

# Working Wives and House Wives Purchase Intentions of High Involvement and Low Involvement Products-A Study Based on Kolkata

**Dr. Anupam Karmakar**

Associate Professor In Commerce, New Alipore College, Block-L, New Alipore, Kolkata-700053

## **Abstract**

Both working wives and housewives participate and influence the purchase decisions of high involvement and low involvement products in the family. But the influence level across product categories differs between them, as the working wives are financially independent and better educated compared to their counterpart. That is why in this study an attempt has been made to find out whether the influence of working wives is higher compared to house wives in case of purchase decisions of high involvement and low involvement products and finally to suggest some marketing strategies to the marketers regarding how they can influence the purchase decisions of both working wives and house wives.

**Keywords:** Consumer Behaviour, Decision-making, High Involvement and Low Involvement Products, Influence, Working Wives, House Wives, Chi-square.

## **I. INTRODUCTION**

The issue of working wives and house wives participation in purchase decision-making in the family as consumers' have evoked much discussion and controversy in the last decade. The "feminists" are arguing that women are no longer lagging behind men in the family in the context of purchase decision-making in the family. However, trivialization of such a serious issue should cause great concern to a true feminist as well as to a researcher. The percentage of working wives has grown at a steady pace during the last decade. This is mainly because of the improvement in educational and employment opportunities of women in the service and other sectors. As a result, now-a-days they have an increased purchasing power in the family. The working wives are actively participating in family decision-making due to their increased purchasing power. The present study is undertaken to understand the behaviour of working wives and housewives as consumers and their complex, dynamic and multi-dimensional decision-making process in the context of purchase decisions of high involvement and low involvement products. High involvement purchases tend to be linked to high cost or high price like purchase of a car and the low involvement products are products which working wives and house wives buy out of habit, without much thought like daily necessary items. Working wives are defined here as those who are financially independent and engaged in full-time as well as part-time continuous employment. Employment of

housewives in organized as well as in unorganized sector has considerably drawn out women from the family, which hitherto constituted their world.

## II. REVIEW OF LITERATURE

**Rena Bartos (2009)**, “The comparison (Working women versus Non-Working Women) suggested that working women who had been ignored by marketers, might, in fact represent an opportunity segment whose behaviour should be cultivated. She entitled working women, “The Invisible Consumer Market”. According to Rena Bartos (Pg. 19), “We can identify several intertwining motivations for women’s employment. Two are economic (necessity and desire for a second income) and two are attitudinal (emotional and psychological rewards)”. The study by Rena Bartos is related with this study in order to understand the changing attitude and self-perception of working wives and to understand the working wives as consumers and their behaviour.

**Davis and Rigaux (2014)** explored family purchasing roles in Belgium at three decision stages (problem recognition, information search, and final decision) for 25 household decisions. Results showed that husbands became the more dominant influencer for most products as the decision stage progressed from problem recognition to information search. However, when moving from information search to final decision, the patterns of influence became more equal. Davis and Rigaux (2014) also established that family purchasing roles vary by type of product or service. Later, **Woodside and Motes (2010)** provided additional evidence on influence variations due to product differences. Their study also suggests that the relative influence varies across sub-decisions. For instance, the husbands influence was stronger in “how much to pay” and “which store to buy from” sub-decisions in the case of washers and television sets.

**Leon G.Schiffman and Leslie Lazar Kanuk (2005)**, identified eight distinct stages in the family decision making process which has important implications to understand the role of working wives in family decision making process. This study goes on to establish how significant this issue has been looked into world over.

**Martin Khan (2004)**, “The consumer and his life style is influenced by a number of factors. These are culture, subculture, values, demographic factors, social status, reference groups, household and also the internal make up of the consumers, which are consumers’ emotions, personality motives of buying, perception and learning. Consumer is also influenced by the marketing activities and efforts of the marketer”. This observation has an important implication for this study.

## III. NEED OR IMPORTANCE OF THE STUDY

By examining various dimensions uncovered in this study marketers can develop a better understanding of purchase decision-making behaviour of working wives and house wives and also their needs, motivations and attitude towards family purchase decision-making. The marketers and marketing academicians may use the findings of this study as a resource, while constructing, managing and evaluating their marketing strategies in the Indian context.

## IV. STATEMENT OF THE PROBLEM

It is difficult to understand the role orientation i.e. influence or involvement or purchase intention of working wives and house wives in the stages of decision making process (when to buy, how much to spend and where to buy) and across different product categories in the context of high involvement and low involvement products.

## V. RESEARCH GAP

Through literature survey the following research gap have been noticed:

Sufficient data is not available regarding family purchase decision making of working wives and house wives in the conservative and patriarchal society of India. In our country, no study has been conducted to investigate the behaviour of working and non-working wives as consumers and their involvement in family purchase decision-making from consumer behaviour perspective and how such involvement is contributing to their empowerment in the present social scenario. These issues were grossly neglected by the consumer behaviour analysts, marketers, marketing academicians, intellectuals, researchers and even by the feminists with a few notable exceptions.

## VI. OBJECTIVE OF THE STUDY

1. The primary objective of this study is to understand the behaviour of working wives and housewives as consumers and their complex, dynamic and multi-dimensional decision-making process in the context of purchase decisions of high involvement and low involvement products in the family.
2. To examine the role orientation i.e., influence or involvement or purchase intention of working wives and house wives in various stages of purchase decision-making process of high involvement and low involvement products and to suggest some marketing strategies to the marketers regarding how they can influence the purchase decision-making of working wives and house wives.

## VII. RESEARCH METHODOLOGY

- **Data Source:** The current study is empirical in nature and hence primary data has been collected according to the plan of work and secondary data from the following sources: Books and Journals of Consumer Behaviour. (2) Internet. (4) Business News Magazines include Business Week, Fortune & Harvard Business Review. (5) Government Sources. (6) Commercial sources. (7) Industrial Sources, and (8) Miscellaneous sources.
- **Data Collection Instrument:** The research instrument for collection of primary data is the questionnaire. The questionnaire was filled up by the surveyor (i.e. researcher) on the basis of the response of the respondents i.e. working wives and house wives. The interview includes some in-depth questions, both factual and opinion oriented; open-ended and close-ended questions are also incorporated in the questionnaire (See Appendix I).
- **Sampling Technique:** Both Probability and Non-Probability Samplings like Convenience Sampling and Judgment Sampling were employed as per the requirement of the study.
- **Plan of Work:** A sample of 150 working wives and 75 house wives were selected from the various wards of the city of Kolkata for the purpose of investigating their purchase decisions of high involvement and low involvement products. The working wives and house wives were selected keeping in view the sample of adequate representation of working wives and house wives. The data for this study was collected during the period April 2023 to December 2023.
- **Data Analysis:** For the purpose of data analysis Chi-square analysis was done. In this study Chi-square values were computed using Microsoft Office Excel 2007.

**VIII. DISTRIBUTION OF PURCHASE DECISION ROLES OF WORKING WIVES AND HOUSE WIVES-ANALYSIS AND FINDINGS**

**H<sub>1</sub>:** Working wives of kolkata exert more influence in purchase decision-making of high involvement and low involvement products than their nonworking counterparts.

H<sub>1</sub> posits that working wives of Kolkata have more influence on family purchase decisions of high involvement and low involvement products. Findings presented in Table 1 support this hypothesis. Results shows that 9 out of 18 tests at 5% level, the null hypothesis has been rejected but in the remaining cases it is accepted. So the null hypothesis has been supported.

A careful examination of results in Table 1 reveals an interesting pattern. Only in the case of TV/Video there is a clear indication of a stronger decision role by the working wife compared to her nonworking counterpart because the null hypothesis has been accepted in all the three sub-decisions. In other cases there is a slight trend of role reversal between working and house wives of Kolkata. However, the increased purchase decision influence of working wives relative to housewives is evident in the proportions of joint decisions. These results provide support for H<sub>1</sub>.

In case of grocery products, the involvement of working wives is higher than that of house wives for taking sub-decisions like-“when to buy”, and “where to buy”. In case of furniture the involvement of working wives is higher compared to house wives for taking sub-decision “where to buy” but in case of other two sub-decisions like “when to buy” and “how much to spend” ,the involvement of non-working wives is higher than that of working wives. Though apparently it seems that house wives involvement or influence is higher than working wives but it does not mean that working wives are lagging behind non-working wives i.e. housewives. They show their increasing involvement in family purchase decisions in the form of joint decision-making with their husbands.

**Table 1 Distribution of Family Purchase Decision Roles as reported by 150 Working Wives (WW) and 75 House Wives (HW) of Kolkata**

Product Category	Decision-maker	When to buy? (%)		How much to spend (%)		Where to buy (%)	
		WW	HW	WW	HW	WW	HW
Grocery	Husband	6	3	31	47	29	41
	Wife	86	88	26	28	32	34
	Joint	8	9	43	25	39	25
		$\chi^2 = 1.26$		$\chi^2 = 7.37^*$		$\chi^2 = 5.45$	
Furniture	Husband	15	29	34	59	26	39
	Wife	24	22	9	12	18	20
	Joint	61	49	57	29	56	41
		$\chi^2 = 7.10^*$		$\chi^2 = 15.40^*$		$\chi^2 = 5.45$	
Major Appliances	Husband	27	39	40	64	40	56
	Wife	30	30	11	11	12	18
	Joint	43	31	49	25	48	26
		$\chi^2 = 4.41$		$\chi^2 = 12.67^*$		$\chi^2 = 10.73^*$	
Automobiles	Husband	76	85	76	87	85	95
	Wife	2	1	1	2	0	1

	<b>Joint</b>	<b>22</b>	<b>14</b>	<b>23</b>	<b>11</b>	<b>15</b>	<b>4</b>
		$\chi^2 = 2.64$		$\chi^2 = 3.69$		$\chi^2 = 7.61^*$	
<b>TV/Video</b>	<b>Husband</b>	<b>44</b>	<b>50</b>	<b>62</b>	<b>71</b>	<b>71</b>	<b>64</b>
	<b>Wife</b>	<b>9</b>	<b>14</b>	<b>4</b>	<b>8</b>	<b>4</b>	<b>11</b>
	<b>Joint</b>	<b>47</b>	<b>36</b>	<b>34</b>	<b>21</b>	<b>25</b>	<b>25</b>
		$\chi^2 = 3.47$		$\chi^2 = 4.77$		$\chi^2 = 3.89$	
<b>Women's Clothing</b>	<b>Husband</b>	<b>3</b>	<b>13</b>	<b>2</b>	<b>28</b>	<b>29</b>	<b>41</b>
	<b>Wife</b>	<b>87</b>	<b>70</b>	<b>86</b>	<b>53</b>	<b>85</b>	<b>70</b>
	<b>Joint</b>	<b>10</b>	<b>17</b>	<b>12</b>	<b>19</b>	<b>14</b>	<b>20</b>
		$\chi^2 = 11.51^*$		$\chi^2 = 40.35^*$		$\chi^2 = 12.40^*$	

\*The upper  $\chi^2$  value at 5% for 2 d.f. is  $\chi^2(.05) = 5.99$

However, in all the sub-decisions relating to major appliances the involvement of both working and non-working wives is more or less same. But in case of automobiles purchase the dominance of husband is evident from the Table 1 in all the three sub-decisions. In case of electronic goods like TV/Video obviously the role of husband is important but house wives are also playing a crucial role in purchase decision of electronic goods because their involvement is higher compared to working wives in all the three sub-decisions. The working wives are also showing their increasing involvement in the form of joint decision-making.

### IX. CONCLUSION, IMPLICATION AND SUGGESTION

The fact that the perception of working wives and house wives towards family purchase decisions differs significantly is an interesting exploration in the present study. The traditional attitude towards women has also changed in today's context. The implication is that significant differences exist between working wives and housewives in the family purchase decision-making. So far as the distribution of purchase decision roles of working wives and house wives are concerned, it is evident that working wives exert more influence in consumer decision-making than their non-working counterparts. This study will help marketers to formulate their market segmentation strategies. Moreover, the understanding of the behaviour of working and house wives will help the marketer to understand which product is to be promoted to which customers. Finally it will also help the marketing agencies to select proper advertising channel and formulate right advertisement for the right customers.

### REFERENCES

1. Albaum, G, and Peterson, R. A. (2014). *Empirical Research in International Marketing: 2014-2020*. Journal of International Business Studies 15 (2-3): pp.161-173.
2. Burns Alvin C. and Donald H. Granbois.(February, 2017). "Factors Moderating the Resolution of Preference Conflict in Family Automobile Purchasing", Journal of Marketing Research, Vol. 14 pp. 77-86.
3. Arnott, C. C. (2002). "Husbands Attitude and Wives' Commitment to Employment", Journal of Marriage and the Family, pp.673-677.

4. Bonfield, E. H. (2008). *Perception of Marital Roles in Decision Processes: Replication and Extension*, in *Advances in Consumer Research* 5. H K. Hunt, ed., Association for Consumer Research, Ann Arbor, MI., pp. 300-307.
5. Davis, Harry L., and Rigaux, Benny P. (June 2014). “*Perception of Marital Roles in Decision Processes*”, *Journal of Consumer Research*, 1: 51-62.
6. Leon G. Schiffman & Leslie Lazer Kanuk.(2005). “*The Family*” in *Consumer Behaviour*, 6th International Edition, Prentice Hall, pp 346-371.
7. Malhotra Naresh K. (2016). *Marketing Research*, 4th Edition, Pearson Education, New Delhi.
8. Bartos Rena. (2009). “*Marketing to Women around the World*”, Harvard Business School Press, MA, Cambridge, pp 1-19.
9. S.Ramesh Kumar. (2004). “*Conceptual Issues in Consumer Behaviour*”, Pearson Education, pp37-68, 2004.
10. Khan Martin.(2004). “*Models of Consumer Behaviour*” in *Consumer Behaviour*, 2nd Edition, New Age International Publishers, New Delhi.
11. Woodside, Arch G. and Motes, William H. (2010), “*Husband and wife perceptions of marital roles in consumer decision processes for sis products*,” *Educators Conference Proceedings*, American Marketing Association, 214-219.

### Websites

1. [www.springerlink.com/content/a076492m61431264/fulltext.pdf](http://www.springerlink.com/content/a076492m61431264/fulltext.pdf)
2. [www.acrwebsite.org/topic.asp?artid=37](http://www.acrwebsite.org/topic.asp?artid=37)
3. [www.ssrn.com](http://www.ssrn.com)
4. General Information-[www.google.com](http://www.google.com).
5. <http://www.experiment-resources.com/convenience-sampling.html#ixzz0qYDoKzzU>
6. [www.interscience.wiley.com/journal](http://www.interscience.wiley.com/journal)
7. [linkinghub.elsevier.com/retrieve/pii/...](http://linkinghub.elsevier.com/retrieve/pii/...)
8. [www.acrwebsite.org/volumes/display.as...](http://www.acrwebsite.org/volumes/display.as...)
9. [www.jstor.org/stable/252483](http://www.jstor.org/stable/252483)

## APPENDIX-I

### QUESTIONNAIRE FOR WORKING WIVES AND HOUSEWIVES

#### PART-I: Background Information

1. Age:  
Below 30  
30-40 Yrs  
41-50 Yrs Over 50 Yrs
2. Nature of your family:  
Nuclear Joint
3. Education:  
Up to HS or less  
College or more.
4. Occupation  
Service



Others

**5. Income (Rs per month)**

Less than 10,000

10,000-25,000

25,001-50,000

Above 50,000

**6. Tenure of marriage:**

<1Yr

1-5Yrs

6-10Yrs

>10yrs

**7. Total no of children in the family:**

**8. Family life cycle i) Married with no children,**

(ii) Married with youngest child below 6,

iii) Married with youngest child between 6-18Yrs

(iv) Married with no children below 18 yrs.

**PART-II**

**9. Distribution of Family Purchase Decision Roles as reported by 150 Working Wives (WW) and 75 Housewives (HW) of Kolkata**

Product category	Decision maker	When to buy?(%)		How much to spend? (%)		Where to buy? (%)	
		WW	HW	WW	HW	WW	HW
Grocery	Husband						
	Wife						
	Joint						
Furniture	Husband						
	Wife						
	Joint						
Major Appliances	Husband						
	Wife						
	Joint						
Automobiles	Husband						
	Wife						

	<b>Joint</b>			
<b>TV/Video</b>	<b>Husband</b>			
	<b>Wife</b>			
	<b>Joint</b>			
<b>Women's clothing</b>	<b>Husband</b>			
	<b>Wife</b>			
	<b>Joint</b>			

**WW=Working Wife**

**HW=House Wife**