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Dimensions of Marital Roles on Product Purchase Decision-Making



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ABSTRACT

Background: Since the 1970s, we are well aware that there is a tremendous change in product purchase decision-making by family members in a home. In this, the husband and wife have an equal role in the purchase of household appliances. This is governed by demographic factors such as the increasing number of female workers, higher education levels, and the delayed age of marriage. **Objective:** The purpose of the study is to analyse the dimensions of marital roles in the decision-making process in purchasing home appliances. Materials and Methods: Due to COVID-19 Quarantine Period, the researcher has chosen the online survey method to collect the respondents' data. It was decided to use a non-probability convenience sample technique. The sample was made up of 106 respondents who filled out the questionnaire. Results: From the analysis, we found that the wives show their involvement in the purchase of television only, most of the purchase sub-decisions were made by the husband alone, whereas a few purchases sub-decisions were done jointly by both husband and wife. The study reveals that the joint decision-making by husband and wife was found for the actual purchase decision in the refrigerator and air conditioner, while the purchase of television as well as washing machine, husband decisionmaking was found for the actual purchase.

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List of Abbreviations and Acronyms:

- COVID-19 Coronavirus Disease of 2019
- et al., et alia
- e.g., exempli gratia (for example)
- N Total number of respondents
- HD Husband Dominance
- WD Wife Dominance
- ID Joint Decision

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• DOI – Digital Object Identifier

1.0 INTRODUCTION

Post-purchase, husband and wife play an impart part in the decision-making process when it comes to buying household appliances. Members of a family have an impact on the decision-making process when it comes to buying different things, especially high-value items such as consumer goods utilised by all family members like washing machine, air conditioner, televisions and so on. It demonstrates that the actual target of the seller's is the family as a whole, rather than an individual member. The purpose of this paper is to investigate the dimensions of marital roles in the decision-making process while purchasing household appliances like washing machine, air conditioner, refrigerator and television.

Numerous researches have been done to examine the factors influencing the decision-making of a family members at a time of purchase of goods. It has been claimed that the relative arises, and the impact of the husband and wife should be studied, to understand the complete role of family purchasing decision-making (Strodtbeck, 1951). Ferber and Lee, (1974) suggested that "a clearer understanding of family decision-making would come only from a detailed evaluation of the relative roles played by husbands and wives in the purchase decision-making". An earlier work of Davis (1970) the aspects of marital roles in consumer decision-making were studied. Davis discovered substantial variation in husband-wife roles and different views among husbands and wives as to who had the most important impact in buying automobiles and the furniture for living room. "There are three generalised family decision-making conclusions given by Davis (1976), are (1) Marital role influence will vary by product class (e.g., the work of Wolff, 1958; and Beckman and Davidson, 1962), (2) Marital role involvement within product classes will vary by the stage of the decision process (e.g., Converse et al., 1958; Davis and Rigaux, 1974; and Wilkes, 1975), and (3) Marital role influence for any decision will vary among families (e.g., Aronoff and Crano, 1975)". However, Gupta and Verma (2000) identified that while purchase a household durable goods such as a television set, the husband and wife made a joint decision on when to purchase, which brand, model as well as size to purchase. The husband's influence was robust concerning decision like purchase cost and the selection of dealer. Even children were included in the process of decision-making, particularly in the selection of brand. It was also identified that in low-income families, domination of husband have a significant impact on purchase decisions, while in upper- and middle-class families, the husband and wife jointly engaged in the majority of television purchase decisions. Lakshmi and Murugan (2008) found that the spouses with more than 5 years of tenure of marriage jointly decided to purchase a consumer durable product like television, refrigerator, and washing machine. José Barlés-Arizón et al., (2013) have examined the more significant influence on household purchase decision-making and conflictsolving tactics among the couples. The result of the study shows an unmistakable tendency towards join decisions among the couple, whereas women play an important role in purchasing groceries.

1.1 Objectives of the Study

- To study the demographic variations in the involvement of husband and wife in product purchase decision-making.
- To find out the variations in family buying behaviour at various stages in process of purchasing.

1.2 Testing Hypothesis

• There is a robust association between the demographic variables across various stages in the process of decision-making.

2.0 METHODS AND MATERIALS

Research is a systematic investigation aiming at discovering innovative facts, testing concepts, and so on (Degu and Yigzaw, 2006). This statement was utilised in this research study to examine the impact of marital roles on the stages of product purchasing decision-making. Due to Coronavirus (COVID-19) Quarantine Period, the data for the study was collected through an online survey method conducted between 18th April 2020 to 01st May 2020, through a structured questionnaire. The researcher has chosen the online survey method as the tool for collecting the data from the respondents. A questionnaire was classified into two sections, the first section comprises the respondents' demographic profile, and the second section consists of the stages in product purchase decision-making. The questionnaire was uploaded in Google Form and sent the source link to the respondents via email and WhatsApp. It was decided to use a non-probability convenience sample technique. The sample was made up of 106 respondents who filled out the questionnaire. The Chi-square test was used to determine the association between the demographic variables (and the final purchasing decision-making of household appliances) across various stages in the process of decision-making.

3.0 RESULTS AND DISCUSSIONS

The demographic profile of the sample respondents is well represented in Table 1. The data were collected from married couples, there are 48 men and 58 women were responded to the questionnaire.

- (i) Age: With regards to the age-wise classification of the couples, it was found that the majority (39.6 percent) of the men and 37.9 percent of women are belonging to the age group of 41 50 years, while 62.1 percent of women and 31.3 percent of men age group lies between 31 40 years. The rest, who accounted for 12.5 percent and 16.7 percent of men, were aged 21 30 years and more than 51 years.
- (ii) Education: Concerning educational status, few (6.3 percent) men have finished their schooling, and the rest who accounted for 58.3 percent of men and 34.5 percent of women were completed their post-graduate, followed by 35.4 percent of men and 36.2 percent of women did their doctoral research. The remaining 29.3 percent of women were studied degree courses.
- (iii) Occupation: It is found that there is no entrepreneur in both men and women in the study area. A majority of 58.3 percent of men and 37.9 percent of women are working in a private organization, 53.4 percent of women, and 41.7 percent of men are working in a government sector. The remaining 8.6 percent of women are housewives.
- (iv) Monthly Income: A majority (68.8 percent of men and 36.2 percent of women) of respondents earn above 40,001 as their monthly salary, likely 29.3 percent of women and 22.9 of men income is lies between 10,000 to 20,000 per month. 12.1 percent of women earn 20,001 to 30,000 as their monthly salary, and the rest 8.6 percent of homemakers did not earn money.
- (v) Tenure of Marital Life: The research shows that there is 22.9 percent of men and 56.9 percent of women have completed more than 10 years of their married life, while 22.9 percent of men and 17.2 percent of women have completed 6 to 10 years of married life, followed by 25.9 percent of

women and 14.6 percent of men have completed 1 to 5 years of married life, at last, 14.6% of men have completed less than one year of married life.

(vi) Number of Children: A vast majority (54.2 percent of men and 41.4 percent of women) of respondents have two children, while 51.7 percent of women and 22.9 percent of men have only one child, and 6.9 percent of women have more than two children. The remaining 22.9 percent of men respondents had no children.

Table 2 explains the level of dominance of husband and wife purchasing home appliances. The chi-square analysis was done to determine whether the demographic characteristics impact the influence of husband and wife at various stages of purchase decision-making of home appliances like television, refrigerator, washing machine, and air conditioner (refer Annexure-III).

3.1 Television

Table 2 reveals that the husband played a dominating role in (i) gathering information about the brands and futures, (ii) visiting showrooms, (iii) deciding style and size, (iv) finalizing the specific showroom, and (v) mode of payment for the purchase of television. In comparison, wives' role was more prominent for deciding the budget and gathering information regarding the price of the television. Joint decision-making was high in initiating the idea and time of purchase. In the last and crucial stage of making the actual purchase of television, the husband played an important role.

The result of chi-square analysis (*vide* Table 3) shows that the association between age and decision regarding a specific brand is not significant. The other stages such as (i) initiating the idea of purchase, (ii) gathering information about the price, (iii) brands, (iv) features, (v) visiting showrooms, (vi) decision regarding how much to spend, (vii) time of purchase, (viii) style or type, (ix) size, (x) finalising the showroom, (xi) mode of payment, and (xii) actual purchase have a significant association with age of the respondents at 95 percent of confidence level.

The result of chi-square found that the education and monthly income have a robust association at the stages in decision-making areas like (i) starting an idea of purchase, (ii) gathering information about the price, (iii) brand, (iv) future, (v) visiting stores or showrooms, (vi) deciding on the amount to be spent, (vii) style/type, (viii) size, (ix) finalising the specific brand and showrooms, (x) when to buy, (xi) mode of payment and (xii) actual purchase decision-making of television at 95 percent of confidence level (*vide* Table 3).

Decision on the amount to spend doesn't significantly affect the tenure of marital life (*vide* Table 3). The other stages namely (i) starting an idea of purchase, (ii) gathering information about the price, (iii) brand, (iv) future, (v) visiting of stores or showrooms, (vi) deciding style/type, (vii) size, (viii) finalising the specific brand and showrooms, (ix) when to buy, (x) mode of payment and (xi) actual purchase have a significant association with the tenure of marital life of the respondents.

3.2 Refrigerator

Husband domination was more for (i) deciding the budget, (ii) gathering information regarding price, (iii) brand, and futures, (iv) visiting showrooms, (v) decision about size, (vi) style, (vii) brand, and (viii) time of purchase. Here, wife doesn't play any role in the purchase of a refrigerator. A joint decision was observed more in (i) bringing up the idea of purchasing, (ii) finalising the specific showroom, (iii) deciding about the size, and (iv) mode of payment for the purchase of the refrigerator. Actual purchase decision-making was made jointly by husband and wife in most families (vide Table 2).

It was found that the association between age and deciding the budget and visiting of stores or showrooms are not significant. The other stages such as (i) initiating the idea of purchase, (ii) gathering information about the price, (iii) brands, (iv) features, (v) time of purchase, (vi) style or type, (vii) size, (viii) finalising the specific brand, (ix) store or showroom, (x) mode of payment, and (xi) actual purchase has a significant association with age of the respondents at 95 percent of confidence level (vide Table 4).

The result of chi-square analysis (*vide* Table 4) shows that the association between education and decision regarding a specific brand is not significant. The other stages such as (i) initiating the idea of purchase, (ii) gathering information about the price, (iii) brands, (iv) features, (v) visiting showrooms, (vi) decision regarding how much to spend, (vii) time of purchase, (viii) style or type, (ix) size, (x) finalising the showroom, (xi) mode of payment and (xii) actual purchase have a significant association with age of the respondents at 95 percent of confidence level.

The decision regarding the size of the refrigerator doesn't significantly affect the respondent's occupation at 0.05 level (*vide* Table 4). Whereas the other factors namely, (i) initiating the idea of purchase, (ii) gathering information about the price, (iii) brands, (iv) features, (v) visiting showrooms, (vi) decision regarding how much to spend, (vii) time of purchase, (viii) deciding on style or type, (ix) finalising the specific brand, (x) store or showroom, (xi) mode of payment and (xii) actual purchase have a significant association with the occupation of the respondents at 95 percent of confidence level.

The result of chi-square analysis found that the monthly income was significant at the stages in decision-making areas such as (i) starting an idea of purchase, (ii) gathering information about the price, (iii) brand, (iv) future, (v) visiting stores or showrooms, (vi) deciding on the amount to be spent, (vii) style/type, (viii) size, (ix) finalising the specific brand and showrooms, (x) when to buy, (xi) mode of payment and actual purchase decision-making of television at 95 percent of confidence level (vide Table 4).

Concerning the tenure of marital life, the result of chi-square analysis (*vide* Table 4) found that decision on time of purchase and mode of payment for the purchase of refrigerator is not significant. The other stages, namely (i) starting an idea of purchase, (ii) gathering information about the price, (iii) brand, (iv) future, (v) visiting of stores or showrooms, (vi) deciding style/type, (vii) size, (viii) finalising the specific brand and showrooms, and (ix) actual purchase have a significant association with the tenure of marital life of the respondents.

3.3 Washing Machine

Husband played a dominating role in (i) deciding the amount, (ii) visiting showrooms, (iii) deciding on the style, (iv) size, (v) time of purchase, (vi) finalising the specific brand and showroom, and (vii) mode of payment for the purchase of washing machine and (i) initiating the idea of purchase and (ii) gathering the information about the price, (iii) brands, and (iv) futures of washing machine purchase decisions jointly made by both husband and wife. Wives are not involved in the purchase of washing machines. The final purchase decision was made by the husband (vide Table 2).

It was found that the age, monthly income, and tenure of marital life were significant at the stages in decision-making area such as (i) starting an idea of purchase, (ii) gathering information about the price, (iii) brand, (iv) future, (v) visiting stores or showrooms, (vi) deciding on the amount to be spent, (vii) style/type, (viii) size, (ix) finalising the specific brand and showrooms, (x) when to buy, (xi) mode of payment and (xii) actual purchase decision-making of television at 95 percent of confidence level (*vide* Table 5).

The result of chi-square analysis (*vide* Table 5) shows that the association between education and gathering information about the washing machine feature is not significant at 0.05 level. The other stages such as (i) initiating the idea of purchase, (ii) gathering information about the price, (iii) brands, (iv) visiting showrooms, (v) decision regarding how much to spend, (vi) time of purchase, (vii) style or type, (viii) size, (ix) finalising the specific brand, (x) store or showroom, (xi) mode of payment and (xii) actual purchase have a significant association with age of the respondents at 95 percent of confidence level.

The decision regarding the time of purchase of the washing machine doesn't significantly affect the respondent's occupation at 0.05 level (*vide* Table 5). Whereas the other factors namely, (i) initiating the idea of purchase, (ii) gathering information about the price, (iii) brands, (iv) features, (v) visiting showrooms, (vi) decision regarding how much to spend, (vii) deciding on style or type, (viii) size, (ix) finalising the specific brand, (x) store or showroom, (xi) mode of payment and (xii) actual purchase have a significant association with occupation of the respondents at 95 percent of confidence level.

3.4 Air Conditioner

Table 2 reveals that (i) starting an idea of purchase, (ii) decision regarding the style, (ii) size, and (iii) specific brand, and (iv) visiting showrooms were dominated by husbands. Husband and wife jointly (i) gather the information regarding price, (ii) brand and futures, (iii) deciding the budget, (iv) finalising the showroom, (v) time of purchase, and (vi) the mode of payment for the purchase of air conditioner, whereas wife doesn't play any role alone. Actual decision-making of purchase of air conditioner was done jointly in many families.

Table 6 clears that the age, education and tenure of marital life were significant at the stages in decision-making area such as (i) starting an idea of purchase, (ii) gathering information about the price, (iii) brand, (iv) future, (v) visiting of stores or showrooms, (vi) deciding on the amount to be spent, (vii) style/type, (viii) size, (ix) finalising the specific brand and showrooms, (x) when to buy, (xi) mode of payment and (xii) actual purchase decision-making of television at 95 per cent of confidence level.

The result of chi-square analysis (*vide* Table 6) shows that the association between occupation and (i) starting an idea of purchase, (ii) gathering information regarding features, (iii) decision about the budget, (iv) specific store or showroom, (v) time of purchase, (vi) mode of payment as well as actual purchase of air conditioner is not significant at 0.05 level. Whereas the factors such as (i) visiting of stores or showrooms, (ii) gathering information regarding price and brands, (iii) deciding on style/type, (iv) size, and (v) specific brand to purchase of air conditioner have a significant association with occupation of the respondents at 95 percent of confidence level.

The chi-square result found that the association between monthly income and (i) starting an idea of purchase, (ii) gathering information regarding price, (iii) brands, (iv) features, (v) finalising the specific brand, (vi) store or showroom, (vii) time of purchase, and (viii) actual purchase have a significant association at 95 percent of confidence level. The other stages such as (i) visiting stores or showrooms, (ii) deciding the budget, (iii) style/type, (iv) size and (v) the mode of payment have no significant association with monthly income of the respondents at 0.05 level.

4.0 CONCLUSION

Although it is impossible to generalise about the exact nature of husbands' and wives' relative influence without respect to the product being purchased and the specific decision being made, it can

be claimed that, more or less, in both cases (Davis, 1970; Davis, 1976). Joint decision-making was found for the actual purchase decision in the refrigerator and air conditioner, while the purchase of television and washing machine, husband decision-making was found for the actual purchase. From the analysis, we found that the wives show their involvement in the purchase of television only. Most of the purchase sub-decisions were made by the husband alone, whereas a few purchases sub-decisions were done jointly by both husband and wife.

Annexure - I

Table 1 - Demographic Profile of the Sample Respondent

(N = 106)

De	Husband 48 (45.3)	Wife 58 (54.7)	
	21 - 30 years	6 (12.5)	0 (0.0)
Ago	31 – 40 years	15 (31.3)	36 (62.1)
Age	41 – 50 years	19 (39.6)	22 (37.9)
	Above 51 years	8 (16.7)	0 (0.0)
	School level	3 (6.3)	0 (0.0)
Education	Degree (Diploma/UG/Professional)	0 (0.0)	17 (29.3)
Education	PG	28 (58.3)	20 (34.5)
	Researcher	17 (35.4)	21 (36.2)
	Private Employee	28 (58.3)	22 (37.9)
0	Government Employee	20 (41.7)	31 (53.4)
Occupation	Entrepreneur	0 (0.0)	0 (0.0)
	Housewife	0 (0.0)	5 (8.6)
	Less than 10,000	0 (0.0)	0 (0.0)
	10,001 - 20,000	11 (22.9)	17 (29.3)
Manthle Income	20,001 - 30,000	0 (0.0)	7 (12.1)
Monthly Income	30,001 - 40,000	4 (8.3)	8 (13.8)
	Above 40,001	33 (68.8)	21 (36.2)
	Nil	0 (0.0)	5 (8.6)
	Less than one year	7 (14.6)	0 (0.0)
Tenure of Marital life	1 to 5 years	7 (14.6)	15 (25.9)
Tenure of Marital life	6 to 10 years	11 (22.9)	10 (17.2)
	More than 10 years	23 (47.9)	33 (56.9)
	One	11 (22.9)	30 (51.7)
Normhou of Children	Two	26 (54.2)	24 (41.4)
Number of Children	More than two	0 (0.0)	4 (6.9)
	None	11 (22.9)	0 (0.0)

Source: Compiled from the data collected from the field

Annexure - II

Table 2 - Purchase Decision-Making

Stages in Decision-	Television			R	efrigerato	or	Was	hing Macl	hine	Air Conditioner		
Making	HD	JD	WD	HD	JD	WD	HD	JD	WD	HD	JD	WD
Starting an idea of purchase	40 (37.7)	47 (44.3)	19 (17.9)	44 (41.5)	46 (43.4)	16 (15.1)	25 (23.6)	42 (39.6)	39 (36.8)	52 (49.1)	45 (42.5)	9 (8.5)
Decision on the amount to be spent	28 (26.4)	34 (32.1)	44 (41.5)	42 (39.6)	34 (32.1)	30 (28.3)	47 (44.3)	45 (42.5)	14 (13.2)	42 (39.6)	53 (50.0)	11 (10.4)
Gathering information regarding price	21 (19.8)	23 (21.7)	62 (58.5)	61 (57.5)	39 (36.8)	6 (5.7)	45 (42.5)	54 (50.9)	7 (6.6)	37 (34.9)	56 (52.8)	13 (12.3)
Gathering information regarding brands	67 (62.2)	28 (26.4)	11 (10.4)	63 (59.4)	32 (30.2)	11 (10.4)	33 (31.1)	50 (47.2)	23 (21.7)	41 (38.7)	52 (49.1)	13 (12.3)
Gathering information regarding features	56 (52.8)	31 (29.2)	19 (17.9)	43 (40.6)	38 (35.8)	25 (23.6)	26 (24.5)	50 (47.2)	30 (28.3)	33 (31.1)	56 (52.8)	17 (16.0)
Visiting of stores or showrooms	55 (51.9)	17 (16.0)	34 (32.1)	42 (39.6)	41 (38.7)	23 (21.7)	58 (54.7)	42 (39.6)	6 (5.7)	51 (48.1)	43 (40.6)	12 (11.3)
Deciding on style or type	47 (44.3)	24 (22.6)	35 (33.0)	50 (47.2)	34 (32.1)	22 (20.8)	61 (57.5)	35 (33.0)	10 (9.4)	50 (47.2)	47 (44.3)	9 (8.5)
Deciding on size	60 (56.6)	29 (27.4)	17 (16.0)	47 (44.3)	47 (44.3)	12 (11.3)	61 (57.5)	37 (34.9)	8 (7.5)	50 (47.2)	40 (37.7)	16 (15.1)
Deciding on a specific brand	47 (44.3)	39 (36.8)	20 (18.9)	43 (40.6)	41 (38.7)	22 (20.8)	50 (47.2)	38 (34.9)	18 (17.0)	50 (47.2)	48 (45.3)	8 (7.5)
Deciding on a specific store or showroom	47 (44.3)	44 (41.5)	15 (14.2)	40 (37.7)	45 (42.5)	21 (19.8)	53 (50.0)	41 (38.7)	12 (11.3)	35 (33.0)	58 (54.7)	13 (12.3)
Decision on when to buy	39 (36.8)	41 (38.7)	26 (24.5)	55 (51.9)	40 (37.7)	11 (10.4)	50 (47.2)	49 (46.2)	7 (6.6)	39 (36.8)	53 (50.0)	14 (13.2)
Decision on mode of payment (Cash / Installment / Debit or Credit Card / UPI)	52 (49.1)	38 (35.8)	16 (15.1)	48 (45.3)	51 (48.1)	7 (6.6)	49 (46.2)	44 (41.5)	13 (12.3)	40 (37.7)	57 (53.8)	9 (8.5)
Actually, going to the store or showroom or online shopping and made the purchase	60 (56.6)	34 (32.1)	12 (11.3)	31 (29.2)	41 (38.7)	34 (32.1)	56 (52.8)	44 (41.5)	6 (5.7)	38 (35.8)	58 (54.7)	10 (9.4)

Source: *As on* Table 1 / **Note:** Figures in parentheses are percentage to N / **HD:** Husband Domination; **JD:** Joint Decision; *and* **WD:** Wife Domination.

Annexure - III

 $Table \ 3-Chi-square \ Value \ for \ Association \ between \ Demographic \ Profile \ and \ Stages \ in \ Decision-Making \ at \ the \ Purchase \ of \ Television$

Stages in Decision- Making	Age		Education		Occu	pation	Monthly	Income	Tenure of Marital Life		
	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	
Starting an idea of purchase	24.342	0.000	14.332	0.026	9.375	0.052**	19.209	0.014	26.117	0.000	
Decision on the amount to be spent	23.059	0.001	24.317	0.000	15.642	0.004	33.892	0.000	6.636	0.356**	
Gathering information regarding price	47.772	0.000	16.692	0.010	20.181	0.000	42.515	0.000	17.941	0.006	
Gathering information regarding brands	19.162	0.004	12.719	0.048	30.004	0.000	23.468	0.003	45.585	0.000	
Gathering information regarding features	27.956	0.000	29.209	0.000	5.380	0.251**	26.682	0.001	24.602	0.000	
Visiting of stores or showrooms	30.164	0.000	22.593	0.001	11.216	0.024	30.904	0.000	16.458	0.011	
Deciding on style or type	16.266	0.012	14.580	0.024	12.429	0.014	34.049	0.000	16.363	0.012	
Deciding on size	51.178	0.000	23.319	0.001	23.106	0.000	27.066	0.001	17.240	0.008	
Deciding on a specific brand	11.881	0.065**	27.650	0.000	9.415	0.052**	40.829	0.000	23.911	0.001	
Deciding on a specific store or showroom	14.577	0.024	20.881	0.002	11.621	0.020	40.918	0.000	17.471	0.008	
Decision on when to buy	12.872	0.045	49.123	0.000	9.735	0.045	44.253	0.000	17.953	0.006	
Decision on mode of payment (Cash / Installment / Debit or Credit Card / UPI)	17.873	0.007	27.379	0.000	13.058	0.011	36.544	0.000	20.290	0.002	
Actually, going to the store or showroom or online shopping and made the purchase	32.630	0.000	49.266	0.000	7.590	0.108**	19.962	0.000	19.674	0.003	

 $Table\ 4-Chi-square\ Value\ for\ Association\ between\ Demographic\ Profile\ and\ Stages\ in\ Decision-Making\ at\ the\ Purchase\ of\ Refrigerator$

Stages in	Age		Education		Occup	oation	Monthly	Income	Tenure of Marital Life		
Decision- Making	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	
Starting an idea of purchase	23.099	0.001	43.415	0.000	14.893	0.005	37.686	0.000	19.766	0.003	
Decision on the amount to be spent	11.627	0.071**	32.826	0.000	19.277	0.001	51.868	0.000	24.720	0.000	
Gathering information regarding price	17.489	0.008	21.444	0.002	20.434	0.000	30.803	0.000	20.096	0.003	
Gathering information regarding brands	17.847	0.007	36.529	0.000	13.169	0.010	22.671	0.004	16.981	0.009	
Gathering information regarding features	24.400	0.000	67.440	0.000	9.703	0.046	47.884	0.000	13.131	0.041	
Visiting of stores or showrooms	12.195	0.058**	37.005	0.000	13.623	0.009	44.394	0.000	24.865	0.000	
Deciding on style or type	18.476	0.005	34.322	0.000	22.307	0.000	41.259	0.000	22.726	0.000	
Deciding on size	21.954	0.001	14.263	0.027	9.436	0.051**	32.814	0.000	13.916	0.031	
Deciding on a specific brand	25.575	0.000	11.737	0.068**	25.321	0.000	41.633	0.000	21.130	0.002	
Deciding on a specific store or showroom	16.531	0.011	18.689	0.005	21.629	0.000	53.623	0.000	16.782	0.010	
Decision on when to buy	21.971	0.001	38.974	0.000	9.707	0.046	38.432	0.000	3.892	0.692**	
Decision on mode of payment (Cash / Installment / Debit or Credit Card / UPI)	40.638	0.000	20.348	0.002	13.424	0.009	27.980	0.000	8.033	0.236**	
Actually, going to the store or showroom or online shopping and made the purchase	20.256	0.002	26.398	0.000	13.778	0.008	72.368	0.000	22.738	0.001	

Table 5 – Chi-square Value for Association between Demographic Profile and Stages in Decision-Making at the Purchase of Washing Machine

Stages in Decision- Making	Age		Education		Оссиј	pation	Monthly Income		Tenure of Marital Life	
	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.
Starting an idea of purchase	26.722	0.000	30.777	0.000	10.376	0.035	75.937	0.000	21.515	0.001
Decision on the amount to be spent	15.775	0.015	30.341	0.000	12.868	0.012	45.420	0.000	12.961	0.044
Gathering information regarding price	25.894	0.000	21.328	0.002	17.518	0.002	27.256	0.001	28.233	0.000
Gathering information regarding brands	16.162	0.013	24.914	0.000	24.268	0.000	57.428	0.000	19.031	0.004
Gathering information regarding features	28.357	0.000	10.064	0.122**	24.155	0.000	55.123	0.000	23.146	0.001
Visiting of stores or showrooms	31.874	0.000	55.586	0.000	43.733	0.000	43.116	0.000	29.975	0.000
Deciding on style or type	22.174	0.001	12.787	0.047	65.339	0.000	68.690	0.000	23.508	0.001
Deciding on size	26.147	0.000	18.306	0.006	31.696	0.000	27.370	0.001	39.005	0.000
Deciding on a specific brand	27.194	0.000	28.291	0.000	48.977	0.000	42.128	0.000	26.301	0.000
Deciding on a specific store or showroom	16.601	0.011	27.087	0.000	21.893	0.000	41.367	0.000	24.296	0.000
Decision on when to buy	24.778	0.000	16.666	0.011	6.930	0.140**	35.259	0.000	25.653	0.000
Decision on mode of payment (Cash / Installment / Debit or Credit Card / UPI)	18.304	0.006	19.890	0.003	10.673	0.030	40.405	0.000	26.060	0.000
Actually, going to the store or showroom or online shopping and made the purchase	22.293	0.001	14.278	0.027	9.568	0.048	28.253	0.000	51.257	0.000

 $Table\ 6-Chi-square\ Value\ for\ Association\ between\ Demographic\ Profile\ and\ Stages\ in\ Decision-Making\ at\ the\ Purchase\ of\ Air\ Conditioner$

Stages in Decision-	Age		Educa	Education		pation	Monthly Income		Tenure of Marital Life	
Making	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.	X ² Value	Sig.
Starting an idea of purchase	31.180	0.00	48.038	0.000	9.086	0.059**	43.408	0.000	23.308	0.001
Decision on the amount to be spent	23.022	0.001	29.755	0.000	8.420	0.077**	11.230	0.189**	34.469	0.000
Gathering information regarding price	16.670	0.011	36.816	0.000	10.476	0.033	23.743	0.003	43.220	0.000
Gathering information regarding brands	13.181	0.040	41.347	0.000	12.149	0.016	18.374	0.019	33.535	0.000
Gathering information regarding features	28.990	0.000	45.162	0.000	4.942	0.293**	18.337	0.019	23.574	0.001
Visiting of stores or showrooms	22.405	0.001	82.642	0.000	14.210	0.007	11.438	0.178**	24.866	0.000
Deciding on style or type	17.714	0.007	64.533	0.000	20.180	0.000	14.927	0.061**	35.492	0.000
Deciding on size	15.719	0.015	67.447	0.000	24.158	0.000	14.859	0.062**	18.547	0.005
Deciding on a specific brand	30.274	0.000	85.791	0.000	17.808	0.001	31.531	0.000	28.213	0.000
Deciding on a specific store or showroom	14.717	0.023	48.602	0.000	5.144	0.273**	18.680	0.017	15.780	0.015
Decision on when to buy	20.483	0.002	32.899	0.000	8.272	0.082**	17.343	0.027	16.985	0.009
Decision on mode of payment (Cash / Installment / Debit or Credit Card / UPI)	21.057	0.002	45.130	0.000	4.617	0.329**	15.027	0.059**	22.516	0.001
Actually, going to the store or showroom or online shopping and made the purchase	23.860	0.001	57.813	0.000	9.215	0.056**	24.383	0.002	16.178	0.013

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