has closer association with the selected dependent variables as briefed under;

The analysis the '*b*' (regression) weights further exhibit that the independent variable, *Firstly*, '*Occupation*' appears to be highly significant in playing the roles of '*Initiator*' and '*Motivator*' which show 1% (high) level of statistical significance. However, it shows no close association with the dependent variables (factors), '*Influencer*' and '*Nurturer*'.

Secondly, the independent variable, '*Locality*' shows less level of significance only in the role of '*Nurturer*'. However, the variable does not have any positive association with other dependent variables (roles), '*Initiator*', '*Influencer*', and '*Motivator*'.

The level of significance between the Independent and Dependent Variables, as explained above, in purchase decision of the durable Four Wheeler is shown in Table 4.18.

5. Furniture: In order to ascertain the relationship between the demographic factors and the roles of family members, the multiple linear regression analysis has been made and the level of significance with respect to the selected durable, *Furniture*. The results are shown in Table 4.19.

Table 4.18
Test of Significance

| Variable | Level of Significance (based on <i>b</i> weights and t-values) | | | | | | | | | | | |
|------------|--|------------------------|------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|
| | Initiator | | | Influencer | | | Motivator | | | Nurturer | | |
| | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant |
| Occupation | Yes | - | - | - | - | - | Yes | - | - | - | - | - |
| Locality | - | - | - | - | - | - | - | - | - | - | - | Yes |

Table 4.19
Multiple Linear Regression Analysis Results

| | Initiator | Influencer | Motivator | Nurturer |
|-----------------|----------------|----------------|--------------|---------------|
| Variable | Coefficient | Coefficient | Coefficient | Coefficient |
| Constant | 3.900 | 4.448 | 4.601 | 4.399 |
| Education | .100(0.90) | .305(2.90)* | .008(0.08) | .169(1.67) |
| Occupation | .006(0.07) | -.147(1.68) | -.246(2.77)* | .033(0.39) |
| Family Income | -.031(0.47) | -.133(2.17)** | .066(1.06) | -.043(0.72) |
| Religion | -.063(0.27) | -.403(1.86)*** | -.271(1.24) | -.103(0.49) |
| Community/Tribe | .071(1.03) | .013(0.21) | .053(0.81) | .047(0.74) |
| Locality | -.563(1.86)*** | -.130(0.46) | -.398(1.38) | -.574(2.09)** |
| Family Size | -.048(0.59) | .179(2.32)** | .113(1.45) | .027(0.36) |
| Family Type | -.211(0.54) | -.754(2.03)** | -.231(0.62) | -.716(2.00)** |
| R ² | 0.023 | 0.093 | 0.049 | 0.038 |
| F change | 0.849 | 3.695 | 1.845 | 1.432 |
| N | 300 | 300 | 300 | 300 |

*1% significant ** 5% significant ***10% significant #Figures in parentheses indicate t-values

All the numerical indicators in Table 4.19, with the expected positive signs, indicate that all the demographic factors such as Education, Occupation, Family Income, Religion, Community/Tribe, Locality and Family Size (Independent Variables) are highly correlated with the selected roles of the family members viz; Initiator, Influencer, Motivator and Nurturer (Dependent Variables). Therefore, it is obvious that the demographic factors (Independent variables) have a positive impact on the selected roles of the family members and thereby leading to the purchase decisions of the durable, *Furniture*. Of them, there are *seven* variables, Education, Occupation, Family Income, Religion, Locality, Family Size and Family Type which have closer association with the selected dependent variables as briefed under;

The analysis the '*b*' (regression) weights further exhibit that the independent variable, **Firstly**, '*Education*' appears to be highly significant in the role of '*Influencer*' which shows 1% (high) level of statistical significance. However, it shows no close association with other dependent variables (factors), '*Initiator*', '*Motivator*' and '*Nurturer*'.

Secondly, the variable '*Occupation*' appears to be highly significant in playing the role of '*Motivator*' which show 1% (high) level of statistical significance. However, it shows no close association with the dependent variables (factors), '*Initiator*', '*Influencer*' and '*Nurturer*'.

Thirdly, the independent variable, '*Family Income*' shows moderate level of significance only in the role of '*Influencer*'. However, the variable does not have any positive association with other dependent variables (roles), '*Initiator*', '*Motivator*', and '*Nurturer*'.

Fourthly, the variable '*Religion*' is less significant in the role of '*Influencer*' which is not at all significant in all other roles, '*Initiator*', '*Motivator*', and '*Nurturer*'.

Fifthly, the variable '*Locality*' is less significant in the role of '*Initiator*' whereas its association with the dependent variable, '*Nurturer*' is moderate. However, it has no closer relationship with other dependent variables, '*Influencer*' and '*Motivator*'.

Sixthly, the variable '*Family Size*' shows moderate level of significance in the role of '*Influencer*' which is not at all significant in respect of other dependent variables, '*Initiator*', '*Motivator*', and '*Nurturer*'.

Last but not the least, the variable, '*Family Type*' has comparatively closer relationship with the roles, '*Influencer*' and '*Nurturer*' which, however, has no relationship at all with other twin dependent variables, '*Initiator*' and '*Motivator*'.

The level of significance between the Independent and Dependent Variables, as explained above, in purchase decision of the durable *Furniture* is shown in Table 4.20.

Table 4.20
Test of Significance

| Variable | Level of Significance (based on <i>b</i> weights and t-values) | | | | | | | | | | | |
|---------------|--|------------------------|------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|
| | Initiator | | | Influencer | | | Motivator | | | Nurturer | | |
| | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant | Highly Significant | Moderately Significant | Less Significant |
| Education | - | - | - | Yes | - | - | - | - | - | - | - | - |
| Occupation | - | - | - | - | - | - | Yes | - | - | - | - | - |
| Family Income | - | - | - | - | Yes | - | - | - | - | - | - | - |
| Religion | - | - | - | - | - | Yes | - | - | - | - | - | - |
| Locality | - | - | Yes | - | - | - | - | - | - | - | Yes | - |
| Family Size | - | - | - | - | Yes | - | - | - | - | - | - | - |
| Family Type | - | - | - | - | Yes | - | - | - | - | - | Yes | - |

Thus, the Multiple Linear Regression Analysis has been used to ascertain the closer association between the demographic factors (Independent Variables) and the four roles – Initiator, Influencer, Motivator and Nurturer - of the family members reveals the statistical significance with respect to the purchase of the

selected durables – Television, Refrigerator, Washing Machine, Four Wheeler and Furniture.

The Multiple Linear Regression Analysis shows the following results;

1. Television: The factor '*Occupation*' appears to be highly significant in playing the roles of '*Influencer*', '*Motivator*' and '*Nurturer*' whereas the independent variable, '*Family Income*' shows high level of significance in the role of '*Initiator*'. However, the independent variable, '*Religion*' appears to be less significant in the roles of '*Influencer*', '*Motivator*' and '*Nurturer*'.

2. Refrigerator: The factor '*Occupation*' has been found to be highly significant in playing the roles of '*Influencer*', '*Motivator*' and '*Nurturer*'. Similarly, the variable, '*Family Income*' shows high level of significance in the role of '*Initiator*'. But, the factors, '*Religion*' appears to be moderately significant in the roles of '*Influencer*' whereas, the variable '*Family Type*' is moderately significant in the roles of '*Motivator*' and '*Nurturer*'.

3. Washing Machine: The independent variable '*Occupation*' is found to be highly significant in playing the roles of '*Initiator*', '*Influencer*', and '*Motivator*' whereas the factor, '*Locality*' shows less level of significance in the role of '*Nurturer*'.

4. Four Wheeler: The factor '*Occupation*' has been found to be highly significant in playing the roles of '*Initiator*' and '*Motivator*'. However, the independent variable, '*Locality*' shows less level of significance only in the role of '*Nurturer*'.

5. Furniture: The demographic factor, '*Education*' seems to be highly significant in the roles of '*Influencer*' and '*Motivator*'. Likewise, the variable '*Occupation*' appears to be highly significant in playing the role of '*Motivator*'. On contrary, the variable '*Religion*' is less significant in the role of '*Influencer*' whereas the factor '*Locality*' is less significant in the role of '*Initiator*'.

COMPARATIVE STUDY

I. Role of working and Non-working women in Purchase Decision: A Comparative Study

In order to study the relationship between the role of working and non-working women in family purchase decision of durables, the researcher has considered only six out of 13 roles in this part of the study viz., initiators, influencers, Decider of the time of purchase, Decider of the place of purchase, brand decision and actual purchaser. Description of these roles has been given as under;

1. Initiators:

In order to know the role dominance as initiators in purchasing the selected durable goods, the respondents were asked who initiates the purchase of durables in the family and the result with reference to working and non-working women in the families is presented in Table 4.21.

Table 4.21
Role Structure as Initiators

| Sl.No. | Family Member | Working | | | | | Non-working | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|------------|-------------|--------------|-----------------|--------------|------------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | 34 | 13 | 14 | 60 | 20 | 36 | 15 | 12 | 58 | 25 |
| 2. | Wife | 28 | 57 | 74 | 21 | 43 | 26 | 55 | 76 | 23 | 36 |
| 3. | Children | 22 | 12 | 12 | 15 | 8 | 24 | 14 | 10 | 13 | 9 |
| 4. | Husband & Wife | 53 | 58 | 40 | 44 | 74 | 51 | 56 | 42 | 46 | 75 |
| 5. | Husband & Children | 1 | 1 | 1 | 2 | 1 | 1 | 2 | 1 | 5 | 1 |
| 6. | Wife & Children | 8 | 7 | 4 | 6 | 2 | 10 | 6 | 6 | 3 | 2 |
| 7. | Friends & Relatives | 4 | 2 | 5 | 2 | 2 | 2 | 2 | 3 | 2 | 2 |
| | Total | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |

Source: Field Survey

Table 4.21 reveals that there is no remarkable significance in dominance of women as initiators based on their employment status could be observed from the analysis. The responses of the women from both categories do not have much deviation, as recorded, during the investigation.

2. Influencers: In order to know the role dominance as influencers in purchasing the selected durable goods, the respondents were asked who influences the purchase of durables in the family and the result with reference to the role structures of working and non-working women in the families is presented in Table 4.22.

Table 4.22
Role Structure as Influencers

| Sl.No. | Family Member | Working | | | | | Non-working | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|------------|-------------|--------------|-----------------|--------------|------------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | 26 | 12 | 9 | 43 | 19 | 26 | 12 | 9 | 43 | 19 |
| 2. | Wife | 43 | 63 | 68 | 29 | 42 | 33 | 56 | 62 | 21 | 40 |
| 3. | Children | 27 | 15 | 13 | 15 | 9 | 27 | 15 | 13 | 15 | 9 |
| 4. | Husband & Wife | 25 | 47 | 30 | 30 | 57 | 35 | 40 | 36 | 38 | 59 |
| 5. | Husband & Children | 9 | 5 | 7 | 5 | 5 | 9 | 5 | 7 | 5 | 5 |
| 6. | Wife & Children | 9 | 10 | 7 | 7 | 7 | 9 | 10 | 7 | 7 | 7 |
| 7. | Friends & Relatives | 11 | 12 | 16 | 21 | 11 | 11 | 12 | 16 | 21 | 11 |
| | Total | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |

Source: Field Survey

Table 4.22 reveals that there is no remarkable significance in dominance of women as influencers based on their employment status could be observed from the analysis. The responses of the women from both categories do not have much deviation, as recorded, during the investigation.

3. Decider of the time of purchase decision: In order to know the role dominance as deciders of the time of purchase for the selected durable goods, the respondents were asked who decides the time for the purchase in the family and the result with reference to the role structures of working and non-working women in the families is presented in Table 4.23.

Table 4.23
Role Structure in Time of Purchase of Purchase Decisions

| Sl.No. | Family Member | Working | | | | | Non-working | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|------------|-------------|--------------|-----------------|--------------|------------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | 44 | 38 | 26 | 51 | 31 | 44 | 38 | 26 | 51 | 31 |
| 2. | Wife | 30 | 40 | 40 | 27 | 25 | 28 | 36 | 43 | 19 | 28 |
| 3. | Children | 9 | 5 | 5 | 5 | 3 | 9 | 5 | 5 | 5 | 3 |
| 4. | Husband & Wife | 66 | 60 | 63 | 60 | 80 | 64 | 64 | 66 | 68 | 83 |
| 5. | Husband & Children | 2 | 2 | 3 | 3 | 2 | 2 | 2 | 3 | 3 | 2 |
| 6. | Wife & Children | 2 | 4 | 5 | 3 | 2 | 2 | 4 | 5 | 3 | 2 |
| 7. | Friends & Relatives | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 2 | 1 | 1 |
| | Total | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |

Source: Field Survey

Table 4.23 reveals that there is no remarkable significance in dominance of women as decider of the time of purchase for the selected durables based on their employment status could be observed from the analysis. The responses of the women from both categories do not have much deviation, as recorded, during the investigation.

4. Decider of the Place of Purchase: The responses to the question of who in the family decides the place of purchase of the durable goods in working and non-working women families are shown in Table 4.24.

Table 4.24
Role Structure in Place Decision

| Sl.No. | Family Member | Working | | | | | Non-working | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|------------|-------------|--------------|-----------------|--------------|------------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | 47 | 36 | 28 | 54 | 37 | 47 | 36 | 28 | 54 | 37 |
| 2. | Wife | 24 | 38 | 46 | 20 | 30 | 22 | 35 | 44 | 22 | 28 |
| 3. | Children | 18 | 8 | 7 | 7 | 5 | 18 | 8 | 7 | 7 | 5 |
| 4. | Husband & Wife | 59 | 60 | 58 | 61 | 73 | 59 | 63 | 60 | 59 | 75 |
| 5. | Husband & Children | 2 | 2 | 4 | 4 | 2 | 2 | 2 | 4 | 4 | 2 |
| 6. | Wife & Children | 1 | 4 | 5 | 3 | 2 | 1 | 4 | 5 | 3 | 2 |
| 7. | Friends & Relatives | 1 | 2 | 2 | 1 | 1 | 1 | 2 | 2 | 1 | 1 |
| | Total | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |

Source: Field Survey

Table 4.24 reveals that there is no remarkable significance in dominance of women as decider of the place of purchase for the selected durables based on their employment status could be observed from the analysis. The responses of the women from both categories do not have much deviation, as recorded, during the investigation.

5. Decider of the Brand: The role of family members in deciding the brand of purchase for the selected goods in both the working and non-working women families is shown in Table 4.25.

Table 4.25
Role Structure in Brand Decision

| Sl. No. | Family Member | Working | | | | | Non-working | | | | |
|---------|---------------------|------------|--------------|-----------------|--------------|------------|-------------|--------------|-----------------|--------------|------------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | 46 | 28 | 23 | 57 | 34 | 46 | 28 | 23 | 57 | 34 |
| 2. | Wife | 23 | 39 | 46 | 23 | 28 | 20 | 37 | 44 | 20 | 28 |
| 3. | Children | 22 | 14 | 11 | 12 | 7 | 22 | 14 | 11 | 12 | 7 |
| 4. | Husband & Wife | 57 | 58 | 58 | 45 | 72 | 54 | 60 | 56 | 48 | 72 |
| 5. | Husband & Children | 4 | 4 | 4 | 7 | 3 | 4 | 4 | 4 | 7 | 3 |
| 6. | Wife & Children | 3 | 5 | 10 | 5 | 5 | 3 | 5 | 10 | 5 | 5 |
| 7. | Friends & Relatives | 1 | 2 | 2 | 1 | 1 | 1 | 2 | 2 | 1 | 1 |
| | Total | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |

Source: Field Survey

Table 4.25 reveals that there is no remarkable significance in dominance of women as decider of the brand for purchase of the selected durables based on their employment status could be observed from the analysis. The responses of the women from both categories do not have much deviation, as recorded, during the investigation.

6. Actual Purchaser of durables: The purchasing role of working women as compared with non-working women families is shown in Table 4.26.

Table 4.26
Role Structure as Purchasers

| Sl. No. | Family Member | Working | | | | | Non-working | | | | |
|---------|---------------------|------------|--------------|-----------------|--------------|------------|-------------|--------------|-----------------|--------------|------------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | 52 | 42 | 36 | 58 | 37 | 52 | 42 | 36 | 58 | 37 |
| 2. | Wife | 20 | 30 | 52 | 20 | 35 | 18 | 23 | 44 | 12 | 29 |
| 3. | Children | 0 | 3 | 3 | 3 | 0 | 0 | 3 | 3 | 3 | 0 |
| 4. | Husband & Wife | 74 | 65 | 50 | 62 | 74 | 76 | 72 | 58 | 70 | 80 |
| 5. | Husband & Children | 1 | 2 | 3 | 3 | 1 | 1 | 2 | 3 | 3 | 1 |
| 6. | Wife & Children | 1 | 3 | 4 | 3 | 2 | 1 | 3 | 4 | 3 | 2 |
| 7. | Friends & Relatives | 2 | 0 | 2 | 1 | 1 | 2 | 0 | 2 | 1 | 1 |
| | Total | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |

Source: Field Survey

Table 4.26 reveals that there is no remarkable significance in dominance of women as actual purchaser of the selected durables based on their employment status could be observed from the analysis. The responses of the women from both categories do not have much deviation, as recorded, during the investigation.

ROLE DOMINANCE BETWEEN WORKING AND NON-WORKING WOMEN IN FAMILY PURCHASE DECISION

Employment status of women generally influences the family purchase decisions. In the process of making such decisions, the women play several roles right from the time of initiation to the time when the actual purchase is made. These roles do also vary significantly depending upon the women's employment status. On the basis of the field survey, the researcher has attempted to find out the variation in the role of women in family purchase decision on the basis of their employment status as indicated by working women and non working women. The analysis of the study is being depicted in Table 4.27.

Table 4.27
Role Dominance between Working and Non-Working Women in Family Purchase Decision

| Sl.No. | Roles | Average No. of Women | Response | |
|--------|------------------------------|----------------------|---------------|-------------------|
| | | | Working Women | Non-Working Women |
| 1. | Initiator | 90 | 45(50%) | 45(50%) |
| 2. | Influencer | 85 | 49(58%) | 36(42%) |
| 3. | Decider of Time of Purchase | 62 | 32(52%) | 30(48%) |
| 4. | Decider of Place of Purchase | 60 | 32(53%) | 28(47%) |
| 5. | Decider of Brand | 50 | 32(64%) | 18(36%) |
| 6. | Purchaser | 52 | 32(62%) | 20(38%) |

Source: Field Survey

It is observed from Table 4.27 that on an average 90 women played the role of an initiator in family purchase decision of durables, out of which working and non working women account for 50 per cent each. Out of 85 women discharging the role of influencer, the working women represent 58 per cent and remaining 42 per cent were non working women. Similarly, out of 62 women playing the role of

'Decider of Time of purchase', 52 percent of them working and 48 per cent of them are non-working. Of 60 average numbers of women who decide the place of purchase, 53 per cent of them are working and the remaining 47 per cent are not working. Out of 50 women deciders of brand, 64 per cent are working whereas the rest 36 per cent of them fall under non working category. Of 52 women purchasers, 62 per cent of them are working and 38 per cent of them are not working.

The dominance of working women could be noticed as 'Decider of the Brand', followed by the role of 'Purchaser' comparatively, as it is evident from their respective percentage of responses. However, there is no dominance amongst these two categories of women in playing the role of 'Initiator' as they apparently dominate equally regardless of their employment status. Although in discharging all other roles like Influencer, Decider of Time of Purchase, and Decider of Place of Purchase, working women showed marginally higher dominance as compared to the non working women. Thus, it is inferred on the basis of above analysis that there exists inverse relationship between the working and non working women in discharging their roles in family purchase decision of durables.

It can be inferred from the above analyses that there is no significant association between working and non-working women and the role of members in family purchase decision making.

D. TEST OF SIGNIFICANCE

HO 1: There is no significant association between working and non-working women and the role of members in family purchase decision making.

From the above analyses from Tables 4.21 to 4.27 prove that there is no significant association between working and non-working women and the role of members in family purchase decision making. Therefore, the hypothesis HO1 stands proved and accepted.

II. Relationship between Town and Village Families and the Role of Family purchase Decisions

This section explains the relationship between town and village families against the role of family members in purchase decisions.

In order to find out whether there is any deviation in family purchase decision depending upon the place of residence (Town or Village), six roles of family decision making such as initiators, influencers, Deciders of time, Decider of the place, Decider of the brand and Actual purchasers have been considered for analysis as being done in the case of working and non-working women.

1. Initiators: To study the relationship between town and village families against the role of family members as initiators in purchasing durable goods, the respondents were questioned who among the family members normally initiates the purchase of the selected durables in the two areas (Town and Village) of residence.

Their responses are presented in Table 4.28.

Table 4.28
Role Structure as Initiators

| Sl.No. | Family Member | Town | | | | | Village | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|-----------|------------|--------------|-----------------|--------------|-----------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | II | III | III | I | III | II | III | III | I | III |
| 2. | Wife | III | II | I | III | II | III | II | I | III | II |
| 3. | Children | IV | IV | IV | IV | IV | IV | IV | IV | IV | IV |
| 4. | Husband & Wife | I | I | II | II | I | I | I | II | II | I |
| 5. | Husband & Children | VII | VI | VII | V | VI | VII | VI | VII | V | VI |
| 6. | Wife & Children | V | V | V | VI | V | V | V | V | VI | V |
| 7. | Friends & Relatives | VI | VI | VI | VII | V | VI | VI | VI | VII | V |

Source: Field Survey

Table 4.28 reveals that there is no remarkable significance relationship between the town and village families and the role of members as initiators in purchase of the selected durables based on their locality of residence. The

responses of the women from both the localities do not have much deviation, as recorded, during the investigation.

2. Influencers: To study the relationship between town and village families against the role of family members as influencers in purchasing durable goods, the respondents were questioned who among the family members normally influences the purchase of the selected durables in the two areas (Town and Village) of residence. Their responses are presented in Table 4.29.

Table 4.29
Role Structure as Influencers

| Sl.No. | Family Member | Town | | | | | Village | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|-----------|------------|--------------|-----------------|--------------|-----------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | IV | IV | V | I | III | IV | IV | V | I | III |
| 2. | Wife | II | I | I | III | II | II | I | I | III | II |
| 3. | Children | III | III | IV | IV | IV | III | III | IV | IV | IV |
| 4. | Husband & Wife | I | II | II | II | I | I | II | II | II | I |
| 5. | Husband & Children | VI | VI | VI | VI | VI | VI | VI | VI | VI | VI |
| 6. | Wife & Children | VI | V | VI | V | V | VI | V | VI | V | V |
| 7. | Friends & Relatives | V | IV | III | III | VII | V | IV | III | III | VII |

Source: Field Survey

Table 4.29 reveals that there is no remarkable significance relationship between the town and village families and the role of members as influencers in purchase of the selected durables based on their locality of residence. The responses of the women from both the localities do not have much deviation, as recorded, during the investigation.

3. Decider of the Time for purchase: The respondents were questioned ‘who’ among the family members decides the time of purchase of durable goods. The responses of wives regarding the role of family members as deciders of the time for purchase have been shown in Table 4.30.

Table 4.30
Role Structure in Time Decision

| Sl.No. | Family Member | Town | | | | | Village | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|-----------|------------|--------------|-----------------|--------------|-----------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | II | II | III | II | II | II | II | III | II | II |
| 2. | Wife | III | III | II | III | III | III | III | II | III | III |
| 3. | Children | IV | IV | IV | IV | IV | IV | IV | IV | IV | IV |
| 4. | Husband & Wife | I | I | I | I | I | I | I | I | I | I |
| 5. | Husband & Children | V | VI | V | V | V | V | VI | V | V | V |
| 6. | Wife & Children | V | V | IV | V | V | V | V | IV | V | V |
| 7. | Friends & Relatives | VI | VII | VI | VI | VI | VI | VII | VI | VI | VI |

Source: Field Survey

Table 4.30 reveals that there is no remarkable significance relationship between the town and village families and the role of members as deciders of the time for purchase of the selected durables based on their locality of residence. The responses of the women from both the localities do not have much deviation, as recorded, during the investigation.

4. Decider of Place for Purchase: The responses of the respondents with respect to making the decision in selection of the stores are shown in Table 4.31.

Table 4.31
Role Structure in Place Decision

| Sl.No. | Family Member | Town | | | | | Village | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|-----------|------------|--------------|-----------------|--------------|-----------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | II | II | III | II | II | II | II | III | II | II |
| 2. | Wife | III | III | II | III | III | III | III | II | III | III |
| 3. | Children | IV | IV | IV | IV | IV | IV | IV | IV | IV | IV |
| 4. | Husband & Wife | I | I | I | I | I | I | I | I | I | I |
| 5. | Husband & Children | V | VI | VI | V | V | V | VI | VI | V | V |
| 6. | Wife & Children | VI | V | V | VI | V | VI | V | V | VI | V |
| 7. | Friends & Relatives | VI | VI | VI | VII | VI | VI | VI | VI | VII | VI |

Table 4.31 reveals that there is no remarkable significance relationship between the town and village families and the role of members as deciders of the place for purchase of the selected durables based on their locality of residence. The responses of the women from both the localities do not have much deviation, as recorded, during the investigation.

5. Decider of the Brand for Purchase: In order to examine the role dominance regarding the brand decision of the durables, the respondents were asked who in the family decides the brand for purchase and their responses are shown in Table 4.32.

Table 4.32
Role Structure in Brand Decision

| Sl.No. | Family Member | Town | | | | | Village | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|-----------|------------|--------------|-----------------|--------------|-----------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | II | III | III | I | II | II | III | III | I | II |
| 2. | Wife | IV | II | II | III | III | IV | II | II | III | III |
| 3. | Children | III | IV | IV | IV | IV | III | IV | IV | IV | IV |
| 4. | Husband & Wife | I | I | I | II | I | I | I | I | II | I |
| 5. | Husband & Children | V | VI | VI | V | VI | V | VI | VI | V | VI |
| 6. | Wife & Children | VI | V | V | VI | V | VI | V | V | VI | V |
| 7. | Friends & Relatives | VII | VII | VII | VII | VII | VII | VII | VII | VII | VII |

Source: Field Survey

Table 4.32 reveals that there is no remarkable significance relationship between the town and village families and the role of members as deciders of the brand for purchase of the selected durables based on their locality of residence. The responses of the women from both the localities do not have much deviation, as recorded, during the investigation.

6. Purchaser of Durable Goods: In order to ascertain the role dominance of family members as purchasers, the respondents were asked who actually makes the purchase of durables. The responses given by the women (wives) from both the town and village families are given in Table 4.33.

Table 4.33
Role Structure as Purchasers

| Sl.No. | Family Member | Town | | | | | Village | | | | |
|--------|---------------------|------------|--------------|-----------------|--------------|-----------|------------|--------------|-----------------|--------------|-----------|
| | | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture | Television | Refrigerator | Washing Machine | Four Wheeler | Furniture |
| 1. | Husband | II | II | III | II | II | II | II | III | II | II |
| 2. | Wife | III | III | II | III | III | III | III | II | III | III |
| 3. | Children | - | IV | V | IV | - | - | IV | V | IV | - |
| 4. | Husband & Wife | I | I | I | I | I | I | I | I | I | I |
| 5. | Husband & Children | V | V | V | IV | V | V | V | V | IV | V |
| 6. | Wife & Children | V | IV | IV | IV | IV | V | IV | IV | IV | IV |
| 7. | Friends & Relatives | IV | VI | VI | V | V | IV | VI | VI | V | V |

Source: Field Survey

Table 4.33 reveals that there is no remarkable significance relationship between the town and village families and the role of members as purchasers of the selected durables based on their locality of residence. The responses of the women from both the localities do not have much deviation, as recorded, during the investigation.

E. TEST OF SIGNIFICANCE

HO2: There is no significant relationship between town and village families and the role of members in family purchase decision making.

The analyses from Tables 4.28 to 4.33 reveal that there is no significant relationship between town and village families and the role of members in family purchase decision making. Thus, the hypothesis, HO2 stands proved and is accepted.

Therefore, the following are the inferences from the above analyzes;

ROLE OF FAMILY MEMBERS IN PURCHASE DECISION

1. Television: Amongst the family members, it is observed that Husband, Wife and Children are playing more dominant and positive role independently whereas the Husband and Wife make such decisions jointly in the purchase of Television. Husband plays the most dominant role in taking a decision on the 'Model, of Television while making the purchase. Similarly, his role appears to be dominant as initiator, decider of the time, place, brand, size, mode of purchase, and actual purchase of Television. Wife is playing the most dominant role as a *nurturer* as it is evident from the responses of 24.67 percent of housewives and as *replacement initiator* (50%) amongst all other replacement initiators, followed by the role of

influencer and *motivator*, constituting 60 percent each. Comparatively, the children are not very dominant in purchase of Television. The encouraging feature from the analysis is that their joint roles (Husband and Wife) are the most dominant in purchase of the durable.

2. Refrigerator: Amongst the family members, it is observed that Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Refrigerator. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. Therefore, Husband and Wife play the most dominant roles as deciders of Time, Place, Brand, colour, Model, Size, Mode and actual purchase of Refrigerator which ranks first among various roles. However, the analysis further reveals that ‘Wife’ plays the roles of *Influencer*, *Motivator* and *Nurturer* independently, as it is clear from the percentage of respondents i.e. 37.33%, 36% and 36.67% respectively. The role of women is remarkable, as compared with all other family members. Therefore, among the *Replacement Initiators*, they constitute 73.33% altogether. All these roles are being played by ‘Husband and Wife’ and ‘Wife’ predominantly. However, the role of low intensity is witnessed in ‘Friends and Relatives’, as revealed by the ranks. Similar trend is revealed in case of ‘Husband & Children’ and ‘Wife and Children’.

3. Washing Machine: Amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Washing Machine. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. Therefore, Husband and Wife play the most dominant roles jointly as deciders of Time, Place, Brand, Size, Mode and actual purchase of Washing Machine which ranks first among various roles. However, the analysis

further reveals that 'Wife' plays the roles of *Initiator* (50.67%), *Influencer* (41.33%), *Motivator* (42.67%), *Nurturer* (39.33%), *Decider of colour* (36.67%), *model* (40%) and *replacement initiator* (62.5%) independently. Thus, all these roles are being played by 'Husband and Wife' and 'Wife' predominantly. However, the role of low intensity is witnessed in 'Friends and Relatives', as revealed by the ranks. Similar trend is revealed in case of 'Husband & Children' and 'Wife and Children'.

4. Four Wheeler: Amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Four Wheeler. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. Therefore, Husband and Wife play the most dominant roles jointly as motivators, deciders of Time, Place, colour, Size, and actual purchase of Four Wheeler which ranks first among various roles. However, the analysis further reveals that 'Husband' alone plays the roles of Influencer, Nurturer, decider of brand, colour, model and replacement initiator independently and therefore his role appears to be more dominant than wife in purchase of the durable, Four Wheeler. Thus, all these roles are being played by 'Husband, Children, and Wife' and 'Wife' predominantly. However, the role of low intensity is witnessed in 'Friends and Relatives', as revealed by the ranks. Similar trend is revealed in case of 'Husband & Children', 'Wife & Children. The role of wife alone in purchase of the durable, 'Four Wheeler' also appears to be *less dominant* as compared with her husband and other family members.

5. Furniture: Amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Furniture. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand,

colour, model, and size, mode of purchase, purchase, and replacement initiator. It has also been observed that the roles of both husband and wife as *replacement initiator* are equal, as it is evidenced from the ranks who enjoy equally first ranks. Thus, Husband and Wife play the most dominant roles jointly. Thus, all these roles are being played by 'Husband, Wife', Children and 'Husband and Wife' independently and predominantly. However, the role of low intensity is witnessed in 'Friends and Relatives', as revealed by the ranks. Similar trend is revealed in case of 'Husband & Children', 'Wife & Children'.

It was also found that there is no remarkable significance in dominance of women in the six roles as initiator, influencer, decider of the time for purchase, decider of the place for purchase, decider of the brand, and actual purchaser of the selected durables based on their employment status. There exists inverse relationship between the working and non working women in discharging their roles in family purchase decision of durables. Thus, the analyses have proved the twin hypotheses viz; (i) there is no significant association between working and non-working women and the role of members in family purchase decision making and (ii) there is no significant relationship between town and village families and the role of members in family purchase decision making and therefore stand accepted.

CHAPTER - 5

FINAL DECISION MAKERS IN THE FAMILY PURCHASE OF DURABLE GOODS

It is obvious that every member of the family plays diverse roles in giving suggestions to buy the durable goods by highlighting the unique features perceived on the product. However, one of the family members normally used to dominate in taking the final decision regarding the purchase of durable goods. The composite influence of all the members in the family purchase decision is known as 'Household Influence'. However, the term, 'Household influence' here denotes the degree to which the husband or the wife makes attempts to dominate the household decisions.

This Chapter consists of two sections:

Section - I highlights the final decision makers in the family.

Section - II presents the demographic factors and the role of women in final decision making.

SECTION – I
PURCHASE DECISION MAKERS IN THE FAMILY

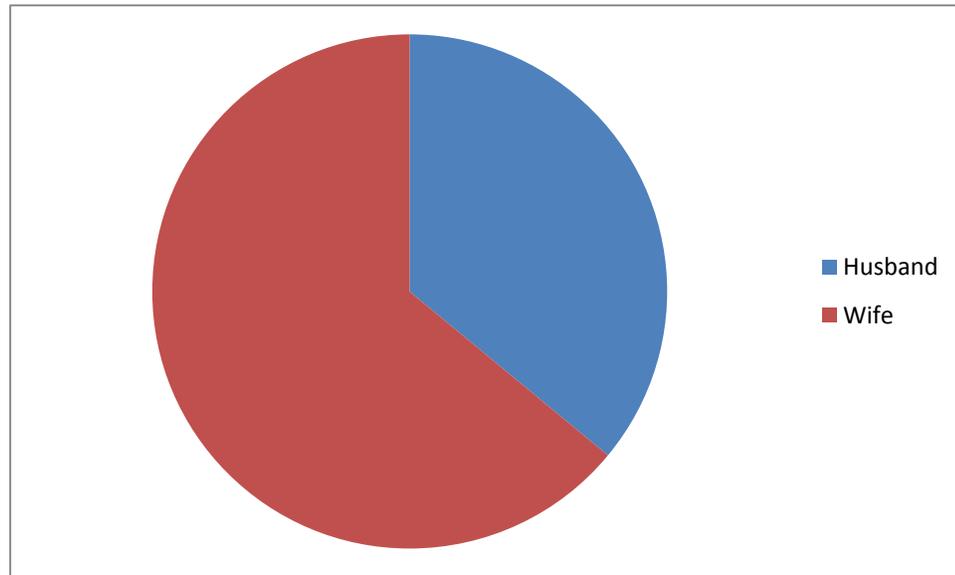
Purchasing durable goods for the family is made after collecting adequate information from various known sources including the advertisement media. Usually, husband and wife discuss and even they consult the elderly persons who might have already gained some experiences of such purchases in the family. In this chapter, an attempt is made to find out the influences husband and wife in family purchase decisions on durables as given in Table 5.1.

Table 5.1
Final Decision Makers

| Final Decision Makers | No. of Respondents | Percentage |
|------------------------------|---------------------------|-------------------|
| Husband | 108 | 36.00 |
| Wife | 192 | 64.00 |
| Total | 300 | 100.00 |

Source: Field Study

It is observed from Table 5.1 that 108 ‘Husbands’ are the final decision makers in purchase of the selected durables whereas 192 women are the final decision makers, as reported by the sample respondents. The same is being represented in Exhibit 3.

Exhibit 3: Final Decision Makers**1) Opinion of wives on Husbands' Dominance in Decision Making:**

There are several factors influencing the dominance of men in household purchase decision making for purchase of durables. Nine factors including their status of employment, education, economic freedom, knowledge etc., have been used as criteria to assess the dominance of men in such purchase decisions.

The analysis of the responses obtained from the respondents reveals that the final purchase decision on the durables is decided by the husbands. The opinion of wives on Husband's dominance in decision making has been collected and analyzed with the help of a Likert Type Five-point Rating Scale. Thereafter, their unanimous opinion expressed on their husbands' dominance has been quantified in terms of scores ranging from 5 to 1 and shown as an annexure in the appendices.

Table 5.2
The Opinion of Wives on Husbands' Dominance in Decision Making

N = 108

| Factor | *SA | *A | Total (SA + A) | Percentage | Rank |
|----------------------------|------------|-----------|-----------------------|-------------------|-------------|
| He is dominant | 12 | 38 | 50 | 46.3 | IV |
| His taste is good | 24 | 78 | 102 | 94.44 | II |
| He mobilizes money | 24 | 78 | 102 | 94.44 | II |
| He knows better than me | 24 | 68 | 92 | 85.19 | III |
| He has good knowledge | 34 | 70 | 104 | 96.30 | I |
| I am not working | 8 | 34 | 42 | 38.89 | VII |
| I am less educated | 8 | 30 | 38 | 35.19 | VIII |
| I am dependent | 12 | 36 | 48 | 44.44 | V |
| My Choice will not be good | 4 | 42 | 46 | 42.59 | VI |

Source: Field Survey

***SA = Strongly Agree *A = Agree**

The analysis from Table 5.2 reveals that only 108 (36 percent) respondents out of 300 have agreed that 'Husband' takes the final decisions in purchase of the

selected durables. According to them, the husbands are taking the final decision of the purchase of durables because of various reasons and factors. Of them, the most important reason is that the husbands are having ‘*good knowledge*’, as indicated by first rank. They have further agreed upon that their husbands’ taste is good who mobilize money for the purchase, as indicated by second rank.

It is also observed that 92 per cent of the respondents have agreed that the final decision of the purchase of durables is taken by their husbands who know better (better knowledge) than them about the goods, as it is indicated by IIIrd rank. 46.3 of them have agreed that their husbands are dominant in taking such decisions, as revealed by IVth rank. In other words, 53.7 per cent disagreed to the view that their husbands are dominant. Similarly, majority of the respondents have disagreed that there are dependent whose choices will not be good in making the purchase of the durables, as indicated by the ranks, V and VI in order where only 44.44 and 42.59 percent of them agreed to the view.

2) Opinion of wives on their own Dominance in Decision Making:

Though women play an important role in a family, several research reports reveal that women admit that they have poor decision making independence in the family whenever final decisions are made for the household purchase of durable goods. However, there have been many factors which largely determine their dominance in such buying decisions which may vary from one family to another or from one individual to another.

There are several factors influencing the dominance of women in household purchase decision making for purchase of durables. Eleven factors including their status of employment, education, economic freedom, knowledge etc., have been used as criteria to assess the dominance of women in such purchase decisions.

The analysis of the responses of the respondents reveals that the final purchase decision on the durables is decided by the wives. The opinion of wives on

their own dominance in decision making has been collected and analyzed with the help of a Likert Type Five Point Rating Scale. Working sheet pertaining to this is being annexed in the Appendices. The unanimous opinions of wives expressed on their own dominance in the form of agreed statements have been summated to arrive at a meaningful conclusion there-from as shown in Table 5.3.

Table 5.3
Opinion of Wives on their Own Dominance in Decision Making

N = 192

| Factor | SA | A | Total (SA + A) | Percentage | Rank |
|-----------------------------|-----------|----------|---------------------------|-------------------|-------------|
| I am working | 76 | 62 | 138 | 71.88 | VI |
| I am educated | 70 | 72 | 142 | 73.96 | V |
| I am dominant | 24 | 22 | 46 | 23.96 | XI |
| Have money on own | 52 | 56 | 108 | 56.25 | VIII |
| My choice is always be good | 54 | 92 | 146 | 76.04 | IV |
| Husband has no interest | 24 | 26 | 50 | 26.04 | X |
| Husband is not here | 40 | 38 | 78 | 40.63 | IX |
| I have good knowledge | 24 | 138 | 162 | 84.38 | II |
| I am independent | 38 | 82 | 120 | 62.5 | VII |
| I have economic freedom | 44 | 106 | 150 | 78.13 | III |
| I have self-confidence | 38 | 134 | 172 | 89.58 | I |

Source: Field Survey

The analysis from Table 5.3 reveals that only 192 (64 percent) respondents out of 300 have agreed that 'Wife' takes the final decisions in purchase of the selected durables. According to them, the wives are taking the final decision of the purchase of durables because of various reasons and factors. Of them, the most important reason is that the wives are having '*self confidence*', as indicated by first rank, followed by the reasons that they have good knowledge and economic freedom, as indicated by the second and third ranks respectively.

They have also further agreed upon that they are good in making choices, educated, working and independent which are indicated by the percentage which are above 60, ranked from IV to VII. About 56.25 per cent of the respondents have agreed that they have money on their own, which is indicated by the rank, VIII and 40.63 per cent of them cited that they are to take the final decision for the purchase of durable since their husbands are away from them, as it is clear from the rank IX. In addition to all these positive aspects, only 23.96 per cent of the respondents have agreed that they are dominant in taking such decisions. In other words, 76.04 per cent of them have disagreed to the view from which it can be inferred that they are not dominant in taking final decisions of the purchase of the selected durables, in spite of their education, economic freedom, and independence.

3) Variation in the Dominance of Husband and Wife in Family Purchase Decision:

The responses of the respondents to the items recorded on five degrees for the dominance of husbands and wives in family purchase decision separately. There were nine items of factors for ascertaining the dominance of husbands and eleven items were there for ascertaining the dominance of wives in the purchase decision of durables. The most desired response was awarded 5 (five) scores and the least 1 (One). Thus, the maximum score for husbands' dominance will be 45 (9 X 5) and for wives' dominance would be 55 (11 X 5). Accordingly, the variation in the

dominance of husband and wife in the purchase decision for the selected durables has been analyzed and depicted in Table 5.4.

Table 5.4
Variation in the Dominance of Husband and Wife in Family Purchase Decision

| Family Member | Average Score | Range | | No. of Respondents | |
|---------------|---------------|-------|----|--------------------|---------------|
| | | | | Above Average | Below Average |
| Husband (108) | 29.5 | 19 | 45 | 53 | 55 |
| Wife(192) | 38.5 | 19 | 55 | 100 | 92 |

Source: Field Survey

It has been observed from the above Table 5.4 that average score of the Husband is 29.5 whereas the average score of the Wife is 38.5. Out of 108, 55 Husbands got scores below average and 53 Husbands got scores above average. In case of 192 wives, the average score is 38.5 with 92 wives got scores below the average and 100 wives got scores above the average. Since the mean score of wife is higher than the mean score of the Husbands, it is inferred that women enjoy comparatively higher dominance than their counterparts in family purchase decision for durables.

SECTION - II

DEMOGRAPHIC FACTORS AND THE ROLE OF WOMEN IN FINAL DECISION MAKING

In order to analyze and find out the group of women who constitute the final decision makers in the family, ten independent demographic variables such as age, education, family income, occupation, religion, class, size of the family, are selected for analysis to ascertain their category which they belong to and the results are shown in Tables 5.5 to 5.14.

a. Age and Final Decision Making: Age is one of the most influencing demographic factors in decision making process in a family. When a person grows older, he or she gains experiences and acquire knowledge and thereby attains adequate maturity to take better decisions. The age-wise classification of the final decision makers among the women respondents is furnished in Table 5.5.

Table 5.5
Age and Final Decision Making

| Sl.No. | Age | No. of Respondents | Percentage |
|---------------|---------------|---------------------------|-------------------|
| 1. | Between 15-30 | 32 | 16.67 |
| 2. | 31-45 | 76 | 39.58 |
| 3. | 46-60 | 84 | 43.75 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.5 shows that 84 respondents, as indicated by 43.75 per cent, belong to the age group ranging from 46 to 60, followed by the 76 respondents from the age group ranging from 31 to 45 constituting 39.58 per cent and the remaining 32 respondents, as revealed by 16.67 per cent, belong to the age group of 15-30. Thus, it is obvious that the final decision makers of women belong to the age group of 46-60.

b. Education: Education is one of the influencing demographic factors in decision making process in a family. Better and comparatively sound decisions are anticipated from more educated persons than from the less educated ones. The Education-wise classification of the final decision makers for durables is furnished in Table 5.6.

Table 5.6
Education and Final Decision of Women

| Sl.No. | Education Level | No. of Respondents | Percentage |
|---------------|-----------------------------|---------------------------|-------------------|
| 1. | Below Matriculation/Hr.Sec. | 45 | 23.44 |
| 2. | Under Graduate (UG) | 51 | 26.56 |
| 3. | Post Graduates (PG) | 64 | 33.33 |
| 4. | Professional | 32 | 16.67 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.6 shows that 64 respondents, i.e. 33.33 per cent, are Post-Graduates, followed by 51 Under Graduates, as indicated by 26.56 percent, and 45 below Matriculates/Higher Secondary, represented by 23.44 per cent. Only 32 respondents are professionals constituting 16.67% of the population for the study. Thus, it is clear that most of the final decision makers are Post-Graduates.

c. Occupation: Occupation is one of the influencing demographic factors in decision making process in a family. Therefore, better occupation is considered to a superior source of money and purchasing power. The occupation-wise classification of the final decision makers is furnished in Table 5.7.

Table 5.7
Occupation and Final Decision of Women

| Sl.No. | Occupation | No. of Respondents | Percentage |
|---------------|----------------------|---------------------------|-------------------|
| 1. | Private Organization | 38 | 19.79 |
| 2. | Govt. Organization | 51 | 26.56 |
| 3. | Self-employed | 6 | 3.13 |
| 4. | Home makers | 97 | 50.52 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.7 exhibits that 97 respondents are homemakers who constitute 50.52 per cent of the population, whereas 51, as indicated by 26.56 per cent, of them from Government Organization, followed by 38, i.e. 19.79 per cent of the respondents from Private Organization. The remaining 6 respondents were self-employed who constitute only 3.13 per cent of the populace. This indicates that most of the final decision makers are homemakers.

d. Monthly Income: Monthly Income is one of the influencing demographic factors in decision making process in a family. It is a regular source of financing the day to day needs of a family. Based on such periodic cash inflow, a family budget for different purchases can be made in advance owing to its certainty. The monthly income-wise classification of the final decision makers is furnished in Table 5.8.

Table 5.8
Monthly Income and Final Decision of Women

| Sl.No. | Income Level | No. of Respondents | Percentage |
|---------------|---------------------|---------------------------|-------------------|
| 1. | Below Rs.20000 | 128 | 66.67 |
| 2. | Rs.20001-Rs.40000 | 51 | 26.56 |
| 3. | Above Rs.40001 | 13 | 6.77 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.8 reveals that most of the respondents' monthly income in their family does not exceed Rs. 20000 as it apparent that 128 respondents, constituting 66.67 per cent are from this category. Reportedly, 51 respondents' (26.56 per cent) monthly income is ranging from 20001 to 40000 and the remaining 13 respondents' (6.77 per cent) income exceeds 40000 per month. Thus, it shows that the income of most of the women decision makers does not exceed Rs.20000 per month.

e. Religion: Religion is one of the influencing demographic factors in decision making process in a family. Different religious beliefs, very often, provide a basis for making purchase decisions. The Religion-wise classification of the final decision makers is furnished in Table 5.9.

Table 5.9
Religion and Final Decision of Women

| Sl.No. | Religion | No. of Respondents | Percentage |
|--------|--------------|--------------------|---------------|
| 1. | Hindus | 22 | 11.46 |
| 2. | Christians | 153 | 79.69 |
| 3. | Muslims | 17 | 8.85 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.9 shows that the religion of the majority (153) of respondents is Christianity, followed by Hindus (22) and Muslims (17) who constitute 79.69 per cent, 11.46 per cent and 8.85 per cent of the populace respectively. It is therefore inferred that most of the final decision makers of women folk are Christians.

f. Tribe: Tribe is one of the influencing demographic factors in decision making process in a family, especially in a tribal dominated region like the study area. Different tribes have different identities and different cultures which stimulate the buyers many a times to go for diverse buying decisions. The Tribe-wise classification of the final decision makers is furnished in Table 5.10.

Table 5.10
Tribe and Final Decision of Women

| Sl.No. | Tribe | No. of Respondents | Percentage |
|--------|----------------------|--------------------|---------------|
| 1. | Ao | 57 | 29.69 |
| 2. | Angami | 55 | 28.65 |
| 3. | Sema, Lotha & others | 80 | 41.66 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.10 shows that 80 (41.66 per cent) respondents, do belong to Sema and other Tribes or castes. However, 57 of them are from Ao and 55 from Angami tribes, constituting 29.69 per cent and 28.65 per cent of the total populace correspondingly. This analysis is evident that most of the final decision makers belong to Sema, Lotha and other tribes which include Sangtam, Chang, Rengma, Yimchunger, Konyak etc.

g. Family Size: Family Size is one of the influencing demographic factors in decision making process in a family. Requirement of various articles in a family normally rely on the needs of the family members. Hence, the need for purchases will vary depending upon the number of the family members which largely determine the family size. The Family size-wise classification of the final decision makers is furnished in Table 5.11.

Table 5.11

Family Size and Final Decision of Women

| Sl.No. | Family size | No. of Respondents | Percentage |
|---------------|--------------------|---------------------------|-------------------|
| 1. | Upto 3 members | 38 | 19.79 |
| 2. | 4-5 members | 140 | 72.92 |
| 3. | Above 5 members | 14 | 7.29 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.11 reveals that 72.92 per cent of the respondents' (140) family has 4-5 members, followed by 19.79 per cent of them (38) having upto 3 members in the family. The remaining 7.29 per cent (14) of their families are having more than 5 members. Therefore, the family of final decision makers has 4-5 members.

h. Number of Children: Number of children is one of the influencing demographic factors in decision making process in a family. In a family, purchase initiatives for buying different commodities vary depending upon the number of children whose requirements cannot be ignored while making such purchases. The number of children-wise classification of the final decision makers is furnished in Table 5.12.

Table 5.12
Number of children and Final Decision of Women

| Sl.No. | Number of Children | No. of Respondents | Percentage |
|--------|--------------------|--------------------|---------------|
| 1. | Upto 2 | 160 | 83.33 |
| 2. | Above 2 | 32 | 16.67 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.12 shows that 160 (83.33%) respondents' families have only upto 2 children and the remaining 32 (16.67%) respondents have more than 2 children in their families. Thus, the family of final decision makers has upto 2 children.

i. Wealth: Wealth is one of the most influencing demographic factors in decision making process in a family. Undoubtedly, the wealth of a family largely determines the items to be purchased for meeting the requirements of family members. Very often, wealth induces them to make such purchases for maintaining social status, prestige and dignity. The wealth-wise classification of the final decision makers is furnished in Table 5.13.

Table 5.13
Wealth and Final Decision of Women

| Sl.No. | Wealth Position | No. of Respondents | Percentage |
|---------------|------------------------|---------------------------|-------------------|
| 1. | Below Rs.200000 | 134 | 69.79 |
| 2. | Above Rs.200000 | 58 | 30.21 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.13 shows that there are 134 (69.79 per cent) of the respondents' wealth is below 2 lakhs and the wealth of the remaining 58 (30.21 per cent) respondents' family exceeds 2 lakhs. The analysis does prove that the wealth of the final decision makers does not exceed 2 lakhs.

j. Type of Family: Type of family is one of the influencing demographic factors in decision making process in a family. A Joint family generally comprises more family members with greater needs as compared with a nuclear family, having a few members, whose requirements for various goods for consumption are less. The type of family-wise classification of the final decision makers is furnished in Table 5.14.

Table 5.14
Type of Family and Final Decision of Women

| Sl.No. | Type of Family | No. of Respondents | Percentage |
|---------------|-----------------------|---------------------------|-------------------|
| 1. | Nuclear Family | 147 | 76.56 |
| 2. | Joint Family | 45 | 23.43 |
| | Total | 192 | 100.00 |

Source: Field Survey

Table 5.14 shows that 76.56 per cent of the (147) respondents who have nuclear type of family whereas 23.43 per cent of them (45) belong to joint family. Hence, it is obvious that the final decision makers of durables belong to nuclear family.

D. TYPE OF WOMEN AS DECISION MAKERS

The household final decision makers are of different types, especially in purchase of durables, which depend on the factors influencing them to make such decisions. On the basis of the factors, the women decision makers may be categorized in order to ascertain the facts which make them to take decisions.

As several factors influencing the women to take final decisions on purchase of durables, the women decision makers have been categorized and shown in Table 5.15.

Table 5.15
Type of Women as Decision Maker

| Sl.No. | Factors | No. of Respondents | Percentage | Rank |
|--------|--------------------------|--------------------|------------|------|
| 1. | I am self-confident | 138 | 71.88 | VI |
| 2. | I am independent | 142 | 73.96 | V |
| 3. | I have good knowledge | 46 | 23.96 | XI |
| 4. | I am educated | 108 | 56.25 | VIII |
| 5. | I have economic freedom | 146 | 76.04 | IV |
| 6. | My choice always be good | 50 | 26.04 | X |
| 7. | I am working | 78 | 40.63 | IX |
| 8. | Have money on own | 162 | 84.38 | II |
| 9. | I am dominant | 120 | 62.5 | VII |
| 10. | Husband is not here | 150 | 78.13 | III |
| 11. | Husband has no interest | 172 | 89.58 | I |

Table 5.15 shows that, based on the factors such as confidence, independence, knowledge, education etc., the women final decision makers have been categorized into (i) women whose husbands have no interest in purchase of the durables, (ii) women whose husbands are not residing with them, and (iii) women who have money on their own. These are evident from the responses of the women respondents that 89.58 per cent, 84.38 per cent and 78.13% of them agreed upon the view which rank I, II and III respectively. All other factors, economic freedom, independence, dominance, education, employment, knowledge, lead the women to fall under subsequently categories, as ranked from IV to XI.

In conclusion, the study of (i) the Final Decision Makers and the role of women, and (ii) the demographic factors influencing the Final Decision Makers in the family purchase of durable goods under this chapter gives following results;

1. Final Decision Maker – ‘Husband’: Out of 300 respondents, in the opinion of wives, 108 ‘Husbands’ are the final decision makers in purchase of the selected durables whereas 192 women are the final decision makers. as reported by the sample respondents. According to them, the husbands are taking the final decision of the purchase of durables because of various reasons and factors. Of them, the most important reasons, on the basing of their ranks, include ‘*good knowledge*’ ‘husbands’ taste is good’ and ‘mobilizes money for the purchase’. Besides, 53.7 per cent of the respondents disagreed to the view that their husbands are dominant.

2. Final Decision Maker – ‘Wife’: Only 192 (64 percent) respondents out of 300 have agreed that ‘Wife’ takes the final decisions in purchase of the selected durables. According to them, the wives are taking the final decision of the purchase of durables because of various reasons and factors. Of them, the most important reason is that the wives are having ‘*self confidence*’, followed by the reasons that they have good knowledge and economic freedom.

The analysis of variation in the role of final decision making by Husband and Wife reveals that women enjoy comparatively higher dominance than their counterparts in family purchase decision for durables as evident from their mean score of 38.5 and 29.5 respectively.

DEMOGRAPHIC FACTORS AND THE ROLE OF WOMEN IN FINAL DECISION MAKING

- 1. Age:** On the basis of Age, it is obvious that the final decision makers of women belong to the age group of 46-60.
- 2. Education:** It was also observed that 33.33 per cent of the final decision makers are Post-Graduates.
- 3. Occupation:** The analysis of the data revealed that, out of 300, 97 respondents are homemakers who constitute 50.52 per cent of the population. This indicates that most of the final decision makes are homemakers.
- 4. Monthly Income:** Most of the respondents' monthly income in their family does not exceed Rs. 20000 as it apparent that 128 respondents, constituting 66.67 per cent are from this category. Reportedly, 51 respondents' (26.56 per cent) monthly income is ranging from 20001 to 40000 and the remaining 13 respondents' (6.77 per cent) income exceeds 40000 per month. Thus, it shows that the income of most of the women decision makers does not exceed Rs.20000 per month.
- 5. Religion:** The religion of the majority (153) of respondents is Christianity. It is therefore obvious that most of the final decision makers of women folk are Christians.
- 6. Tribe:** 80 respondents, as revealed by 41.66 per cent, do belong to Sema and other Tribes which is evident that most of the final decision makers belong to Sema and other tribes which include Sangtam, Chang, Yimchunger, Konyak etc.
- 7. Family Size:** Out of 300 respondents, 72.92 per cent of the respondents' (140) family has 4-5 members Therefore, it is clear that the family of final decision makers has 4-5 members.

8. Number of Children: The study revealed that 160 (83.33%) respondents' families have only upto 2 children and the remaining 32 (16.67%) respondents have more than 2 children in their families. Thus, the family of final decision makers has upto 2 children.

9. Wealth: There are 134 (69.79 per cent) of the respondents' wealth is below 2 lakhs and the wealth of the remaining 58 (30.21 per cent) respondents' family exceeds 2 lakhs. The study does prove that the wealth of the final decision makers does not exceed 2 lakhs.

10. Type of Family: During the study, 76.56 per cent of the (147) respondents who have nuclear type of family whereas 23.43 per cent of them (45) belong to joint family. Hence, it is obvious that the final decision makers of durables belong to nuclear family.

Based on the factors such as confidence, independence, knowledge, education etc., the women final decision makers have been categorized into (i) women whose husbands have no interest in purchase of the durables, (ii) women whose husbands are not residing with them, and (iii) women who have money on their own. These are evident from the responses of the women respondents that 89.58 per cent, 84.38 per cent and 78.13% of them agreed upon the view respectively.

CHAPTER 6

SUMMARY OF FINDINGS AND CONCLUSION

Traditionally, women are shouldering the responsibilities of caring the children and other members of a household. Men in the family are being considered as providers or breadwinners. In spite of several efforts, a woman in Indian society is still considered inferior to man. She does not have an independent identity. Among all religions, the family is mainly patriarchal, patrilocal and patrilineal, and India has long been known for in equalitarian gender relations. It is also being witnessed that women in India have been playing a major role in the main stream of the economy and domestic labour sector as well. Their role as providers and home makers at one end of the socio-economic spectrum, especially rural, has always been known in India. But, it has to be examined in terms of role in household purchase decisions to fully gauge their impact on business. The present study has been carried out in Kohima, Dimapur and Mokokchung districts of Nagaland with the primary objective of assessing the role of women in household purchase decision. In order to promote such an understanding, an attempt has been made in this study to ascertain different facets of buying behavior and the decision making process in the family.

SUMMARY OF MAJOR FINDINGS

In this Section of the Chapter, an attempt is being made to summarize the major findings of the research study so that one can have better insight into the role of women in household purchase decision in Nagaland.

Consumer decision making depends upon the kind of decision making and involvement of consumers in making the purchase. The process of decision making portrays the processes that the consumers have to go through before, during and after making a purchase.

Consumer behaviour has a direct bearing on marketing decisions. In order to ensure satisfaction to the consumers, selecting the appropriate advertising strategy and also identification of the target market, understanding the buying behavior become very significant for designing suitable marketing programmes. In this competitive market, it is inevitable to identify the reasons for dissatisfaction of the customers and satisfying them by incorporating the features of their likes in their products, before their competitors try for. This applies not only to the consumer goods but it is also applicable to durable goods.

BUYING BEHAVIOUR FOR DURABLE GOODS

The following are the buying behaviour exhibited by the respondents in the study area in purchase of durables;

Ownership of Durable Goods: The study revealed that all the 300 respondents possess the selected durables. However, 85% (255) of the respondents have mixers, 83.33% (250) of the respondents own DVD players, 81.67 % (245) of them have computer printers and 63.33% (190) of the respondents are in possession of water purifier in addition to the 5 selected durables. It has also been observed that the respondents possessing the Air conditioner and Micro Oven represent only a meager 13.33% and 8.33% respectively. Further, the study revealed that all the respondents (300)

possess the selected durables – Television, Refrigerator, Washing Machine, Four Wheeler and Furniture.

Brand Preference for Television: *In case of the selected durables*, the majority of the buyers (80%) of Television prefer the brand, LG to Videocon. Similarly, the respondents prefer the brand, LG to Samsung while purchasing the Washing Machine and Refrigerator as their preference is indicated as 76.67% and 71.67% respectively. While making the purchase of Four Wheeler, they opt for Alto, as 68.33% of the respondents agreed upon favourably, as compared with another competing brand, ‘Wagoner’. In case of purchase of furniture, the respondents do prefer to buy the brand, ‘Godrej’ as it is obvious from their responses (65%) and the rest of them use local made furniture.

Choices of Product Features:

A. Television

1. Television Type: Out of 300, 225 (75%) respondents have chosen ‘Ordinary’ Televisions, followed by the choices of ‘Flat’ made by 35 (11.67%) and ‘LCD’ by 25 (8.33%) respondents. However, the choices of ‘Projection’ and ‘Plasma’ types of Television for the purchase constitute meager percentages of 3.33% and 1.63% respectively.

2. Television Screen Size: Of the total 300 respondents, 210 (70%) of them prefer 21” screen size of the Television and 45 (15%) of them go for 24”, followed by the preference of 20 (6.67%) respondents is for the screen size of more than 24”. Only 15 (5%) and 10 (3.33%) respondents’ choice of screen size is less than 19” and 20” respectively. Notably, while revealing their choices of the Television screen size, they have consented that even the size of the rooms also often influences their buying decisions.

B. Refrigerator

1. Choice of the Door for Refrigerator: It was found from the analysis that 63.33 per cent of the respondents prefer single door while purchasing the Refrigerator while the remaining 36.67% (110) of them opt for double door.

2. Choice of Colour for Refrigerator: The most preferred colours of the Refrigerator are 'Red', followed by 'Grey' and 'White' as it is indicated by 40%, 20% and 16.67% respectively. The least preferred colours include 'Blue', 'Green' and 'Others', as 10% and 6.67% of the respondents have agreed upon accordingly.

3. Size preference of Refrigerator: The Refrigerators having the size of 165 litres gain top preference among the customers as it is apparent that 120 (40%) respondents have reportedly bought this specification of the durable, succeeded by 180 litres being preferred by 90 (30%) respondents. In order of preference in terms of its size, there comes 215 litres and 210 litres, as responded by 35 (11.67%) and 25(8.33%) respondents respectively. Besides, the preference of 14 (4.66%) and 11(3.67%) of the respondents goes to more than 240 litres and 240 litres correspondingly. The Refrigerator having the size of less than 165 litres fall under the category of the least preferred one among the customers.

C. Washing Machine

1. Door Choice of Washing Machine: The study revealed that 86.67% (260) of the respondents preferred the Washing Machine with a door facilitating the top loading whereas the choice of 13.33% (40) of the respondents is towards the durable having front loading facility.

2. Type of Washing Machine: Fully automatic washing machines are being preferred by 180 (60%) respondents at the time of purchase and the remaining 120 (40%) of them choose the semi-automatic ones.

3. Size of Washing Machine: In descending order of preference in terms of the size of Washing Machine, 5.5 kg., tops the list, followed by 5 kg., as it is clear from the corresponding responses of 110 and 100, indicating 36.67% and 33.33%. This order was succeeded by the Washing Machine having the size of less than 4.5 kg., as reported by 60 respondents (20%), constituting 20% of the populace. The least preferred sizes include 6 kg., and more than 6 kg., as indicated by the corresponding respondents i.e.20 (6.67%) and 10(3.33%).

D. Four Wheeler

1. Ownership of Four Wheeler Classification: In the respondents' family, 196(65.33%) husbands own Four Wheeler. The percentage of wives owning the vehicles is less than even half of the percentage of the husbands comparatively. It is evident that only 64 (21.33%) wives own Four Wheeler. The remaining 40 (13.33%) respondents belong to the family where both the husbands and wives own Four Wheeler.

2. Colour Choice of Four Wheelers: The colour choice of 144 (65.45%) husbands out of 220 is 'white', followed by 'black' (7.73%), Grey (7.27%), 'Red' (6.36%) and others (13.19%). Similarly, the colour, 'white' dominates in choice for women (wives), as it is responded by 29 women out of 80, constituting 29% of the populace of the female members. In order of preference of women after 'white', comes 'Grey' (15%), 'Red' (12.5%), Black (7.5%) and others (28.5%).

E. Furniture: In this study, the majority of the respondents (65%) prefer to buy the 'Godrej' branded furniture due to their durability, as responded by 195 respondents of the study area. The remaining 35% (105) of them revealed that their second preferred choice for furniture is local made.

Type and Source of Purchase: All the respondents preferred to buy brand new in case of the durables excepting 58 (19.33%) respondents who have opted to purchase second hand Four Wheelers. The major source of finance for purchasing the

durables has been the 'personal savings' of the respondents. It is evident from the fact that 96% (288) of the Television buyers, 88.66% of the furniture buyers, 88% (264) of the Refrigerator buyers and Washing Machine buyers and 75.33% (226) of Four Wheeler buyers have used their personal savings.

Reasons for Purchase of Durables: Out of 300, 75.33 per cent of the respondents have cited the 'necessity' is the most important reason for their purchase of durables, as it is evident from its top ranking, followed by 'comfort and convenience' that constitute 42.66 per cent of the populace. Thereafter, the reason, 'social status' was indicated by 33.33 per cent of the respondents. These reasons are more important for purchase of durables as evidenced by their consecutive ranks ranging from I to III. The reasons for purchase of durable items, in descending order, include 'To save time', 'To maintain autonomy', 'To increase assets, 'To Gain Knowledge' and 'To avoid Unnecessary expenditure'. These reasons are clearly indicated by their ranks ranging from IV to VII consecutively. The least important reasons include 'To Gain Knowledge' and 'To avoid Unnecessary expenditure', as they stand last (VII) in ranking order.

Sources of Knowledge: 'TV Advertisement' becomes the most important source of knowledge to the consumers for purchase of , 'Television' and 'Refrigerator' as it is apparent from its top ranking whereas '*Friends and Relatives*' become the primary source of information of 'Washing Machine' and 'Four Wheeler'. However, '*Husband*' is the source of knowledge in purchase of 'Furniture'. '*Hording*', '*Wall Paints*', '*Radio Advertisement*', '*Mobile SMS*' '*Internet*', and '*Colleagues*' are not the major sources of information for consumers in purchase of all the selected durables; Television, Refrigerator, Washing Machine, Four Wheeler and Furniture.

Inducement Factors: 'Previous experience' of the respondents is the most important inducement factor for purchase of Television, Refrigerator and Furniture.

However, in case of Washing Machine purchase, ‘advertisement’ has been the most inducing factor whereas the ‘family members’ wish’ is the crucial factor in purchase of Four Wheeler.

Factors Influencing Purchase Decisions: ‘Performance’ of the product is the most influencing factor in making purchase decisions of , Television, Refrigerator, Washing Machine, Four-Wheeler and Furniture. ‘Guarantee and Design’ are the second most influencing factors in purchase of Television whereas the second most influencing factors of purchase decision include ‘Colour’ for Refrigerator and Washing Machine, ‘Brand’ for Four-wheeler and ‘Price’ for Furniture. The ‘price’ becomes the third most influencing factor in case of purchase decision of three durables, Refrigerator, Washing Machine and Four-wheeler and fourth in case of Television. The analysis further reveals that the factor ‘neighbours’ envy’, does not influence at all in purchase of all these selected durables

Reasons for selecting a particular shop: The customers’ most important reasons for selecting a particular shop for buying the selected durables – Television, Refrigerator, Washing Machine, Four Wheeler and Furniture – are ‘Convenience in Location ‘ and ‘Friends and Relatives’ recommendation’, as these variables rank first in order. Their second most important reasons for the purchase include ‘ Credit facility’ and ‘Less Formality’, as they rank second and followed by the ‘Dealers’ Opinion’ which scores third rank. ‘Goods after Sales Service’ which ranks fourth, and ‘Price Offer Facility’ and ‘Own experience’ become the fifth in ranking for their reasons of purchase. These least important reasons, as cited by the respondents for the purchase of durables, include ‘Goodwill’, ‘Show Room’ and ‘More Choices’ which rank sixth in order of ranking.

Problems faced in Purchase of Durables: The study revealed that, out of 300 respondents, 84.82 per cent of them reported that they do not face any major problems in their purchase decisions of durables whereas only 15.18 per cent of

them had accepted that they did face certain problems. Amongst the accepted ones, their major problems faced, however, include purchase decision without adequate enquiries, wrong decisions, cheated by dealers, misleading advertisement, wrong information etc., which constitute more than 50 per cent of their problems. These are obvious from their ranking from I to V.

ROLE OF FAMILY MEMBERS IN PURCHASE DECISION

The study revealed the role of family members in purchase decision of the durables as under;

A. Television: Amongst the family members, it is observed that Husband, Wife and Children are playing more dominant and positive role independently whereas the Husband and Wife make such decisions jointly in the purchase of Television. Husband plays the most dominant role in taking a decision on the 'Model, of Television while making the purchase. Similarly, his role appears to be dominant as initiator, decider of the time, place, brand, size, mode of purchase, and actual purchase of Television. Wife is playing the most dominant role as a *nurturer* as it is evident from the responses of 24.67 percent of housewives and as *replacement initiator* (50%) amongst all other replacement initiators, followed by the role of *influencer* and *motivator*, constituting 60 percent each. Comparatively, the children are not very dominant in purchase decision of Television. The encouraging feature from the analysis is that their joint roles (Husband and Wife) are the most dominant in purchase of the durable.

B. Refrigerator: Amongst the family members, it is observed that Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Refrigerator. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and

replacement initiator. Therefore, Husband and Wife play the most dominant roles as deciders of Time, Place, Brand, colour, Model, Size, Mode and actual purchase of Refrigerator which ranks first among various roles. However, the analysis further reveals that 'Wife' plays the roles of *Influencer*, *Motivator* and *Nurturer* independently, as it is clear from the percentage of respondents i.e. 37.33%, 36% and 36.67% respectively. The role of women is remarkable, as compared with all other family members. Therefore, among the *Replacement Initiators*, they constitute 73.33% altogether. All these roles are being played by 'Husband and Wife' and 'Wife' predominantly. However, the role of low intensity is witnessed in 'Friends and Relatives', as revealed by the ranks. Similar trend is revealed in case of 'Husband & Children' and 'Wife and Children'.

C. Washing Machine: Amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Washing Machine. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. Therefore, Husband and Wife play the most dominant roles jointly as deciders of Time, Place, Brand, Size, Mode and actual purchase of Washing Machine which ranks first among various roles. However, the analysis further reveals that 'Wife' plays the roles of *Initiator* (50.67%), *Influencer* (41.33%), *Motivator* (42.67%) *Nurturer* (39.33%), *Decider of Colour* (36.67%), *Model* (40%) and *replacement initiator* (62.5%) independently. Thus, all these roles are being played by 'Husband and Wife' and 'Wife' predominantly. However, the role of low intensity is witnessed in 'Friends and Relatives', as revealed by the ranks. Similar trend is revealed in case of 'Husband & Children' and 'Wife and Children'.

D. Four Wheeler: Amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in

the purchase of Four Wheeler. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. Therefore, Husband and Wife play the most dominant roles jointly as motivators, deciders of Time, Place, colour, Size, and actual purchase of Four Wheeler which ranks first among various roles. However, the analysis further reveals that ‘Husband’ alone plays the roles of Influencer, Nurturer, decider of brand, colour, model and replacement initiator independently and therefore his role appears to be more dominant than wife in purchase of the durable, Four Wheeler. Thus, all these roles are being played by ‘Husband, Children, and Wife’ and ‘Wife’ predominantly. However, the role of low intensity is witnessed in ‘Friends and Relatives’, as revealed by the ranks. Similar trend is revealed in case of ‘Husband & Children’, ‘Wife & Children. The role of wife alone in purchase of the durable, ‘Four Wheeler’ also appears to be *less dominant* as compared with her husband and other family members.

E. Furniture: Amongst the family members, Husband and Wife are playing more dominant and positive role independently who make such decisions jointly in the purchase of Furniture. It is apparent from analysis of the ranks of their roles – initiator, influencer, motivator, nurturer, and decider of the time, place, brand, colour, model, and size, mode of purchase, purchase, and replacement initiator. It has also been observed that the roles of both husband and wife as *replacement initiator* are equal, as it is evidenced from the ranks who enjoy equally first ranks. Thus, Husband and Wife play the most dominant roles jointly. Thus, all these roles are being played by ‘Husband, Wife’, Children and ‘Husband and Wife’ independently and predominantly. However, the role of low intensity is witnessed in ‘Friends and Relatives’, as revealed by the ranks. Similar trend is revealed in case of ‘Husband & Children’, ‘Wife & Children.

Regression Analysis:

The Multiple Linear Regression Analysis shows the following results;

A. Television: The factor '*Occupation*' appears to be highly significant in playing the roles of '*Influencer*', '*Motivator*' and '*Nurturer*' whereas the independent variable, '*Family Income*' shows high level of significance in the role of '*Initiator*'. However, the independent variable, '*Religion*' appears to be less significant in the roles of '*Influencer*', '*Motivator*' and '*Nurturer*'.

B. Refrigerator: The factor '*Occupation*' has been found to be highly significant in playing the roles of '*Influencer*', '*Motivator*' and '*Nurturer*'. Similarly, the variable, '*Family Income*' shows high level of significance in the role of '*Initiator*'. But, the factors, '*Religion*' appears to be moderately significant in the roles of '*Influencer*' whereas, the variable '*Family Type*' is moderately significant in the roles of '*Motivator*' and '*Nurturer*'.

C. Washing Machine: The independent variable '*Occupation*' is found to be highly significant in playing the roles of '*Initiator*', '*Influencer*', and '*Motivator*' whereas the factor, '*Locality*' shows less level of significance in the role of '*Nurturer*'.

D. Four Wheeler: The factor '*Occupation*' has been found to be highly significant in playing the roles of '*Initiator*' and '*Motivator*'. However, the independent variable, '*Locality*' shows less level of significance only in the role of '*Nurturer*'.

E. Furniture: The demographic factor, '*Education*' seems to be highly significant in the roles of '*Influencer*' and '*Motivator*'. Likewise, the variable '*Occupation*' appears to be highly significant in playing the role of '*Motivator*'. On contrary, the

variable '*Religion*' is less significant in the role of '*Influencer*' whereas the factor '*Locality*' is less significant in the role of '*Initiator*'.

It was also found that there is no remarkable significance in dominance of women in the six roles as initiator, influencer, decider of the time for purchase, decider of the place for purchase, decider of the brand, and actual purchaser of the selected durables based on their employment status. However, there exists inverse relationship between the working and non working women in discharging their roles in family purchase decision of durables. Thus, the analyses have proved the twin hypotheses viz; (i) there is no significant association between working and non-working women and the role of members in family purchase decision making and (ii) there is no significant relationship between town and village families and the role of members in family purchase decision making and therefore stand accepted.

FINAL DECISION MAKERS IN FAMILY PURCHASE OF DURABLE GOODS

Based on the present study, it was observed that the following are the final decision makers in family purchase of durables goods;

1. Final Decision Maker – ‘Husband’: Out of 300 respondents, in the opinion of wives, 108 ‘Husbands’ are the final decision makers in purchase of the selected durables whereas 192 women are the final decision makers, as reported by the sample respondents. According to them, the husbands are taking the final decision of the purchase of durables because of various reasons and factors. Of them, the most important reasons, on the basing of their ranks, include '*good knowledge*' 'husbands' taste is good' and 'mobilizes money for the purchase'. Besides, 53.7 per cent of the respondents disagreed to the view that their husbands are dominant.

2. Final Decision Maker – ‘Wife’: Only 192 (64 percent) respondents out of 300 have agreed that ‘Wife’ takes the final decisions in purchase of the selected durables. According to them, the wives are taking the final decision of the purchase of durables because of various reasons and factors. Of them, the most important reason is that the wives are having ‘*self confidence*’, followed by the reasons that they have good knowledge and economic freedom.

The analysis of variation in the role of final decision making by Husband and Wife reveals that women enjoy comparatively higher dominance than their counterparts in family purchase decision for durables as evident from their mean score of 38.5 and 29.5 respectively.

DEMOGRAPHIC FACTORS AND THE ROLE OF WOMEN IN FINAL DECISION MAKING

The analysis during the study has highlighted the impact of the demographic factors and the role of women in final decision making as under;

- 1. Age:** On the basis of Age, it is obvious that the final decision makers of women belong to the age group of 46-60.
- 2. Education:** It was also observed that 33.33 per cent of the final decision makers are Post-Graduates.
- 3. Occupation:** The analysis of the data revealed that, out of 300, 97 respondents are homemakers who constitute 50.52 per cent of the population. This indicates that most of the final decision makes are homemakers.
- 4. Monthly Income:** Most of the respondents’ monthly income in their family does not exceed Rs. 20000 as it apparent that 128 respondents, constituting 66.67 per cent are from this category. Reportedly, 51 respondents’ (26.56 per cent) monthly

income is ranging from 20001 to 40000 and the remaining 13 respondents' (6.77 per cent) income exceeds 40000 per month. Thus, it shows that the income of most of the women decision makers does not exceed Rs.20000 per month.

5. Religion: The religion of the majority (153) of respondents is Christianity. It is therefore obvious that most of the final decision makers of women folk are Christians.

6. Tribe: 80 respondents, as revealed by 41.66 per cent, do belong to Sema and other Tribes which is evident that most of the final decision makers belong to Sema, Lotha and other tribes which include Sangtam, Chang, Rengma, Yimchunger, Konyak etc.

7. Family Size: Out of 300 respondents, 72.92 per cent of the respondents' (140) family has 4-5 members Therefore, it is clear that the family of final decision makers has 4-5 members.

8. Number of Children: The study revealed that 160 (83.33%) respondents' families have only upto 2 children and the remaining 32 (16.67%) respondents have more than 2 children in their families. Thus, the family of final decision makers has upto 2 children.

9. Wealth: There are 134 (69.79 per cent) of the respondents' wealth is below 2 lakhs and the wealth of the remaining 58 (30.21 per cent) respondents' family exceeds 2 lakhs. The study does prove that the wealth of the final decision makers does not exceed 2 lakhs.

10. Type of Family: During the study, 76.56 per cent of the (147) respondents who have nuclear type of family whereas 23.43 per cent of them (45) belong to joint family. Hence, it is obvious that the final decision makers of durables belong to nuclear family.

Based on the factors such as confidence, independence, knowledge, education etc., the women final decision makers have been categorized into (i) women whose husbands have no interest in purchase of the durables, (ii) women whose husbands are not residing with them, and (iii) women who have money on their own. These are evident from the responses of the women respondents that 89.58 per cent, 84.38 per cent and 78.13% of them agreed upon the view respectively.

TESTING OF HYPHOTHESES:

In this part of the Section, an attempt is being made to bring forth the result of hypotheses testing.

The following two hypotheses were identified for testing so as to make an in depth study of the role of women in household decision making for purchase of the selected durables:

- There is no significant association between working and non-working women and the role of members in family purchase decision making.
- There is no significant relationship between town and village families and the role of members in family purchase decision making.

In order to study the relationship between the working and non-working women and the role of family members in purchase decisions of durables, six-roles, out of 13 , in family decision making - initiators, influencers, Decider of the time of purchase, Decider of the place of purchase, brand decision and actual purchaser have been considered. The analysis reveals that there is no remarkable significant relationship in dominance of women with regard to the selected roles based on their

employment status that could be observed from the findings. The responses of the women from both categories do not have much deviation, as observed from the result of Multiple Linear Regression Analysis. Therefore, the hypothesis HO1 is proved and accepted.

In order to find out whether there is any deviation in family purchase decision depending upon the place of residence (Town or Village), six roles, out of 13, of family decision making such as initiators, influencers, Deciders of time, Decider of the place, Decider of the brand and Actual purchasers have been considered. The analysis and comparison of rankings reveal that there is no remarkable significant relationship between the town and village families and the chosen roles of members in purchase of the selected durables based on their place of residence. The responses of the women from both the town and village do not have much deviation, as observed from the result of rank analysis. Thus, the hypothesis, HO2 is proved and accepted.

Further, in order to ascertain the variation in the dominance of Husband and Wife in Family Purchase Decision, the responses of the respondents to the items recorded on five degrees for the dominance of husbands and wives in family purchase decision separately. There were nine items of factors for ascertaining the dominance of husbands and eleven items were there for ascertaining the dominance of wives in the purchase decision of durables. The most desired response was awarded 5 (five) scores and the least 1 (One). Thus, the maximum score for husbands' dominance will be 45 (9×5) and for wives' dominance would be 55 (11×5). Accordingly, the variation in the dominance of husband and wife in the purchase decision for the selected durables has been analyzed and depicted in the following Table;

Variation in the Dominance of Husband and Wife in Family Purchase Decision

| Family Member | Average Score | Range | | No. of Respondents | |
|---------------|---------------|-------|----|--------------------|---------------|
| | | | | Above Average | Below Average |
| Husband (108) | 29.5 | 19 | 45 | 53 | 55 |
| Wife(192) | 38.5 | 19 | 55 | 100 | 92 |

Source: Field Survey

It has been observed from the above Table that average score of the Husband is 29.5 whereas the average score of the Wife is 38.5. Out of 108, 55 Husbands got scores below average and 53 Husbands got scores above average. In case of 192 wives, the average score is 38.5 with 92 wives got scores below the average and 100 wives got scores above the average. Since the mean score of wife is higher than the mean score of the Husbands, it is inferred that women enjoy comparatively higher dominance than their counterparts in family purchase decision for durables.

SUGGESTIONS AND RECOMMENDATIONS

In this Section of the Chapter, the following suggestions are made to provide a better insight into the role of women in household purchase decision as compared to other family members in the study area;

1. Joint or collective decisions, with the consent of all the family members, will be better for sound purchase decisions.
2. Dealers must be cooperative. They must possess thorough knowledge about the items what they deal in and give accurate information about the goods to the customers.

3. Sharing of experience with friends, colleagues, and relatives will entail effective purchase decisions.
4. Planning, family Income and financial implications or budget for purchase of durables should be taken into account while making decisions and hence hasty decisions should be avoided.
5. The customers must be cautious and be careful of deceptive advertisements. One must go with his/her previous experience rather than getting them carried away by such misleading advertisements.
6. Instead of random purchase of durables, only necessities which suit one's lifestyle and needs should be preferred for such purchases. The customer should adopt cautious approach to go after discount offers or cheaper goods. Rather, they must prefer those products having adequate after- sales- service. Customer should thoroughly scrutinize the discount offers of the sellers.
7. Adequate enquiry about the products must be made beforehand in terms of durability, credit facility, service conditions, economy, reputation of manufacturers, performance, comfort and convenience, goodwill of the dealers, utility, market price, location, quality, brand, after sale service, and availability of the spare parts before the actual purchase is made. Relevant information should be collected for making such decisions. Catalogues pertaining to products, visiting many show rooms and consultations with dealers for opinion will be of great help to acquire more knowledge about the products and determine fair price. However, the consumers must be very cautious in selecting a particular brand and not to go by the opinion of dealers blindly to avoid cheating. Such purchases can be made from reputed dealers having reasonable goodwill.
8. Knowledgeable and Experienced people having used such durables must be consulted, wherever necessary, before making a final purchase. Shipment facility of the seller should be scrutinized properly while ordering the selected durables

through online shopping. Internet facility can be used to obtain more information about the products.

9. Test Check of the product must be made at the point of purchase.

10. The marketers must take the spousal influences and the purchasing pattern of a family in to consideration while designing their marketing mix to win permanent customers for their products by ensuring maximum satisfaction to them.

Future Scope of the Study: The State of Nagaland has 11 (Eleven) districts viz; Kohima, Mokokchung, Tuensang, Mon, Zunheboto, Wokha, Phek, Dimapur, Kiphire, Longleng and Peren. This study has, however, been undertaken only in three districts of Nagaland i.e. Kohima, Dimapur and Mokokchung. The remaining eight districts of the State are, thus, kept outside the purview of this enquiry. In this study, more focus is given on marketing aspects rather than sociological features. Hence, all the members of a family, including women, are considered as consumers. All other cultural, inter and intra tribal influences are not covered under this investigation.

For this study, the factors influencing the purchase decisions of only the selected durables are taken into account. Similar studies on the influence of other factors, which are not considered under this study, on purchase decisions, selecting similar other durables, can be carried out for promoting better understanding of the phenomenon. Divorced or separated women and widows are excluded from this study. This research is anticipated to provide a deep insight into the problem and lay an adequate framework for future directions of the research. This will certainly enrich the existing literature in the field of marketing management.

Research on the following lines can be undertaken by future researchers;

1. The Changing Perception and Buying Behaviour of Women Consumers in India: A Study with reference to Nagaland.
2. Purchase Pattern of Durable Buyers in Nagaland: An Evaluative Study.
3. Role of Husbands and Children in Family Purchase Decision Making of Durables in Nagaland.

CONCLUSION

No doubt, the study has thrown light on the role of women in household purchase decision. All the family members influence the household purchase decisions of the durables in general. Particularly, amongst them, the majority women (Wives) are, however, found to be the final decision makers of the durables, especially as compared with men (Husbands). The dominance of women is caused by multifarious factors which include '*self confidence*', '*good knowledge*' and '*economic freedom*'. Further, the women are also compelled to take the final decision for purchase of the durables owing to a reason that their husbands are away from them.

Of course, they are equally good in making choices, educated, working and independent too. Last but certainly not the least, it can be inferred, based on this present empirical study, that the women, undoubtedly, play a more dominant role in household decision making process as compared with their husbands, especially in purchase of the selected durables, in Nagaland.

This study is presented with a hope that this will definitely draw the attention of future researchers, academicians and even marketers. If the study helps them in any form, the researcher will feel that his efforts are amply recognized.

APPENDICES

Annexure - I

INTERVIEW SCHEDULE

For collection of data for the research topic

on

**AN EMPIRICAL STUDY OF THE ROLE OF WOMEN IN HOUSEHOLD
DECISION MAKING PROCESS IN KOHIMA, DIMAPUR AND
MOKOKCHUNG DISTRICTS OF NAGALAND**

(A Ph.D Study)

***Research Scholar: E. Thangasamy, Department of Commerce, Nagaland
University, Kohima campus***

I. PERSONAL INFORMATION

1. Name :
2. Age (in years) :
3. Marital Status : Married/Unmarried
4. Educational Level : Below Matric/Higher Secondary/Under Graduate/Post Graduate
5. Occupational Status : House Wife/Self-employed/Pvt. Service/Govt. service
6. Monthly Income : Husband Wife
- | | | |
|-----------------|-------|-------|
| Below Rs.10000 | _____ | _____ |
| Rs.10001-20000 | _____ | _____ |
| Rs.20001-30000 | _____ | _____ |
| Rs.30001-40000 | _____ | _____ |
| Rs.40001-50000 | _____ | _____ |
| Rs.50001& above | _____ | _____ |
7. Religion : Hindu/Christian/Muslim/Others
8. Tribe/Community : Ao/Lotha/Sema/Angami/Others
9. Locality of your house : Village/Town
10. Size of Family : Adult _____ Children _____ Total _____
- Age of Children : 1. _____ 2. _____ 3. _____
11. Family Type : Nuclear Family/Joint Family

II. BUYER BEHAVIOUR

1. Why did you buy the durable items? (Please rank them)

- a. Necessity ()
- b. Social Status ()
- c. Comfort & Convenience ()
- d. To gain knowledge ()
- e. To avoid unnecessary expenditure ()
- f. To save time ()
- g. To increase assets ()
- h. To maintain economy ()

2. State what are the durable goods you own.

Brand

- 1. Vacuum Cleaner _____
- 2. Water Purifier _____
- 3. Computer/Laptop _____
- 4. Car _____
- 5. Air-conditioner _____
- 6. Dish washer _____
- 7. Micro Oven _____
- 8. Grinder _____
- 9. Mixer _____
- 10. DVD Player _____

11. Mobile Phones _____

12. Printer _____

13. Furniture _____

3. State your durable goods' specification:

Television : Ordinary/LCD/LED

Brand : _____

Size : _____

Washing Machine : Front door/Top door/Fully automatic/Semi automatic

Size : _____

Brand : _____

Refrigerator : Double door/Single door

Size : _____

Brand : _____

Colour : _____

Four-wheeler :

Brand : _____

Fuel Mode : _____

Colour : _____

Furniture :

Type (Steel/Wooden): _____

Brand : _____

4. Through which sources you have gained the knowledge of durable goods?

| | Television | Refrigerator | Washing Machine | Four-wheeler | Furniture |
|-------------------------|------------|--------------|-----------------|--------------|-----------|
| 1. Newspaper | - | - | - | - | - |
| 2. TV Advertisement- | | - | - | - | - |
| 3. Hordings | - | - | - | - | - |
| 4. Wall Paints | - | - | - | - | - |
| 5. Friends/Relatives | - | - | - | - | - |
| 6. Sales Rep./Dealers- | | - | - | - | - |
| 7. Magazines | - | - | - | - | - |
| 8. Catalogues | - | - | - | - | - |
| 9. Radio Advertisement- | | - | - | - | - |
| 10. Husband | - | - | - | - | - |
| 11. Mobile SMS | - | - | - | - | - |
| 12. Internet | - | - | - | - | - |
| 13. Neighbours | - | - | - | - | - |
| 14. Colleagues | - | - | - | - | - |

5. What induced you to buy the brand you are using now? (Please Rank)

| Sl. No. | Mode of Inducement | Television | Refrigerator | Washing Machine | Four-wheeler | Furniture |
|---------|--------------------|------------|--------------|-----------------|--------------|-----------|
| 1. | Advertisement | | | | | |

| | | | | | | |
|----|------------------------------|--|--|--|--|--|
| 2. | Previous experience | | | | | |
| 3. | Friends | | | | | |
| 4. | Relatives | | | | | |
| 5. | Goodwill of the manufacturer | | | | | |
| 6. | Reputation of retailer | | | | | |
| 7. | Retailer's recommendation | | | | | |
| 8. | Family members' wish | | | | | |

6. What was the source of your purchase of durables you are using now?

| Sl.No. | Mode/Source of Purchase | Television | Refrigerator | Washing Machine | Four-wheeler | Furniture |
|--------|-------------------------|------------|--------------|-----------------|--------------|-----------|
| 1. | Personal savings | | | | | |
| 2. | Borrowed Money | | | | | |
| 3. | Installments | | | | | |
| 4. | Gift | | | | | |

7. While making the purchase, State the factor which influenced you in purchase decision?

I.TELEVISION:

| Sl.No. | Influenced Factor | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|---------------|-----------------------------|-----------------------|--------------|-------------------|-----------------|--------------------------|
| i) | Price | | | | | |
| ii) | Performance | | | | | |
| iii) | Brand Name | | | | | |
| iv) | Discount Offer | | | | | |
| v) | Guarantee | | | | | |
| vi) | Colour | | | | | |
| vii) | Design | | | | | |
| viii) | Availability of spare parts | | | | | |
| ix) | Durability | | | | | |
| x) | Neighbours' envy | | | | | |
| xi) | Model | | | | | |
| xii) | Popularity | | | | | |

II.REFRIGERATOR

| Sl.No. | Influenced Factor | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|---------------|-----------------------------|-----------------------|--------------|-------------------|-----------------|--------------------------|
| i) | Price | | | | | |
| ii) | Performance | | | | | |
| iii) | Brand Name | | | | | |
| iv) | Discount Offer | | | | | |
| v) | Guarantee | | | | | |
| vi) | Colour | | | | | |
| vii) | Design | | | | | |
| viii) | Availability of spare parts | | | | | |
| ix) | Durability | | | | | |
| x) | Neighbours' envy | | | | | |
| xi) | Model | | | | | |
| xii) | Popularity | | | | | |

III.WASHING MACHINE

| Sl.No. | Influenced Factor | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|---------------|-----------------------------|-----------------------|--------------|-------------------|-----------------|--------------------------|
| i) | Price | | | | | |
| ii) | Performance | | | | | |
| iii) | Brand Name | | | | | |
| iv) | Discount Offer | | | | | |
| v) | Guarantee | | | | | |
| vi) | Colour | | | | | |
| vii) | Design | | | | | |
| viii) | Availability of spare parts | | | | | |
| ix) | Durability | | | | | |
| x) | Neighbours' envy | | | | | |
| xi) | Model | | | | | |
| xii) | Popularity | | | | | |

IV.FOUR-WHEELER

| Sl.No. | Influenced Factor | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|---------------|-----------------------------|-----------------------|--------------|-------------------|-----------------|--------------------------|
| i) | Price | | | | | |
| ii) | Performance | | | | | |
| iii) | Brand Name | | | | | |
| iv) | Discount Offer | | | | | |
| v) | Guarantee | | | | | |
| vi) | Colour | | | | | |
| vii) | Design | | | | | |
| viii) | Availability of spare parts | | | | | |
| ix) | Durability | | | | | |
| x) | Neighbours' envy | | | | | |
| xi) | Model | | | | | |
| xii) | Popularity | | | | | |

V.FURNITURE

| Sl.No. | Influenced Factor | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|--------|-----------------------------|----------------|-------|------------|----------|-------------------|
| i) | Price | | | | | |
| ii) | Performance | | | | | |
| iii) | Brand Name | | | | | |
| iv) | Discount Offer | | | | | |
| v) | Guarantee | | | | | |
| vi) | Colour | | | | | |
| vii) | Design | | | | | |
| viii) | Availability of spare parts | | | | | |
| ix) | Durability | | | | | |
| x) | Neighbours' envy | | | | | |
| xi) | Model | | | | | |
| xii) | Popularity | | | | | |

8. What will be your reaction if you are dissatisfied with the durables after using it?

i) Complain to stores _____

ii) Complain to Manufacturers _____

- iii) Stop buying that brand _____
- iv) Stop buying from that store _____
- v) Warn friends _____
- vi) Make complaint to Pvt./Govt. _____
- vii) Initiate Legal Action _____

9. Please indicate your role in decision making for the durable goods you are using now at home.

Note: The response may be codified as;

H – Husband W – Wife (Self) C- Children H & W – Husband & Wife
 H & C – Husband & Children W & C – Wife & Children F – Friends & Relatives

| Sl.No. | Role | Television | Refrigerator | Washing Machine | Four-Wheeler | Furniture |
|--------|---------------------|------------|--------------|-----------------|--------------|-----------|
| 1. | Initiator | | | | | |
| 2. | Influencer | | | | | |
| 3. | Motivator | | | | | |
| 4. | Nurturer | | | | | |
| 5. | Decider of the | | | | | |
| | a. time of purchase | | | | | |
| | b. place | | | | | |
| | c. brand | | | | | |
| | d. colour | | | | | |

| | | | | | | |
|----|--------------------------|--|--|--|--|--|
| | e. model | | | | | |
| | f. size | | | | | |
| | g. mode (cash/credit) | | | | | |
| 6. | Purchase | | | | | |
| 7. | Replacement initiator | | | | | |

10. Have you replaced the durables or using it now? If replaced, how?

| Sl.No. | Mode of Replacement/ Use | Television | Refrigerator | Washing Machine | Four-Wheeler | Furniture |
|--------|-------------------------------------|------------|--------------|-----------------|--------------|-----------|
| 1. | Sold | | | | | |
| 2. | Exchanged | | | | | |
| 3. | Gifted | | | | | |
| 4. | Using it now for some other purpose | | | | | |
| 5. | Threw it as a garbage | | | | | |

11. Reason for selecting the particular shop (Please Rank):

i) Goodwill ()

ii). Credit facility ()

- iii) Convenience in location ()
- iv) Good after sales service ()
- v) Price offer facility ()
- vi) Dealer's opinion ()
- vii) Show room ()
- viii) More choices ()
- ix) Own experience ()
- x) Less formality ()
- xi) Friends/Relatives' Recommendation ()

12. Who usually takes the final decision in purchase of durable goods?

HUSBAND: _____

WIFE: _____

If husband, what is your opinion?

| Sl.No. | Factor | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|--------|-------------------------|----------------|-------|------------|----------|-------------------|
| i) | He is dominant | | | | | |
| ii) | His taste is good | | | | | |
| iii) | He mobilizes money | | | | | |
| iv) | He knows better than me | | | | | |

| | | | | | | |
|-------|----------------------------|--|--|--|--|--|
| v) | He has good knowledge | | | | | |
| vi) | I am not working | | | | | |
| vii) | I am less educated | | | | | |
| viii) | I am dependent | | | | | |
| ix) | My choice will not be good | | | | | |

If wife, what is your opinion?

| Sl.No. | Factor | Strongly Agree | Agree | No Opinion | Disagree | Strongly Agree |
|--------|-------------------|----------------|-------|------------|----------|----------------|
| i) | I am working | | | | | |
| ii) | I am educated | | | | | |
| iii) | I am dominant | | | | | |
| iv) | Have money on own | | | | | |

| | | | | | | |
|-------|--------------------------|--|--|--|--|--|
| v) | My choice always be good | | | | | |
| vi) | Husband has no interest | | | | | |
| vii) | Husband is not here | | | | | |
| viii) | I have good knowledge | | | | | |
| ix) | I am independent | | | | | |
| x) | I have economic freedom | | | | | |
| xi) | I have self-confidence | | | | | |

13. Problems: State the problems faced by you in purchase decision of durable goods.

- i) Wrong decision _____
- ii) Cheated by dealers _____
- iii) Overinvestment _____
- iv) Unnecessary investment _____
- v) Unnecessary payment of interest _____
- vi) Not necessary _____

- vii) Misleading Advertisement _____
- viii) Credit purchase _____
- ix) Purchase decision without adequate enquiries _____
- x) Poor sales service _____
- xi) Undue burden _____
- xii) Over maintenance _____
- xiii) Wrong Information _____

14. Suggestions:

Please render your valuable suggestions to improve the purchase decision of the durable goods:

- 1. _____
- 2. _____
- 3. _____
- 4. _____

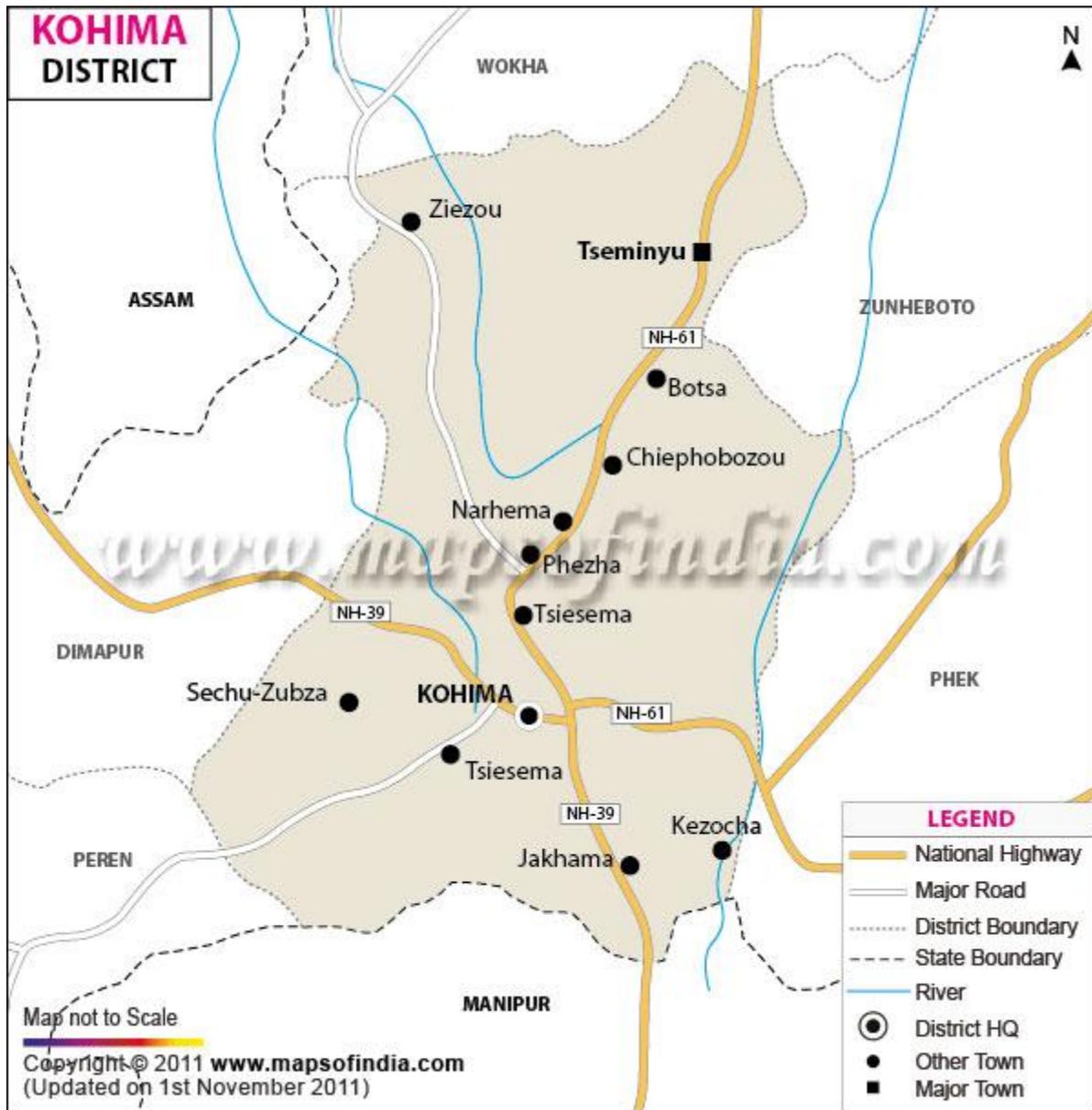
Annexure – II

PHYSICAL MAP OF NAGALAND STATE



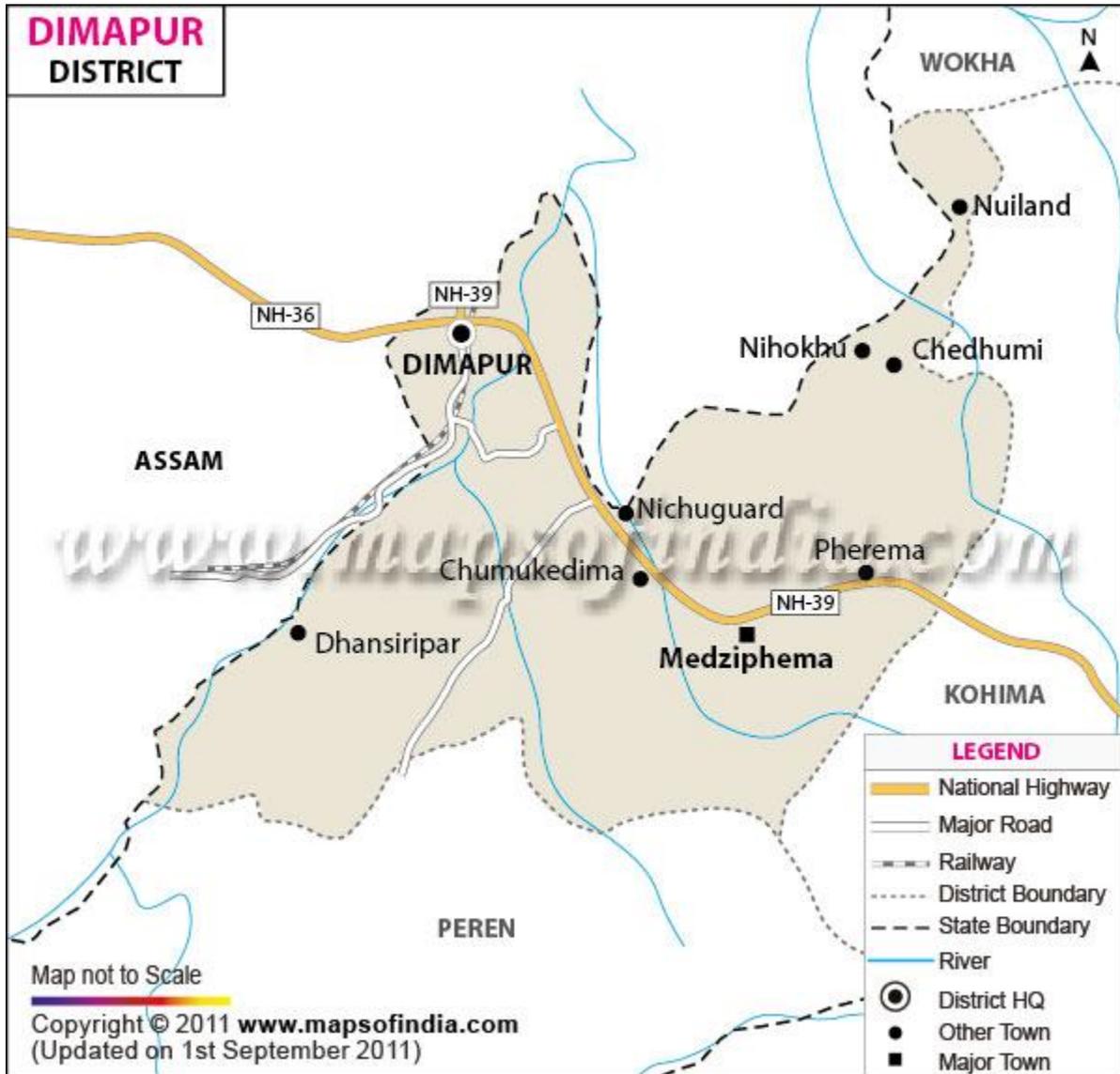
Annexure – III

PHYSICAL MAP OF THE KOHIMA DISTRICT OF NAGALAND



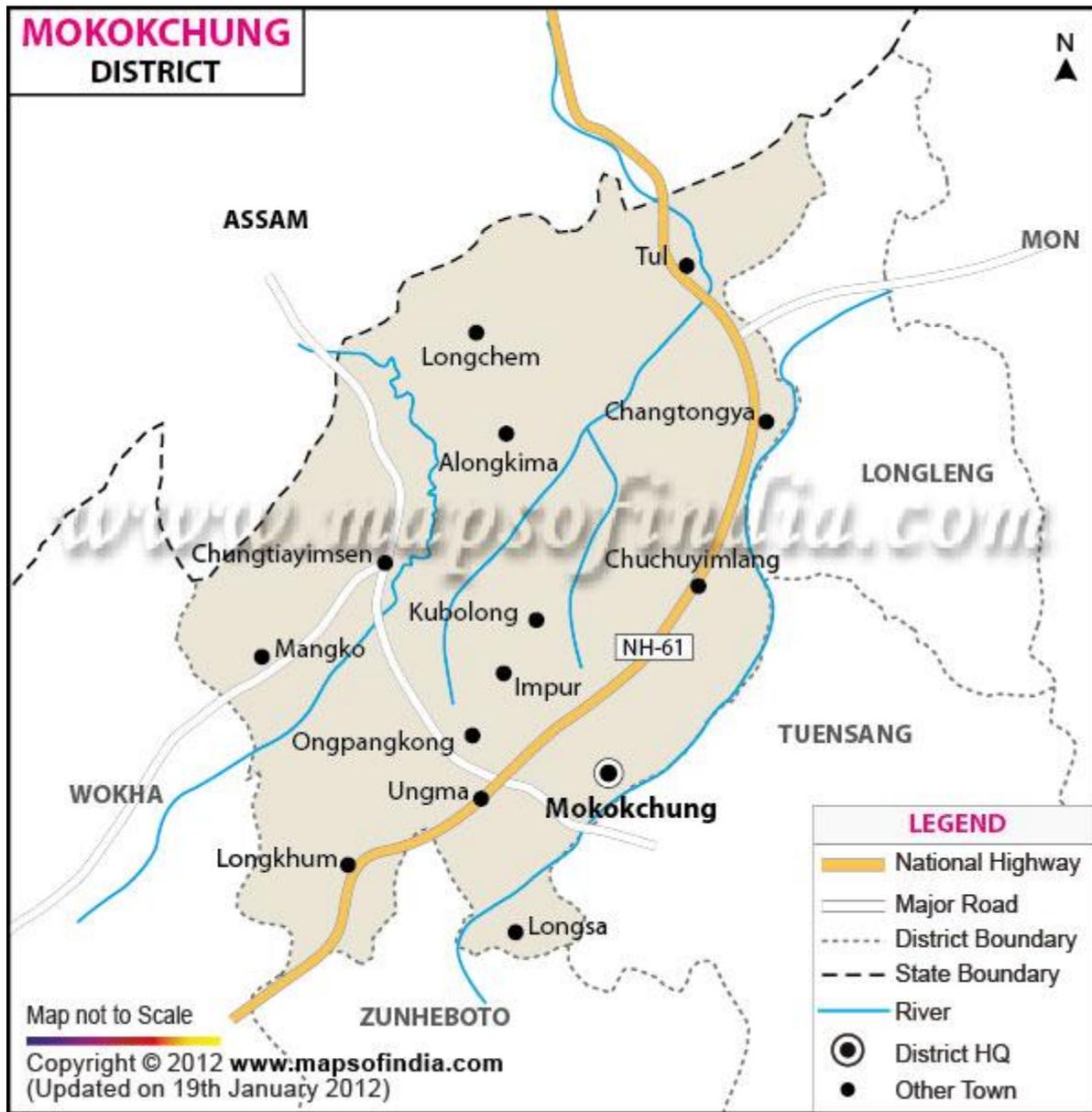
Annexure – IV

PHYSICAL MAP OF THE DIMAPUR DISTRICT OF NAGALAND



Annexure – V

PHYSICAL MAP OF THE MOKOKCHUNG DISTRICT OF NAGALAND



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