AN INVESTIGATION OF THE RELATIVE IMPORTANCE OF MEDIATORS IN FAMILY PURCHASE DECISION MAKING.

BY

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DEDICATION

To my loving wife, Debo, for her understanding and encouragement to get this work completed.

To my lovely children, Patience, Gloria and John (Jr) for bearing with on the fatherly love denied them while this work remained unfinished.

To my beloved mother, Veronica Yayoli Ayuba, for being a mother indeed in supporting my education since inception after the death (April 19, 1969) of my father (Ayuba Bawa) who planted the initial seed.

To Rev. Father Brian Horan and Mrs Agnes R. Kazzah, for their invaluable material support in my educational pursuits.

I owe them more than this.

DECLARATION

It is declared that the research report contained therein was conducted by the undersigned researcher, John M. Ayuba alone with the guidance of the Supervisors and that to the best of my knowledge, no such study has probably been conducted before. All materials used in this study which are not original to it have been duly acknowledged by way of references, bibliography and general acknowledgements. The findings as a result, are original to this study.

John M. Ayuba 22/12/00

CERTIFICATION

This thesis report entitled "AN INVESTIGATION OF THE RELATIVE IMPORTANCE OF THE ROLE OF MEDIATORS IN FAMILY PURCHASE DECISION MAKING" by John Markus Ayuba meets the regulation governing the award of the degree of Doctor of Philosophy (Ph.D Business Administration) of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

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ABSTRACT

In designing the marketing programme for a given target a manager is interested in the sensitivity of the buyers of the combination of satisfactions he puts together often called a product or service. It is even more important that the key decision maker or influencer is known if the marketing programme is to be effective. Often times however, this decision maker or influencer may hardly be known thus leading to a buyer-product mismatch and non attainment of the marketing objectives. In the case of family purchase decisions it is important that the marketer knows which family member influences the decision to buy his product or service most. Studies (Davies (1965; 1970) to lately Corfrnan (1987), Foxman et al (1989), Childer's and Rao (1992), Alba et al (1994), and Beatty and Talpade (1994) have narrowed down the key decision maker in family the husband and wife. But even between the duo the distribution of such power over family purchases varies from on household to the other. This research offers two possible variables that may help to explain the disparity. These are age differences between spouses and the relative income contributed by each spouse to the family and thus the purchase. These mediators are hinged on the theoretical bases provided by the cultural role orientation and relative resource contribution theories respectively. Even though some studies (Sheth (1974); Grashof and Dixon, (1983); Buss-Schaninger, (1983) Gupta-Hagerty-Myers (GUHM model), (1983); have advanced a number of other mediators the two under this study have commanded more mention.

Using a 52-point questionnaire administered on both spouses in 1000 households of cosmopolitan Kaduna State who have recently purchased consumer durable goods,we used Davis (1976) method of analysis on a Linkert 5-point scale to measure relative influence from responses of both spouses, and the SPSS computer programme and sub-programme to analyse data collected The study used Pearson's correlation and chi-square analysis as tools to measure the influence of the two factors.

The findings revealed that the husband dominated decisions in the household for durable goods. It was also found that income and age differentials are important mediators in both generalised decision-making power (Pearson correlation score of 40 to an observed score of 20, and chi-square coefficient of 0.9) among couples and product specific sub-decisions. However it was found that income is a more important mediator (Pearson correlation score of 40 to observed score of 20, and chi-square of 0.9). Where relative income contribution of either spouse reduced, our results showed that the affected spouse's influence attenuated. The same conclusions were reached in the case of age where the younger partner was found to have less influence. A lower level of correlation in the case of age differentials gave room for only cautious conclusions.

DEFINITION OF SPECIAL TERMS

Syncratic power relationship- This refers to a relationship where decisions are jointly taken by members.

Sex role modern families - These are families where the role adopted by each member reflects modern thoughts. These are families that yield to modern trends.

Sex role traditional families - These are families where the role adopted by each member tends to be conservative or adheres to long held traditions of society.

Mediators in family decisions - These are factors within or outside the family that shape Members' influence in family decisions.

Durable consumer goods - Those goods that offer repeated use over a long period of time, for example Television, car.

Sex role orientation - The attitude of a family member towards roles assigned to him/her by society as result of his/her sex.

Generalised decision making power – Power possessed by a family member which is not tied to a specific issue or decision.

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CHAPTER ONE

INTRODUCTION

Although there appears to be some consensus on the decision-making process within the household, a lot of variability arises when explanations are sought as to the degree and direction of influence of the mediating variables to this phenomenon. Even more contentious is the determination of who the most influential member of the household is when it comes to major durable goods purchase decisions. Even some of the researchers that have advanced that a substantial proportion of purchase decisions in the households are jointly made by the husband and wife have been unable to say with a high degree of certainty who in the duo, dominates. But more importantly researchers continue to seek explanations to this variability, among the mediators of this power distribution in the household especially for purchase decisions concerning products considered very important to family members. The most recent studies tend to support the fact that no one spouse dominates all decisions, particularly across product categories. The importance of these goods is underlined by the fact that they are commonly used by family members and their average life span ranges between five and ten years.

In the study's review of theories and empirical studies it was found that there exist attempts at explaining the existence of these variations in spousal influence. However not much attempt has been made to explain why such differences exist, that is, what factors mediate in the distribution of relative influence in the household.

It would appear that most of the theories on the subject, at the moment, tend to tap only one aspect or the other of this multidimensional concept of power. The attempt of this study is to seek to understand the extent that two variables, income and age differential, mediate in the power held by each spouse for purchase decision making. The study's seeming narrow choice is informed by the difficulty in fashioning comprehensive models/theories of this concept. The study considered it more useful to pick specific aspects of the mediating factors that will help in the long run in a more thorough understanding of the phenomenon. It is against this backdrop that the study, investigated the degree to which income and age differentials between spouses (within the relative resource contribution and cultural theories, considered very relevant in the Nigerian context as elsewhere), influence who dominates the decisions. The study drew inspiration from Corfman and Lehman's (1987) conceptual framework that suggests many factors as important in relative influence among family members in the power sharing game. Critical among these factors is relative resource availability to spouses, which appears to mediate on the effectiveness of power use. Their framework is in line with three earlier arguments that have been advanced by a number of sociological researchers looking into the mediators of tasks and authority allocation within families (Mandara & Murray, 2000; Bowman & Forman 1997; Coley,1998;Kriewall, 1980;Thomas, 1982). These include cultural role expectation (Blood and Wolfe, 1960; Davis et al, 1980; Leve & Fagot,1997; McAdoo, J.L.,1997); Comparative resources (Blau, 1964; Blood and Wolfe, 1960; Scanzoni, 1970;Weslin and Greenhalgh, 1983; Kriewall, 1980; Rosen and Granbois, 1983; Greenhalgh et al' 1980; Rosen and Granbois, 1983; Greenhalgh et al 1984; Corfman and Lehman, 1987;Fitzgerald et al,1999;Hammond C.H.,1998); and relative investment.

A number of other sociologists have suggested that power and or task responsibility is built into roles of husband and wife on the basis of cutural norms and controls. French and Raven (1959) term this, legitimate power. This group of sociologists, contend that a spouse's authority is mediated by the belief that he/she should make a decision or carry out a task, irrespective of the actual skills or interest that may be present, based on the cultural expectation. In the words of Davis (1976):

> "…. The source of a spouse's power is thus external to the family: power resides in the position rather than in the person."

In very classical terms, it is like the man will decide on which car to buy while the woman decides on what to serve for dinner for visiting friends! If this is the case, then age differentials in a nearly traditional society like Nigeria (where elders should be respected, if not adored) is bound to greatly mediate the influence exerted by each spouse in the purchase decision especially where the differences are wide as supported by some of the literature reviewed in chapter two.

It has also been conceptualized that what mediates the allocation of tasks and authority within the family is the view of each marital partner as a source of valued resources to the other. A group of researchers (Blau,1964; Blood and Wolfe, 1960; Scanzoni, 1970; Hickson, et al, 1986) assert that responsibility for decision making is assigned to the husband/wife on the basis of each one's ability to reward or punish, personal attractiveness or competence. These "resources" possessed in varying degrees by each spouse are

exchanged for the right to make (or not to make) decisions or to participate (or not to participate) in family activities.

Unlike the cultural role expectations theory, this "exchange" theory views the determinants of decision role to be internal to the family itself. Scanzoni (1970:147) for instance contends that the rationale for this relationship (between spouses) stems from the fact that:

> "The more the husband fulfils his economic duties .. and thus the more the wife defines her status rights (Green and Cunningham, 1975) .... (as) being met, the more she will allow her husband to define the norms for decision making ... she gives him power to shape this dimension of the conjugal unit, in exchange for the economic rewards and status benefit he provides for her viz-a-viz the larger community.
>
> ..... She is more motivated to "go along" with him, to "give in" to him, to let him "have his way" to the extent that he provides maximum economic rewards."

If this study buys this argument, it will imply that should the wife control resources such as a college education or a high occupational status (and hence higher income), the husband's "right to govern" (Davis, 1976:367) or dominate is likely to be attenuated. Closely related to the concept of resource differential is the relative investment that each spouse had in a particular decision domain. The main argument on relative investment is that resources define the potential to be a mediator. If this is so then income, as a resource, may constitute a base of power within the household.

1.1 Statement of the problem

This study's attempt is to assess the relative importance of the factors (mediators) often advanced that explain purchase decision making. Specifically could answers be found as to which mediator(s) are more relevant in explaining purchase decision outcomes? Do these mediators act alone, or in conjunction, in determining these outcomes. How do these mediators affect the decision processes and ultimately determine the outcomes? Although there is a level consensus on the fact that purchase decisions, especially for durable household products, are largely made by the adult members questions arise when other members hitherto considered '*unimportant*' contribute materially towards the purchase. This study therefore attempts to advance explanations for these new dimensions beyond the traditional mediators. It tried to do this within the limits of household purchase decision making for durable consumer goods in a cosmopolitan setting of Kaduna State. The study's effort is aimed at assisting in bridging the information gap observed in the literature reviewed. The literature reviewed in the area of household purchase decisions has found more emphasis on the processes of such decisions than on the differences in the degrees of influence of family members. It also found little explanation on why such differences exist. That is to say, most of the researchers have not dwelt on the mediating factors that help to explain why a husband in one family exercises more influence over a family purchase decision than another in another family for the same purchase decision, or put in another form "why would the husband have more power over

the decision to purchase a given product in one family, while the wife has more power over the same purchase decision in another family?" In a nutshell, the study focuses on what the mediators in household purchase decisions influence in a cosmopolitan town like Kaduna and possibly elsewhere are. It tries to answer; what are the mediators of power allocation within the family for consumer durable goods? Earlier research works have pointed to a multiplicity of mediators ranging from product variation to product involvement or use, family role orientation, demographics, empathy, perceived risk, product cost, product complexity, time pressure, prior believes and others. Recognising the problem associated with attempts at modeling in an environment where most of these mediators have not been tested, this research work has, within the relative resource contribution and culture theoretical frameworks, taken up income and age differentials for investigation as two possible mediators in family purchase decision making for durable goods in metropolitan Kaduna state for study.

More specifically the study has addressed the question "are age and income differentials between spouses mediators of this power allocation game in cosmopolitan Kaduna State households?"

Providing answers to this and other questions is of great importance because marketers in Nigeria have sometimes focused advertisement messages on the actual buyer in the belief that the actual purchaser makes the buying decision. Some writers have also assumed that all decisions to buy for the household are made by the husband. Indeed this is the contention of Iyanda (1987:33) who states that:

> "Perhaps the most significant difference between Nigerian and western culture difference is the structure of the family. In the traditional Nigerian family structure the father is supreme. The socialisation process teaches children to submit, often without question, to the superior wisdom of their father. Even wives are generally expected to subordinate themselves to their husbands. Father takes most decisions for the family and rarely consults other members even when such decisions affect them. This "dictatorship" is moderated by the father's acceptance of full responsibility for the total welfare of his family."

It would appear from above therefore, that traditional authority is a result of birth or age (Iyanda, 1987). Just how much this holds true in the metropolitan cities of largely traditional societies such as Kaduna State is revealed in the research findings, particulary compared with the findings by Oppong (1970) who studied another African setting of 180 married Ghanian men, and found statistically significant differences in models of decision making according to relative ages, educational levels and occupations of the spouses. A syncratic power relationship was found to be most common among couples similar in education and age and jointly providing household needs. She found that, not only did the wife's earning of an income tend to enhance her power role, as elsewhere, but also her use of her earnings to supplement financial provision for the household.

This is in consonance with the findings of Kandel and Lessor (1972) that found a consistent and positive correlation between marital power and resources (family income or

occupation) brought into the marriage of each spouse. They found that the wife's employment, whether part-time or full-time, contributed to her increased power within the household. The search for literature in this field in Nigeria has revealed a paucity of materials in the area of mediators on purchase decision making. It has therefore attempted to know if income and age differentials between spouses in the Kaduna household are mediators in the level of influence exerted.

1.2) **Basic assumptions**

For purposes of this research the following assumptions are made:

1. Firstly, it assumed that income earned by each spouse is at the disposal of the household for purchase of household goods. The study assumes that income earned is not put to outside use for the benefit of those outside the household. This means that income earned by each member largely represents his/her relative contribution to the household.

2. Secondly, it is assumed that spouses who are in self-employment can estimate, in monetary terms, what their income is.

3. Thirdly it is assumed that respondents can recall accurately past decision situations and are able to say who dominated the most recent durable good decision. It is equally assumed that respondents' responses represent honest or truthful reports of the decision process and influence. The chances that the male or female respondent may give opinions for ego purposes are discounted.

4. Fourthly, the research assumes that other family members (apart from the husband and wife) have an insignificant influence on the consumption decisions, or their opinions are

subsumed under the opinion of the two spouses. Studies (for example, Anonymous, 1967) have found that husbands and wives are the major decision-makers in important purchases like durable goods.

5. Finally it is assumed that even where respondents cannot fully remember the decision process, their ability to recall the decision outcomes reasonbly represents the pattern of influence.

1.3 Purpose of the study

This research primarily is intended to establish, on an exploratory basis, the mediators in family purchase decisions for durable goods in metropolitan Kaduna State. Generally the study tries to establish whether age and income differentials are mediators in family purchase decisions and if so the degree to which they mediate in these decisions. In specific terms the study is designed to answer the following questions about the households in metropolitan Kaduna State:

(a) What is the general nature or structure of family power influence in the household for consumer durable goods?

(b) Are income and age differentials between spouses, mediators in the decision making influence?

(c) To what extent does age mediate in the variations of power for decision making by each spouse in the household, for consumer durable goods considered?

(d) To what extent does income mediate in the variations of power for decision making by each spouse in the household, for consumer durable goods considered?

(e) How significant are the degrees of their mediation in the relative power of spouses in household decision making process?

(f) How important are the other factors such as relations, children, product user, time pressure, product complexity and conflict as mediators in the power for decision making vis-a-vis age and income differentials?

1.4 Hypotheses

Drawing from the generalised and product specific decision-making power structure model, the following hypotheses are extracted for testing:

Null Hypothesis Ia

Generalised decision making power in the family is not mediated by income differentials between spouses in households in cosmopolitan Kaduna State.

Null Hypothesis Ib

Generalised decision making power in the family is not mediated by age differentials between spouses in households in cosmopolitan kaduna state

Here decision-making power (represented by husband dominance, equal influence and wife dominance) is designated the dependent variable while age and income differentials and other factors are the independent variables. The hypothesis also measures if the greater a spouse's income contribution (within the relative resource contribution theory), the greater that spouse's generalised power, and if the older a spouse relative to the other, the greater that spouse's generalised power or vice versa.

Each hypothesis is tested using Pearson's correlation coefficient and x^2 (chi-square) techniques to determine the relationship between variables.

In testing the hypothesis we want to find out if there is any correlation between age differentials and husband dominance, equal influence and wife dominance. Next we test if there is a correlation between income differentials and husband dominance, equal influence and wife dominance. The measure used for this test is the Pearson's correlation coefficient and chi-square. The chi-square technique used measures the significance or strength of the association or correlation. Correlation between two variables is said to exist if an increase in one variable is on an average accompanied by an increase (or decrease) of the other (Gupta, 1990). Simply put, correlation is said to exist when the two groups or series of items vary together directly or inversely. A correlation coefficient of sample is denoted by the formula:

$$r = \sqrt{r2}$$

that is

$$r = \sqrt{1 - \frac{\sum (y - yx)2}{\sum (y - y)2}}$$

For the correlation co-efficient, as the value of r approaches + 1 or - 1, reject the null hypothesis, and accept the alternative and vice versa as the value approaches 0.

For the chi-square test given as:-

$$x2 = \sum (fa - fe)2 \quad / fe$$

Tests are done at the level of significance prescribed in the SPSS package.

If calculated value of X^2 is greater than the value given in the table, reject the null hypothesis and accept the alternative.

If calculated value of X^2 is equal or less than the value in the table, the difference in observed and expected frequency is within chance limit. It means there is not enough evidence of real difference between observed and expected frequencies. In other words, assumption of independence may be taken as correct for the population from which the sample is taken.

Definition

x^2_c = Calculated (from sample data gathered) chi-square

x^2_o = Observed (from Table) chi-square value at 1% significance level.

The decision rule is summarised below:-

1) If r = +-1 (or approaches +-1),reject H_o and accept H_a

2) If $x^2_c > x^2_o$ Reject H_o and Accept H_a

3) If $x^2_c < x^2_o$ Accept Ho and Reject H_a

Null Hypotheses IIa

The older a spouse is relative to the other the less significant this mediates purchase decision making power on when to buy.

Null Hypothesis IIb

The more income a spouse contributes to the family, the less significant this mediates purchase decision making power on when to buy.

Null Hypothesis IIIa

The older a spouse is relative to the other the less significant this mediates purchase decision making power on where to buy.

Null Hypothesis IIIb

The more income a spouse contributes to the family, the less significant this mediates purchase decision making power on where to buy.

Null Hypothesis IVa

The older a spouse is relative to the other the less significant this mediates purchase decision making power on which brand to buy.

Null Hypothesis IVb

The more income a spouse contributes to the family, the less significant this mediates purchase decision making power on which brand to buy.

Null Hypotheses Va

The older a spouse is relative to the other the less significant this mediates purchase decision decision making power on which make or type of consumer durable to buy.

Null Hypothesis Vb

The more income a spouse contributes to the family, the less significant this mediates purchase decision making power on which make or type to buy.

Null Hypothesis VIa

The older a spouse is relative to the other the less significant this mediates the purchase decision making power on how much to spend.

Null Hypothesis VIb

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The more income a spouse contributes to the family, the less significant this mediates purchase decision making power on how much to spend.

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1.5 Scope and limitations of the study

Firstly, while the study is intended to identify whether income and age are mediators for generalised as well as product specific decision-making power, it is a survey not an experiment. As such its results can only be consistent with the hypotheses stated but can never really prove cause and effect. Hence any findings of this study should be interpreted with this in mind.

Secondly, the study focuses on only four consumer durable products (refrigerator, television, furniture and cars) hence the extent to which the findings can be applied to other product categories (e.g. consumer convenience and specialty goods) is uncertain. A study of this nature cannot make generalisations across products categories.

Thirdly, while this study recognizes that some studies suggest that the explanation to spousal power variation is multidimensional, it focuses mainly on age and income differentials as explanatory variables of the phenomenon. To this extent, generalisations on the findings are cautious and all interpretations and inferences must be made with this in mind.

Fourthly, the sample was taken from three cosmopolitan towns in Kaduna state. The extent to which these towns are adequate representations of the state population cannot be overemphasized. Caution must be exercised in generalizing the results across the state particularly the rural areas, which may present a very unique setting from the one studied.

The limitation of the sample to Kaduna state also makes generalisations across Nigeria from these results not too tenable, although there is cautious optimism that there may be some semblance in other cosmopolitan cities in Nigeria.

There are many methodological issues, as discussed in chapter three, that call for only cautious generalisations at best. Firstly, this study used cross-sectional data to study decision outcomes. Of course there are alternative methods, but the problems particularly encountered in creating artificiality in longitudinal studies made them less attractive. It must be borne in mind that the cross-sectional method restricts knowledge about the phenomenon as the process and dynamics of family decision making is not captured. The

choice of Likert's 5-point scale for measuring and scaling the responses also restricts our generalisations. Jenkin's (1978b) 100-point constant-sum scale is definitely more mathematically accurate than a 5-point scale. However the constraint of time and difficulty of creating artificiality made the use of his scale unwholesome. The study, as earlier mentioned, studied outcomes (post decision outcomes) rather than the decision process. Also data gathered was on decisions taken at most two years ago. This became necessary in view of the current economic hardships in the country that makes the purchase of the products studied less frequent.

The research is therefore liable to errors of memory recall by respondents although the importance of the decision in terms of financial commitment to the decision maker is believed to attenuate the loss of memory.

Lastly, the research is subject to the limitations of exploratory researches and the drawbacks of chi-square and correlation as techniques for testing hypothesis.

1.6 Justification and significance of the study

Against the general background of a near absence of any significant literature in this area , the need for this research becomes imperative. The benefits of the results of a research on purchase decision making, especially the mediating factors for marketing decisions needs no overemphasis. The findings will also serve as an empirical source material for students of marketing.

The report promises to serve as foundation for further studies. To the future researcher in this kind of study, it provides him with the areas that need further investigation while

giving him a firm background on the family decision making structure in the Kaduna households. A study by Foxman (1989) had recommended the father's age and mother's work hours as factors for further investigation into family role structure and its possible relationship to family members' divergence in perceptions of purchase influence. Our decision to investigate perceived influence for specific products and the development and assessment of household measures of decision making was given impetus by the recommendation of Foxman (1989).

To the marketing decision maker, or marketing practitioner, this research may provide him vital information for targeting products quality, price promotion and distribution. Knowing what mediates purchase decisions, especially in the household could enable him to know what product qualities or attributes to emphasize, what promotional message, media and source attributes to use to generate the desired response. The responses of men and women to these variables differ substantially, and to be able to target the correct attributes of the variable, the person to whom it is intended must be known. Knowledge of what mediates or influences the decision, through a research of this nature, may ensure that the attributes of the products are effectively targeted.

Knowing who decides on where a product should be bought and what factors mediate the decision may also enable the marketer plan his distribution outlets to fit the characteristics of the decision-maker or who influences the decision most. Knowing the variables that explain the disparity in power for purchase decision is even more important for predictive purposes on the likely purchase behaviour of a customer.

To the social scientist, it could offer him an insight into the changing family power relationship in the family. It may provide insights to the fact that marital roles may not be static.

The results may prove helpful to government too in directing desirable social causes by indicating the opinion leader in the household and what factors mediate the thought processes.

The selection of the four products under study (refrigerators television, furniture, and motor car) is justified by the fact that those products represent major and important family decisions (Davis, 1970). The purchase of these products usually involve substantial financial outlay, extended period of ownership, social importance and joint-use by several family members. Davis (1970) contends that in terms of consumer researcher, furniture and automobile can undoubtedly be classified as "policy" or "major" economic decisions.

The focus of this research on income and age as mediators on purchase decision making, and on household purchases, will enable a deeper understanding of their importance, rather than what was found in literature where an attempt at modeling has led to a superficial treatment of the mediators studied because of the number included in these studies. This study hopes that by picking a few mediators for study at a time and concentrating on household purchase decision making, a deeper understanding of the phenomina could be achieved in the long run.

1.7 Plan of the study:

The study is divided into five main chapters. The first chapter introduces the study, the objectives, justifications, limitations and delimitations. The hypotheses of the study are developed.

Chapter two basically is a review of relevant literature, which helped in developing a framework for this study. It reviews in detail the mediators in purchase decision making especially in the household. It reviews and uncovers why decision making within the household has been seen to be that of the husband and wife almost to the total exclusion of the children and even extended family members in an African setting. It also sets the tone for this study's focus on age and income, under the relative resource contribution theory and cultural role orientation from our review of literature on mediators in purchase decision making.

Chapter three spells out the methodology of the research by looking at the target population and the implementation of the research design. The tools and procedures for analyzing the data are explained and decision frameworks established for the data analyzed in chapter four.

In Chapter four the data is analyzed using the decision rules already set in chapter three. Conclusions are drawn from the results of the individual tests conducted.

Chapter five sums up the study by highlighting the major findings in the study. It also recommends areas of further research in the light of both the limitations and delimitations of this study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter the study reviews relevant literature on purchase decisions especially the general household power structure and product-specific decision making. The study also looked at some of the often-advanced mediators in family purchase decision-making. In view of its earlier statement on the paucity of research on the mediating factors family decision making, the study dwelt at length on the few studies found. It looked at the relations between variables in family decision- making, particularly the variation of spousal influence by product, product differences and involvement or use, family role orientation, empathy, culture, demographics, relative resource contribution, perceived risks and other variables as potent forces that mediate in family decision making. It also considered some of the theories and models of buying behaviour.

2.2 MEDIATORS IN FAMILY PURCHASE DECISIONS

2.2.1. Family role orientation and spousal influence.

Family role orientation (FRO), which is normally operationalised in terms of the sex role norms of family members is a variable that has received some attention in the family decision-making literature in terms of its influence on spousal power and roles.

Families have been categorized into sex role modern (SRM) versus sex role tradition (SRT) Qualls (1983; 1984); or liberal, moderate and conservative (Green and Cunningham, 1975).

Green and Cunningham (1975) examined the relationships between spousal influence, family role orientation (conservative, moderate and liberal), income and age for ten product and service categories (including, groceries, automobile, vacation, family savings, house/apartment, family doctor and keeping tract of money and bills) as well as by subdecisions. The following results were obtained:

- There is less husband decision making in liberal families
- Liberal wives are more influential in deciding how much to spend (instrumental decision) than moderate and conservative wives (but this influence varied by product)
- Changes associated with the contemporary female role are more pervasive among liberals in upper income and younger age groups
- There is less husband decision making in upper income liberal couples than in conservative and moderate couples.

three variables but not on decision outcome or preference pattern. Commenting on these results, Thomas Roberts (1984) said they make sense since it is intuitively reasonable that sex role orientation would be related to processual variables but not to matters of individual taste or to the jointly made final decision. In an earlier replication and extension of a study by Davis and Rigaux, (1974), Bonfield, (1978) tried to relate sex role orientation to aspects of decision-making. He found in five cases that traditional couples differed from the total sample in that they moved towards non-specialisation in the search for drapes for the living or family room, toothpaste, insurance, on the husband's life, while the total sample moved toward specialization. The opposite was found for beef roast and movies. Some differences were also found in the type of bias between traditional couples and the total samples (traditionals exhibited a modest bias vis-a-vis a vanity bias for the total sample) at each of the three decision stages for some products. Childers and Rao (1992) found, in their study of the influence of family and peer-based reference groups on consumer decisions, that the effect of the family in the socialisation process of offspring (often termed "intergenerational influence"), to a large extent can determine brand preferences and loyalties, information search and examination patterns, media reliance, price sensitivity and adherence to price-quality beliefs. While some differences were apparent between traditional couples and the total sample in terms of role specialisation at different phases of the decision process and level of role consensus, these were equivocal at best. Their study has received confirmation in Mandara and Murray(2000); Coley, R.L.(1998); and Leve and Fagot (1997) whose studies on the socialization processes in African American households alluded to this.

The available evidence tends to support the notion that family role orientation has an effect on the power structure of the family. Sex role traditional families tend to be husband-dominant while sex role modern families tend to engage in more joint decision-making.

2.2.2 Demographics and spousal influence

A number of demographic variables such as age, income, social class, family life-cycle, and education are related to the power structure of the family in the family decision-making literature. Foxman et al (1989) for instance found the age of the father to have a strong inverse effect on divergence: that is, the older the father, the more agreement was observed in family members' influence perceptions.

It may suggest the father's dorminant influence in the decision making and other family member's acceptance of such possibly on account of his age.

Komarovsky, (1961) had earlier shown that family roles vary between income classes. Upper and lower income classes are characterised by greater husband/wife autonomy in decision making while middle-income classes exhibit more joint decisions. Sharp and Mott, (1958) in an earlier study, considered decision outcomes in seven product categories using a sample of 749 Detroit wives. They found a tendency toward joint decisions as income increases in three of the seven categories (the purchases of a house/apartment, where to go on a vacation and whether the wife should work). No significant income effects were obtained for the remaining four categories (purchase of a car, life insurance, food expenditure and keeping track of money bills).

Wives' influence tended to decrease as income rises for life insurance, housing, vacation, whether wife should work and keeping track of money and bills.

In a national panel study of family decision-making for cars, household foods, keeping track of money and bills, and savings as earlier cited, Wolgast (1958) found that though income level was related to the family role structure for the decision areas, the relationship was statistically significant only for the savings decision. Here, higher income greatly increased the husband's role at the expense of the wife. Wolgast, (1958) concluded that there was a tendency toward increasing division of labour with increasing family income. She also looked at whether or not the wife worked and found this to have no significant effect on her decision-making role.

Hempel's (1974) study of housing decisions however found the wife's employment status to be inversely related to the husband's decision-making influence. The income hypothesis states that the lower the family income, the greater the tendency for joint decision-making, Jenkins, (1980). Granbois, (1971) finally tested the "income" and the "cost" hypotheses and found both of them to hold in the purchase of several major durables.

Churchill and Hasen, (1974) also tested the two hypotheses using data from the Illinois - Berkley panel of newly married couples. The two were supported for some product categories but rejected for others, thus raising questions about the general applicability of the two hypotheses. In view of the overwhelming evidences on the importance of income on decision making outcome, the results of our research therefore become very relevant as they help to explain, in part, the extent to which influence disparity between spouses is determined by income differential.

Social class is another variable that has been shown to relate to spousal influence. Sheth's (1974) theory of family buying decisions postulates that joint decision-making is likely to be greater among middle-class families. The fact that middle class families have less discretionary income and the higher perceived risk (Bauer, 1960) makes it plausible to suppose that there will be greater planning, deliberation, and participation by all members in decision- making. The hypothesis is also based on a number of studies indicating that there is greater autonomy of buying decisions among both the upper and lower social classes (Zober, 1966 and Komarovsky, 1961).

Based on the examination of various empirical studies, Komarovsky (1961) proposed that there is greater autonomy with regard to expenditures at the bottom and top of the

socio-economic hierarchy than among the middle class. The studies reviewed by Komarovsky (1961) tended to support the proposition that the wife, relative to the husband, seems to have more influence in decision-making in lower socio-economic classes. In Hempel's (1975) study of housing decisions, the occupational status of the wife was found to be inversely related to husband dominance in buying decisions.

Education is another demographic variable whose impact on spousal power has been studied. Komarovsky (1961) found that more educated couples tend to engage in more joint decision making. Considering the fact that a higher education tends confer a higher income level, it may not be out of place to view income as the actual 'invisible hand' determining the degree of influence. This is not far fetched considering the study of Ferber and Lee (1974), which found that if the husband and wife's educational levels are equal they tend to perform the role of family financial officer (ffo) jointly (though this

2.2.3 Empathy and spousal influence

Burns (1976) studied the relationship among involvement, empathy, recognised authority and the family power structure for thirty-nine decisions across several products. Involvement was operationalised by asking spouses to place each of the thirty-nine product-related subdecision cards in labeled slots corresponding to the spouse's belief with respect to the importance that his or her performance should be reflected in the couple's designated final choice. Similarly, empathy was measured by asking each spouse to sort decision area cards according to the importance to the individual that his/her spouse's preferences reflected in the couple's final choice. Recognised authority for a particular subdecision was deemed to be present when there was mutual agreement between couples as to who would make the decision (husband, joint, or wife). The results indicated that involvement and empathy levels differ between spouses. Husbands tended to be more involved and wives more empathic across the 39 subdecisions. One spouse's involvement level was positively correlated with the other spouse's empathy level. The husband and the wife's empathy were negatively correlated. Each spouse's involvement level was negatively correlated with his/her empathy level. The recognised authority of one spouse for a particular subdecision tended to be matched with low involvement of the non-authority spouse for a subdecision. Also, the authority-spouse for a subdecision often indicated low empathy for the non-authority spouse's involvement preferences. One spouse tended to exhibit greater involvement than the other in any given subdecision, but the less involved spouse had more empathy for that subdecision. The closer couples were on involvement and empathy with regard to a particular subdecision,

(as measured by the square of the secluded distance difference), the more likely that a joint decision will be made for that item. On the other hand, the greater the difference between spouses on involvement and empathy levels with regard to a subdecision, the more likely was a recognised authority for the subdecision to be actually agreed on.

In summary, the above findings suggest that there is an interaction between involvement and empathy which determines whether decisions are made jointly or by one spouse and in the latter case, the spouse likely to dominate (the one who is more involved and frequently, also less empathetic). According to Burns and Granbois (1977:78):

> "----empathy may vary across product characteristics and not be correlated across family members. In this case, decisions would reflect the preferences of the family member who is the object of the other's empathy".

2.2.4 Perceived risk and spousal influence

Perceived risk has been conceptualised in terms of the severity of negative consequences and the degree of uncertainty about the outcome (Bauer, 1960). Perceived risk has several components: (a) financial, (b) physical, (c) social, (d) functional, (e) time loss, (f) psychological, and (g) performance (Roselins 1971; Bettman, 1973; Cunningham, 1967; Schiffman and Kannk 1983; Assael, 1981). Various aspects of consumer behaviour have been studied using the concept of perceived risk: preference of risk reduction methods based on type of risk (Roselings, 1971, Sheth and Bvankatesan, 1962); effect on group decisions, (Coughlin and O'Conner, 1984; Woodside, 1972).

However, no research results have been uncovered by this study that attempts to relate perceived risk to spousal influence in family decision-making. This is inspite of Sheth's (1974) hypothesis, in his widely cited theory of family buying-decision, that such a relation exists. According to his theory, the greater the perceived risk of making a wrong decision for the family, the greater the amount of joint decision-making among members of the family. However, since a major determinant of perceived risk is the severity of negative consequences (Bauer, 1960; Coughlin and O'Connor, 1984) it may be reasonable to expect perceived risk to be related to the level of product involvement.

2.2.5 Culture and spousal influence

Sometimes referred to as ideological theory, cultural theory attributes the power to make decisions to the prescribed authority pattern, which is determined by culture (Blood and Wolfe, 1960; Davis, 1976; Hempel and Tucker, 1980; McAdoo,(1997); Leve and Fagot(1997);Coley(1998). According to this theory, power and task responsibility are built into the roles of husband and wife on the basis of cultural norms and the controls (Burgers and Locke, 1960; Parsons and Bales, 1955). A spouse's authority is predicated on the belief that he/she should make a decision or carry out a task irrespective of the actual skills or interests that may be present. The source of the spouse's power is thus external to the family; power resides in the position rather than the person as mentioned earlier in the review.

The results from tests of this theory were equivocal at best. In a cross-cultural study of family house buying decision-making using Connecticut and English couples, Hempel, (1974) found a surprisingly high degree of similarity in the decision-making process.

While some differences were observed, he stresses that in most cases perceived role differences between husbands and wives within the same cultural setting were greater than the differences were found between the two cultures. It is possible to argue that these were due to the effects of history since there was a three-year lag between the time the data was collected in the two countries. On the other hand, it can also be argued that English and American cultures are not substantially different, therefore cultural differences may not be important here but could still operate in other cases where cultures are significantly different.

To the extent that age differences are considered important cultural phenomena in Nigeria, to that extent too is it possible to postulate on the relevance of age groups and respect for elders. This study postulates that age differentials among spouses could be an important explanatory variable on how power and hence influence is shared in family consumption decision-making.

Blood and Wolfe, (1960) had earlier tested the cultural theory by trying to examine spousal power structure between urban and rural families, immigrant and non-immigrant families and catholic and non-Catholic families as possible bases for variation in family power structure. They concluded that cultural theory is inferior to the relative resource theory in explaining spousal power variation in their sample. On the other hand, Wolgast (1958) had found that the residence of the family had an impact on family decision-making roles. She observed the frequency of joint decision-making to be higher in rural as opposed to urban residential families. In addition, the wife's influence was generally less in rural families than among urban families.

It has sometimes been implied that the cultural effect on spousal power operates by way of its effect on family role orientation. In this regard, a traditional role ideology specifies large authority differences between husband and wife and a highly differentiated division of labour. Families in the late stage of the family life cycle, families with no college education and families with authoritarian personalities tend to exhibit a traditional role ideology. A comparisonship ideology in contrast, prescribes a high degree of joint participation in tasks and decisions; togetherness is viewed as a desirable end in and of itself (Davis, 1976). Studies which have explored the relationship between family role orientation and family power structure have generally found some relationship; liberal or modern families are generally characterised by more joint decision-making and more participation in decision making by the wife at the expense of the husband, traditional or conservative families on the other than tend to be husband-dominant (Green and Cunningham, 1975; Qualls, 1983; 1984; Bonfield, 1978). While cultural differences partially explain spousal power variation between groups, it may also account for spousal power differences within a specific cultural group, when culture is defined in terms of family role orientation.

2.2.6 The Connectedness hypothesis

As proposed by Bott (1955), the connectedness hypothesis suggests that the amount of joint family decision-making is influenced by the connectedness of the social network of the family (that is, the extent to which the husband and wife have the same friends and interests).

The more the connectedness of the family, the less likely it is to engage in joint decision-making. Connectedness is more prevalent if the family has low mobility, lives in a fairly homogeneous neighbourhood and the husband is in the working class (Hempel and Tucker, 1980,Engel and Blackwell, 1982;). Our search for literature in Nigeria did not yield any empirical studies in family consumption decision- making which directly tested the connectedness hypothesis. If however, lower income and lower social class families are more connected, as casual observation would suggest, then some partial and indirect evidence in support of the connectedness hypothesis is provided by the findings that middle income and middle class families tend to engage in more joint decision-making than lower income or lower class families, (Sharp and Mott, 1956; Wolgast, 1958; Komarovsky, 1961; Zober, 1966).

The evidence supporting the income hypothesis however contradicts the connectedness hypothesis (Granbois, 1971; Churchill and Hansen, 1974). However the evidences relating to the connectedness hypothesis are inconclusive, hence specific testing of the hypothesis is therefore necessary.

2.2.7 Relative resource contribution theory

This theory states that the source of power in marriage must be sought in the comparative resources, which each spouse brings to the marriage .Blood and Wolfe, (1960:12) state that:

> "A resource may be defined as anything that one partner may make available to the other, helping the latter satisfy - his/her needs or attain his/her goals. The balance of power will be on the side of the partner who contributes the greater resources to the marriage"

This conceptualization views each marital partner as a source of valued resources to the other (Blood and Wolfe, 1960; Blau, 1964; Scanzoni, 1970). In this context, the ability to reward or punish, personal attractiveness, competence, occupational and social prestige, time availability, may be viewed as resources which can be exchanged for the right to make (or not to make) decisions or to participate (or not to participate) in family activities. Unlike cultural theory which views the determinants of decision roles to be external to the family, relative resource contribution theory views the determinants of decision roles to be internal the family itself. If the resources controlled by either spouse change, their decision and task involvement are also expected to change.

Available empirical research evidences tend to support the relative resource contribution theory more than they refute it. Bahr, (1972) argues that only safilios - Rothschild's (1967; 1969) Greek and Detroit data have shown no relationship between power and education, and even these studies are not always inconsistent with the relative resource contribution theory. Foxman et al (1989:489) have in the light of the overwhelming evidences in this direction concluded that:

> "Because parents typically and increasingly jointly act as the source of family income and purchasing power, it is not surprising that parents at least perceive themselves to have greater influence in purchasing matters than their children do."

In other words, the subsumming of children's influence under spouses in most studies on family influence, may be due to their relative resource contribution limitations. Additional studies which support the relative resource contribution theory and demonstrate a relationship between the wife's employment status and her power in the family include Klinger (1954); Blood and Hamlin (1958); Wolfe (1959); Blood and Wolfe (1960); Hofman (1960); Blood (1967); Heer (1958); Weller (1968); Lupri (1969); The latest studies of Corfman and Lehman (1987);Fitzgerald et al (1999), Mandara and Murray(2000) also validate this theory. Only Middleton and Putney (1960) and Safilios-Rothschild (1969) report no association between wife's employment and her power and neither of these studies have a large sample. Hempel's (1974) housing study also found support for the theory. He found the ratio of husband/wife occupational status to be the best single predictor across role measures and markets. This indicator of relative resources however tended to be a better predictor of role perceptions reported by husbands than those reported by wives. Granbois (1962) found that joint decision-making in the family is more likely the more nearly equal the contribution of resources such as income, education and social participation by husbands and wives.

Heer's (1963) feeling is that the relative resource contribution theory does not explain the variation of spousal power over the family life cycle and may in fact be inconsistent with this. He asks(1963:117):

> "why should the power of the wife be greater before she has born children than when her children are of pre-school age? Surely the wife of pre-school children is contributing more resources to the marriage than she did before her children were born. Further, there is no evidence that the power of the wife varies inversely with the number of children. Is not the wife with more children usually contributing more resources to the marriage than the mother of a smaller family."

Finally, Heer argues that the presumed historical rise in the power of wives in America is hard to reconcile with a theory which states that power varies according to the relative contribution of resources. He asks(1963:138):

> "Did our maternal ancestors one hundred years ago contribute less to their marriage than contemporary wives?"

These reservations led Heer to propose a least interested partner theory as a revision to the relative resource contribution theory.

Before we move into a discussion of the revised theory, it is worth nothing that it is possible to accommodate the reservation of Heer (1963) by taking into account the relative importance of various resources and the possible variation of these over time in the relative resource contribution theory. While the theory does not take into account the cultural variations in spousal power (and possibly the influence of children if they should

contribute more resources than their parents), there is more evidence support than to reject it. Some of the critics of the theory (Safilios-Rothschild, 1970; Jenkins, 1980) appear to have interpreted resources in absolute rather than in relative terms as the theory postulates. It is the projection of this study that relative income (a relative resource) may be one of the mediators of spousal power and influence in family decision-making.

2.2.8 The least interested partner theory

Developed by Heer (1963) and intended as a revision of the relative resource contribution, the least interested partner theory focuses not in the value that each spouse contributes but on the value placed on these resources outside the marriage. The more the value (to the wife) of the resources contributed by her husband exceed the value (to her) of the resources she might earn outside the existing marriage, the greater the influence of the husband in decision-making and vice versa (Jenkins, 1980;Engel and Blackwell, 1982;). According to Jenkins (1980), the least interested partner theory has been more powerful and has found more support as it explained as much variation in family role structures as the relative resource contribution theory. In addition, he has argued that it can accommodate the changing patterns of family member interaction that occur over the family life cycle. Jenkins (1980), however cites no studies to support this contention and this research did not find any studies that have tested the theory.

As earlier mentioned, by weighing various resources by a measure of their importance, the shortcomings of the relative resource contribution theory which gave rise to the least interested partner theory could be overcome, thus making the latter redundant. Like the relative resource contribution theory, the least interested partner theory fails to account for the effects of cultural differences, reference group influences, mobility and social networks on spousal power allocation. As noted by Heer (1963) himself, the least interested partner theory is consistent with the principle of least interest (Waller, 1951;and Homans,1974). Heer (1963) argues that this theory appears to fit all the empirical studies that the relative resource contribution theory explains, such as, the empirical findings concerning conjugal power and social class, and conjugal power and wife's work status. In addition, he argues that it explains those findings that are inconsistent with the relative resource contribution theory such as the change in the wife's power over the family life cycle. It may be possible that these deficiencies are reduced by the addition of age differential as another possible mediating in this study.

2.2.8 Spousal influence by product variation

A unanimous finding in the family decision making literature is that spousal roles and influence vary across product categories (Jaffe and Seuft, 1966;Davis, 1970; Davis and Rigaux, 1974; Cunningham and Green, 1974; Hempel, 1974; Davis,1976), Product characteristics (Davis, 1970; Burns and Granbois, 1977;) and across decision phases (Davis, 1970; Davis and Rigaux, 1974). Decisions regarding children's toys, living room furniture, outside entertainments, house/apartment, vacations, children's school, television,

furniture, major appliances, automobiles and savings have generally been found to be syncratic (Sharp and Mott, 1956; Wolfgast, 1958Davis and Rigaux, 1974; Hempel, 1974; Cunningham and Green, 1974;Green and Cunningham, 1975;). Husbands have been found to dominate decisions regarding life insurance, other types of insurance, automobiles, television, gardening supplies, beer and lawnmowers (Sharp and Mott, 1956; Wolfgast 1958; Woodside, 1972;Davis and Rigaux, 1974; Cunningham and Green, 1974; Green and Cunningham, 1975;). Beatty and Talpade (1994:332) found product importance and usage to be the strongest and most consistent explanations of teenagers' perceived relative influence across stages and purchase situations.

Wife dominant products include household cleaning products, kitchenware, children's clothing, wife's clothing, food and groceries, rugs and draperies, family doctor, keeping track of money and bills, wife's outside employment, cheese, and automatic washing

machines (Sharp and Mott, 1956; Wolfgast 1958; Woodside, 1972;Davis and Rigaux, 1974; Cunningham and Green, 1974; Green and Cunningham, 1975). Finally, household appliances, housing upkeep, clothing, alcoholic beverages, garden tools, saving objectives, forms of saving and car decisions have been found to be autonomic (Davis and Rigaux, 1974; Ferber and Lee' 1974). A close review of the products classified under each type of decision shows some overlap. This is due to the fact that different researchers have used different cut-off points for classifying a decision into one of the four categories.

Hempel, (1974) for instance examined five sub-decisions involving the purchase of a house (style, neighbourhood, when to purchase, price and mortgage source).

As mentioned later in the methodological issues, he found small correlations among sub-decisions, thus indicating the independence of role allocations perceived by each spouse. The perceived mortgage and price decision roles, which he contends were highly correlated, had correlation coefficients ranging only from .36 to .41, among both English and Connecticut couples. Among Connecticut wives, he claims, the decision when to purchase was highly interrelated with both the financial decisions and with the initiator and information seeker roles (though the correlation coefficients only ranged from .27 to .37) The husband's perception of style decision had a correlation coefficient of .35 with the neighbourhood decision in England and a coefficient of .29 with the timing of the purchase in Connecticut. In general however, the correlations among sub-decisions served for each spouse was low (66% less than .15). Hempel (1974) also found that instrumental decisions about when to purchase, price and mortgage were found to be better predictors of family role structure. Sub-decisons about neighbourhood and style were correlated with role structure but these associations were usually less significant and the direction of the relationship was less consistent. He concludes that perceived role performance in sub-decisons is not a useful basis for predicting roles in the other sub-decisions. They however, may provide a reliable basis for generalising about family role structure, especially instrumental sub-decisions.

Studies by Davis, (1970);and Burns and Granbois, (1977) also indicate that role structure and influence vary by product characteristics or sub-decisions within a product category. Davis (1970) found positive correlations between sub-decisions for furniture and automobiles.

He however, did not find any correlation between furniture and automobile subdecisions in terms of spousal influence.

The issue of the relationship between spousal power and the stages in the decision process has been studied by a number of scholars. Davis and Rigaux (1974) in a study of seventy-three Belgian couples across twenty-five product categories found that husband dominant, wife dominant and syncratic decisions tend to remain so accross the problem recognition, search and final decision stage for 64 percent of couples.

A tendency to go from autonomic decision-making in the first two stages to syncratic decision-making in the final stage was also observed. There was a trend towards undifferentiated roles (joint decision) in the decision stage as opposed to the problem recognition and search stages i.e. more role specialisation in problem recognition and search stages (but not for automobiles).

Bonfield, (1978) replicated the Davis and Rigaux, (1974) study with two minor changes; greater specificity in describing decision items and use of a non-convenience random cluster sample of sixty households. The general movement toward role specialisation in the search for information found in the original study was not supported in the replication. A major reason for this may have been that problem recognition specialisation was more prominent in the replication than was true of the original study. Specialisation at the problem recognition stage, in turn, was more likely to be a result of the specific nature of the decision items rather than of a result of differences in sample population or methods. Hempel (1974), in his study, found some degree of role interdependence in his cross-cultural study of house purchase decisions among

Connecticut and English couples. He particularly found that the decision initiator was likely to be responsible for information search, especially if the initiator is the wife or if the initiator role was joint. The initiator and information seeking roles appeared to be independent of the purchase decision role however. In contrast to other products, there was a tendency for the husband to be more involved than the wife in the initiation of the home buying process. For the search stage, the relative involvement of each spouse was reversed. Role performance in the actual purchase stage for housing appears to depend on the type and nature of decisions (husbands were more involved in decisions concerning mortgage, price and when to buy while wives were more involved in decisions regarding style and neighbourhood).

In an earlier study of power structure among 200 Columbia and South Carolina families relating to eight product categories, Woodside, (1972) reported considerable variation in spousal roles within the decision-making process based on both husbands' reports and wives' reports. For example, 62 percent of the husbands reported that the wife alone made the actual purchase. However, husbands were more likely to initiate the decision to buy television set.

Beyond noting the variation of spousal role and power across products, subdecisions and decision stages, it has been pretty difficult to make any other generalisations on the basis of the available evidence.

2.2.9 Product involvement and spousal influence:

Variables like product importance, interest in the product and the strength of preference which are related to the concept of product involvement, have been hypothesized or shown in the family decision making literature to relate to spousal power or to mediate spousal power and decision outcomes. Sheth, (1974) in his theory of family-buying decisions postulates a relationship between the importance of a specific buying decision and the way the decision will be made. More specifically, he says the greater the importance of a specific buying decision to the family, the more likely it is to be jointly made by all members of the family. A question may be raised however as to whether the non-contributing partner (resource wise) can have any meaningful influence on the decision outcome as to warrant the decision being considered as joint.

Burns and Granbois (1977) in their study of family automobile purchase decisions found involvement with particular product features as an intervening variable that mediates the way the preference discrepancy (conflict) is resolved. Involvement is defined as the strength of preference for a particular product feature decision. According to them (1977:78):

> "If involvement varies across product characteristics and yet is not correlated strongly across the family members, outcomes might be selected simply to represent the preferences of the most involved person in each decision areas."

They operationalised involvement by asking each respondent to place product related cards in slots corresponding to the importance area cards in slots corresponding to the importance of his/her preference being reflected in the couple's final choice for that particular decision for eleven automobile related decisions. The principle of reciprocity (Turner 1970) has also been used to explain the relationship between product involvement and family decision outcomes. Most of the work dealing with this has been merely theoretical (Polly, 1969; Coleman, 1973). It has been argued that because families make many decisions over time, one member of the family may step out of some decision in which she/he is not particularly interested and seemingly capitulates to another family member. However, the expectation is that the person who prevailed this time will allow the other person to prevail in some future decision. A rigorous theoretical model that explicitly models multiple decisions, interests and authority has been proposed by Coleman, (1973). However, the model has not been adequately tested empirically (Gupta, Hagerty and Myers, 1983).

Two conflicting principles have been proposed to explain how interest in a decision is related to decision outcome. The principle of least interest proposed by Homans (1974) suggests that a person is able to dictate the conditions of association whose interest in the continuation of the affair is least (Thiabaut and Kelly, 1959). Nashis' (1950) solution to the bargaining problem illustrates this concept. According to this game's theoretical model of the bargaining problem, the dyad should choose the alternative that maximizes the product of the incremental utilities of the two participants.

Thus, if two people were to divide =N=100.00 between them with neither getting anything if an agreement could not be reached, the Nash solution would prescribe that A gets =N=75.00 and B =N=25.00. (The decision is less critical to A than B). Thus, the person with least interest would get a larger share.

The alternative concept of the role of interest is that the person with the greatest is the person who would dominate. Krishnamurthy (1981) has suggested that the greater the involvement, the greater the influence of that individual in the joint decision, and the greater the congruence between the joint decision and his decision if he had to decide by himself. Kalai and Shcrodinsky (1975) have proposed a game-theoretic solution, which would give importance to the person who has more to gain from a decision. According to this formulation, the division of the rewards would be in direct proportion to the best payoffs that the participants could get by being in the group.

Thus if A could expect to get =N=100 and B =N=75.00, then the payoffs to the two would be in the ration 4:3.

These two contradicting concepts could be reconciled by looking at the mediating effect of two other variables, attitude toward the relationship and empathy of the participants. In an antagonistic relationship, the principle of least interest would seem to apply while in a friendly relationship the principle of greatest interest would be appropriate. Similarly, if there were empathy, the principle of greatest interest would prevail. Since marriage can be assumed to be a friendly relationship exhibiting some degree of empathy by each spouse for the other, the principle of greatest interest seems to be the most appropriate.

It would therefore make sense to hypothesize that the more interested or involved a spouse is in a particular decision, the more likely it is that she/he will determine the outcome of that decision. Hempel and Tucker (1980) also note the existence of a considerable evidence to the effect that husband-wife participating in decision making varies with product involvement. According to them, the most consistent findings indicate that joint decision-making is more likely as the importance of the purchase increases. Dunsing and Hafstrom (1975) emphasized the urgency to assess the importance of the decision when measuring spousal influence to avoid erroneous conclusions. They ask, (1975:108):

> "Of what importance is it to decision making if the wife wins because her husband could not care less about the outcome?"

2.2.10 Other variables and spousal influence

Product cost, product complexity, product user, where the product is used, attitudinal and prior decision variables, time pressure and conflict have been hypothesized or shown to affect spousal power. The cost hypothesis states that the greater the cost of a product or service, the greater the tendency for joint decisions (Jenkins, 1980). This hypothesis was earlier found to be true in a test by Granbois (1971). Engel, Kollat and Blackwell (1968) reported husbands having a greater tendency to be involved in problem recognition when the product is technically or mechanically complex as in the case of automobiles, refrigerators and paint.

Woodside (1972) argues that those products to be used outside the house and where decor is concerned (example, rugs) tend to reflect the tastes of the wife more than those of the husband. It has also been suggested that participation in joint decision-making varies directly with the degree to which family members directly engage in the use of the product (Granbois, 1962; Woodside, 1972).

Ferber and Lee, (1974) have demonstrated, in a study of family financial decision-making, that certain attitudinal variables affect which spouse plays the role of family financial officer (FFO). They reported, for example, that price consciousness equality or money consciousness equality between spouses as well as the existence of a goal for total savings and interest in fixed dollar form savings (insurance, savings account, government bonds) are all associated with joint performance of the family financial officer role.

Woodside, (1975) examined the relationship between priority decision making variables, demographics and psychographics on decision-making for automobiles and rugs For automobiles he found, based on husband's reports, that the likelihood of joint purchasing increased if (a) friends and neighbours are jointly consulted prior to purchase, (b) showrooms are visited jointly, (c) a specific dealer is chosen jointly, (d) the amount to spend is jointly decided, and (e) the attitude toward private brands is unfavourable. These five variables correctly classified 83 percent of husbands into joint or husband dominant decision making for automobiles. Based on wives responses, 83 percent of wives were also correctly classified into joint or husband dominant decision-making using the five variables. High income and high conservation were associated with joint decision-making. The relative influence of husbands and wives in deciding how much to spend visiting

showrooms and choosing specific dealers were significantly related to their relative influence in actual purchase.For rugs, Woodside (1975) found the size of the rug, visiting stores, and choosing specific outlets to be important in classifying families based on husbands as well as wives' responses. The greater the involvement of the wife in these decisions (outlet size), the greater the likelihood of wife dominance in actual purchase. Neighbourhood popularity and consulting friends were significant in determining influence in actual purchasing based on husbands' responses; employment status of wife and relative influence on how much to spend were important in classifying relative influence in actual purchase of rugs based on wives' responses. The wife's employment outside the home increased the likelihood that she will be involved in making the actual purchase decision.

2.3 A review of theories/models of family purchase decisions

2.3.1 The Sheth's theory

Sheth's theory of family buying behaviour postulates a set of exogenous constructs (sex, confidence, personality, reference groups, social class, lifestyle, role-orientation, life cycle, perceived risk, importance of purchase, time pressure, sources of information and consumption type) interaction with individual family members and their characteristics (predispositions, buying motives, evaluative beliefs perceptual bias overt search, and sensitivity of information) to determine family buying decisions. The theory recognises three types of consumption: consumption by the individual, by the family or by the

household unit. Family consumption behaviour is considered to be largely a derivative of family buying decisions.Family buying decisions are of two types: autonomous and joint. The determinants of joint versus autonomous decision making include the family social class, role orientation, and life cycle as well as the relative importance of the purchase, the perceived risk, and the time factor contributing to a buying decision. An autonomous decision is largely a function of the particular member's predispositions towards specific brands, which are based on his/her buying motives and evaluative beliefs about salient attributes. The individual's cognitive world-predispositions, buying motives and evaluative beliefs are in turn based on:

- The availability of information at the time of decision from a variety of sources (mass media, word of mouth, display, and so on) and the processing of such information by the individual members to make it congruent with previously stored knowledge;
- Internal family influences from other members that attempt to revise his/her buying motives or evaluative beliefs about alternatives and,
- A set of antecedent factors, including personality, life styles, social class, role orientation and reference groups, that have exerted considerable influence in the past to mold the individual's cognitive world in a certain biased way.

Joint buying decisions are postulated to be more complex, to require more time and result in greater communication as well as to evoke inter-member conflict.

Conflict is likely to be caused by the presence in joint decisions of both the necessary conditions (of felt need for joint decision-making) and the sufficient condition (of differences in goals and perceptions among members)(March and Simon, 1958). Sheth considers the process of joint decision making to be the heart of his theory of family buying decisions. He identifies three stages in this process - initiation, information search and shopping. He suggests that life style and role orientation of the family influence which member initiates a joint decision. If a dominant member exists, she/he is likely to be initiator of buying decisions, otherwise this stage is not likely to be centralised in any one member. He however notes the tendency for the father to be pre-dominant in initiating joint buying decisions. With regard to the stage of information search, he postulates that the task will be shared in proportion to family members' expertise in various aspects of a specific decision.

He however notes the tendency for the father to concentrate on technical and economic aspects, the mother on decorative and ornamental aspects and the children on shopping and buying. Sheth's theory makes no prediction as to who does it, though he notes a pre-dominance of this aspect by wives.

Finally, Sheth theorizes that when conflict arises in joint decision making, attempts will be made to resolve it. He identifies four ways of conflict resolution(problem solving, persuasion, bargaining and politicking) and suggests that the appropriateness of each mode depends on the source of the conflict. Problem Solving is appropriate when conflict is the result of disagreement on evaluative beliefs rather than buying motives.

It involves actively seeking more information or deliberating more on available information, then looking for support from and finally casting about for alternatives previously not considered. Persuasion is common among families and is appropriate when there is disagreement about specific criteria by which alternatives are evaluated ,that is , agreement at fundamental level but conflict in the specific subgoals. It involves attempts of test for consistency in the motive hierarchy of members and to avoid any sub-optimization. No attempt is made to gather more information. If disagreement over buying motives is taken as fixed by family members, bargaining is used to resolve the conflict. This mode of conflict resolution also appears common in buying decisions.

Finally, when disagreement is not only about specific buying motives, but more fundamentally about the whole style of life, the conflict is likely to be resolved either by the dissolution of family or by politics ; politics involves the formation of coalitions and subgroups of some of the family members in an attempt to isolate the member with whom there is conflict. Though not widespread, politics is not uncommon either . Sheth suggests that all conflicts within the family are undesirable from a social point of view and that problem solving and persuasion are less harmful conflict resolution modes than bargaining or politics. The frequency with which Sheth's (1974) theory has been cited in the literature suggests, (even if indirectly) the amount of influence it has wielded in the family decision making literature. Examples of these are, Spiro, 1983; Burns, 1977; Burns and Granbois, 1977; Belch, Belch and Sciglimpagtis, 1980; Sheth and Cosmas, 1975; Scanzoni, 1977; Corfman and Lehman, 1987; Silk and Kalwani, 1982. Sheth also recognized the role of other family members in addition to the two spouses in his theory.

However, most of the subsequent studies on family decision making have paid little attention to other members (e.g. Spiro, 1983; Bonfield, 1978; Burns, 1977). While a few studies have looked at the role of children as well as parents (e.g. Szybillo and Sosanie, (1977), Childers and Rao (1992), Beatty and Talpade (1994), no study has been reported that considers the role of other family members apart from spouses and children as will be cited later in the empirical studies.

A shortcoming of Sheth's theory and of other models of family decision- making, as we shall see later, is their failure to incorporate the concept of power. It is amazing that while many empirical studies of family decision making have been interested in determining which spouse has power or makes specific purchasing decisions, this concept has not been incorporated into models of family decision making. This research study therefore considers two of the frequently advanced determinants or factors (Age and Income) of power for a number of household durable items within the relative resource contribution and cultural expectation theories as are discussed later in 2.5.3 of the literature review.

2.3.2 The Grashof and Dixon model.

Grashof and Dixon (1983) present a household model of consumer behaviour that defines the household as a social system consisting of a set of individuals (not necessarily married or related by blood as in the family) organised into defined roles and responsibilities.

The model is essentially a production function approach that views household purchasing and consumption as a three-stage production process. It is heavily influenced by the views of Cairncross (1958), Becker, (1965), and Lancaster (1966) who view the household as a small factory engaged in production. The three production stages are purchasing, commodity (convenience) production and consumption. Satisfaction is the ultimate output. Intermediate outputs include commodity characteristics and assortment of characteristics in household inventory. These intermediate outputs are combined with inputs of skill income and purchases from the goods market for subsequent production stages under a time constraint.

In line with the suggestions of wind (1977), the model shifts: -

- The unit of analysis from the individual to the household;
- The domain of interest to the entire set of activities in which members of the household participate rather than simply purchasing activity;
- The object of analysis to the entire assortment of goods, services and other resources utilized by the household rather than the product or brand.

As the authors persuasively argue, no single brand or product has meaning when it is isolated from the assortment within which it makes a joint contribution to household objectives. From this perspective, a fuller understanding of family consumption behaviour may be obtained by focusing on the entire assortment rather than on specific products or brands. To the extent that the researcher wants to do this, the model becomes very relevant.

However, there are apparent practical problems involved in designing a study that would cover the whole range of the family's assortment of goods and services. We are therefore often limited to studying familiar behaviour with respect to particular products and services. In this context, the Grashof and Dixon model may not be as appropriate for this research.

An important contribution of the Grashof-Dixon model however is the incorporation of a number of concepts into family decision-making; time, skill, information (technology).

These are concepts, which certainly can improve our understanding of family consumption decision making. This is basically an economic model. Not surprisingly, therefore, it fails to incorporate two important concepts - conflict and power. The role of power and conflict in any social system such as the family would provide additional insights about family consumption decision-making. Perhaps it is too early to observe what impact, if any, the model has on family consumption decision-making studies.

2.3.3 The Buss-Schaninger model

Buss and Schaninger (1983) provide another middle-range model of family decision-making with an emphasis on sex roles of the husband and the wife and their relationship to family decision-making. Briefly, the model stipulates that each spouse's bahaviour is dependent on attitude norms and preferences, which he/she brings to the marriage.

Attitude in turn depends on three antecedent conditions: demographic antecedents of each spouse, characteristics of each spouse's parents and environmental/cultural influences for each spouse. Individual attitudes, especially sex role norms (norms related to sex) and life style norms (instrumental and terminal values) interact with situation factors to yield attitudes about appropriate behaviours. When such attitudes do not match, the dyad is in a potential conflict situation, which may be managed by conflict avoidance or conflict reduction processes. Conflict management solutions yield behavioural process outcomes, which in turn determine family consumption and marital satisfaction outcomes.

An important contribution of the Buss-Schaninger model is the explicit incorporation of sex-role norms into family decision-making. Sex norms and life style norms are hypothesized to interact with situational factors (such as the number of alternatives, the risk for the decision and the frequency of the decision) to determine the appropriate attitudes in a given purchasing situation. Differences between spouses with regard to appropriate attitudes and behaviour could lead to conflict. Conflict is managed through avoidance or resolution techniques. In view of the changes taking place in every society of sex role norms and task allocation within the family, the appropriate strategies for reaching and persuading the evolving family may alter for some products. The incorporation of sex role norms in the model enables assessment of shifts in these norms and determination of how such shifts may affect family decision-making. The model also attempts to incorporate the influence of parents into family decision making. This is done by postulating a relationship between sex role norms, task allocations and behaviour norms of the parents and the life-style norms and sex-role norms of their children who

constitute the family. The model also links conflict and its management to process outcomes such as consumption priorities, preference plans and purchases, decision behaviour and marital satisfaction.

One problematic aspect of the model is the hypothesis that consumption priorities, preferences, plans and purchases derive from conflict management. While this may be true to some extent, it may be more appropriate to state that conflict results from differences in consumption priorities and preference. From a realistic and dynamic point of view the relationship between conflict management and consumption priorities and preferences is circular; Differences in consumption of conflicts lead to a modification of the consumption priorities and preferences; and the modified priorities and preferences may become the basis for a new conflict in the next purchasing cycle. The model, like the two previous ones discussed, does not consider the role of power in family consumption decision-making. The recency of the model, like the former, makes an assessment of its impact on family decision- making research at this point in time inappropriate.

2.3.4 The Gupta-Hagerty-Myers (GUHM) model

In contrast with the Buss-Scaninger (1983) model which emphasizes sex roles and life-style in family decision-making, the GUHM model (1983) emphasizes the moderating effects of interest and power on conflict management and hence on influence patterns and decision outcomes. It is the only model reviewed that explicitly incorporates the concept of power into family decision-making.

The model differentiates between power, influence and authority; power is defined as the potential to affect some future decision, in accordance with Cartwrite (1965) and influence as the actualisation of power. Following French and Raven (1959), authority is treated as the legitimate component of power. The model also incorporates more than one decision and two time frames (current and future). Essentially, three sets of factors influence a family member's interest (in current as well as future decisions) and power (authority in current as well as future decisions); individual factors, product related factors and organisation\group factors. Individual factors include preferences, psychological factors and demographics. Products related factors incorporate the current as well as the future number of alternatives, organisational/group factors include life cycle and the cultural environment. There is an interaction between interest in the decision and power (authority in decision) resulting in conflict management from which current and future influence patterns emanate. The influence patterns lead to decision outcomes in terms of alternatives chosen as well as autonomous versus joint decisions. The decision outcome is followed by post-purchase processes of evaluation of the chosen alternative, autonomous versus joint-decision and the conflict resolution mode adopted. The post-purchase evaluation processes are fed back to power, interest, individual factors, product-related factors and organisational/group factors. Through this feedback process post-purchase evaluation processes can influence decision-making in the next stage.

The model suggests that power is transformed into influence in specific decision situations by way of interaction with the concept of interest (involvement). The model is also able to handle the interdependence of family decisions as it incorporates current as well as future decisions into its framework. It also identifies what it considers the determinants of power

(product factors, individual factors and group\organisational factors); shows how it is converted to influence in specific decisions by way of interacting with interest; and finally shows the decision outcome and post-purchase evaluation processes.

The logic followed in this research is fairly similar to that of this model. It focuses on:

- ❖ Identifying the determinants of power within the relative resource contribution theory i.e. income, and cultural theory by measuring the degree of influence of some of the factors on family power structure.
- ❖ Specifically examining the relationship between income and age differentials among spouses with the degree of influence, considering the most recent decision outcomes in recent consumer durable purchases.

The GUHM model incorporates more of the important variables in family decision making (conflict, power, mediators of power, post purchase processes) than the other models reviewed. As is the case with the former, it may be too early now to determine the model's impact on family decision-making research.

2.4 Summary

We have reviewed the intermediators in family consumption decisions and arrived the conclusion that it is yet too early to conclude on the exhaustiveness of the list considered in our literature. In view of the weakness of both trying to formulate models at this stage and inconclusiveness of any mediator's superiority to others it may be more beneficial to

continue an examination of the mediators individually or in combination to enable to be more convinced as to their explanatory power which is what this research intends to do.

The review of Sheth's (1974) theory of family buying decisions and of three other models was undertaken. The review is not intended to be exhaustive. However some of these four models have incorporated the essence of the earlier models not covered. Our review shows that Sheth's (1974) theory did not capture some of the important concepts that operate in family decision-making (example, power). It appears that at this stage in the evolution of the family decision-making literature it would be more useful to devote more attention to developing middle-range theories and models rather than a comprehensive theory. This is partly due to the fact that we still do not know all the variables at work and their relationships to develop comprehensive models. Middle-range models tend to focus on specific aspects of the phenomena under study. By doing so, they

enable one to look at the problem from different angles and thereby improve our understanding of total phenomena. It is in this light that this research has taken income and age as variables of influence (or power actualised). It was mentioned that the Grashof and Dixon model is most appropriate for studying the entire assortment of the family's goods and services rather than specific products. On the other hand, the Buss-Schaninger model emphasized the influence of sex role and life style norms on family decision making. The GUHM model sheds light on the concepts of interest and power as moderators of family influence patterns emerging from conflict and its management. We have also attempted to distinguish family consumption decision making from individual and group decision making.

2.5 On the relationship between attitudes, intentions and behaviour

Behavioural prediction is of concern to marketing researchers because many expensive corporate decisions (e.g. production schedules, distribution strategy, advertising copy selection et cet tera) derive from forecasts of consumer's behaviours. Marketing literature, according to Warshaw (1980), reveals univariate and multivariate approaches to the issue. Much research has explored the measurement and scaling of consumer attitudes. The univariate orientation assumes attitudes are strongly predictive of corresponding behaviours. The genesis of this orientation is Fishbein's (1962; 1967) work on linear compensatory attribute models. Fishbein (1963; 1967) defined attitude as a person's location on a bipolar evaluative or affective dimension with respect to some object, action or event. It represents a person's general feeling of favourableness or unfavourableness toward some stimulus object. Intention is defined as a person's location on a subjective probability dimension involving a relation between himself and some action. A behavioural intention, therefore, refers to a person's subjective probability that he will perform some behaviour. Fishbein's (1963; 1967) intention model is important to this study because of the crucial conception of power as a potent ability to act or enforce action. The study assumes that predicted power possessed by each spouse may indicate possible behaviour in actual purchase decisions.

Attitude models are also important to this study because the predicted attitude of a spouse towards the power held is assumed to influence (but not determine) the general level of favourability expressed by the person's intentions which in turn is assumed to influence behaviour. At any point in time, a person's attitudes toward an object may be viewed as determined by his salient (deterministic) set of beliefs about the object. Fishbein's (1967) intention model does however assume a systematic relation between attitudes and intentions. Intention within this model is the performance of a given action in a given situation. It is the intention to perform the particular overt response that is to be predicted. Two major factors determine behavioural intentions: a personal or "attitudinal" factor and a social or "normative" factor. Symbolically, the central equation of the theory is presented as follows:

$$B\sim1 = (AB)\ W1 + (SN)\ W2$$

Where B is the behaviour observable from the individual

1 is the intention to perform behaviour B

AB is the attitude toward performing behaviour B

SN is the subjective norm

W1, W2 are empirically determined weights.

Behavioural intentions are a function of the weighted sum of two variables. The first, A is the actor's attitude toward performing the behaviour in question under a given set of circumstances.

A person's attitude toward a specific behaviour is proposed to be a function of the perceived consequences of performing that behaviour and of the person's evaluation of those consequences. Thus:

$$AB = \sum_{i=1}^{n} biei$$

Where: b is the belief that performing B

leads to consequence or outcome i.

e is the person's evaluation of outcome i.

n is the number of beliefs the person

holds about performing B.

In contrast to a traditional attitudinal approach, the attitude in question is the person's attitude toward performing a given behaviour rather than his attitude toward the object or target of the behaviour.

The second or normative component of the theory SN deals with the influence of the social environment on behaviour. The subjective norm is the person's perception that

most people who are important to him think he should or should not perform the behaviour in question. The general subjective norm is determined by the perceived expectations of specific referent individuals or group, and by the person's motivation to comply with those expectations.

Symbolically:

$$SN = \sum_{i=1}^{n} bimi$$

where:

bi is the normative belief (i.e. the person's belief that reference group or individual *i* thinks he should or should not perform behaviour *b*

mi is the motivation to comply with referent *i*.

N is the number of relevant referents. This will vary according to the behavioural situation.

It is expected that the relative importance of the two components will be influenced by situational variables, such as the behaviour's observability, and by personal characteristics and preferences. Clearly, the ability of the model to predict behavioural intentions depends in large part on the degree of correspondence between the levels of specificity associated with the intention on the one hand and the two components of the model on the other.

The construct used in our study, that a subject's belief serves mainly as an alternative measure of his behavioural intention, was drawn from this model and this warranted the use of self reports to measure power structure between spouses. Empirical evidences support this model (Fishbein, 1966; Ajzen and Fishbein, 1969; 1970; 1970; Fishbein et al,

1970; Ajzen, 1971b; Hornik, 1970; Devries and Ajzen, 1971; A. R. Calson, 1968; Mcardie, 1972; Darrock, 1971, Glassman, 1971; Jaccard and Davidson, 1972). These studies have attempted to predict various intentions, including intentions to co-operate or compete, buy certain products, sign up for an alcoholic treatment programme, perform various leisure-time activities, cheat in examination et cet tera.

Therefore, the predicted income and age differential power possessed by one spouse over the other as a result of the favourable income and age differentials between them, and the prediction of the use of such power are conceptualised within Fishbien's(1959) attitudinal and intention models. This study is not unmindful of their limitations however as suggested in some studies (Warshaw, 1986; Becker and Greenberg, 1978; Churchill, 1979).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The choice of a methodology is guided by our desire to attain the objectives of the study. It was also guided by the empirical nature of this study, and scrupulous attempts are made to avoid the pitfalls of similar research from our review of literature. The methodology seeks to assist in letting us know what the general nature or structure of family power influence in the household for consumer durable goods is, whether age and income are mediators in purchase decisions for the goods considered and if so how important they are as mediators. The choice of methodology is to also assist us know the strength of other family members in influencing these decisions. However to assist our conceptualization and choice of an appropriate methodology the chapter begins with a review of the current debates on methodological issues and highlights the contentious issues that must first be resolved. This leads us to the research design, that is, the choice of the target population, the instrumentation, the implementation of the research design and data analysis techniques, procedures and decision rules for ease of arriving at conclusions.

3.2 Methodological issues in purchase decision making

3.2.1 **Self report versus observation measures of family power structure**

A lot of arguments have been raised on the validity of using the responses of husbands or wives alone to determine the purchase influence within the family in their buying decisions.

No less controversial have been arguments on whether information collected from spouses is more reliable than the observation by the researcher. On the former arguments, Davis (1971) contends that the use of one of the two, rather than both, can only be defended by the fact that it is much more convenient to locate one at a time than both at the same time. Most studies in the family decision-making literature have used self-report measures (Davis, (1976); Burns and Granbois, (1980); Gupta, Hagerty and Myers, (1983).

Davis and Rigaux (1974) however, used direct report measures of spousal influence in their study of seventy housewives in Belgium. There is an overwhelming support for the use of their self reporting in the study of family decision making as is evidenced by other studies, mainly: Cox (1975); Davis, (1971); Ferber and Lee, (1974); Hempel, (1974); and Green and Cunningham, (1975). There is considerable evidence that the responses of husbands and wives are very similar when compared on an aggregate basis but dissimilar on a within family basis. Burchinal and Boulder (1965), Davis,(1970); Granbois, and Willot, (1970); Haberman, and Elinson, (1967); Wilkening and Morrison (1963); Walgast, (1958) and Foxman et al (1989) have found no significant difference between husbands' and wives' responses.

In contrast, studies comparing husbands and wives within families have reported considerable disagreement. Spouses have been found to disagree about a wide range of subjects, including the amount of family income, what topics they discuss, who initiates conversation. Examples of these studies are, Heldman (1965); Haberman and Elinson, (1967). It would therefore appear that questioning one spouse would be sufficient for a research which requires information only about aggregate purchase influence;

according to Davis (1971), "what percentage of wives decide about what colour of a car to buy?" However, when assessing influence is intended only to serve as a stepping stone for further research, then questioning one spouse is not (Davis, 1971) sufficient since discrepancies within the family become important. This is defended by citing an attempt to segment a market. Just as a researcher thinks of market segments composed of people with certain common demographic or life-style characteristics, he might also want to identify segments composed of families with certain decision-making characteristics for the purpose of developing advertising appeals and selecting media. Research reports also point to the fact that when comparing husbands' and wives' responses, global reports about 'who is the decision maker' or who makes major decisions are less valid than product specific reports (Davis, 1971; Wilkes,1975). Davis (1970) has shown self reports about specific decisions and activities to be uncorrelated. Even with product specific reports, the level of agreement is far from perfect. Convergent validity for seven automobile and seven furniture purchase decisions was reported to be 0.66 and 0.61 by Davis (1971). Wilkes (1975) also reported correlations ranging between 0.59 and 0.79 for specific stages in the decision process. These data showed that the maximum variance explained by comparing both spouses assessment of the same decision was only 56% (Davis, 1976). Corfman and Lehman (1987) found that of the 834 decisions made by 62 couples (12-18 by each couple) only 39 percent were disagreements.

One other fundamental issue regarding self reports is whether couples can meaningfully report in terms of decision outcome or power. Kenkel (1961) has asserted that self reports are limited by their assumption that individuals:-

- ❖ Know the relative amount of influence they have;
- ❖ are willing to admit it to themselves and to others;
- ❖ are able to recall with accuracy how influence was distributed in some past decision making session.

In fact, Olson and Rabunsky (1972) have reported that individuals can more accurately report what decisions were made than who actually made them. Given the drawbacks of self report measures of spousal influence, alternative approaches to measurement have been employed. Interaction based (observation) measures represent the other instrument for measuring spousal influence in family decision making research. These measures have been mainly used by sociologists (Kenkel, 1963; Mishler and Waxler, 1968; Strodbeck, 1951). A comprehensive review of these measures is provided by Olson (1969). The best known ways of measuring power is Strodbeck's (1951) revealed differences techniques.

In this approach, resolution of a contrived conflict between family members is the basis for classifying families by power structure into husband dominant, egalitarian, or wife dominant, by noting who won a series of revealed preference discussions. A related technique is to study the process through which the family allocates a fixed imaginary income to various purchases (Corfman and Lehman, 1987).

A spouse's power is then measured by the proportion of items 'purchased' that were initially suggested by that spouse and accepted or the extent of opinion change (Kenkel and Hoffman, 1956; Kenkel, 1963). Other studies have focussed on aspects of the interaction itself, for example, the proportion of instrumental acts initiated or the proportion of interruptions initiated by each person.

Though an attempt to reduce the drawbacks of the self-reporting measures, these measures also have their serious limitations. Bale's (1950) interaction process analysis excludes non-verbal communication, which is undoubtedly an important indicator of power in long-lasting groups such as the family. The laboratory setting in which these measures are often taken has an impact on family interaction and the use of simulated problems adds to this artificiality, if such artificiality can even be created successfully in a Nigerian setting considering the cultural differences.

In a study of thirty-five (35) couples who were expecting babies, Olson (1969) measured power relating to twenty decisions that would be made soon after a child is born using both a self-report measure and observation. No correlation was found between the self report measure and the observation measure of power. However, the results are contaminated by the way reported power was obtained. It was actually a prediction or forecast of power in a future decision. The lack of correlation between the self report measure and the observation measure could have been due to forecasting error rather than real differences between the two measures. This interpretation is reinforced by the finding that the greater the empathy (which was operationalised as the degree of forecast accuracy), the greater the correlation between the observed and the reported measure of

power. Olson did not find any correlation between authority (legitimate power) and predicted power either. The cultural dimension, Alba et al (1994), (being a study in an American setting) may be brought to bear on the findings in a Nigerian setting because of the role perception in a Nigerian family. A significant and positive correlation between authority and observed power was however obtained.

His interpretation of these phenomena was that it meant that self reports are not valid measures of power since they do not correlate with the observed measure which was assumed to be the criterion measure. This conclusion may be unwarranted because other studies did not find any correlation between different observation measures of power, thus challenging the appropriateness of assuming observation measures to be the criterion variables for testing the validity of self report measures. In a follow-up longitudinal study using 19 of the original 35 couples from the Olson (1969) study and 27 of the original 29 decisions which have to be made after a child is born, Olson and Rabunsky (1972)

obtained 3 self report measures of power; predicted power, authority and retrospective power ; as well as a criterion measure - outcome power. The results obtained indicated that none of the 4 measures of power had validity in terms of correlating with the criterion measure (outcome power). Measures of inter-relationships between the 4 measures indicated congruence between predicted and process power, predicted and retrospective power and predicted power and authority. The relationship between process and retrospective power was not significantly congruent however.

The only significant congruent relationships obtained were between authority and process power and authority and retrospective power. Congruence measures of decision making however produced better results; predicted and actual decisions were significantly more congruent as were process versus actual Decisions. These results led the authors to question the validity of the power construct and to advocate the study of power from a dynamic system orientation (process approach).

As with the Olson (1969) study previously reviewed, the results of the Olson and Rabunsky (1972) study are tentative at least and should be interpreted cautiously. In the first place, the small size of the sample presents a reliability problem. The distinctions between retrospective power, outcome power and actual decisions are not very clear. Even the distinctions in their operationalisation are unclear too.

A more tractable attempt to identify relationships between nine measures of power is reported by Turk and Bell (1972). Using a larger stratified sample of 211 families from a borough of metropolitan Toronto, three different kinds of measures of power were obtained.

- Report measures
- task outcome measures
- and interactional measures.

The latter two categories both fall into the broader category of observational measures. Three report measures have also been advanced ;

- The Blood and Wolfe (1960) measure which scores and sums responses about who makes decisions for the family on eight decision items on a five point scale from "Husband Always" to "Wife Always"
- the Heer (1958) measure which asks couples to indicate who usually won on a three point scale - (Husband, neither, wife), and
- a measure which assesses power by the responses to the question "who is the real boss in your family?"

Two task outcome measures were also taken; the first was Kenkel's (1956) procedure of asking families to decide how to spend a gift of $300 and measuring power based on the number of units of action initiated. The second measure was the relative number of instrumental acts initiated. The third measure was Bales' (1950) index of directive control. This measure is a ratio of one's instrumental acts that are directive to all one's instrumental acts. The final measure was the relative number of interruptions each person initiates. A rank order correlation of the nine measures revealed the general non-equivalence among the measures of power. Most correlations were low (less than .10). Two of the three report measures showed considerable correlation. Those based on wife's reports (Blood and Wolfe measure and Buss measure) have a correlation of .54, and two global measures (Heer's and Buss) have a correlation of .40. Among the observation measures there was no discernable pattern. There was hardly any correlation between the task outcome measures (-.60). The interaction measures showed considerable variability. Only the number of actions initiated measure and relative number of instrumental actions were significantly correlated (.94). The others had correlations of less than .30 and some

of these were nagative. Task outcome measures no relationship with interaction measures or with report measures. The same was true for the relationships between report measures and interaction measures except for two; number of actions initiated was positively correlated with the "Buss" measure (.65), the relative number of instrumental actions initiated was also modestly correlated with the "Buss" measure (.37).

The authors concluded that the measures are not equivalent. The above findings are quite sobering and do not give us any basis for choosing between report and observation measures. However they should not come as a complete surprise. This is because Davis' (1970) study of automobile and furniture purchase decisions revealed that family power structure is not unidimensional as is commonly assumed in family decision making studies. He found power structure to vary on three dimensions: by product category and within products; by product selection (expressive) subdecisions.

The study by Safilios - Rothschild (1970) has indicated that power has been conceptualised in different ways by

- decision outcome;
- conflict management, and
- the division of labour.

This study considers power from the decision outcome perspective. It would appear that different measures of power may simply be tapping different dimensions of a multi-dimensional concept. If it is to be expected that there will be no strong correlations between the different measures, then a study of the variables that explain the decision outcomes may yield more fruitful or rewarding information for marketing decision making.

This underscores this study's orientation and interest. For instance Corfman and Lehman (1987) have argued that the constructs that determine relative influence can be divided into two categories; power related resources and power use-related goals. Whereas the first corresponds to the passive influence, the second corresponds to the costs and benefits of exercising power and there are either personal goals (example, desire to avoid conflict and to be liked) or tasks goals (example, involvement and stake in the outcome). While having more of a resource may always be better, and having a particular goal may always increase the use of resources, the effect on influence may be non-linear. Different individual traits, relationship characteristics, and goals will be relevant depending on the nature of the group and task in which it is engaged. They concluded that (1987; 5)

> "In families with more traditional roles, we expect husbands to have more influence than wives. No variations in influence pattern are expected with differences in the levels of education and stage in the family life cycle."

The choice of measurement method would have to depend on which dimension of power the researcher is interested in. Power measures which best tap the dimension of interest will have to be chosen. This of course requires a prior and explicit conceptualisation of power. The literature points to serious problems of concept formation (the meaning of authority or influence) and measurement. The convenience of using one respondent from each family does not seem to be consistent with validity and reliability. It is on this score that our research has adopted the use of both husband and wife as respondents.

3.2.2 Decision process versus outcome

Most studies so far on family decision-making have focused on the decision outcome rather than on the total decision-making process. This is probably partially due to the fact that process studies are best achieved through the use of longitudinal design, than cross sectional designs which are typically used in the study of decision outcomes. There is however a growing recognition of the need for family decision making processes in addition to decision outcomes if a fuller understanding of the totality of family decision making is to be achieved.

Typical of the decision outcome approach is the Green and Cunningham (1975) study. Here, measure of spousal influence for ten product categories were obtained. However, no attempt was made to study earlier stages in the decision making process such as problem recognition and information search.

Two studies on the decision outcome approach are those of Davis and Rigaux (1974) and Hempel (1974). Davis and Rigaux undertook a study of decision making for 73 Belgium households across 25 product categories. Respondents had to report spousal influence across 3 decision stages (problem recognition, search and final decision) for each of the 25 products. Face validity for distinquishing between the various decisions was obtained as there were changes in spousal influence across decision stages. A trend toward undifferentiated roles (joint decision) was also observed as one moved from the problem recognition and the information search stages to the final decision stage.

In general, there was more role specialisation in the search stage as compared to the problem recognition stage though there was no overall pattern with respect to change in the relative influence of spouses. In the decision making stage, there was a trend toward less specialisation and more syncratic decision-making.

Hempel's (1974) cross-cultural study of house buying decisions among English and Connecticut couples is the second example of the decision process approach. Five subdecisions (neighbourhood choice, style, when to buy, acceptable price and mortgage source) and three decision stages (initiation, information search and purchase decision) were examined. Similar to the Davis and Rigaux (1974) study they found the initiator role in housing decision making to be specialised (dominated by husbands in the connecticut sample in 37% of the households). Contrary to Davis and Rigaux, Hempel (1974) found the information search stage to be mainly joint (undifferentiated) in both Connecticut (56% of couples) and England (54%). For the five purchase subdecisions studied, joint decision making predominated though the extent of mutual involvement varied by subdecision (more joint for neighbourhood and style decisions than for source of mortgage). The author noted some evidence of role specialisation in both countries with wives concentrating on social-expressive decisions and the husband on financial-expressive decisions. The relevance of the extent of variation in family decision making in this last study to this research can not be over-emphasized considering the wide cultural heterogeneity between Nigeria and the countries where most of the researches on family decision making have been undertaken as considered in the literature.

This is without bias to the few studies that have been conducted in some African countries like Oppong (1970) in Ghana earlier cited.

3.2.3 Cross sectional versus longitudinal studies

This issue is closely related to that of the process versus decision outcome that has just been considered. As earlier mentioned, most of the research in family decision-making has used cross sectional data to study decision outcomes (Cox, 1975; Davis, 1976; Burns, and Granbois, 1980; Gupta, Hagerty and Myers, 1983; Hempel, 1974) as opposed to longitudinal data. This restricts knowledge about the phenomina as the process and dynamics can hardly be captured using cross sectional data. The difficulty in creating artificiality and the fact that respondents can much more correctly remember outcomes (decisions that were made) than the power game in the process of decision making has been responsible for this. It makes really little sense to pile study upon study if the data obtained are unreliable (Davis, 1971).

While Cunningham and Green (1974) used cross sectional data in their study of purchasing roles in the U.S. family, they were able to observe changes in roles because they replicated the Sharp and Mott (1956) study and used it as a baseline for comparison. Six product categories were studied; food, life insurance, automobile, vacation, house/apartment and keeping track of money and bills. Cunningham and Green observed a trend toward increased role specialisation between 1956 and 1973 for food and groceries, money and bills (wife dominant) and life insurance (husband dominant).

For the three other products there was a trend toward joint decision-making though automobiles still remained husband dominant.

In a longitudinal study of family money management and financial behaviour, Ferber and Lee (1974) used data from a panel of Illinois couples married in the summer of 1968. They set out to identify the family financial officer (FFO), and factors determining which spouse is the FFO. The use of panel data made it possible to identify a shift in the role of FFO from joint FFO initially toward wife FFO. By the end of the second year of marriage the FFO was the wife in 33% of families, joint in another 33% and husband in 25%. The principal determinants of joint versus individual FFO were found to be, the existence of a goal for total savings and similarity of attitudes in savings priorities.

Similarity of education or employment had no effect on who played the role of FFO. The wife was more likely to be the FFO if she was more quality minded, more economy minded, more bargain minded or if the couples differed substantially in savings priorities. It was also found that when the husband was the FFO, the couple was likely to save a higher proportion of income and to have a higher proportion of assets in variable dollar form (real estate and negotiable securities) and to purchase automobile less frequently. There was however no effect on the purchase of other durables.

While longitudinal studies may be more difficult and at times less reliable, it may still be necessary to conduct more of them if only to provide more insights into family decision making.

3.2.4 Measurement and scaling issues

A number of highly interrelated issues are subsumed under this heading. The first to be discussed deals with determining the appropriate decision stages and tasks to be included in family decision-making studies as a pre-requisite for measuring spousal influence (Davis, 1976). According to Davis, one approach is to obtain time budgets (Szalai, 1972) as a basis for defining a family's relevant decision and task universe. Another would be to develop and use typologies of household economic decisions as exemplified by:

- Ferber's (1973) classification of financial decisions into four groups (money management, spending behaviour, saving behaviour and asset management),
- Gradals' (1966) product typology of durable versus non-durable goods and individual versus collective consumption; and
- Sheth's (1974) classification of consumption in 3 categories; individual members (razor blades for the husband, lipstick for the wife), the family as a whole (example, food) and the household unit (that is, products used indirectly such as paint or a lawnmower for maintaining the physical dwelling).

While such typologies exist, they have been of limited use and have been developed on a priority basis with little empirical validation.

A related issue is the need to specify the relevant unit for family decision-making (Dunsing and Hafstrom, 1975; Ferber, 1976). Most studies of family decision making are in reality limited to just the husband and wife. According to Davis (1976) this is a priory specification of the relevant decision-making unit by the research design rather than by the household and a casual observation may show contrary results suggesting that consumer decisions involve other members. However the cultural set up in African societies with the husband as the head, assisted by the wife still points to the fact that the two (husband and wife) are the main decision makers. Even where other members of the family are the source of income the advice of the twosome is counted as "invaluable wisdom".

A third problem involves the issue of whether spousal influence should be measured on a relative or absolute basis. Most studies in the family decision-making literature employ measures of relative influence. Bernhardt (1974) has however argued that both absolute and relative influence measures make the questionable assumptions of, an equal amount of influence across decisions and, interdependence of spousal influence.

Fourthly, the issue of scaling technique and the number of response categories to use in measuring spousal influence has been raised in the family decision making literature (Davis, 1976). Herbst (1954) developed a family power structure classification system that has served as the basis for developing response categories in many studies. He identified four family decision-making power structures;

- ❖ Autonomic (when an equal number of decisions is made by each spouse independently),
- ❖ husband dominant,
- ❖ wife dominant, and
- ❖ syncratic (when most decisions are made by both spouses jointly).

While a number of scaling techniques and response formats have been used to measure spousal influence, the five-point Likert scale ranging from"husband decided" to "wife decided" is the most common (Davis, 1976). Studies that have used this include (Davis, 19970, 1971; and Wolgast, 1958). The three point variation of this scale is probably the next most common and has been used in Davis and Rigaux (19974); Cunningham and Green(1975); and Hempel (1974). Davis (1976) contends that it has the effect of increasing the expected level of agreement as well as possibly altering (increasing) the proportion of families that fall into the "jointly decided" category. Other studies further divide the "equal influence" responses into "syncratic" and autonomic" in order to obtain a more sensitive measure of the amount of role specialisation (Davis, 1976). Spousal influence has also been measured using a constant sum scales. For example, each spouse is asked to divide 10 points so as to show "share of husband and wife influence", Holey(1975).Jenkins (1978b) criticised the use of three and five-point scales and provided support for the use of a 100- point constant sum scale. Davis(1976) and Jenkins (1987b) urge that attention should be given to determining the equivalence of various scales in measuring spousal influence. Whether this is feasible as has been shown in the case of measures of power earlier discussed remains to be seen.

3.2.5 Validity and Reliability.

The methodological issues raised above could impact on the validity and reliability of family decision making studies. Many studies in family decision-making do not provide indicators of the validity and reliability of the measures of spousal influence used the few studies that do, come mainly from the sociological literature. Most family decision-making studies have also relied on responses provided by only one member of the family, usually the wife. This has led to constroversy in the literature about the reliability of using only one spouse's response to study family decision-making. While some researchers (McCann, 1960; Scanzoni, 1965) arque that both husband and wife should be questioned for a valid and reliable indication of family decision-making patterns, others (Blood and Wolfe, 1960; Burchinal and Bander, 1965; Haberman and Elinson, 1967; Wilkening and Morrison, 1963; and Wolfgast, 1958) contend that information supplied by only one spouse is adequate.

In a widely cited study of marital roles in family decision-making, Davis (1970) examined the issued of the reliability of one spouse's perception of influence in six sub-decisions relating to the purchase of automobiles and furniture (when to buy, Where to buy, How much to spend, What furniture or make of automobile to buy, What colour to buy, and What model of automobile or style of furniture to buy).

The findings revealed that at an aggregate level, there is a high level of agreement about role structure for the two products and subdecisions. However, a slight modesty bias across subdecison was observed at the aggregate level. Disagreements also tended to be more frequent over aesthetic (expressive) subdecision than over instrumental subdecisions. Within families however, a high level of disagreement between spousal perception of influence (about 37 percent of couples for automobiles and 39 percent for furniture) was observed. Disagreement nonetheless seemed random (attributed to the question of ambiguity rather that to conflict or the existence of a relationship between influence and role concensus; neither could disagreement be attributed to the existence of universally disagreeing couples).

Davis (1970) concluded that the adequacy of one spouse responses depends on the purpose for which the study is conducted as earlier mentioned in the literature review. Wolfgast (1958) had earlier reported on the results of a national panel study on household decisions in the areas of automobiles (when to buy) savings (spouse most interested), household goods (who decides) and money bills (who keeps track). Husbands' family and hence intrafamily comparison of responses could not be made. However, at the aggregate level, husband and wife responses were similar in terms of who decides. Wolfgast however questioned the validity of using 'who decides' as a measure of spousal influence. Where respondents are in the know or intimated before hand, as in the case of our study, that the question is intended to measure the degree of influence of each spouse, this defect is greatly attenuated.

Hempel, (1974) also found a high level of role concensus for all five subdecisions in their cross-cultural study of purchase decisions for a house, for both U.S. and British couples. However, complete husband and wife agreement was limited to 17 percent of Connecticut couples and 27 percent of English couples. These results appear consistent with those of Davis, (1970) for automobiles and furniture cited earlier.

Davis and Rigaux, (1974) studied family decision making across twenty-five products and three decision stages. The range of the percentage of couples agreeing about role perceptions was 57 percent to 88 percent and the mean was 68 percent. The authors commented(1974:55):

> "While the level of agreement is generally greater than chance, a common finding is that from 10 percent to 50 percent of couples disagree about the influence of one spouse relative to the other for any given decision. The size of this percentage seems to vary with the specificity of question and, not surprisingly, with the number of possible response categories "

To determine whether there was any consistent bias Davis and Rigaux (1974) looked at two constructs; Modesty-non-agreement, resulting because either or both spouses overestimate the other's influence and Vanity-non-concensus, resulting from either or both spouses overestimating their own influence or underestimating the other's influence.

They hypothesized that the lack of systematic bias in role perception of influence should result in a relatively equal percentage of couples who are modest as those who are vain. The results tended to support the existence of a vanity bias in conflict with the Davis' (1970) findings, but consistent with the findings of Hempel, (1972) in a study of marital roles in five housing decisions. Studies by Davis, (1972) and Scott, (1970) both show a strong modesty bias.

In one of the few studies in which an attempt was made to determine the validity and reliability of measures of spousal influence beyond comparing spousal responses, Davis (1971) found acceptable measures of test-retest reliability for husbands' perception of influence on four items (ranging from 0.79 to 0.88) but lower test-restest reliability for wives perception of influence on the same four items (ranging from 0.55 to 0.75). Using Campbell and Fiske's (1959) Multi-trait multi-methods matrix to assess the validity of the four measures of spousal influence, Davis (1971) concluded that the Blood and Wolfe index is not a valid measure of husband influence.

In contrast to the two global measures of influence, the two product-specific measures of influence for furniture and automobile purchase decisions confirmed to the criterion of convergent validity and to two of the three criteria for discriminant validity.

A replication of the Davis (1971) study by Becherer, Bibb and Riordan (1973) confirmed the validity of the product-specific responses measures of spousal influence and indicated adequate reliability in the wives' responses through a measure of internal consistency.

Davis (1970) has observed that spousal disagreements tend to be more frequent over aesthetic than instrumental sub-decisions. Other factors that seem to affect the level of spousal agreement and hence the reliability of measure of spousal influence are:

- The specificity of the questions: more general or vague questions tend to reduce the reliability (Davis; 1970).
- The type of measure used . Whether self- report or interaction based measures of spousal influence are used also seems to affect the results; O'Rourke, (1963) demonstrated that there are significant differences between families interacting in a laboratory and those observed at home in terms of the amount of disagreement ratio of instrumental or expressive activities and the role played. He found less efficiency, less emotionality and more disagreement in the laboratory as compared to the home.
- Sex of the interviewer: Kenkel,(1961b) found that the sex of the interviewer significantly altered the roles of spouses in a contrived decision making situation. With female observers, wives tended to take on more active and more powerful roles.
- Subject area: the subject area investigated also seems to affect the degree of disagreement. Davis, (1976) has observed that disagreements are particularly high in areas of communication and decision-making.
- The skewedness of responses: According to Davis(1976) the more skewed the responses, the higher the disagreements.

A number of studies have also attempted to determine the relationship between interaction- based measures of influence and report measures (Hess and Torney, 1963; Gold and Slater, 1958:Olson, 1969; Olson and Rabunsky 1972; Turk and Bell, 1972). The latter three studies have already been reviewed under the section titled "self report versus observation measures." The results indicate that not only are observation and report measures uncorrelated, but also within each of these groups the measures are not highly correlated either. The first three studies yield similar results and therefore do not require further review. These findings can be interpreted in several ways. One possible interpretation is that the various measures of spousal influence tested are not valid. A more plausible explanation given by Turk and Bell (1972) is that the various measures are not equivalent. This is more plausible in view of Davis (1970) finding that spousal power is multi-dimensional rather than a unidimensional construct. If this is the case, as earlier pointed out, then the various measures may simply be taping different dimensions of power and should therefore not be expected to be correlated.

It is the intention of this study to address two dimensions (sources) of power in family decision-making as they affect the purchase of some household durable items.

With regard to the issue of the reliability of using only one spouse' response in family decision-making, some consensus has emerged in the literature that, at the aggregate level there are few consistent differences between responses of husbands and wives; (Blood and Wolfe, 1960; Burchinal and Bauder, 1965; Davis, 1970; Davis and Rigaux, 1974; Granbois and Willet, 1970; Herberman and Elinson, 1967; Heer, 1962; Wilkenning and Morrison, 1963; Wolgast, 1958).

However, inter-family comparisons of direct questions often reveal considerable disagreement (Davis, 1970; Davis and Rigaux, 1974; Ferber, 1965; Granbois and Willet, 1970; Herberman and Elinson, 1967; Morgan, 1968; McCann, 1960; Scanzoni, 1965).

The answer to the question of how many members of the family to question depends on the purpose of the study as has been stated earlier. If the study is limited to describing the relative influence of husband and wife in various decisions, it is sufficient to question only one spouse. If however, the researcher wants to use a measure of influence in subsequent analysis (particularly predictive studies), data should be collected from both spouses (Davis, 1976). Since the questioning of both spouses does not reduce the reliability of results even in a descriptive study as ours it was found expedient by our research to question both spouses.

With regard to he low correlation between the report and observation measures of spousal influence as well as within various measures of each category, the solution is not neccessarily to develop better measures or to determine which are more valid. As Safilios - Rothschild (1970, p.546) puts it "it is more important to determine which dimensions of power can be measured by each type of techniques for the assessment of power". It may also imply the need for an explicit conceptualisation of the dimensions of power of interest in a particular study and then choosing the techniques most suited for measuring those dimensions. There are two other issues that border on the methodology of family decision-making, these are:

- the influence of other family members and

- ❖ the decision not to buy in family decision making research. Although the intention of this study is to measure the factors that determine the degree of spousal influence on purchase decisions, it may still be worthwhile to consider these variables briefly.

3.2.6 Influence of other family members

As noted earlier, most research in family decision making is limited in reality to the husband and wife. While the inclusion of other family members may create other problems (such as problems of measuring relative influence for more than two people) Davis, (1976) contends that such a priori specification of the relevant decision unit by research design rather than by the household ignores some casual observation suggestion that some consumption decisions involve other family members in addition to the husband and wife. The inherent danger of isolating attention on the husband - wife dyad when products being discussed are collectively consumed by all or most household members have been voiced by some scholars (Burns and Granbois, 1980; Davis, 1976; Ferber, 1975; Granbois, 1978; Beatty and Talpade, 1994; and Foxman et al, 1989). In the past, only a few studies have taken into account the role of children in family decision making though the number of such studies has been on the increase recently (Atkin, 1978; Berey and Pollay, 1968;

Filistrault and Ritchie 1980; Granbois, 1978; Jenkins, 1978; Kourilsky and Murray, 1981; Nelson, 1978; Szybillo and Scannie, 1977; Ward and Wackman, 1972; Beatty and Talpade, 1994; and Foxman et al, 1989). While in most studies that included children it was found that they exert influence in family decision-making, this influence varied by product. Children's power also varied by whether a report or an interaction measure shows children's influence more frequently and at a higher level than report measures. This researcher has not found any studies on family decision-making that took into account the influence other family members other than the spouses and children although some family decision-making models did. Foxman et al (1989) and Beatty and Talpade,(1994) recently found that children tended to have more say in the purchase of products that are less expensive and for their own use. Perhaps, as Davis, (1976) suggests, more valid findings of family decision-making may be obtained if the determination of family members to include in family decision making studies is left to the respondents rather than determined a priori by the research design. It is note-worthy however that where memory recall of amount of influence exerted in a decision is a problem, as earlier pointed out, that of determining the role of other family members becomes even more problematic.

3.2.7 The decision not to buy

Family decision-making researchers have concentrated on the decision to buy to the neglect of studying families who decide not to buy. For a fuller understanding of family decision- making it may be necessary to study families who have decided not to buy. The non-buyers are prospects or future markets for products or services.

We think that an initial approach in studying both types of families simultaneously might involve; first classifying families who considered buying a particular product category into those who decide to buy and those who decided against buying; then using the critical incident technique, identify factors which led to the two types of decisions; other differences between the two types of families might also be identified. If some effort is devoted to studying the decision not to buy, a better understanding of the total family decision-making process may be enhanced. This however was considered outside the scope of our study, due to its largely exploratory nature.

3.3 Research design

The study used a 52-point questionnaire that was administered on both spouses in the chosen sample. The choice of the sample was random from the list of recent buyers except although attempts were made to include as many cultural and religious diversity as possible. The size of the sample of each culturally and religiously distinct unit was determined its relative population size. The names of spouses gave an indication of the cultural and religious inclination. In this wise the sample was also structured. The study used a cross-sectional survey design where the two spouses were required to respond.

3.3.1 Target Population

The Population consists of 23,401 Nigerian families from different tribal and cultural backgrounds(but mainly families of self employed middle class and civil servants considered as senior staff under government regulations) that had bought any durable goods in major stores in the three towns (Kaduna, Zaria, and Kafanchan) within the period of the last two years. Out of this 9,625 of the buyers who had Kaduna State addresses were selected.

We then chose a sample of 1,000 families whose addresses could be traced from the three metropolitan towns (Kaduna, Zaria and Kafanchan). A list of these couples was directly collected with their residential addresses. This served as the sample on which a pair of the questionnaires was administered. 400 couples each were chosen from Kaduna and Zaria , and 200 from Kafanchan for questionnaire administration from the frame (Kaduna-3850, Zaria-3680, Kafanchan-2095). The distribution of the sample size among the three towns was based on the proportion of household sample included in the sampling frame of each Town. Although memory recall problems may be expected to occur, the economy has been so bad that the number of families that have bought these 'major' household items are expected to not easily forget the relative influence exercised by each spouse. The attempt was to balance the problems of memory recall and time required in getting a reasonable number of couples that have made recent purchase decisions for inclusion in the study.

3.3.2 Instrumentation

The instrument (questionnaire) was designed by the researcher, based on an exhaustive literature review and observations made by the researcher during the pilot study. It consists of 52 questions divided into two broad sections. Section A deals with general background questions that give the respondents' biodata and other family information such as the size of the family, the number of children, age of marriage, incomes and ages of spouses, et cetera.

Section B asks questions that enable us know which durable good(s) was/were recently purchased in the family, the decision process undertaken (individual or joint), the perceived influence of the respondent with regard to the purchase decision and the respondents' perception of the influence of his/her spouse, the influence of other family members like children.

The questions also seek to know if the couples perceived age and income as mediating the level of perceived power in the decision, and if so they were asked to rate the perceived influence level on a Likert 5-point scale. The respondents were also asked to rate the level of influence of other factors as mediators in the purchase decision. The respondents were asked to rate on the Likert's 5-point scale, the level of perceived importance of age and income differentials between them as mediating in the purchase decision and sub-decisions. Respondents' opinions were also sought, how, on a comparative basis, the two mediators faired.

Respondents were required to answer all questions and the questionnaire was administered only on Nigerian families. The questionnaires were administered by 30 research assistants,

who were final year marketing-major undergraduates who have had at least six months of lectures on marketing research as one of their core courses. The exercise was conducted over an extended six-week holiday period.

3.3.3 Pilot Study

Prior to undertaking the full-blown fieldwork, a pilot study involving 20 couples in the institute of administration was conducted.

This was a test survey to gauge the potential responsiveness of the targeted population to some question perceived by the researcher as potentially sensitive to couples. The choice of the respondents was deliberately structured to include the anticipated targeted population in terms cultural diversity and income and age levels. The responses received in this pilot study led to a redesign of some questions and the method of questionnaire administration to minimize respondents collaboration and possible bias. The responses also fortified the study's resolve to proceed with the investigation of the two mediators chosen because they pointed towards the fact that they are important. Using a test-retest of the questionnaire on the pilot study, consistency in responses to the set of questions was 99 percent similarity for the two administration sessions that had an interval of one month.

3.3.4 Implementation of the Research Design

The couples were required to fill in the questionnaire independently in the presence of the researcher or his assistants who also helped to clarify any issues raised and to prevent couples collaborating to reduce errors created by bias.

The administration of the questionnaire on the two spouses is based on the fact that when assessing influence is a prelude to further research, then questioning one spouse is not sufficient since discrepancies within the family become important (Davis, 1971). The reliance on this sample size seems warranted in the light of the exploratory nature of this study. The time and cost required for a sample of higher statistical significance would have been too enormous for a research of this nature. The absence of a proper sample frame (due to lack of records) also made the use of convenience sample imperative.

Mailing the questionnaire to reduce this problem of a small sample size would have introduced the errors of biases from couples collaborating and low returns from previous experience.

3.3.5 Limitations of the methodology

The study's use of a non-probabilistic sample/research design was informed by the fact that most sample subjects could not be reached easily due to "Purdah" practice in some of locations investigated and the lack of addresses on the receipts in the stores.

Secondly it was difficult to know if all buyers were resident in Kaduna State to be able to determine the population.

The study's main data collection instrument was the questionnaire, which was supplemented with interviews, although these (interviews) were mainly for clarifying issues arising from the questionnaire. A 52-point structured questionnaire was used which required respondents to tick (-/) their responses, which were scored on a Likert 5-point scale. Most phenomena or variables in the behavioural sciences can hardly be described quantitatively, and the mode of gathering information on them requires the use of nominal or ordinal scales which do not meet the standard requirements of parametric statistics, example, the Likert 5-point ordinal scale. Therefore, we need inferential statistical tests that can be valid under general statistical assumptions, that is, the non-parametric statistics.

The 5-point Likert's scale has many advantages one of which is that it is easily amenable to statistical analysis due to its flexibility that allows us to measure in minute detail the degree of intensity of feeling or attitudes. This is apart from its ease of construction and interpretation. It is also an improvement on the nominal scales.

We are however not unmindful of its drawbacks as an ordinal scale. For instance, it has limited value in in-depth statistical analysis, example, there is no way of saying that the difference between 'very bad' and 'bad' is equal to the difference 'very good' and 'good', neither can we say that the average between 'very good' and 'very bad' is 'undecided' or 'neutral'.

In administering the questionnaire, where only one spouse was available at the time of the visit a new schedule was made when the two would both be at home. However where this proved impracticable the researcher proceeded to the location of the

second spouse immediately. This was the case in situations where both spouses were in gainful employment outside the home. Pair administration of the questionnaire was necessary to provide information on the age and income differentials and avoid the possibility of inter-spouse mix-up of administered questionnaire.

3.3.6 Data analysis techniques

Data from questionnaires were tabulated and classified using cross-tabulation techniques of the SPSS programme. Most of the questions required the respondents to rate their responses on a Likert's 5-point scale.

Davis analytical method

Using Davis (1971, 1976) analytical method, relative influence for each decision was rated on this Likert's 5-point scale as follows:

1.....2.....3.....4.....5

a) Husband decided = 1
b) Husband had more influence than wife = 2
c) Equal influence = 3
d) Wife had more influence than husband = 4
e) Wife decided = 5

Since these five categories refer only to the roles of husband and wife, the response to any given question represents a respondent's perception of his/her relative influence in this decision. To simplify the presentation, the original 5-point scale was collapsed into a 3-

point scale combining the categories "husband decided" with "husband had more influence than wife" to represent husband-dominant decisions or influence; "wife decided" was combined with "wife had more influence than husband" to reflect wife-dominant decisions. The distribution of responses between the two "extremes" response categories (1 and 2; 4 and 5) provides no additional insights for the purpose of our first analysis except that 3 represents equal or joint influence.

Patterns of influence based on simple percentages are determinable. A second category of questions required respondents to rate the importance of the two proposed explanatory variables (age and income differentials) using the same Likert's 5-point scale. These responses, like the former, were collapsed into three response categories as follows: very little" and "little" were combined to represent the fact that the variable was unimportant or "insignificant". "Much" and "very much" were combined to represent the fact that the factor was important or significant, "can't say" represented indecision or inconclusiveness.

Using the number of couples responding in a particular way and sub-dividing these into ten class intervals using age differentials, and income differentials tables tables were constructed for responses to each question on both generalised household decision-making power structure and specific product categories basis. For income, the differential intervals #1000.00 was used while for age the differential interval used was a year. This choice of ten class intervals was made because it captured most of the respondents sampled in the pilot study. Since the sample for the pilot study was fairly representative of the target population of the main study we found our choice of the class intervals justified.

Considering the fact that the same set of questions asked pertained to the most recent durable products purchased, and since all products under study are durable goods, the number of respondents to each question was added up for the different pertinent questions we sought to answer. That is, what is the mediation role of age and income differentials on purchase decision-making (these decisions are, when to buy, where to buy, which brand to buy, which make to buy and how much to spend)? These led to a condensing of the initial 118 tables (labeled initial tables in the appendices) into eight composite tables.

The tabulated and cross tabulated data resulting from the composite tables were then fed into a computer using the SPSS programme to determine the correlation between age and income differentials and purchase decision-making, both for generalised and product specific household decision-making. Although the SPSS analysis package produced a handful of test scores this study made use of only the chi-square and Pearson's correlation coefficients for our analysis.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

The questionnaires were administered on 1000 couples individually in three metropolitan towns in Kaduna State namely; Kaduna, Zaria and Kafanchan out of which 874 couples (1,748 questionnaires in all) returned theirs as summarised below:-

Table 4.1 Distribution of questionnaire

Town	No. of paired question-naire administered	no. of paired question - naire returned	%
Kaduna	400	326	81.5
Zaria	400	350	87.5
Kafanchan	200	198	99.0
Total	1000	876	87.4

Source: primary research data

In line with earlier studies that found no significant difference between wife and husband responses, the responses to our questionnaire were not segregated on the basis of sex in our analysis. The responses to the questionnaire were first analysed on age basis using ten age differential categories with a class interval of a year. It is important to note at this point that in all but ten and fourteen (10\14) families, husband was older and earned more income than the wife respectively. The ten and fourteen cases were considered insignificant in a study of 874 couples and therefore discarded. An observation of responses in this category also showed marked difference from the general group.

Tables were then drawn up for the responses to each question on age basis. A similar analysis was also done on income basis. Ten income differential categories were used with

a class interval of a thousand naira. Each respondent's response to questions was then scored in the class within which the income or age differential fell. This two-factor (age and income) table derivation was done for both generalised power distribution in households and product specification subdecisions using four consumer durable products identified by the respondents as recent buys (motor car, furniture, television, and refrigerator) and five product specific subdecisions (when to buy, where to buy, which make\type to buy, which brand to buy and how much to spend). Based on this preliminary analysis, 118 initial tables were drawn up labelled 4.1.1 to 4.5.24 in the appendices of this report labeled as initial tables. To conduct our analysis on computer using the SPSS/PC, the statistical package for IBM PC programme, our initial tables were condensed into eight composite tables (seen on pages 106,110,115,119,124,128,132, and133 of this report) using the criteria explained below for each table.

Composite table 4.1 was derived from the initial table 4.1.2 of our initial tables by combining the responses under age and income for the couples since empirical studies from our literature review have shown that there is no significant difference between responses of husbands and wives in a study of this nature. Secondly, since our intention was to arrive at a generalised pattern of power distribution, the combination of the responses did represent any significant statistical variation in the outcome of our results.

Composite Table 4.2 was derived by combing initial tables 4.1.5 and 4.1.6. These initial tables had sought to measure the importance attached to the independent variables (age and income) being investigated, in determining spousal power distribution in the household.

The responses had earlier been summed up in two separate tables, that is, responses to age and income respectively. Since our intention in this latter analysis was to determine generalised importance attached to these two factors by couples, we combine the responses to the three response categories (unimportant, undecided and important) since both tables (tables 4.1.5 and 4.1.6 of the initial tables in the appendices) have the same class categories (ten).

Combining initial tables 4.1.7 and 4.1.8 derived composite table 4.3. We wanted to measure the strength of other factors such as the influence of children, relations, product user, time pressure, product complexity and conflict in the spousal power equation. Our objective was to attempt a cross-validation of our theory that age and income are important variables in determining power distribution among couples in households in metropolitan Kaduna State. Composite Table 4.3 which seeks to measure who dominated the product specific sub-decision, when to buy the durable product, was derived by combining the initial tables that had been responses to the same question for the different specific products identified in the study, that is, refrigerators, motor cars, television and furniture. Since all these are durable products, combining the responses will help us arrive at conclusions on durable goods that is an object of the study. Combining the responses will not present a serious statistical deviation to affect our conclusions even from a casual look at the trend of the responses for each table. Combining initial tables 4.2.5, 4.2.6, 4.3.5, 4.3.6, 4.4.5, 4.4.6, 4.5.5, and 4.5.6 arrived at this composite table. Composite table 4.5 was derived using the same principle as in composite table 4.4 above. This table aggregated the responses to the product specific sub-decision, where to buy, for the four durable products identified in the study.

We combined initial tables 4.2.9, 4.2.10, 4.3.9, 4.3.10, 4.4.9, 4.4.10, 4.5.9 and 4.5.10 to arrive at this composite table which measured the importance of either spouse on the sub-decision.

Composite table 4.6, using the same principle as in composite tables 4.4 and 4.5, measured the importance of either spouse on the sub-decision, which brand to buy, by combining initial table 4.2.13, 4.2.14, 4.3.13, 4.3.14, 4.4.13, 4.4.14, 4.5 13, and 4.5.14 which had measured the same factor but for the individual durable goods.

Composite table 4.7, using same principle as in composite tables 4.4 to 4.6 above, measured the importance of either spouse on the sub-decision, what make or type to buy. This was achieved by combining the following initial tables that were responses to the same question but for the individual consumer durable products identified in the study. They are initial tables 4.2.17, 4.2.18, 4.3.17, 4.3.18, 4.4.17, 4.4.18, 4.5.17, and 4.5.18.

Composite table 8 which is an aggregation of the responses by both spouses on who dominated the decision, How much to spend, was arrived at by combining initial tables 4.2.21, 4.2.22, 4.3.21, 4.3.22, 4.4.21, 4.4.22, 4.5.21, and 4.5.22.

These composite tables were then fed into our SPSS\PC + package using income and age as the independent variables V1 and V2 respectively, and husband dominance, equal influence and wife dominance or unimportant, undecided and important as the case may be as the dependent variables V3, V4 and V5. The measurement was to determine whether as income and age varied between spouses, there was any effect on the dominance or importance and what direction the dominance or importance tended to follow. Although the computer package used produced 19 test results (simple correlations, pearson

correlation, likelihood ratio, Mantel-Haenzel test for linear association, minimum expectancy, phi, Crammer's V, contingency coefficient, Lamda, Goodman and Kruskal, uncertainty coefficient, Kappa, Kendall's Tau-b, Kendall's Tau-c, Sommers D, Gamma, Pearson's R, Spearman correlation and ETA), our decision relied on the results of the pearson correlation and the contingency coeficient (test) as earlier spelt out in the methodology. Although we used only the two results for our decision, we still tabulated five additional test results (Likelihood ratio, uncertainty coefficient, Kendall's Tau-b, Kendall's Tau-c and Pearson's R) to satisfy the curiousity of any reader or future researcher who may be interested. These five results, as earlier stated, did not influence our decision however.

Each of the twelve hypotheses is tested using one or more of the eight composite tables derived above. For a layout of the chapter, each hypotheses is spelt out, the table(s) used to test the hypotheses is (are) presented, the test results follow and our conclusions are then reached using the decision rule earlier established in the research methodology. A comparison of our findings with similar studies earlier reviewed in our literature is made.

4.2.1 Age and income differentials as mediators in generalized purchasing decision making power.

The test results below which are drawn from composite table 1 earlier explained will be used in arriving at the conclusions on how important age and income are as mediators for generalized decision making power.

Null Hypothesis 1a

Generalised decision making power in the family is not mediated by income differentials between spouses in households in cosmopolitan Kaduna State.

Null Hypothesis 1b

Generalised decision making power in the family is not mediated by age differentials between spouses in households in cosmopolitan Kaduna State.

Composite Table 4.1 :The relative importance of age and income differentials as mediators in generalized purchase decision making power.

Income Diff. (=N=)	**Age Diff. (years)**	**Husband Dominance**	**Equal Influence**	**Wife Dominance**
1000 - 2000	1 - 2	40	390	76
2001 - 3000	3 - 4	302	57	79
3001 - 4000	5 - 6	170	26	7
4001 - 5000	7 - 8	161	12	2
5001 - 6000	9 - 10	71	5	4
6001 - 7000	11 - 12	68	5	5
7001 - 8000	13 - 14	54	4	4
8001 - 9000	15 - 16	56	4	0
9001 - 10,000	17 - 18	38	2	0
Over 10,000	19 $ Above	96	9	2

Source: Derived from initial tables of primary data collected

Table I: test statistic scores of composite table 4.1

Test Statistic	**Test Score Computed**	**Table Score(observed**	**Approx. Significance**	**DF**
Pearson Correlation	40	20.09	.29703	36
Contingency co-efficient	0.89443	N\A	.29703	

Source: computer analysis results

n = 10

level of significance = 0.01

Degrees of Freedom = n - 2

i.e. 10 - 2 = 8

X^2 = 20.09

Decision Rule

1) If r approaches + or -1, Reject H_0 and accept H_a. The reverse is the case if r approaches 0

2) If $X^2_c > X^2_0$; Reject H_0 and accept H_a (where X^2_c = computed value of X^2, X^2_0 = observed value of X^2 at 0.01 significant value.

3) If $X^2_c < X^2_0$; accept H_0 and reject H_a.

From the scores and in line with our decision rules above, we reject the Null Hypothesis which states that generalised decision making power in the family is not influenced by income and age differentials among spouses in households in metropolitan Kaduna State and accept the alternative which states that such decision making power is influenced by income differentials among couples in the specific area under study. Pearson correlation computed score of 40 to observed 20, and contingency co-efficient of 0.89, point to an influence of income and age differential on generalised decision-making power. With

respect to the direction of influence, both the contingency co-efficient and Pearson correlation point to a positive influence suggesting that as the differentials between couples increases, there is a greater potential that the husband dominates.

Our findings are supported by Blood and Wolfe's (1960) relative resource contribution theory where they postulated that the balance of power will be on the side of the partner who contributes the greater resource to the marriage.

This is also in line with Blau's (1964) and Scanzoni's (1970) findings that conceived each marital partner as source of valid resources to the other. We are not totally surprised at the husband dominance in these findings since our preliminary analysis of data had indicated as insignificant number of women (14) whose income exceed those of their husbands. Other empirical research evidences abound to support our findings such as Bahr (1972) Blood and Hamlin (1958); Heer and quite recently Corfman and Lehman (1987), Childers and Rao (1992), Foxman et al (1989), and Beatty and Talpade (1994). Bahr specifically cited Rothschild's (1967; 1969) studies as the only ones that do not support this line although he pointed out the fact that these two studies are not always inconsistent with the relative resource contribution theory.

Hempell's (1974) finding of the ratio of husband/wife occupational status to be the best single predictor across role measures and markets; and Granbois' (1962) findings that joint decisions making in the family is more likely the more equal the contribution of resources such as income, presuppose that the balance of power will tilt in favour of the spouse with more resources. The fact that critics of earlier findings (safilios-Rothschild, 1970; and Jenkins, 1980) interpreted resources in absolute rather than in relative terms gives us cause

to be confident in our finding and supports our earlier belief that income (relative resource) is one of the major influences on spousal power distribution.

It is our position that our findings are even more true in a situation of economic hardship in Nigeria where the need to manage scare resources more prudently becomes more pronounced. The husband's right to govern" as found by Davis (1976) is more likely attenuated as the wife gains more control of resources. Indeed in Iyanda's words (1987:30):-

This "dictatorship" (of the husband) is moderated by the fathers" acceptance of full responsibility for the total welfare of the family.

4.2.2: Age and income differentials and when to buy.

The determination of the relationship between the variables comes from the test of the hypotheses below:

Null Hypothesis IIa

The older a spouse is relative to the other, the less significant this mediates purchase decision making power on when to buy.

Null Hypothesis IIb

The more income a spouse contributes to the family the less significant this mediates purchase decision making power on when to buy.

Composite table 4.2:The relative importance of age and income on when to buy.

Income Diff. =N=	Age Diff. (Years)	Husband Dominance	Equal Influence	Wife Dominance
1000 - 2000	1 - 2	661	220	83
2001 - 3000	3 - 4	487	169	108
3001 - 4000	5 - 6	344	192	100
4001 - 5000	7 - 8	479	196	115
5001 - 6000	9 - 10	185	65	18
6001 - 7000	11 - 12	126	37	11
8001 - 9000	13 - 14	113	30	10
9001 - 10,000	17 - 18	118	46	18
Over10,000	19 &above	163	25	12

source: primary data

Table II: test statistics scores of composite table 4.2

Test Statistic	Test Score		Table Score	Approx. Signif.:	DF:
	Income	Age			
Pearson Correlation	40	35	20.09	-	-
Contingency Coeff.	.89	.88	N/A	.29703	-

source: computer analysis results

n	= 10
level of significance	= 0.01
Degrees of Freedom	= n-2
	= 8
X^2	= 20.09

Decision Rule

1. If r = - +1 (or approaches +-1) reject H_o and accept H_a

2. If $X^2_c > X^2_o$; reject H_o and accept H_a

3. If $X^2_c < X^2_o$; accept H_o and reject H_a

Based on the test results above where $X^2_c > X^2_o$ (Pearson of 40 against 20.09, and contingency coefficient of 0.89 we reject H_o that states that the older a spouse is relative to the other, the more income he/she contributes to the family, the more insignificant his/her influence on family decision-making concerning when to buy consumer durables and accept the alternative which says that the older a spouse is relative to the other, the more income he/she contributes to the family, the more significant his/her influence. Both scores point to a strong husband dominance in our study. Recall that our data showed that only in 10 and 14 cases was the wife older or contributed more income to the household respectively. The low association between wife dominance and age income differentials further confirms our belief that the two factors influence power distribution in the household.

Our findings are in line with those of many other studies earlier reviewed. Specifically, Scanzoni's (1970) findings that conceived each marital partner as a source of valued resources to the other. Indeed, Hempel's (1994) study found the ratio of husband/wife occupational status to be the best single predictor across role measures.

Granbois' (1962) earlier study supports our findings particularly where he found joint decision-making in the family to be more likely the more equal the contribution of resources such as income. Studies that have found contrary results (Safilios-Rothschild, 1970; and Jenkins, 1980;) have interpreted resources in absolute rather than in relative terms.

More recently, Foxman et al (1989) concluded in their study that the age of the father was found to have a strong inverse effect on divergence, that is, the older the father, the more agreement was observed in family members' influence perceptions.

The father's role appeared to be that of the consensus-builder which tended to suggest his domineering role in the household as his age difference increased relative to other members of the family.

Even though in his study of English and Connecticut couples Hempel (1974) found low correlations between perceived role performance in sub-decisions and other sub-decisions, he significantly found instrumental decisions about when to purchase, price and mortgage to be better predictors of family role structure. His conclusion that they may provide reliable basis for generalising about family role structure supports our findings.

Our findings tend to vary with those of some earlier researchers who have considered product involvement as an important determinant of spousal influence. Sheth (1974) has

argued that the greater the importance of a specific buying decision to the family, the more likely it is to be jointly made by all members of the family, thus suggesting that household decision-making is not restricted to only the husband and wife.

While we have rested our arguments on this and similar issues in our literature review, we are quick to mention that some times the importance of the decision is tied to how much is to be committed to the purchase (which, ipso facto, gives more relevance and hence influence to the member of the family who bears a bigger burden of contributing income).

If this is the case, even their findings may not invalidate ours since the argument may shift only from who contributes more to the purchase considering all members of the family rather than just the husband and wife. This in itself will not invalidate our acceptance of the relative resource contribution theory.

Even though the test scores for age differentials show less strong association, the difference with Income differentials is insignificant and will not alter our conclusion.

4.2.3 Age and income differentials and where to buy

To determine the extent of the relationship of these variables a test of hypotheses below will be conducted:

Null Hypothesis IIIa

The older a spouse is relative to the other the less significant this mediates purchase decision making power on where to buy.

Null Hypothesis IIIb

The more income a spouse contributes to the family the less significant this mediates purchase decision making power on where to buy

Composite table 4.3:the relative importance age and income on where to buy

Income Diff. (#)	Age Diff. (yrs)	Husband Dom.	Equal Influence	Wife Dom.
1000- 2000	1-2	539	420	135
2001- 3000	3-4	482	177	105
3001- 4000	5-6	433	153	50
4001- 5000	7-8	367	275	48
5001- 6000	9-10	223	35	10
6001- 7000	11-12	143	24	7
7001- 8000	13-14	161	37	10
8001- 9000	15-16	166	35	6
9001- 10000	17- 18	156	19	7
Over 10000	19 & above	171	21	8

source: primary data

Table III: test statistics scores of composite table 4.3

Test Statistic	Test Score		Table Score	Approx. Signif.:	DF:
	Income	Age			
Pearson Correlation	40	35	20.09	.297030 -	-
Contingency Coeff	.89	.88	N/A	-	-

source:computer analysis results

n = 10

level of significance = 0.01

Degrees of Freedom = n-2

= 8

X^2 = 20.09

Decision rule

1. If r =+-1 (or approaches +-1),reject H_o and accept H_a.

2. If $X^2_c > X^2_o$; reject H_o and accept H_a

3. If $X^2_c < X^2_o$; accept H_o and reject H_a

Based on our test results above (Pearson's correlation of 40 against an observed score of 20.09, and contingency co-efficient of .89, we reject Ho which states that the older a spouse relative to the other, the more income he/she contributes to the family, the more insignificant his/her influence on family decision-making concerning where to buy consumer durables and accept the alternative which states that the older a spouse is relative to the other, the more income he/she contributes to the family, the more significant his/her influence on family decision-making concerning where to buy consumer durables. The score for Age-differentials are no less significant (35,and .88, for the test statistics respectively).

Our conclusion confirms the findings of Woodside (1975) in his examination of the relationship between priority decision-making variables, demographics and psychographics on decision-making for automobiles and rugs.

Apart from his finding that a specific dealer is chosen jointly, he found that relative influence of husbands and wives in deciding how much to spend, visiting showrooms and choosing specific dealers (where to buy) were significantly related to their relative influence in actual purchase.

Hempels's (1974) study of housing decisions however had found the wife's employment status to be inversely related to the husband's decision-making influence. This study tends to contradict our postulation only in so far as the wife is concerned. While the dominance of the Husband is assured as he contributes more income relative to the wife the study found the wife less dominant as her employment status was enhanced. Whether this

finding tends to suggest less interest on the part of the wife as suggested by Heer (1963) in decision-making or less joint status (income) increased remains a matter for conjecture. In the case of the latter however, Granbios' (1962) finding was that joint decision-making in the family is more likely the more nearly equal the contribution of resources such as income, education and social participation by husbands and wives.

Sheth (1974) has equally found, like our study, that we should expect the extent of joint decision-making to vary inversely with the age of the family. This finding supports Komarovsky's (1961) earlier findings that family purchase patterns vary with the age of the family. Even Wolgast's (1958) earlier findings that there was no consistent pattern of decision-making in relation to the age of the wife for six products may be ignored by our study for incorporating only one durable product (car) in his study of six products.

Latter studies overwhelmingly support our findings especially, Green and Cunningham (1975); Oppong (1970); Iyanda (1987); Scanzoni (1970); Bahr (1987); Lupai, (1969); and most recently Corfman and Lehman (1987).

4.2.4 Age and income differentials and which brand to buy

To determine the relationship between the variables we conduct a test of the hypotheses below:

Null Hypothesis IVa

The older a spouse is relative to the other, the less significant this mediates purchase decision making power on which brand to buy.

Null Hypothesis IVb

The more income a spouse contributes to the family, the less significant this mediates purchase decision making power on which brand to buy.

Composite table 4.4:The relative importance of age and income on which brand to buy

Income differential (=N=)	Age Diff. (YEARS)	Husband dom.	Equal Influence	Wife dominance
1000 - 2000	1 - 2	622	211	131
2001 - 3000	3 - 4	403	238	133
3001 - 4000	5 - 6	276	198	162
4001 - 5000	7 - 8	427	268	87
5001 - 6000	9 - 10	176	83	9
6001 - 7000	11 - 12	141	21	12
7001 - 8000	13 - 14	131	64	13
8001 - 9000	15 - 16	148	48	16
9001 - 10,000	17 - 18	156	20	6
OVER 10,000	19 & Above	179	17	4

Source: primary data

Table IV: test statistics scores of composite table 4.4

Test Statistic	Test Score	Table Score	Approx. Signif.:	DF:
	Income Age			
Pearson Correlation	40 40	20.09	.29703	-
Contingency Coeff	0.90 . 89	N/A	.29703	-

Source: computer analysis results

$$n = 10$$

$$\text{level of significance} = 0.01$$

$$\text{Degrees of freedom} = n-2$$

$$= 8$$

$$X^2 = 20.09$$

Decision Rule:

1. If r = +-1 (or approaches =1;) reject H_o and accept H_a.
2. If $X^2_c > X^2_o$; reject H_o and accept H_a.
3. If $X^2_c < X^2_0$; accept H_o and reject H_a.

Based on the test scores above (Pearson correlation of 40 against an observed score of 20-09; a contingency co-efficient of .90) we reject Ho which states that the older a spouse is relative to the other, the more income he/she contributes to the family, the more insignificant his/her influence on family decision making concerning which brand to buy and accept the alternative hypothesis which states that, the older a spouse is relative to the other, the more income he/she contributes to the family, the more significant his/her influence on family decision-making concerning which brand to buy.

Our findings confirm Wolgst's (1958) earlier results, which found that for life insurance decisions, husbands' dominance tended to decline with the age of the wife. Considering the fact that our sample revealed an overwhelming incidence of husbands older than the wife, we are not surprised with our results that husbands dominate the decision which branch to buy. Engel, Kollat and Blackwell (1968) had earlier found that husbands not only dominated this decision, but this was even more so when the product is technically or mechanically complex (as is the case with consumer durables in our study).

Ferber and Lee's (1974) study also supports our findings. In their study of financial decision making, they reported that price consciousness equality or money consciousness equality between spouses as well as the existence of a goal for total savings and interest in fixed dollar form savings are all associated with joint performance of the family financial officer role. This is in line with a major thesis of our study that family power structure is associated with the relative resource contribution hypothesis.

4.2.5 Age and income differentials and what type or make to buy

To determine the relationship between the variables a test of the hypotheses below will be conducted:

Null Hypothesis Va

The older a spouse is relative to the other, the less significant this mediates purchase decision making power on which make or type to buy.

Null Hypothesis Vb

The more income a spouse contributes to the family, the less significant this mediates decision making power on which make or type to buy.

Composite table 4.5:The relative importance of age and income on what type or make to buy.

Icome diff. (=N=)	Age difff. (YEARS)	Husband dominance	Equal influence	Wife dominance
1000 - 2000	1 - 2	694	161	97
2001 - 3000	3 - 4	433	199	132
3001 - 4000	5 - 6	337	165	138
4001 - 5000	7 - 8	403	163	124
5001 - 6000	9 - 10	170	76	22
6001 - 7000	11 - 12	138	28	8
7001 - 8000	13 - 14	177	25	6
8001 - 9000	15 - 16	186	19	7
9001 - 10,000	17 - 18	168	12	2
OVER 10,000	19 & Above	186	7	7

Source: primary data

Table V: test statistics scores of composite table 4.5

Test Statistic	Test Score		Table Score	Approx. Signif.:	DF:
	Income	Age			
Pearson Correlation	35	35	20.09	.32754	32
Contingency Coeff	.88	.88	N/A	.32754	-

source: computer analysis results

$n = 10$

level of significance $= 0.01$

degrees of freedom $= n-2$

$= 8$

$X^2 = 20.09$

Decision Rule

1. If $r = -+1$ (or approaches $-+1$; reject H_0 and accept H_a
2. If $X^2_c > X^2_0$, reject H_o and accept H_a
3. If $X^2_c < X^2_0$, accept H_0 and reject H_a

Based on our test scores above (Pearson's correlation of 35 against observed scores of 20.09; contingency co-efficient of .88, we reject H_0 which states that the older a spouse is relative to the other, the more income he/she contributes to the family, the more insignificant his/her influence on family decision-making concerning which type or make to buy. We accept the alternative hypothesis which states that the older a spouse is relative to the other, the more income he/she contributes to the family, the more significant his/her influence on family decision-making concerning which type or make of consumer durables to buy.

We are optimistic about our findings in the light of the test results. The correlation between age and income differential and the decision on which type or make of consumer durables is however not as strong as in the sub-decisions earlier tested. The greater level of indecision by couples may explain the question as indicated by the scores on equal influence from the composite table. Although it is difficult to be categorical on the explanation for the low association, a possible plausible reason may also be found in Sheth's (1974) theory of family buying-behaviour. This postulated a tendency for the father (husband) to predominate in only initiating joint buying decisions while leaving the rest of the sub-decisions to other members of the family where the task (decision) will be shared in proportion to the family members' expertise in various aspects of a specific decision.

The frequency with which this (Sheth's, 1974) theory is cited by other researchers (Spiro, 1983; Burns, 1977; Burns and Granbois, 1977; Belch and Sciglimpagtis, 1980; Sheth and Cosmas, 1975; Scanagni, 1977; Kalwani, 1982; and Corfman and Lehman, 1987)

Suggests the amount of influence it has exerted. We will however want to believe that there is need for further investigation on the low association. It is possible that the husband tends to be more concerned on how much to spend and where it is to be spent rather than on brand/make. This was suggested by Hempel (1974) where he found sub-decisions about neighbourhood and style in the choice of housing, to be correlated with perceived role structure even though the associations were usually less significant and the direction less consistent. His study found wives to be more involved in decisions regarding style and neighbourhood while the husband was more involved in decisions concerning mortgage, price and when to buy. Woodside's (1972) earlier findings are in agreement with Hempel's (1974). In his earlier study, he found that the wife made 65% of the actual purchase alone. This may explain her dominance over the make/style to buy which often is determined at the point of purchase.

4.2.6. **Age and income differentials and how much to spend**

To determine the direction and strength of the relationship between the variables we will test the hypotheses below:

Null Hypothesis VIa

The older a spouse is relative to the other, the less significant this mediates purchase decision power on how much to spend.

Null Hypothesis VIb

The more income a spouse contributes to the family, the less significant this mediates decision making power on how much to spend.

Composite table 4.6:The relative importance of age and income on how much to spend

Income differential (=N=)	Age diff. (YEARS)	Husband dominance	Equal influence	Wife dominance
1000 - 2000	1 - 2	668	249	37
2001 - 3000	3 - 4	466	267	31
3001 - 4000	5 - 6	372	204	60
4001 - 5000	7 - 8	454	249	87
5001 - 6000	9 - 10	180	69	19
6001 - 7000	11 - 12	133	32	9
7001 - 8000	13 - 14	154	42	12
8001 - 9000	15 - 16	182	28	2
9001 - 10,000	17 - 18	158	17	7
OVER 10,000	19 & Above	191	20	9

Source: primary data

Table VI: test statistics scores for composite table 4.6

Test Statistic	Test Score		Table Score	Approx. Signif.:	DF:
	Income	Age			
Pearson Correlation	40	40	20.09	.29703	36
Contingency Coeff	.90	.89	N/A	.29703	-

source: computer analysis results

$n = 10$

level of significance $= 0.01$

Degrees of Freedom $= n-2$

$= 8$

$X^2 = 20.09$

Decision Rule

1. If $r = -+1$ (or approaches -+1; reject H_0 and accept H_a

2. If $X^2_c > X^2_0$; reject H_0 and accept H_a

3. If $X^2_c < X^2_0$; accept H_0 and reject H_a

The test scores (Pearson's correlation of 40 against an observed score of 20.09; a contingency co-efficient of .90) above point to a strong association between the dependent

and independent variables. Based on the test results therefore, we believe there is an association between age and income differentials and the sub-decision on how to spend on consumer durables.

Therefore we reject H_o which states that the older a spouse is relative to the other, the more income he/she contributes to the family, the more insignificant his/her influence on family decision-making concerning the decision on how much to spend on consumer durables, and accept the alternative that states that, the older a spouse is relative to the other, the more income he/she contributes to the family, the more significant his/her influence on family decision-making concerning the decision on how to spend on consumer durables.

Our findings on this sub-decision is to be expected since the importance of income in the power structure equilibrium finds expression in how much is to be spent which invariably affects how much is to be contributed by each spouse. Our conclusion draws support from earlier studies reviewed in the literature within the relative resource contribution theory and cultural role orientation concept. Blood and Wolfe (1960) in conceptualising each martial partner as a source of power in marriage must be sought in the comparative resources, which each spouse brings to the marriage. The balance of power will be on the side of the partner who contributes the greater resources to the marriage. Their findings are supported by other researchers earlier mentioned in the mentioned in the literature review, such as Bahr, (1972); Heer, (1958); Hofman (1960); (1954); Lupri, (1969); Weller, (1968); Nye, (1963); Corfman and Lehman (1987); Oppong,(1970); and Iyanda,(1987).

Sheth, (1974) also found the decision on how much to spend to be dominated by the husband. Hempel's (1974) study which has been so often cited is emphatic on its findings that the husband was more involved in decisions concerning mortgage, price and when to buy and how much to spend. The findings by the above studies give further credence to our conclusions.

It is however necessary to observe that as the test statistics show, income differentials, more than age differentials, exert a stronger influence on power distribution in households in metropolitan kaduna State on the sub-decision, how much to spend.

Composite Tables 2 and 3, although not used to test any of the hypotheses, are presented below. The test scores from these tables assisted our analysis on the strength of other factors in the family power equilibrium on consumer durable products.

Composite Table 4.7: The generalised importance attached to Age & income differentials of either Spouse by Couples on purchase decision making

Income diff. (=N=)	Age diff. (Years)	Unimportant	Undecided	Important
1000 - 2000	1 - 2	112	79	315
2001 - 3000	3 - 4	78	69	291
3001 - 4000	5 - 6	111	33	104
4001 - 5000	7 - 8	55	8	111
5001 - 6000	9 - 10	25	4	51
6001 - 7000	11 - 12	22	16	40
7001 - 8000	13 - 14	21	5	36
8001 - 9000	15 - 16	11	11	38
9001 - 10,000	17 - 18	8	8	24
OVER 10,000	19&Above	11	11	84

Source: primary data

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.

The study set out to determine the importance of mediators in family purchase decision making. More specifically, it sought to establish the level of importance of age and income on both generalized and product specific family purchase decision making. The study reached the following conclusions and made recommendations thereon as summarized below:

5.1 Summary of the study

This study set out to establish if age and income differentials among spouses mediate both generalized and product specific decision making power. Using the cultural orientation and the relative resource contribution theories as our theoretical framework we used a cross-sectional research design to investigate the relative significance of the two mediators. Earlier studies had advanced the two, among others, as mediating the power to influence decision making. These other factors are demographics, empathy, perceived risk the connectedness hypothesis, the least interested partner concept, product variation and involvement, product user, product complexity, attitudinal and prior believes, time pressure and conflict. In satisfying our set objectives we set out twelve hypotheses which were tested using data collected through a 52-point questionnaire. The study employed the use of correlation and chi-square techniques in testing the hypothesis and arrived at the results in chapter four, mainly that age and income differentials are a significant mediator in decision making power in households in cosmopolitan Kaduna state. This led us to arrive at the conclusions and thus make the recommendations as summarized below.

5.2 Conclusions

Age and income differentials between spouses are mediators in family purchase decisions in the household in cosmopolitan Kaduna state.

The test of hypothesis showed overwhelming support for this conclusion. Testing the hypothesis on generalised decision-making power in households and from the perception of spouses whether these factors were important enough as to influence the decision-making power between them. For both age and income, we found significant associations ranging from .9 to .88 for the two variables and the generalised decision making power which suggests that both factors could determine who dominates consumer durables decisions in the household.

Although both factors were found to be important influences on generalised decision making power in households in cosmopolitan Kaduna State, Income differentials was found to be a more potent force (.9) than age differentials (.88).

The Sub-decision, when to buy Consumer Durables, is mediated by the older and higher income-contributing spouse in the household.

Whereas both age and income differentials are associated with when to buy consumer durables, income differentials was found to be more strongly associated (.9) than age (.8) differentials. It is hardly surprising that income differential was found to be more strongly associated with the decision, when to buy, since the decision on when to buy is expected to be made only when the income is available. Therefore, the person who brings in that income or more of that income is expected to influence this decision more.

The sub-decision on where consumer durables are to be bought is mediated by Age Income Differentials between Couples.

The study found that both age and income differentials between spouses influence the power (potential to dominate) over the sub-decision on where to buy consumer durables. The older a spouse is relative to the other, the more income he/she contributes to the family, the more significant his/her influence on family decision-making concerning where to buy consumer durables. The study found associations of .89, for contingency co-efficient and a test score of 40 to observed score of 20.09 for the Pearson's correlation coefficient.

These findings appear logical since where to buy the product has cost implications and hence the budgetary burden will be higher on the person who contributes a higher

proportion of the income for the purchase. It is expected that where the product is to be bought will be of interest to the higher-contributing spouse, hence his/her influence is expected to be higher.

The Sub-decision, which Brand of Consumer Durables to buy, is mediated by Age Income Differentials between couples.

The study found that the older a spouse is relative to the other, the more income he/she contributes to the family, the more dominant his/her influence on family decision-making concerning which brand to buy. The strong associations of the test statistics (Pearson's

correlation of 40 to 20.09, Contingency coefficient of .89 overwhelmingly support this giving us confidence in our conclusion.

As noted earlier, income differentials appear to influence the sub-decision more (.9) than age (.8) differentials.

Age and Income Differentials between spouses mediate on the Sub-decision, which types or makes to buy.

One major conclusion of our study is that age and income differentials between spouses influence the power of each spouse on the sub-decision which type or make to buy of consumer durable goods.

Specifically, we found that the older a spouse is relative to the other, the more significant his/her influence on the sub-decision which type or make to buy. We are however only cautiously optimistic in our conclusions considering the strength of the association of age and income differentials with the sub-decision what type/make to buy is not as strong as the earlier sub-decisions. We have no reason however, to doubt that there is a relationship between them.

A plausible reason for the low association may be found in Sheth's (1974) theory of family buying behaviour which postulated a tendency for the father (husband) to predominate in only initiating joint buying decisions while leaving the rest of the sub-decisions to other members of the family where the task (decision) will be shared in proportion to family member's expertise in various aspects of a specific decision.

The Sub-decision How Much to Spend is dominated by the older and higher income contributing spouse in the household.

Our study has found the sub-decision, how much to spend, to be influenced by age and income differentials between spouses in metropolitan Kaduna State. Specifically we have found that the older a spouse is relative to the other, the more income he/she contributes to the family, the more dominant his/her influence on the decision concerning how much to spend. Pearson's correlation of 40 to a Table score of 20.09 and contingency coefficient of .89 suggest a strong positive relationship. On the strength of the scores of the test statistics, we conclude that age differential also affects the level of influence exerted by either spouse on the decision, how much to spend.

Other factors such as relations, children, product user, time pressure, product complexity and conflict are not significant as mediators in family purchase decisions.

Although not part of the initial hypotheses slated for testing, some form of cross validation was attempted here by assessing the importance attached to other factors enumerated above. Composite Table 4.8 on page 133 of this report was analysed and the test results showed lower association (a range of between .79 and .69) compared to the score of income and age differentials earlier mentioned of between .9 and .88 for the chi-square. While the influence of these other factors can not be completely discounted, the results show that their influence is lower than age and income differentials. Also, the Pearson correlation scores for these other factors range between 33 and 17 against an observed score of 20.09. Compared to a score range of 40 to 35 for age and income differentials in

our earlier analysis, it is safe to say that these other factors diminished from low to unimportant association.

The results of the study therefore indicate that the strength of other factors mentioned above is low which means a rejection of the hypothesis that income and age are unimportant.

5.3 OTHER FINDINGS

Our study made a few other findings that were not derived from the hypotheses tested but arrived at from data analysed. One of such conclusions is that among spouses in cosmopolitan kaduna State, the husband tended to the older in majority (about 99%) of the cases and earned more income than the wife. In a traditional society like Kaduna State, this is not unexpected. Although family role orientation tends to ascribe duties and behavioural expectations on the ability of the husband and wife, it has been realised that the ability of the husband or the wider society to enforce these ascribed roles depends to some extent on the ability of the husband or society to exert reward or punishment on erring spouses/members. This ability tends to be attenuated where the husband is younger and earns less income than the wife.

The study also found income differential to be more relevant in predicting the influence pattern/direction than age differentials. The more income a spouse earned, the more the influence he/she will exert in the decision even where he/she may be younger. This conclusion however recommends itself for further study.

Even in families with more than one wife, the older (first) wife tended to exert more influence than the others where the whole family lives together and consumer durables are jointly used. This is to be expected when one considers the predominant religion (Islam) of the population studied. The tenets of the religion accord the first wife the role of a leader over the younger wives.

It may also be expected that the fact that the first wife is likely to have older children than the younger wives will increase her influence considering the relative resource contribution theory.

The study anaysed how respondents viewed other factors (like children, relations, time pressure, and product user) in terms of their influence on family power distribution of durable consumer goods. The findings were very revealing further validating the pre-eminence of age and income differentials as major determinants of the relative power held by each spouse in households in cosmopolitan Kaduna State.

5.4 RECOMMENDATIONS OF THE STUDY

Following the findings of the study and the conclusions reached, the recommendations set out below are made for implementation:

1. To the marketer of consumer durable products in metropolitan Kaduna State, it is important to realise that in positioning his marketing mix elements (products, price, place and promotion) he must be aware who the decision maker in the household is(i.e. husband).

The person who influences decision-making most is the spouse who is older and contributes more income to the family i.e the husband. In product positioning therefore this decision maker/influencer must be at the back of his mind. The characteristics of this person must be kept in mind in determining the pricing strategy, the distribution channel outlets to use, and the choice of mode of promotion, media and the message.

2. It is recommended that the marketer of consumer durables in the area under study ensures the timing of the availability of his product with when the husband has income available. It is therefore necessary to know the occupation of most men in metropolitan Kaduna State. This will determine when this income becomes available to them and when they decide on when to buy consumer durable products.

3. As our sample suggested majority of the respondents to be civil servants, the positioning of these products should be timed to coincide with the end of the month when this income becomes available. It is expected that the decision on when to buy may be taken prior to receipt of the salary. Marketers of these products must be able to time the decision well enough (may be two weeks prior to receipt of salary).

4. The study did not determine where the decision maker/influencer (husband) buys. Identifying who has more income or who is older in the family is important to any marketer of these products in determining where to make his products available.

Marketers need to know the opinion of the older spouse and spouse that contributes more income to the family with regard to where they make purchases of durable goods to assist them (marketers) in determining which product to make available, at what price and where to make it available. The marketer must know the information sources of the older spouse and the one who contributes more income to the family to determine his promotional media and message content.

5. In branding or provision of brands on the counter or store, marketers must seek the views of the older spouses and spouses that contribute more money to the family, to know what their brand preferences are before stocking their wares. In considering the two factors (age differential and income differential, a little more weight should be given to the significance of income differential over age differential.

6. In determining which types or makes of consumer durables to make or market, marketers must not lose sight of the age and income differences between spouses. The opinion of the older spouse and the one that contributes more income to the family should be taken into consideration in determining which makes or types of these products to market. In the case of metropolitan Kaduna State, the views of the husbands are paramount since they dominate this and the three earlier sub-decisions.

7. In trying to determine how much families are prepared to spend and therefore the demand potential of the products, marketers in metropolitan Kaduna State should place

more emphasis on the husbands who were found to dominate this decision by virtue of their income contribution to the family.

8. Overall marketing decisions for consumer durable goods in metropolitan Kaduna State must target the husband within the household. They (husband) must constitute the focal point for marketing decisions, that is, positioning the marketing mix.

9. To the Sociologist, the results of this study points to a certain direction in the dynamics of family living, specifically that the potential exists for conflict and conflict resolution and influences.

5.5 Suggestions for further study

To increase our knowledge of the dynamics of family decision-making and hence help in better marketing decisions, the following areas are recommended for further study:

1. Although the importance of age and income differentials has been stressed in our study, it will be necessary to determine the exact importance or degree of influence of other factors in determining generalised decision-making power within households and consumer durable products specific sub-decisions. This will give a more complete picture of the household decision-making dynamics and lead to better marketing decisions.

It will be good to know the influence of other family members, other cultural and demographic variables, the roles of empathy, and perceived risk and interest on the family power structure equilibrium.

2. We also recommend for further study the interconnectedness of the two variables studied (that is, the degree and direction of influence of the two variables, that is, age and income). The study showed that there was association between the two variables but we still do not know whether one variable influences the other, or whether one variable is a determinant of the other, or whether there is a cause and effect relationship between the two variables.

4. In studying age differentials between spouses, the study did not discriminate with regard to the age of the marriage. Earlier studies had found changes in decision-making patterns and influences with the growth in the age of the family. This study thinks that these differentials in age and income among spouses and the potential influence they may exert on family decision-making power structure may change over time as the spouses live longer together. This may come from a change in role orientation, perception of power itself, a growing confidence on each other or other intermediating factors such as children, grandchildren, perception of the future etc. It is therefore recommended that a study is conducted to determine the impact of the age of the family (that is, how long the family has been together) on this power structure. Does this power structure attenuate, increase or remain the same with variation in the age of the family rather than the age differentials between spouses.

5. Although this study assumes that income earned by both spouses is made available to the family which made us to assume that income earning potential reflected actual income power in the family, it will be necessary to conduct a confirmatory study which will answer the simple question - Is income earned by each spouse in households always available to the family? What percentage is expected to be available to the (nuclear) family? Will it be more correct to look at actual income brought forth by each spouse for a specific purchase rather than look at total income earning of each (i.e. latent income, which we have assumed in our study to represent actual income available to the family)?

Finally, the last word has not been heard on decision-making power within households and the influences that determine which way this power swings in cosmopolitan Kaduna State.

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APPENDICES

APPENDIX I :List of initial tables

TABLE 4.1.1 DISTRIBUTION OF QUESTIONNAIRE AND LEVEL OF RESPONSE

LOCATION	No. of Administered	% of total Administered	Returns	Returns of Total Sample	Non Response	% of non-response to total sample
KADUNA	400	40%	350	35.00	50	5.00
ZARIA	400	40%	349	34.9	51	5.10
KAFANCHAN	200	20%	175	17.5	25	2.5
TOTAL	1000	100%	874	87.4%	126	12.6%

Table 4.1.2: General Distribution of power among Couples

INCOME DIFF	AGE DIFFERENTIAL (ROUNDED TO NEAREST WHOLE NO.	HUSBAND DOMINANCE			EQUAL INFLUENCE			WIFE DOMINANCE		
=N=		INCOME	AGE	TOTAL	INCOME:	AGE:	TOTAL	INCOME:	AGE:	TOTAL
1,000 - 2,000	1 -2	16	24	40	198	192	390	-	76	76
2,001 - 3,000	3 - 4	238	64	302	39	18	57	1	78	79
3,001 - 4,000	5 - 6	41	129	170	7	19	26	-	7	7
4,001 - 5,000	7 - 8	90	71	161	8	4	12	-	2	2
5,001 - 6,000	9 - 10	58	13	71	4	1	5	4	-	4
6,001 - 7000	11 - 12	40	28	68	5	-	5	3	2	5
7,001 - 8,000	13 - 14	29	25	54	2	2	4	1	3	4
8,001 - 9,000	15 - 16	26	30	56	-	4	4	-	-	0
9,001- 10,000	17 - 18	27	11	38	1	1	2	-	-	0
Over 10,000	19 & Above	32	64	96	4	5	9	1	1	2

Table 4.1.3. Age differential and power structure

Age Diff. (yrs) (Rounded to nearest) (Whole number	Frequency	Husband Dominance	Equal	Wife dominance
1 - 2	292	24	192	76
3 - 4	160	64	18	78
5 - 6	155	129	19	7
7 - 9	77	71	4	2
9 - 10	14	13	1	0
11 - 12	30	28	0	2
13 - 14	30	25	2	3
15 - 16	34	30	4	0
17 - 18	12	11	1	0
19 & Above	70	64	5	1

Table 4.1.4 Relative Influence of income differential

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1000-2000	214	16	198	0
2001-3000	278	238	39	1
3001-4000	48	41	7	0
4001-5000	98	90	8	0
5001-6000	66	58	4	4
6001-7000	48	40	5	3
7001-8000	32	29	2	1
8001-9000	26	26	0	0
9001-10000	28	27	1	0
10001& above	36	32	4	1

To determine how important respondents actually perceived Age and Income differentials between them, the following questions were asked.

a) How important do you consider your husband's\wife's age in decision making?

b) How important do you consider your husband's\wife's income in decision making?

Table 4.1.5 Relative importance attached to the age

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	26	14	252
3 - 4	160	64	61	35
5 - 6	156	63	31	62
7 - 9	76	24	7	45
9 - 10	14	5	4	5
11 - 12	30	4	11	15
13 - 14	30	11	4	15
15 - 16	34	11	10	13
17 - 18	12	5	2	5
19 & Above	70	9	4	57

Table 4.1.6 Relative importance attached to Income

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	214	86	65	63
2,001 - 3,000	278	14	8	256
3,001 -4,000	48	4	2	42
4,001 -5,000	98	31	1	66
5,001 - 6,000	66	20	-	46
6,001 - 7,000	48	18	5	25
7,001 - 8,000	32	10	1	21
8,001 - 9,000	26	-	1	25
9,001 - 10,000	28	3	6	19
Over 10,000	36	2	7	27

Table 4.1.7: Relative importance of other factors by age differentials

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	58	117	117
3 - 4	160	33	18	109
5 - 6	156	21	7	128
7 - 9	76	56	17	3
9 - 10	14	12	0	2
11 - 12	30	28	2	0\
13 - 14	30	26	4	0
15 - 16	34	32	2	0
17 - 18	12	10	2	0
19 & Above	70	63	5	2

Table 4.1.8 Relative importance of other factors by income differentials

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	214	42	87	85
2,001 - 3,000	278	78	14	186
3,001 -4,000	48	7	2	39
4,001 -5,000	98	72	21	5
5,001 - 6,000	66	56	2	8
6,001 - 7,000	48	44	3	1
7,001 - 8,000	32	28	2	2
8,001 - 9,000	26	24	2	-
9,001 - 10,000	28	24	3	1
10,001 & above	36	33	2	1

Table 4.1.9 - Relative importance of relations by Age differentials

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	243	47	2
3 - 4	160	112	32	109
5 - 6	156	117	14	128
7 - 9	76	92	7	3
9 - 10	14	9	4	2
11 - 12	30	24	3	0
13 - 14	30	27	3	0
15 - 16	34	6	25	0
17 - 18	12	9	2	0
19 & Above	70	58	6	2

Table 4.1.10 - Relative importance of Relations by Income differentials

Income Differential =N=	Frequency	Unimportant	undecided	Important
1000-2000	292	243	47	2
2001-3000	160	112	32	109
3001-4000	156	117	14	128
4001-5000	76	92	7	3
5001-6000	14	9	4	2
6001-7000	30	24	3	0
7001-8000	30	27	3	0
8001-9000	34	6	25	0
9001– 10000	12	9	2	0
10001& Above	70	58	6	2

Table 4.1.11 - Relative importance of children by Age differential

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	238	50	4
3 - 4	160	128	32	-
5 - 6	156	116	-	40
7 - 8	76	53	17	6
9 - 10	14	11	2	1
11 - 12	30	24	3	3
13 - 14	30	28	2	-
15 - 16	34	28	5	1
17 - 18	12	8	3	1
19 & Above	70	62	6	2

Table 4.1.12 - Relative importance of Children by Income differential

Income Differential =N=	Frequency	Unimportant	undecided	Important
1,000 - 2,000	214	171	-	43
2,001 -3000	278	206	1	71
3,001 - 4000	48	33	11	4
4001 -5,000	98	78	15	5
5001 - 6,000	66	52	7	7
6,001 -7000	48	44	4	-
7001 -8000	32	26	5	1
8001 -9,000	26	17	7	2
9,001 - 10,000	28	24	3	1
10,001 & Above	36	33	2	1

Table 4.1.13 Relative importance of prestige of spouses profession by Age differential

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	84	3	205
3 - 4	160	112	32	16
5 - 6	156	139	3	14
7 - 8	76	55	17	4
9 - 10	14	12	1	1
11 - 12	30	15	9	6
13 - 14	30	28	1	1
15 - 16	34	33	1	0
17 - 18	12	10	1	1
19 & Above	70	49	13	8

Table 4.1.14 Relative importance of prestige of spouse's profession by Income differential

Income Differential =N=	Frequency	Unimportant	undecided	Important
1,000 - 2,000	214	61	3	150
2,001 –3000	278	159	59	60
3,001 – 4000	48	43	1	4
4001 -5,000	98	71	5	22
5001 - 6,000	66	59	4	3
6,001 –7000	48	24	10	14
7001 –8000	32	26	2	4
8001 -9,000	26	19	1	6
9,001 - 10,000	28	23	-	5
10,001 & Above	36	25	5	6

Table 4.1.15 - Relative importance of length of marriage by Age differential

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	136	78	78
3 - 4	160	96	16	48
5 - 6	156	93	26	37
7 - 8	76	52	8	16
9 - 10	14	9	-	5
11 - 12	30	15	3	12
13 - 14	30	20	3	7
15 - 16	34	26	-	8
17 - 18	12	11	-	1
19 & Above	70	60	3	8

Table 4.1.16 - Relative importance of length of marriage by Income differential

Income Differential =N=	Frequency	Unimportant	undecided	Important
1,000 - 2,000	214	191	6	17
2,001 -3000	278	167	28	83
3,001 - 4000	48	29	9	10
4001 -5,000	98	75	10	13
5001 - 6,000	66	43	1	22
6,001 -7000	48	24	5	19
7001 -8000	32	22	1	9
8001 -9,000	26	20	-	6
9,001 - 10,000	28	27	-	1
10,001 & Above	36	31	1	4

Table 4.1.17 - Relative importance of religion by Age differential

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	106	45	141
3 - 4	160	96	-	64
5 - 6	156	109	18	29
7 - 8	76	58	4	14
9 - 10	14	10	-	4
11 - 12	30	13	-	17
13 - 14	30	24	1	5
15 - 16	34	17	5	12
17 - 18	12	10	-	2
19 & Above	70	49	1	20

Table 4.1.18 - Relative importance of religion by income differential

Age Differential =N=	Frequency	Unimportant	undecided	Important
1,000 - 2,000	214	78	33	103
2,001 -3000	278	166	2	110
3,001 - 4000	48	33	1	14
4001 -5,000	98	68	3	27
5001 - 6,000	66	46	3	17
6,001 -7000	48	27	1	20
7001 -8000	32	29	-	3
8001 -9,000	26	13	3	10
9,001 - 10,000	28	24	3	1
10,001 & Above	36	25	1	10

Table 4.1.19 - Relative importance of number of wives by Age differential

Income Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	207	42	50
3 - 4	160	112	16	32
5 - 6	156	143	8	5
7 - 8	76	63	11	2
9 - 10	14	10	4	-
11 - 12	30	15	3	12
13 - 14	30	27	1	2
15 - 16	34	21	2	11
17 - 18	12	6	5	1
19 & Above	70	49	11	10

Table 4.1.20 - Relative importance of number of wives by Income differential

Income Differential =N=	Frequency	Unimportant	undecided	Important
1,000 - 2,000	214	152	25	103
2,001 -3000	278	195	27	37
3,001 - 4000	48	44	3	56
4001 -5,000	98	81	15	1
5001 - 6,000	66	49	17	2
6,001 -7000	48	24	5	-
7001 -8000	32	29	1	19
8001 -9,000	26	16	8	2
9,001 - 10,000	28	13	12	3
10,001 & Above	36	25	5	6

Table 4.1.21 - Relative importance of present and future number of alternatives by Age differential

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	135	71	86
3 - 4	160	96	-	64
5 - 6	156	124	25	7
7 - 8	76	55	10	11
9 - 10	14	11	-	3
11 - 12	30	9	18	3
13 - 14	30	22	7	1
15 - 16	34	27	5	2
17 - 18	12	6	4	2
19 & Above	70	48	18	4

Table 4.1.22 - Relative importance of present and future number of alternatives by Income differential

Income Differential =N=	Frequency	Unimportant	undecided	Important
1,000 - 2,000	214	152	-	86
2,001 -3000	214	128	45	12
3,001 - 4000	278	221	6	7
4001 -5,000	48	35	1	23
5001 - 6,000	98	74	39	7
6,001 -7000	66	20	11	2
7001 -8000	32	35	4	1
8001 -9,000	26	13	10	3
9,001 - 10,000	28	19	7	2
10,001 & Above	36	20	12	4

4.2 AGE AND INCOME DIFFERENTIALS AND CONSUMER DURABLES PURCHASE DECISION

Table 4.2.1 Age differential and decisions on Refrigerators.

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	292	135	71	86
3 - 4	160	96	-	64
5 - 6	156	124	25	7
7 - 8	76	55	10	11
9 - 10	14	11	-	3
11 - 12	30	9	18	3
13 - 14	30	22	7	1
15 - 16	34	27	5	2
17 - 18	12	6	4	2
19 & Above	70	48	18	4

Table 4.2.3 - Relative importance of other factors and the decision to buy refrigerators by age differentials

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	40	16	20	4
3 - 4	38	23	15	-
5 - 6	34	14	12	8
7 - 8	46	15	25	6
9 - 10	26	13	6	7
11 - 12	12	10	2	-
13 - 14	32	25	4	3
15 - 16	24	19	4	1
17 - 18	60	42	17	1
19 & Above	36	30	5	1

Table 4.2.4 –Relative importance of other factors and the decision to buy refrigerators by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	46	31	12	3
2,001 -3000	56	11	22	23
3,001 - 4000	44	1	19	24
4001 -5,000	28	4	1	23
5001 - 6,000	42	31	9	2
6,001 -7000	32	27	4	1
7001 -8000	40	37	3	-
8001 -9,000	38	33	5	-
9,001 - 10,000	12	11	-	1
10,001 & Above	10	9	1	-

Table 4.2.5 - Relative importance of age on when to buy refrigerator by age differential

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	40	5	33	2
3 - 4	38	27	3	8
5 - 6	34	17	17	-
7 - 8	46	23	15	8
9 - 10	26	21	4	1
11 - 12	12	5	7	-
13 - 14	32	30	2	-
15 - 16	24	7	15	2
17 - 18	60	36	18	6
19 & above	36	25	8	3

Table 4.2.6. –Relative importance of income on when to buy refrigerator by income differential

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	46	5	38	3
2,001 -3000	56	39	6	11
3,001 - 4000	44	22	22	-
4001 -5,000	28	14	9	5
5001 - 6,000	42	34	6	2
6,001 -7000	32	13	19	-
7001 -8000	40	38	1	1
8001 -9,000	38	11	24	3
9,001 - 10,000	12	7	4	1
10,001 & above	10	7	2	1

Table 4.2.7 -Relative importance of other factors on when to buy refrigerator by age differential

Age Differential	Frequency	Unimportant	undecided	Important
1 - 2	40	18	15	7
3 - 4	38	-	15	23
5 - 6	34	6	12	16
7 - 8	46	8	5	33
9 - 10	26	4	6	16
11 - 12	12	6	4	2
13 - 14	32	23	4	5
15 - 16	24	17	4	3
17 - 18	60	55	3	2
19 & Above	36	34	1	1

Table 4.2.8 - Relative importance of other factors on when to buy refrigerator by Income Differential

Income Differential =N=	Frequency	Unimportant	undecided	Important
1,000 - 2,000	46	31	12	
2,001 -3000	56	11	22	3
3,001 - 4000	44	1	19	23
4001 -5,000	28	4	1	24
5001 - 6,000	42	4	9	23
6,001 -7000	32	31	4	2
7001 -8000	40	27	3	1
8001 -9,000	38	33	5	-
9,001 - 10,000	12	11	-	1
10,000 & Above	10	9	1	-

Table 4.2.9 Relative importance of age on where to buy refrigerator

Income Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	40	11	24	5
3 - 4	38	23	8	7
5 - 6	34	2	9	2
7 - 8	46	23	21	4
9 - 10	26	21	3	-
11 - 12	12	9	2	1
13 - 14	32	27	4	1
15 - 16	24	17	6	1
17 - 18	60	52	6	2
19 & Above	36	20	10	6

Table 4.2.10 Relative importance of income on where to buy refrigerator

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	46	13	28	5
2,001 -3000	56	34	11	11
3,001 - 4000	44	31	13	-
4001 -5,000	28	13	13	2
5001 - 6,000	42	37	5	-
6,001 -7000	32	26	6	-
7001 -8000	40	34	4	2
8001 -9,000	38	27	11	-
9,001 - 10,000	12	10	1	1
10,000 & Above	10	8	1	1

Table 4.2.11. Relative importance of other factors on where to buy refrigerator by age differential

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	40	13	33	2
3 - 4	38	-	3	8
5 - 6	34	-	17	-
7 - 8	46	10	15	8
9 - 10	26	21	4	1
11 - 12	12	2	7	-
13 - 14	32	29	2	-
15 - 16	25	5	15	2
17 - 18	60	51	18	6
19 & Above	36	30	8	3

Table 4.2.12 - Relative importance of other factors on where to buy refrigeratos by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	46	-	18	28
2,001 -3000	56	1	4	51
3,001 - 4000	44	10	6	28
4001 -5,000	28	23	4	1
5001 - 6,000	42	8	4	30
6,001 -7000	32	29	2	1
7001 -8000	40	8	20	12
8001 -9,000	38	32	5	1
9,001 - 10,000	12	10	2	-
10,000 & Above	10	9	1	1

Table 4.2.13 - Relative importance of age differential on brand decision

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	40	28	9	3
3 - 4	38	23	8	7
5 - 6	34	3	17	14
7 - 8	46	19	19	8
9 - 10	26	20	6	-
11 - 12	12	4	7	1
13 - 14	32	29	2	1
15 - 16	24	10	13	1
17 - 18	60	48	9	3
19 & Above	36	33	3	-

Table 4.2.14 Relative importance of income on brand decision

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	46	28	9	9
2,001 -3000	56	5	28	23
3,001 - 4000	44	18	18	8
4001 -5,000	28	21	7	-
5001 - 6,000	42	13	29	-
6,001 -7000	32	29	2	1
7001 -8000	40	17	21	2
8001 -9,000	38	30	6	2
9,001 - 10,000	12	11	1	-
10,000 & Above	10	8	1	1

Table 4.2.15 - Relative importance of other factors on brand decision by age differential

Income Differential	Frequency	Unimportant	Undecided	Important
1 - 2	40	23	13	4
3 - 4	38	8	19	11
5 - 6	34	7	17	10
7 - 8	46	10	4	32
9 - 10	26	3	7	16
11 - 12	12	2	4	6
13 - 14	32	19	9	4
15 - 16	24	18	5	1
17 - 18	60	42	13	5
19 & Above	36	11	7	18

Table 4.2.16 : Relative importance of other factors on brand decision by income differentials

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	46	9	12	25
2,001 -3000	56	11	18	27
3,001 - 4000	44	10	4	30
4001 -5,000	28	3	7	18
5001 - 6,000	42	8	12	22
6,001 -7000	32	19	3	10
7001 -8000	40	2	8	30
8001 -9,000	38	3	8	27
9,001 - 10,000	12	4	2	6
10,000 & Above	10	1	2	7

Table 4.2.17 - Relative importance of age differential on the type or make to buy

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	40	33	6	1
3 - 4	38	23	7	8
5 - 6	34	17	-	17
7 - 8	46	23	11	12
9 - 10	26	23	3	-
11 - 12	12	6	5	1
13 - 14	32	31	1	-
15 - 16	24	19	4	1
17 - 18	60	56	3	1
19 & Above	36	34	1	1

Table 4.2.18: Relative importance of income differential on the Type or make to buy

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	46	36	5	5
2,001 -3000	56	28	25	3
3,001 - 4000	44	22	18	4
4001 -5,000	28	25	3	-
5001 - 6,000	42	21	17	4
6,001 -7000	32	30	1	1
7001 -8000	40	32	6	2
8001 -9,000	38	35	2	1
9,001 - 10,000	12	11	1	-
10,000 & Above	10	9	1	-1

Table 4.2.19 : Relative importance of other factors on what make to buy by age differential

Income Differential	Frequency	Unimportant	Undecided	Important
1 - 2	40	15	5	20
3 - 4	38	15	12	11
5 - 6	34	10	10	14
7 - 8	46	17	6	23
9 - 10	26	6	9	11
11 - 12	12	4	5	3
13 - 14	32	15	12	5
15 - 16	24	17	6	1
17 - 18	60	21	15	24
19 & Above	36	1	4	31

Table 4.2.20 -Relative importance of other factors on what make to buy by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	46	18	14	14
2,001 -3000	56	17	16	23
3,001 - 4000	44	16	6	22
4001 -5,000	28	7	10	11
5001 - 6,000	42	13	17	12
6,001 -7000	32	15	12	5
7001 -8000	40	28	11	1
8001 -9,000	38	13	10	15
9,001 - 10,000	12	-	2	10
10,000 & Above	10	4	2	4

Table 4.2.21 - Relative importance of age on how much to spend on refrigerators

Income Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	40	31	7	2
3 - 4	38	23	15	-
5 - 6	34	17	17	-
7 - 8	46	23	23	-
9 - 10	26	17	8	1
11 - 12	12	8	2	2
13 - 14	32	26	5	1
15 - 16	24	17	7	-
17 - 18	60	57	2	1
19 & Above	36	28	8	-

Table 4.2.22. Relative importance of income on how much to spend on refrigerators

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	46	28	18	-
2,001 -3000	56	27	28	1
3,001 - 4000	44	22	21	1
4001 -5,000	28	19	7	2
5001 - 6,000	42	29	13	-
6,001 -7000	32	26	5	1
7001 -8000	40	32	11	1
8001 -9,000	38	36	2	-
9,001 - 10,000	12	9	3	-
10,000 & Above	10	9	-	1

Table 4.2.23 Relative importance of other factors on how much to spend on refrigerators by age differential

Income Differential	Frequency	Unimportant	Undecided	Important
1 - 2	40	33	5	2
3 - 4	38	8	11	19
5 - 6	34	16	8	10
7 - 8	46	33	8	5
9 - 10	26	16	7	3
11 - 12	12	6	2	4
13 - 14	32	29	2	1
15 - 16	24	21	2	1
17 - 18	60	57	3	-
19 & Above	36	31	5	-

Table 4.2.24: Relative importance of other factors on how much to spend on refrigerators by income differential

Income Differential	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	46	9	14	23
2,001 -3000	56	18	-	38
3,001 - 4000	44	32	4	8
4001 -5,000	28	17	4	7
5001 - 6,000	42	21	13	8
6,001 -7000	32	29	2	1
7001 -8000	40	35	4	1
8001 -9,000	38	36	2	-
9,001 - 10,000	12	10	1	1
10,000 & Above	10	9	1	-

AGE AND INCOME DIFFERENTIALS AND PURCHASE DECISIONS ON TELEVISION

Table 4.3.1 - Relative importance of age differential on the decision to buy television

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	115	60	51
30 - 4	174	104	50	20
5 - 6	82	33	40	9
7 - 8	210	80	66	64
9 - 10	20	10	5	5
11 - 12	16	13	2	1
13 - 14	18	14	2	2
15 - 16	22	17	4	1
17 - 18	12	8	3	1
19 & Above	18	15	3	0

Table 4.3.2 -Relative importance of income differentials on the decision to buy Television

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	113	70	5
2,001 -3000	96	58	30	8
3,001 - 4000	168	91	53	24
4001 -5,000	122	61	32	29
5001 - 6,000	50	40	8	2
6,001 -7000	26	20	3	3
7001 -8000	40	31	3	6
8001 -9,000	50	35	10	5
9,001 - 10,000	24	20	3	1
10,001 & Above	34	28	4	2

Table 4.3.3:Relative importance of other factors on the decision to buy television by age differential.

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	153	58	15
3 - 4	174	90	54	40
5 - 6	82	27	1	54
7 - 8	210	172	29	9
9 - 10	20	15	4	1
11 - 12	16	13	1	2
13 - 14	18	16	2	0
15 - 16	22	19	2	1
17 - 18	12	11	1	0
19 & Above	18	15	2	1

Table 4.3.4:Relative importance of other factors on the decision to buy television by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	119	50	19
2,001 -3000	96	66	20	10
3,001 - 4000	168	137	20	11
4001 -5,000	122	101	18	3
5001 - 6,000	50	42	7	1
6,001 -7000	26	24	1	1
7001 -8000	40	36	3	1
8001 -9,000	50	46	2	2
9,001 - 10,000	24	22	1	1
10,000 & Above	34	31	2	1

Table 4.3.5 Relative importance of age differentials on when to buy television

Income Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	186	34	6
30 - 4	174	122	35	17
5 - 6	82	105	26	15
7 - 8	210	16	63	42
9 - 10	20	10	3	1
11 - 12	16	16	4	2
13 - 14	18	10	1	0
15 - 16	22	17	5	3
17 - 18	12	14	2	2
19 & Above	18	13	3	2

Table 4.3.6: Relative importance of income on when to buy television

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	132	26	30
2,001 -3000	96	48	28	20
3,001 - 4000	168	96	40	32
4001 -5,000	122	98	18	6
5001 - 6,000	50	30	15	5
6,001 -7000	26	25	1	0
7001 -8000	40	26	10	4
8001 -9,000	50	32	10	8
9,001 - 10,000	24	17	5	2
10,001 & Above	34	31	2	1

Table 4.3.7: Relative importance of other factors on when to buy television by age differential

Income Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	120	57	49
3 - 4	174	174	38	39
5 - 6	82	82	10	22
7 - 8	210	210	60	30
9 - 10	20	20	7	4
11 - 12	16	16	3	2
13 - 14	18	18	4	3
15 - 16	22	22	6	1
17 - 18	12	12	3	2
19 & Above	18	18	2	8

Table 4.3.9:Relative importance of age on where to buy television

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	62	139	25
30 - 4	174	104	40	30
5 - 6	82	57	20	5
7 - 8	210	96	95	19
9 - 10	20	17	3	0
11 - 12	16	13	2	1
13 - 14	18	15	2	1
15 - 16	22	15	5	2
17 - 18	12	10	2	0
19 & Above	18	15	3	0

Table 4.3.10: Relative importance of income on where to buy television

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	133	40	35
2,001 -3000	96	67	26	3
3,001 - 4000	168	115	35	18
4001 -5,000	122	107	15	0
5001 - 6,000	50	40	6	4
6,001 -7000	26	22	3	1
7001 -8000	40	28	10	2
8001 -9,000	50	44	3	1
9,001 - 10,000	24	21	2	1
10,001 & Above	34	33	1	0

Table 4.3.11: Relative importance of other factors on where to buy television by age differential.

Income Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	135	21	70
3 - 4	174	110	10	54
5 - 6	82	52	19	11
7 - 8	210	173	8	29
9 - 10	20	14	1	5
11 - 12	16	15	0	1
13 - 14	18	9	4	5
15 - 16	22	19	2	1
17 - 18	12	10	2	0
19 & Above	18	16	2	0

The 4.3.12: Relative importance of other factors on where to buy television by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	59	97	32
2,001 -3000	96	36	3	57
3,001 - 4000	168	125	3	40
4001 -5,000	122	78	16	28
5001 - 6,000	50	41	7	2
6,001 -7000	26	18	2	6
7001 -8000	40	37	0	3
8001 -9,000	50	28	18	4
9,001 - 10,000	24	20	3	1
10,001 & Above	34	28	5	1

Table 4.3.13 : Relative importance of age differential on brand decisions

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	157	51	18
3 - 4	174	104	40	30
5 - 6	82	41	8	33
7 - 8	210	86	86	34
9 - 10	20	15	4	1
11 - 12	16	11	3	2
13 - 14	18	16	1	1
15 - 16	22	12	6	4
17 - 18	12	10	1	1
19 & Above	18	17	1	0

Table 4.3.14: Relative importance of income differential on Brand decisions

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	113	36	39
2,001 -3000	96	47	38	11
3,001 - 4000	168	69	68	31
4001 -5,000	122	92	29	1
5001 - 6,000	50	35	14	11
6,001 -7000	26	24	2	0
7001 -8000	40	21	17	2
8001 -9,000	50	40	8	2
9,001 - 10,000	24	22	2	0
10,001 & Above	34	30	3	0

Table 4.3.15: Relative importance of other factors on brand decisions by age differential

Income Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	132	72	22
3 - 4	174	87	52	35
5 - 6	82	40	17	25
7 - 8	210	143	48	19
9 - 10	20	5	3	12
11 - 12	16	8	6	2
13 - 14	18	11	5	2
15 - 16	22	16	4	2
17 - 18	12	8	3	1
19 & Above	18	9	5	4

Table 4.3.16: Relative importance of other factors on brand decisions by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	94	56	38
2,001 -3000	96	47	19	30
3,001 - 4000	168	114	38	16
4001 -5,000	122	74	31	17
5001 - 6,000	50	25	15	10
6,001 -7000	26	15	8	3
7001 -8000	40	30	8	2
8001 -9,000	50	35	10	5
9,001 - 10,000	24	12	8	4
10,001 & Above	34	25	6	3

Table 4.3.17:Relative importance of age differential on which Type or make to buy

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	185	32	9
30 - 4	174	104	35	35
5 - 6	82	50	18	14
7 - 8	210	105	52	53
9 - 10	20	18	2	0
11 - 12	16	8	6	2
13 - 14	18	17	1	0
15 - 16	22	17	4	1
17 - 18	12	11	1	0
19 & Above	18	17	1	0

The 4.3.18:Relative importance of income differential on which Type or make to buy

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	113	40	35
2,001 -3000	96	48	30	18
3,001 - 4000	168	69	30	38
4001 -5,000	122	84	48	0
5001 - 6,000	50	107	15	5
6,001 -7000	26	25	1	0
7001 -8000	40	32	7	1
8001 -9,000	50	47	2	1
9,001 - 10,000	24	23	1	0
10,001 & Above	34	33	1	0

Table 4.3.19:Relative importance of other factors on the type or make to buy by age differential

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	185	27	14
30 - 4	174	87	52	35
5 - 6	82	62	5	15
7 - 8	210	153	19	38
9 - 10	20	12	3	5
11 - 12	16	8	3	5
13 - 14	18	16	1	1
15 - 16	22	17	3	2
17 - 18	12	11	1	0
19 & Above	18	15	2	1

Table 4.3.20: Relative importance of other factors on the type or make to buy by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	94	56	38
2,001 -3000	96	86	2	8
3,001 - 4000	168	122	16	30
4001 -5,000	122	74	16	32
5001 - 6,000	50	25	10	15
6,001 -7000	26	24	1	1
7001 -8000	40	31	7	2
8001 -9,000	50	47	2	1
9,001 - 10,000	24	21	3	0
10,001 & Above	34	31	2	1

Table 4.3.21:Relative importance of age differential on How much to spend on television

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	177	39	10
3 - 4	174	104	70	0
5 - 6	82	41	36	5
7 - 8	210	105	68	37
9 - 10	20	13	7	0
11 - 12	16	11	5	0
13 - 14	18	14	3	1
15 - 16	22	15	6	1
17 - 18	12	11	1	0
19 & Above	18	34	3	1

Table 4.3.22: Relative importance of income differential on how much to spend on television

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	113	70	5
2,001 -3000	96	66	24	6
3,001 - 4000	168	108	40	20
4001 -5,000	122	82	40	0
5001 - 6,000	50	35	12	3
6,001 -7000	26	21	4	1
7001 -8000	40	28	9	3
8001 -9,000	50	47	3	0
9,001 - 10,000	24	19	4	1
10,001 & Above	34	33	0	1

Table 4.3.23: Relative importance of other factors on how much to spend on television by age differential

Income Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	185	27	14
3 - 4	174	88	52	34
5 - 6	82	56	6	20
7 - 8	210	153	19	38
9 - 10	20	12	3	5
11 - 12	16	8	3	5
13 - 14	18	16	1	1
15 - 16	22	17	4	1
17 - 18	12	11	1	0
19 & Above	18	15	3	0

Table 4.3.24:Relative importance of other factors on how much to spend on television by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	94	56	38
2,001 -3000	96	86	8	2
3,001 - 4000	168	122	16	30
4001 -5,000	122	74	16	32
5001 - 6,000	50	25	15	10
6,001 -7000	26	24	1	1
7001 -8000	40	31	6	3
8001 -9,000	50	47	3	0
9,001 - 10,000	24	21	3	0
10,001 & Above	34	29	4	1

AGE AND INCOME DIFFERENTIALS AND PURCHASE DECISIONS ON FURNITURE

Table 4.4.1:Relative importance of age differential on decisions on furniture

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	115	60	51
3 - 4	174	104	50	20
5 - 6	82	33	40	19
7 - 8	210	80	66	64
9 - 10	20	10	5	5
11 - 12	16	13	2	1
13 - 14	18	14	2	2
15 - 16	22	17	4	1
17 - 18	12	8	3	1
19 & Above	18	15	3	0

Table 4.4.2: Relative importance of income differential on decisions on furniture

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	113	70	5
2,001 -3000	96	58	30	8
3,001 - 4000	168	91	53	24
4001 -5,000	122	61	32	29
5001 - 6,000	50	40	8	2
6,001 -7000	26	20	3	3
7001 -8000	40	31	3	6
8001 -9,000	50	35	10	5
9,001 - 10,000	24	20	3	1
10,001 & Above	34	28	4	2

Table 4.4.3: Relative importance of other factors on the decisions on furniture by age differential

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	153	58	15
3 - 4	174	90	54	40
5 - 6	82	27	1	54
7 - 8	210	172	29	9
9 - 10	20	15	4	1
11 - 12	16	13	1	2
13 - 14	18	16	2	0
15 - 16	22	19	2	1
17 - 18	12	11	1	0
19 & Above	18	15	2	1

Table 4.4.4: Relative importance of other factors on the decisions to buy furniture by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	119	50	19
2,001 -3000	96	66	20	10
3,001 - 4000	168	137	20	11
4001 -5,000	122	101	18	3
5001 - 6,000	50	42	7	1
6,001 -7000	26	24	1	1
7001 -8000	40	36	3	1
8001 -9,000	50	46	2	2
9,001 - 10,000	24	22	1	1
10,001 & Above	34	31	2	1

Table 4.4.5: Relative importance of age differential on when to buy furniture

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	186	34	6
3 - 4	174	122	35	17
5 - 6	82	41	26	15
7 - 8	210	105	63	42
9 - 10	20	16	3	1
11 - 12	16	10	4	2
13 - 14	18	17	1	0
15 - 16	22	14	5	3
17 - 18	12	8	2	2
19 & Above	18	13	3	2

Table 4.4.6: Relative importance of income differential on when to buy furniture

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	132	26	30
2,001 -3000	96	48	28	20
3,001 - 4000	168	96	40	32
4001 -5,000	122	98	18	6
5001 - 6,000	50	30	15	5
6,001 -7000	26	25	1	0
7001 -8000	40	26	10	4
8001 -9,000	50	32	10	8
9,001 - 10,000	24	17	5	2
10,001 & Above	34	31	2	1

Table 4.4.7: Relative importance of other factors on when to buy furniture

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	101	84	41
3 - 4	174	104	37	33
5 - 6	82	53	19	10
7 - 8	210	153	19	38
9 - 10	20	12	5	3
11 - 12	16	8	6	2
13 - 14	18	13	2	3
15 - 16	22	16	3	3
17 - 18	12	11	1	0
19 & Above	18	16	2	0

Table 4.4.8: Relative importance of other factors on when to buy furniture

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	113	50	25
2,001 -3000	96	55	21	20
3,001 - 4000	168	22	16	30
4001 -5,000	122	75	30	17
5001 - 6,000	50	24	18	8
6,001 -7000	26	19	3	4
7001 -8000	40	29	6	5
8001 -9,000	50	46	3	1
9,001 - 10,000	24	21	3	0
10,001 & Above	34	32	1	1

Table 4.4.9: Relative importance of age differential on where to buy furniture

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	62	139	25
3 - 4	174	104	40	30
5 - 6	82	57	20	5
7 - 8	210	96	95	5
9 - 10	20	17	3	19
11 - 12	16	13	2	0
13 - 14	18	15	2	1
15 - 16	22	15	5	1
17 - 18	12	10	2	0
19 & Above	18	15	3	0

Table 4.4.10: Relative importance of income differential on where to buy furniture

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	113	40	35
2,001 -3000	96	67	26	3
3,001 - 4000	168	115	35	18
4001 -5,000	122	107	15	-
5001 - 6,000	50	40	6	4
6,001 -7000	26	22	3	1
7001 -8000	40	28	10	2
8001 -9,000	50	44	3	1
9,001 - 10,000	24	21	2	1
10,001 & Above	34	33	1	0

Table 4.4.11:Relative importance of other factors on where to buy furniture by age differential

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	135	21	70
3 - 4	174	110	10	54
5 - 6	82	52	19	11
7 - 8	210	173	8	29
9 - 10	20	14	1	5
11 - 12	16	15	0	1
13 - 14	18	9	4	5
15 - 16	22	19	2	1
17 - 18	12	10	2	0
19 & Above	18	16	2	0

Table 4.4.12:Relative importance of other factors on where to buy furniture by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	59	97	32
2,001 -3000	96	36	3	57
3,001 - 4000	168	125	3	40
4001 -5,000	122	78	16	28
5001 - 6,000	50	41	7	2
6,001 -7000	26	18	2	6
7001 -8000	40	37	0	3
8001 -9,000	50	28	18	4
9,001 - 10,000	24	20	3	1
10,001 & Above	34	28	5	1

Table 4.4.13: Relative importance of age differential on Brand decisions

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	157	51	18
3 - 4	174	104	40	30
5 - 6	82	41	8	33
7 - 8	210	86	86	34
9 - 10	20	15	4	1
11 - 12	16	11	3	2
13 - 14	18	16	1	1
15 - 16	22	12	6	4
17 - 18	12	10	1	1
19 & Above	18	17	1	0

Table 4.4.14: Relative importance of income differential on Brand decisions

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	113	36	39
2,001 -3000	96	47	38	11
3,001 - 4000	168	69	68	31
4001 -5,000	122	92	29	1
5001 - 6,000	50	35	14	1
6,001 -7000	26	24	2	0
7001 -8000	40	21	17	2
8001 -9,000	50	40	8	2
9,001 - 10,000	24	22	2	0
10,001 & Above	34	30	3	1

Table 4.4.15: Relative importance of other factors on brand decisions

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	132	72	22
3 - 4	174	87	52	35
5 - 6	82	40	17	25
7 - 8	210	143	48	19
9 - 10	20	5	3	12
11 - 12	16	8	6	2
13 - 14	18	11	5	2
15 - 16	22	16	4	2
17 - 18	12	8	3	1
19 & Above	18	9	5	4

The 4.4.16: Relative importance of others factors on brand decisions

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	94	56	38
2,001 -3000	96	47	19	30
3,001 - 4000	168	144	38	16
4001 -5,000	122	74	31	17
5001 - 6,000	50	25	15	10
6,001 -7000	26	15	8	3
7001 -8000	40	30	8	2
8001 -9,000	50	35	10	5
9,001 - 10,000	24	12	8	4
10,001 & Above	34	25	6	3

Table 4.4.17: Relative importance of age differential on the type or make to buy

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	185	32	9
3 - 4	174	104	35	35
5 - 6	82	50	18	14
7 - 8	210	105	52	53
9 - 10	20	18	2	0
11 - 12	16	8	6	2
13 - 14	18	17	1	0
15 - 16	22	17	4	1
17 - 18	12	11	1	0
19 & Above	18	17	1	0

Table 4.4.18:Relative importance of income differential on the Type or make to buy

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	113	40	35
2,001 -3000	96	48	30	18
3,001 - 4000	168	84	48	38
4001 -5,000	122	107	15	0
5001 - 6,000	50	25	20	5
6,001 -7000	26	25	1	0
7001 -8000	40	32	7	1
8001 -9,000	50	47	2	1
9,001 - 10,000	24	23	1	0
10,001 & Above	34	33	1	0

Table 4.4.19: Relative importance other factors on the type or make to buy by age differential

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	185	27	14
3 - 4	174	87	52	35
5 - 6	82	62	5	35
7 - 8	210	153	19	15
9 - 10	20	12	3	38
11 - 12	16	8	3	5
13 - 14	18	16	1	5
15 - 16	22	17	3	1
17 - 18	12	11	1	0
19 & Above	18	15	2	1

Table 4.4.20:Relative importance of other factors on the type or make to buy by income differential

Income Differential =N=	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	94	56	38
2,001 -3000	96	86	2	8
3,001 - 4000	168	122	16	30
4001 -5,000	122	74	16	32
5001 - 6,000	50	25	10	15
6,001 -7000	26	24	1	1
7001 -8000	40	31	7	2
8001 -9,000	50	47	12	1
9,001 - 10,000	24	21	3	0
10,001 & Above	34	31	2	1

Table 4.4.21: Relative importance of age differential on how much to spend

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	226	177	39	10
3 - 4	174	104	70	0
5 - 6	82	41	36	5
7 - 8	210	105	68	37
9 - 10	20	13	7	0
11 - 12	16	11	5	0
13 - 14	18	14	3	1
15 - 16	22	15	6	1
17 - 18	12	11	1	0
19 & Above	18	14	3	1

Table 4.4. 22:Relative importance of age differential on how much to spend on furniture

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	188	113	70	5
2,001 -3000	96	66	24	6
3,001 - 4000	168	108	40	20
4001 -5,000	122	82	40	0
5001 - 6,000	50	35	12	3
6,001 -7000	26	21	4	1
7001 -8000	40	28	9	3
8001 -9,000	50	47	3	0
9,001 - 10,000	24	19	4	1
10,001 & Above	34	33	0	1

Table 4.4.23:Relative importance of other factors on how much to spend on furniture

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	226	185	27	14
3- 4	174	88	52	34
5 - 6	82	56	6	20
7 - 8	210	153	19	38
9 - 10	20	12	3	5
11 - 12	16	8	3	5
13 - 14	18	16	1	5
15 - 16	22	17	4	1
17 - 18	12	11	1	0
19 & Above	18	15	3	0

Table 4.4.24: Relative importance of other factors on how much to spend on furniture

Income Differential	Frequency	Unimportant	Undecided	Important
1,000 - 2,000	188	94	56	38
2,001 -3000	96	86	8	2
3,001 - 4000	168	122	16	30
4001 -5,000	122	74	16	32
5001 - 6,000	50	25	15	10
6,001 -7000	26	24	1	1
7001 -8000	40	31	6	3
8001 -9,000	50	47	3	0
9,001 - 10,000	24	21	3	0
10,001 & Above	34	31	2	1

4.5) AGE AN INCOME DIFFERENTIALS, AND PURCHASE DECISIONS OF MOTOR CAR

Table 4.5.1:Relative importance of age differential on purchase decisions on car.

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	24	14	5	5
3 - 4	80	48	30	2
5 - 6	36	21	14	1
7 - 8	44	22	12	10
9 - 10	10	6	3	1
11 - 12	18	14	3	1
13 - 14	4	3	0	1
15 - 16	2	2	0	0
17 - 18	20	14	4	2
19 & Above	12	10	1	1

Table 4.5.2:Relative importance of income differential on purchase decisions on Car

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	16	10	4	2
2,001 -3000	50	30	15	5
3,001 - 4000	22	13	7	2
4001 -5,000	8	6	1	1
5001 - 6,000	50	40	10	0
6,001 -7000	28	22	5	1
7001 -8000	16	12	4	0
8001 -9,000	4	3	1	0
9,001 - 10,000	18	15	2	1
10,001 & Above	38	27	9	2

Table 4.5.3:Relative importance of other factors on the purchase decision on car

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	24	16	6	2
3 - 4	80	40	30	10
5 - 6	36	6	4	26
7 - 8	44	3	5	36
9 - 10	10	7	0	3
11 - 12	18	3	0	15
13 - 14	4	0	1	3
15 - 16	2	0	0	2
17 - 18	20	2	0	18
19 & Above	12	3	1	8

Table 4.5.4:Relative importance of other factors on the purchase decision on car

Income Differential =N=	Frequency	unimportant	undecided	Important
1,000 - 2,000	16	4	6	6
2,001 -3000	50	10	5	35
3,001 - 4000	22	10	2	10
4001 -5,000	8	3	2	3
5001 - 6,000	50	20	7	23
6,001 -7000	28	12	2	14
7001 -8000	16	6	6	4
8001 -9,000	4	1	2	1
9,001 - 10,000	18	5	1	9
10,001 & Above	38	18	1	19

Table 4.5.5:Relative importance of age differential on when to buy a car

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	24	4	17	3
3 - 4	80	56	14	10
5 - 6	36	20	14	2
7 - 8	44	30	8	6
9 - 10	10	8	2	0
11 - 12	18	11	1	6
13 - 14	4	4	0	0
15 - 16	2	1	1	0
17 - 18	20	12	6	2
19 & Above	12	8	3	1

Table 4.5.6 Relative importance of income differential on when to buy a car

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	16	11	2	3
2,001 -3000	50	25	20	5
3,001 - 4000	22	11	7	4
4001 -5,000	8	6	2	0
5001 - 6,000	50	30	17	3
6,001 -7000	28	27	0	1
7001 -8000	16	10	5	1
8001 -9,000	4	2	1	1
9,001 - 10,000	18	13	4	1
10,001 & Above	38	35	2	1

Table 4.5.7: Relative importance of other factors on when to buy a car

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	24	11	9	4
3- 4	80	48	17	15
5 - 6	36	12	18	6
7 - 8	44	32	2	10
9 - 10	10	1	3	6
11 - 12	18	9	7	2
13 - 14	4	2	1	1
15 - 16	2	1	1	0
17 - 18	20	18	1	1
19 & Above	12	10	1	1

Table 4.5.8:Relative importance of other factors on when to buy a car .

Income Differential =N=	Frequency	unimportant	undecided	Important
1,000 - 2,000	16	10	4	2
2,001 -3000	50	32	10	8
3,001 - 4000	22	16	1	5
4001 -5,000	8	5	2	1
5001 - 6,000	50	25	18	7
6,001 -7000	28	20	4	4
7001 -8000	16	12	2	2
8001 -9,000	4	3	1	0
9,001 - 10,000	18	16	2	0
10,001 & Above	38	36	1	1

Table 4.5.9:Relative importance of age differential on where to buy a car

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	24	15	7	2
3 - 4	80	48	16	16
5 - 6	36	25	11	0
7 - 8	44	20	20	4
9 - 10	10	9	1	0
11 - 12	18	14	3	1
13 - 14	4	3	1	0
15 - 16	2	1	1	0
17 - 18	20	17	2	1
19 & Above	12	10	1	1

Table 4.5.10:Relative importance of income differential on where to buy a car

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	16	10	3	3
2,001 -3000	50	35	10	5
3,001 - 4000	22	10	10	2
4001 -5,000	8	7	1	0
5001 - 6,000	50	40	8	2
6,001 -7000	28	24	3	1
7001 -8000	16	11	4	1
8001 -9,000	4	3	1	0
9,001 - 10,000	18	15	2	1
10,001 & Above	38	37	1	0

Table 4.5.11: Relative importance of other factors on where to buy a car

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	24	7	12	4
3 - 4	80	48	22	10
5 - 6	36	10	10	16
7 - 8	44	28	8	8
9 - 10	10	8	2	0
11 - 12	18	13	1	4
13 - 14	4	3	1	0
15 - 16	2	1	1	0
17 - 18	20	17	1	2
19 & Above	12	10	2	0

Table 4.5.12:Relative importance of other factors on where to buy a car

Income Differential =N=	Frequency	unimportant	undecided	Important
1,000 - 2,000	16	10	4	2
2,001 -3000	50	32	10	8
3,001 - 4000	22	16	1	5
4001 -5,000	8	5	2	1
5001 - 6,000	50	25	18	7
6,001 -7000	28	20	4	4
7001 -8000	16	12	2	2
8001 -9,000	4	3	1	0
9,001 - 10,000	18	16	2	0
10,001 & Above	38	36	1	1

Table 4.5.13:Relative importance of age differential on brand decisions

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	24	17	7	2
3 - 4	80	48	16	16
5 - 6	36	18	11	0
7 - 8	44	25	20	4
9 - 10	10	8	1	0
11 - 12	18	13	3	1
13 - 14	4	3	1	0
15 - 16	2	1	1	0
17 - 18	20	16	2	1
19 & Above	12	11	1	1

Table 4.5.14:Relative importance of income differential on brand decisions

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	16	9	4	3
2,001 -3000	50	25	20	5
3,001 - 4000	22	17	3	2
4001 -5,000	8	6	2	0
5001 - 6,000	50	35	10	5
6,001 -7000	28	25	1	2
7001 -8000	16	8	4	4
8001 -9,000	4	3	1	0
9,001 - 10,000	18	17	1	0
10,001 & Above	38	33	4	1

Table 4.5.15:Relative importance of other factors on brand decisions

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	24	14	8	2
3 - 4	80	40	28	12
5 - 6	36	18	7	11
7 - 8	44	30	4	10
9 - 10	10	1	3	6
11 - 12	18	9	7	2
13 - 14	4	2	1	1
15 - 16	2	1	1	0
17 - 18	20	14	4	2
19 & Above	12	6	4	2

Table 4.5.16:Relative importance of other factors on brand decisions.

Income Differential =N=	Frequency	unimportant	undecided	Important
1,000 - 2,000	16	8	3	5
2,001 -3000	50	25	8	17
3,001 - 4000	22	6	1	15
4001 -5,000	8	5	1	12
5001 - 6,000	50	25	12	13
6,001 -7000	28	16	10	2
7001 -8000	16	12	3	1
8001 -9,000	4	3	1	0
9,001 - 10,000	18	10	3	5
10,001 & Above	38	28	7	3

Table 4.5.17:Relative importance of age differential on the type or make of car to buy

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	24	20	2	0
3 - 4	80	48	25	7
5 - 6	36	18	8	10
7 - 8	44	24	15	5
9 - 10	10	9	1	0
11 - 12	18	9	7	2
13 - 14	4	3	0	1
15 - 16	2	1	1	0
17 - 18	20	18	2	0
19 & Above	12	11	0	1

Table 4.5.18:Relative importance of income differential on the type or make of car to buy

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	16	9	4	3
2,001 -3000	50	30	12	8
3,001 - 4000	22	12	7	3
4001 -5,000	8	7	0	1
5001 - 6,000	50	35	11	8
6,001 -7000	28	27	1	0
7001 -8000	16	13	2	1
8001 -9,000	4	3	0	1
9,001 - 10,000	18	15	2	1
10,001 & Above	38	32	1	5

Table 4.5.19:Relative importance of other factors on the type or make of car to buy

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	24	20	1	1
3 - 4	80	10	30	40
5 - 6	36	18	6	12
7 - 8	44	32	5	7
9 - 10	10	6	2	2
11 - 12	18	11	3	4
13 - 14	4	3	0	1
15 - 16	2	2	0	0
17 - 18	20	19	0	1
19 & Above	12	10	1	1

Table 4.5.20:Relative importance of other factors on the type or make of car to buy

Income Differential =N=	Frequency	unimportant	undecided	Important
1,000 - 2,000	16	12	0	4
2,001 -3000	50	33	6	11
3,001 - 4000	22	12	6	4
4001 -5,000	8	5	0	3
5001 - 6,000	50	29	10	11
6,001 -7000	28	24	3	1
7001 -8000	16	13	1	2
8001 -9,000	4	3	1	0
9,001 - 10,000	18	15	0	3
10,001 & Above	38	22	6	10

Table 4.5.21:Relative importance of age differential on how much to spend on a car

Age Differential	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1 - 2	24	19	1	4
3 - 4	80	48	18	14
5 - 6	36	20	12	4
7 - 8	44	32	2	10
9 - 10	10	7	0	3
11 - 12	18	13	5	0
13 - 14	4	3	1	0
15 - 16	2	2	0	0
17 - 18	20	18	1	1
19 & Above	12	8	3	1

Table 4.5.22:Relative importance of income differential on how much to spend on a car

Income Differential =N=	Frequency	Husband Dominance	Equal Influence	Wife Dominance
1,000 - 2,000	16	10	5	1
2,001 -3000	50	28	18	4
3,001 - 4000	22	15	2	5
4001 -5,000	8	6	1	1
5001 - 6,000	50	31	10	9
6,001 -7000	28	22	2	4
7001 -8000	16	13	1	2
8001 -9,000	4	3	1	0
9,001 - 10,000	18	14	1	3
10,001 & Above	38	32	5	3

Table 4.5.23:Relative importance of other factors on how much to spend on car

Age Differential	Frequency	Unimportant	Undecided	Important
1 - 2	24	20	3	1
3 - 4	80	40	32	8
5 - 6	36	26	10	0
7 - 8	44	32	10	4
9 - 10	10	6	3	1
11 - 12	18	10	3	5
13 - 14	4	3	0	1
15 - 16	2	1	0	1
17 - 18	20	18	1	1
19 & Above	12	10	0	2

Table 4.5.24:Relative importance of other factors on how much to spend on car

Income Differential =N=	Frequency	unimportant	Undecided	Important
1,000 - 2,000	16	8	3	5
2,001 -3000	50	41	1	8
3,001 - 4000	22	16	2	4
4001 -5,000	8	5	1	2
5001 - 6,000	50	35	2	13
6,001 -7000	28	26	0	2
7001 -8000	16	12	0	4
8001 -9,000	4	3	1	0
9,001 - 10,000	18	15	1	2
10,001 & Above	38	35	1	2

APPENDIX II

QUESTIONNAIRE

Dept. of Business Admin.
Ahmadu Bello University,
Zaria.

Dear Respondent,

The undersigned is conducting a research on **"AN INVESTIGATION OF THE RELATIVE IMPORTANCE OF MEDIATORS IN FAMILY PURCHASE DECISIONS"**, as part of the requirements for the award of a Ph.D in Business Administration.

You have been identified through the store in which you recently bought a durable good and I really would appreciate your consent to participate in responding to the questionnaire. It will be highly appreciated that each spouse fills-in the questionnaire alone (that is, there is no consultation between spouses in completing it). It is intended to be an objective answer to each question asked.

I will also appreciate your allowing me or my assistant to collect the questionnaire as soon as you are through. You are assured that all information provided will be treated in the strictest confidence and will be used solely for this research.

Thank you.

Yours sincerely,

John M. Ayuba
B.sc; MBA)

QUESTIONNAIRE

INTRUCTION:

1) Please tick ( ) or comment (....) as appropriate.

2) This Questionnaire is to be filled in by Nigerian married couples

3) Please fill-in this questionnaire as honestly as possible.

SECTION A: GENERAL INFORMATION

1. a) Your Age:..... B) Your Spouse's Age:...

2. a) Sex: Male ( ) b) Female

3. a) Occupation:.....

(Please state if unemployed)

4. Appropriate income per annum.....

5. State of Origin: .....

6. Highest Educational Attainment:
   a) Primary Education
   b) Post primary
   c) Diploma/First Degree
   d) Higher Degree\Postgraduate

7. Native Language:..... b) Tribe: .....

8. Year of Marriage: .....

9. Number and Ages of children: .....

10. Is this your first or second marriage?
    a) First ( ) b) Second ( )

11. Number of wives: .....

Number of Dependants: .....

12. Have you lived outside Nigeria? A) Yes ( ) b) No ( )

13. If Yes to question 12, did you live there alone or with your spouse?

a) Single ( ) b) With Spouse ( )

14.If yes to question 12, which country did you live in? .....

15. If yes to question 12, were you a Bachelor/Spinster at that time?

a) no ( ) b) Yes ( )

SECTION B

16. Which durable household item has the family bought of recent? For Official use only

a) Refridgerator ( ) 1 2 3 4 5

b) T/V Set ( ) ----------

c) Cooker ( )

d) Chairs( )

e) Video Recorder ( )

f) Fan/Air conditioner ( )

g) Motor Vehicle ( )

h) Any other (Pls name) .....

17. Who contributed the money for the purchase?

a) Yourself alone

b) Your husband (wife) and

c) Your children

d) A relation of the husband

e) A relation of the wife

f) Any other (pls. State) ----------

18. Did you discuss the intention to buy this product with your wife/husband ? 1 2 3 4 5

a) No ( ) b) Yes ( )

19. Was the decision to discuss with your wife/husband intended to merely inform or seek her/his opinion?

a) Inform ( ) b) Seek opinion ( ) 1 2 3 4 5

20. If you intended to seek your wife's/husband opinion, to what extent did her/his opinion influence your decision to buy the product? 1 2 3 4 5

a) Very little ( )
b) Little ( )
c) Moderately ( )
d) Much ( )
e) very Much ( )

21. Did your spouse influence the choice of the brand purchased?

a) No ( ) b) Yes ( ) 1 2 3 4 5

22.If yes to question 21, to what extent did she/he influence the decision?

a) Very little ( )
b) Little ( )
c) Moderately ( )
d) Much ( )
e) very much ( ) 1 2 3 4 5

23. Did you hold a contrary view to that of your wife/husband?

a) No ( ) b) Yes ( )

1 2 3 4 5

24. if you were influenced by your wife's/husband's opinuon, why did you concede?

a) He/ She contributed a greater part of the money used for the purchase ( )
b) Respect I have for him/ her ( )
c) Decisions on purchase of major household items are always taken jointly ( )
d) He/she is the main user of the product ( )
e) Any other (Please state) .....

25. Which aspect of your wife/husband greatly influenced your acceptance of her or his opinion?

a) Age ( )
b) Income ( )
c) Size ( )
d) Occupation ( )
e) Any other (pls state) ----------

26. Did you consider important the differences between your age and your husband's/wife's in accepting his/her opinion in the purchase of the product?

a) No ( ) b) Yes ( )

27. If yes, to what extent?

a) Very little ( )
b) Little ( )
c) Moderately ( )
d) Much ( )
e) Very much ( )

1 2 3 4 5

28. Do you consider important the differences between your husband's/wife's income and yours in accepting his/her opinion on the purchace of the product:

a) No ( ) b) Yes ( )

29. If yes, to what extent? 1 2 3 4 5

---

a) Very little ( )
b) Little ( )
c) Moderately ( )
d) Much ( )
e) Very much ( ) 1 2 3 4 5

---

30. Was his/her age important to you in accepting his opinion on the choice of the brand?

a) No ( ) b) Yes ( )

31. If yes, to what extent?

a) Very little ( )
b) Little ( )
c) Moderately ( )
d) Much ( )
e) Very much ( ) 1 2 3 4 5

---

32. Was his income important to you in accepting his opinion on the choice of the brand?

a) No ( ) b) ( ) 1 2 3 4 5

---

33. If yes, to what extent?

a) Very little ( )
b) Little ( )
c) Moderately ( )
d) Much ( )
e) Very much ( ) 1 2 3 4 5

---

34. Did your children have a say in the purchase decision?

a) No ( ) b) Yes ( ) 1 2 3 4 5

---

35. If yes, to what extent?

a) Very little ( )
b) Little ( )
c) Moderately ( )
d) Much ( )
e) Very much ( ) 1 2 3 4 5

---

36. Did they influence the brand choice

a) No ( ) b) Yes ( ) 1 2 3 4 5

---

37. If yes, to what extent?

a) Very little ( )
b) Little ( )
c) Moderately ( )
d) Much ( )
e) Very much ( ) 1 2 3 4 5

---

38. Whose opinion was most important in the decision to buy?

a) Husband ( )
b) wife ( )
c) Children ( )
d) Others (please state)----------

39. Whose opinion was most important in choosing the brand?

a) Husband ( )
b) wife ( )
c) Children ( )
d) Others (please state

_____

40. Who undertook the actual purchase?

a) Husband ( )
b) wife ( )
c) Children ( )
d) Others (please state

_____

41. If you did not discuss with your wife/husband before taking the buying decision, did you take her/his preferences into account?

a) No ( ) b) Yes ( ) 1 2 3 4 5

---

42. If you considered his/her preferences, how strongly did this influence you?

a) Very little ( )
b) Little ( )
c) Moderately ( )
d) Much ( )
e) Very much ( ) 1 2 3 4 5

---

48. How important did you consider your spouses income?

a) Very important ( )
b) Important ( )
c) Undecided ( )
d) unimportant ( )
e) very unimportant ( ) 1 2 3 4 5

---

49. How important were other factors (apart from 48 and 49 above)

a) Very important ( )
b) Important ( )
c) Undecided ( )
d) unimportant ( )
e) very unimportant ( ) 1 2 3 4 5

---

50. How important did you consider your spouse' age?

a) Very important ( )
b) Important ( )
c) Undecided ( )
d) unimportant ( )
e) very unimportant ( ) 1 2 3 4 5

---

51. Generally speaking and compared to age and income differentials, how important are other factors in consumer durable purchase decisions in your household?

a) Very important ( )
b) Important ( )
c) Undecided ( )
d) unimportant ( )
e) very unimportant ( ) 1 2 3 4 5

---

52. Generally, who influences purchase decision-making most in the household?

a) Husband ( )

b) wife ( )

c) Children ( )

d) Others (please state)----------

Thank you very much for taking the pains to fill-in this questionnaire.

J. M. AYUBA