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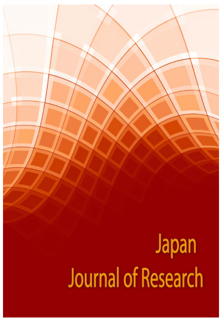

Role of Urban Household Family Members in Family Purchases in Bangladesh

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Abstract

A variety of household purchase decisions are taken by different members of the families in different occasions. It is important for marketers to understand the role of the decision-maker for family purchases so that household purchasing behavior can be gathered and underlying consumer psychology for purchase decisions can be better understood. This research attempts to explore the decision-making factors of urban family members in different family purchases. The study found that family members' occupation plays the most significant role in household financial purchases followed by ideology, children number, education, earning, and marriage maturity. It is noted that male members opinion, neighborhood influence, collegial advice, gender bias, ancestral traditions, and extraversion are less agreed factors in financial family purchases. Regarding involvement in purchase actions husband found to dominate in actual task of buying, payment decisions, purchase location, financial product purchase (bank/insurance), luxury product purchase, electronic appliances purchase, emergency purchases, and off-line purchases. Whereas, wife found more involved in demand initiation, groceries purchase, buying daily necessities, buying in different occasions, product replacement, online purchases. Husband and wife together are more involved in brand product purchase, purchase reduction, and purchase mode decision. Children are found involved mainly in online purchases, whereas all family members together are found in sharing valuable product information.

Background

The family has traditionally been considered as an important decision-making unit (DMU) [1] for purchase of different products and services [2]. The significance of family in making purchase decisions cannot be downplayed as it is a social group and the basic financial consumer decision-maker [3]. Each member of a family plays a significant role in this decision-making process. Since family provides the identity of a person, bonds in a family are more powerful than in other social groups. Due to close ties and mostly tight-knit nature of families in eastern society, interactions that take place in a family influence the tastes, preferences, brand, shopping styles of each member. Since family is the most important decision-making unit, the determination of factors affecting the purchase decision-maker of a family is of paramount importance to the marketers. Also, several aspects of a business hinge on this.

Family purchase decision making is a process where families make decisions regarding purchases of goods and service to be consumed by family members [4]. Within a family, members may have different roles to play in making decisions due to their differences in maturity, attitudes, beliefs, perceptions, age, and income level. They may decide on where to buy, which brand and style to buy, how to pay for the product, and what benefits to expect from the product. These decision-making roles may deform over time because of changes in the environment, economic development, political changes, etc. Purchase decision-making in families can be psychographic [5], demographic, socio-economic, channel focused, objective, etc. Research shows that decision-making process varies regarding the goods and services purchased, the stage in the decision-making process, and the characteristics of families and spouses [2].

A family's purchasing decision process is quite difficult to comprehend and quantify. This acts as a major challenge to businesses, mostly for small and medium-sized enterprises (SMEs). Nevertheless, researchers are trying to determine the person that is responsible for making most of the decisions in the household. Marketers place great significance in learning the family purchase agent, especially the financial decisions, as this plays a crucial role in targeting the proper market segment for business sustenance and in the process, generating profit. It is noted that each member may play a different role in different product purchase decisions and actions. This will help

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them devise the communication message for a more effective and direct advertising strategy.

Further family purchase decisions are often subject to a great deal of conflict. The reality is that few families are wealthy enough to avoid a strong tension between demands on the family's resources. Conflicting pressures are especially likely in families with children and/or when only one spouse works outside the home. Many decisions inherently come down to values, and that there is frequently no "objective" way to arbitrate differences. Some individuals are information gatherers/holders, who seek out information about products of relevance. These individuals often have a great deal of power because they may selectively pass on information that favors their chosen alternatives. Influencers do not ultimately have the power to decide between alternatives, but they may make their wishes known by asking for specific products or causing awkward situations if their demands are not met.

Bangladesh has a growing dynamic social economy. As a result, the structure of the family is changing, and new roles are being formed, especially in urban areas. Unlike in the past, the society is not homogenous. Nuclear, joint, single-parent, and families with both parents working, are increasing. As a result, purchasing decisions of the family are not solely made by the male head anymore. All family members (male, female, children) are allowed to give inputs depending on several factors. Individual members of families often serve different roles in decisions that ultimately draw on shared family resources. This empirical study is, therefore, an appropriate initiative to find out the factors that affect the financial purchasing decisions in an urban family and to find out who the actual decision maker in a family is for different purchase actions.

Objectives

The broad objective of the study is to find out the decision-making role of urban household family members in family financial purchases. Specifically, the study investigated the influence of socioeconomic, demographic, and psychographic factors in family purchases. Further, this study investigated family members' involvement in different types of product purchases.

Literature Review

Many purchase decisions are made by families as household units rather than by individuals. This realization has motivated researchers (i) to develop conceptual models of the group decision making process [6,7], (ii) to conduct empirical studies on topics as who is involved in purchases [8], and (iii) to formulate decision role structure [2]. However, not many studies have been in the context are identified of a developing economy for factors that determine the financial purchase decision-maker in a family.

Purchasing decision-maker in a family

In an empirical study with 74 Dutch families, Holdert, Antonides, and Gerrit [9] found that the wife's influence on household decision making appeared to be considerably stronger than the husband's and the latter's influence appeared to be stronger than the children. It was also found in previous research that even the children can influence the family purchase decisions. The children's influence in this case is product-specific [10]. According to Prakash and Yadav [11], mostly parents like to ask for the suggestions of the adolescents in the purchase decision. Sometimes a significant number of parents (73%) purchase things as per the choice of their children. In a study done in Malaysia, purchasing role structure was divided into two categories: 1) Husband/wife dominated decision-making, 2) Joint decision-making. [12].

In the Indian context, family has been traditionally considered an important decision-making unit with respect to purchasing products; however, Joshi and Sheorey [13] has shown the changing purchase decision making of millennial generation with their parents. Chaudhary [14] in her study in India revealed that children across cultures have high influence over family purchase decisions. Moreover, consistent with the ranking of India as a culturally high-power distance nation, Indian children had lower influence than their other counterparts. The findings of the study have interesting implications for global marketing practitioners. As Bangladeshi parents are more authoritative, marketers need to keep in mind that they do need to appeal to children as much as they may need to appeal to parents.

All these findings indicate that both single and joint decisions are taken by families and different factors influence who the decision-makers will be in the families for purchases. Studies have been conducted to determine the relative influence of family members in decision-making [15]. According to Corfman (1986) [3], relative preference intensity and decision history are important determinants of relative influence in decision-making. It is not enough to look at power sources and which alternative an individual prefers in an isolated decision. How much s/he prefers one alternative to the others and the context of the decision in terms of the outcomes of past decisions are critical. Raj [16] explored the study of family decision-making with a new taxonomy of family role structure that included parallel, hierarchical, ring, and star role structures.

Factors that determine the purchasing decision-maker

Different studies have used different variables such as demographic, socio-economic, psychographic variables as factors that affect family purchase decisions. Sidin et al. [12] used demographic variables such as age, occupation, education, income, length of marriage, cities to describe the differences in purchasing decisions in families. According to Sharma and Sonwaney [17], children's influence on the decision-making process is influenced by children demographics, number of children, age of children in the family, etc. A study by Yurt, Guneri, Kaplan, and Delen [18] suggests that parents underestimate the role of their children on family buying decisions. They revealed that the children are more influential on need recognition, like, where to buy, when to buy and which to buy decisions. On the other hand, the parents state themselves as the most influential units of financial family purchase decision-making and perceive that the children have very little influence on family purchases.

Product type is also an important factor to determine who the decision-maker will be in the family. Moreover, different family members in a family may have different roles in decision-making process. Some might be the decision-maker to decide on the location of purchase, some may decide on the payment method, some may decide which brands to buy, or some may be the decision-maker to decide on how much to consume. Sidin et al. [12] identified that modernization influence role structure in family decision-making, as reflected by changing sex-role norms and consequent adjustments within the family. Since there are different decision-making roles such that helps in determining what to buy, how much to buy, and how to pay and so on, these factors will also be important determinants of who takes the purchase decisions.

Much of the studies conducted in the past have been in countries with developed economies. There may be significant differences in the influence of factors that determine the decision-maker in a family in developing economy to that of developed economy. Moreover, although there have been many studies to determine the role structure and decision-making process regarding family purchase decisions, factors that determine the decision-maker of a household financial purchases in a developing economy and the extent of influence of these factors are still unclear.

Methodology

The study used both primary and secondary sources and pertinent literature review. Primary data was collected using a structured questionnaire by surveying the family members of aged above 10 in a family. The sample frame contains all the families living in urban areas from different socio-economic classes. From this sample frame, 375 responses were collected. A non-probabilistic convenient sampling techniques is used to identify the respondents. The secondary data used are journal articles, reports, and books.

A coordination schema was developed focusing study parameters, complex variables (7), simple variables (32) and values (Appendix 1). Based on the coordination schema the questionnaire was drafted. The questionnaire is mainly based on a 5-point Likert scale. The questionnaire was pretested with 12 respondents for identifying and editing any ambiguous or redundant questions. The study made use of descriptive and inferential statistics. T-test, ANOVA, correlation, and regression analysis were used in the analysis.

The scope of the research will be confined to urban families (average6, middle7, and affluent8 income). Moreover, this study mainly finds out the factors which determine the financial purchase decision maker of a family and not the factors behind the decision making of the purchase. The study was conducted only in Dhaka (the capital of Bangladesh), which may not give a holistic view of what factors affect the purchasing decisions of a family. The questionnaire maintains high face validity in the sense that the questions and options logically relate to the parameters they are supposed to measure. The responses were found reliable and consistent. The reliability test using Cronbach's Alpha was calculated to be overall 0.882 (0.724 for HH financial purchases and 0.907 for purchase actions).

Respondent Profile

The sample respondents were quite diverse in terms of gender, marital status, occupation, income, marriage maturity9, children number, and ideology. Of the 381 respondents, 246 were male (64.6%) and 135 females (35.4%). Regarding marital status 256 (67.2%) were married and 125 (32.8%) were unmarried. Occupation wise 165 (43.3%) were service holders, 37 (9.7%) were businesspersons, 35 (9.2%) were homemakers, 26 (6.8%) were teachers, 30 (7.9%) were involved in other occupations, but a good number were student members 88 (23.1%). Of the total respondents, 16 (4.2%) had monthly income of more than Tk. 300,000 ($ 3,530), 30 (7.9%) had monthly income between Tk. 200,000 - 300,000 ($ 2,353- $3,530), 154 (40.4%) had between Tk. 100,000 - 200,000 ($ 1,176- $2,353), 137 (36.0%) had monthly income between Tk. 50,000 - 100,000 ($ 588- $1176), and 29 (7.6%) of the respondents had a monthly income between Tk. 30,000 - 50,000 ($ 353 - $588). Fifteen (3.9%) respondents had a monthly income less than Tk. 30,000 ($ 353). The average income of the respondents is Tk. 126,037 ($ 1,483).

Ideology wise of the 381 respondents, 70 (18.4%) were conservative, 73 (19.2%) were centrist, 238 (61.9%) were liberal. The marriage maturity of the married respondents is quite dispersed (1-23 years). Of the 256 married respondents 158 (61.7%) have 1-5 years married life, 51 (19.92%) have 6-10 years married life, 27 (10.54%) have 11-15 years married life, and 20 (7.81%) have 16-23 years married life. The average married life of the respondents is 6.13 years with a standard deviation of 5.08 years. Regarding number of children 80 (31.25%) couples have no children, 69 (26.95%) couples have one child, 94 (36.72%) couples have two children, 12 (4.68%) couples have three children, and only one couple (0.39%) has 4 children. The average number of children is 1.16 with a standard deviation of 0.94.

Influence of Socioeconomic, Demographic, And Psychographic Factors in Household Financial Purchases

This section entails the factors that influence in family financial purchase decisions. Twelve factors were considered focusing socioeconomic (5), demographic (4), and psychographic (3) variables in family purchases. The respondents are given option to give their agreement regarding the twelve factors using a 5-point Likert scale (1: Strongly Agree, 2: Agree, 3: Indifferent, 4: Disagree, 5: Strongly Disagree). The mean indices of the responses are shown in Table 1. The mean values are tested for t-significance and found significantly different from 3 (indifferent) at 5% significance level. From the findings, it is inferred that family members' occupation (μ=1.72) plays the most influential role in family purchase decision followed by number of children (μ=2.16), ideology (μ=2.19), education (μ=2.28), monthly earning (μ=2.34), and length of marriage (μ=2.39). Collegial opinion (μ=2.58), gender bias (μ=2.62), ancestral traditions (μ=2.62), found less agreed factors in family purchase decision. Extraversion (μ=2.71), male members' opinion (μ=2.75) and neighborhood influence (μ=2.77) plays least important role in family purchases. In depth socioeconomic, demographic, and psychographic variables analysis in family purchases follows.

Table 1: *Factors influencing family purchase decision*

Factors	Mean (μ)	Standard deviation (σ)	Level of t-significance (Two-tailed)
Family members' occupation	1.72	0.87	0.000
No. of children	2.16	0.94	0.000
Ideology of family member	2.19	0.86	0.000
Education level	2.28	1.03	0.000
The highest earning person in the family	2.34	1.11	0.000
Length of marriage	2.39	0.99	0.000
Collegial opinion	2.58	1.06	0.000

Factors	Mean (μ)	Standard deviation (σ)	Level of t-significance (Two-tailed)
Gender bias/influence	2.62	1.13	0.000
Ancestral traditions	2.62	1.07	0.000
Extravert person takes the decision	2.71	1.04	0.000
Male members opinion	2.76	1.29	0.000
Neighborhood influence	2.77	1.09	0.000

Socio-Economic Factors Influencing Family Purchase Decision

In this section the socio-economic factors (7) influencing family purchase decisions are analyzed (Table 2). As noted of the five socio-economic factors occupation (1.72) seems to have high impact in family purchases followed by education (2.28) and income (2.34). Opinion of colleagues (2.58) and neighborhood influence (2.77) found to have minimum impact.

Table 2: *Socio-economic factors influencing family purchase decision*

Factors	Mean (μ)	Standard deviation (σ)	Level of t-significance
Occupation	1.72	0.87	0.000
Education level	2.28	1.03	0.000
Earning	2.34	1.11	0.000
Collegial opinion	2.58	1.06	0.000
Neighborhood influence	2.77	1.09	0.000

Demographic Factors Influencing Family Purchase Decision

Regarding demographic factors (4) number of children (2.16) and length of marriage (2.39) have significant influence on family purchase decisions (Table 3). But gender biasness (2.620 and male members' opinion (2.76) showed little influence on family purchases.

Table 3: *Demographic factors influencing family purchase decision*

Factors	Mean (μ)	Standard deviation (σ)	Level of t-significance
Number of children	2.16	0.94	0.000
Length of marriage	2.39	0.99	0.000
Gender biasness	2.62	1.13	0.000
Male members' opinion	2.76	1.28	0.000

Psychographic Factors Influencing Family Purchase Decision

In terms of psychographic factors (3) influencing family financial purchase decision, ideology of family member (2.19) has more impact than ancestral traditions (2.62), and extroversion (2.71) of family members (Table 4).

Table 4: *Psychographic factors influencing family purchase decision*

Factors	Mean (μ)	Standard deviation (σ)	Level of significance (Ho: μ=3)
Ideology of family member	2.19	0.86	0.000
Ancestral traditions	2.62	1.07	0.000
Extrovert members	2.71	1.04	0.000

Ideographic Analysis Of Socioeconomic, Demographic, And Psychographic Factors Of Family Purchases

Gender

Among the 381 respondents, 246 were male (63.79%) and 135 (35.43%) were female. Gender wise analysis of factors influencing family financial purchases showed that in only one case (Neighborhood influence) the responses are significantly (t-significance) different at 5% level (Table 5). In this case the male response (2.68) is comparatively more positive than the female response (2.94). Overall, it can be said that there is not much difference in the responses of male and female household members regarding household financial purchase.

Table 5: *Gender wise responses regarding factors of family purchases*

Factors	Gender	N	Mean (μ)	Standard deviation (σ)	Signifi-cance level (Two-tailed)
Occupation	Male	246	1.67	0.808	0.179
	Female	135	1.80	0.968	
Earning/ Income (monthly)	Male	246	2.26	1.009	0.080
	Female	135	2.47	1.257	
Education	Male	246	2.25	0.948	0.487
	Female	135	2.33	1.159	
Neighborhood	Male	246	2.68	1.087	0.024
	Female	135	2.94	1.070	
Collegial opinion	Male	246	2.51	1.001	0.106
	Female	135	2.70	1.161	
Gender bias	Male	246	2.54	1.097	0.067
	Female	135	2.76	1.186	
Male member opinion	Male	246	2.69	1.226	0.183
	Female	135	2.88	1.388	
Marriage length	Male	246	2.37	0.928	0.461
	Female	135	2.44	1.104	
Children number	Male	246	2.18	0.941	0.573
	Female	135	2.13	0.950	
Ancestral tradition	Male	246	2.56	0.991	0.113
	Female	135	2.75	1.189	
Ideology	Male	246	2.21	0.850	0.493
	Female	135	2.15	0.877	
Extrovert	Male	246	2.65	0.993	0.131
	Female	135	2.82	1.105	

Marital Status

Among the 375 respondents, 256 (67.19%) are married and 125 (32.81%) are single. Marital status wise analysis of deciding factors of family financial purchases showed that except four cases (occupation, number of children, Ancestral tradition, and ideology) the responses are different at 5% level of significance (Table 6). The married household members' responses in all the significantly different cases are comparatively more positive than the single household members' responses. Overall, it can be said that marital status wise there is significant difference in the responses of household members.

Table 6: *Marital status wise responses regarding factors of family purchases*

Factors	Gender	N	Mean (μ)	Standard deviation (σ)	Significance level (Two-tailed)
Occupation	Married	251	1.67	0.778	0.167
	Single	124	1.82	1.027	
Earning/ Income (monthly)	Married	251	2.16	1.001	0.000
	Single	124	2.71	1.217	
Education	Married	251	2.18	0.967	0.012
	Single	124	2.48	1.119	
Neighborhood	Married	251	2.63	1.064	0.000
	Single	124	3.06	1.105	
Collegial opinion	Married	251	2.47	1.055	0.006
	Single	124	2.79	1.050	
Gender bias	Married	251	2.54	1.058	0.051
	Single	124	2.79	1.259	
Male member opinion	Married	251	2.50	1.205	0.000
	Single	124	3.28	1.299	
Marriage length	Married	251	2.30	0.973	0.006
	Single	124	2.59	1.009	
Children number	Married	251	2.21	0.939	0.147
	Single	124	2.06	0.948	
Ancestral tradition	Married	251	2.55	1.055	0.053
	Single	124	2.78	1.121	
Ideology	Married	251	2.23	0.862	0.178
	Single	124	2.10	0.850	
Extrovert	Married	251	2.63	0.990	0.022
	Single	124	2.89	1.109	

Occupation

The occupation of the respondents is divided into six groups. Of them 165 (43.3%) were service holders, 37 (9.7%) were businesspersons, 35 (9.2%) were homemakers, 26 (6.8%) were teachers, 30 (7.9%) were involved in other occupations; but a good number were student members 88 (24.9%). The study tried to find out if occupation wise the mean response regarding household financial purchases of the six groups are significantly different (α=5%) using ANOVA test. The analysis noted that in all but three cases (Number of children, Ancestral tradition, and Ideology) the mean responses are significantly different at 5% level of significance. Further, it is noted that mean response indexes of the businesspersons and home makers view are more positive, and students, teachers and service holders view are comparatively less positive.

Table 7: *Occupation wise responses regarding factors of family purchases*

Factors	Occupation	N	Mean (μ)	Standard deviation (σ)	Significance level (Two-tailed)
Occupation	Student	88	1.86	1.085	0.051
	Service	165	1.75	0.851	
	Business	37	1.41	0.599	
	Home maker	35	1.51	0.702	
	Others	30	1.60	0.621	
	Teaching	26	1.88	0.816	
Earning	Student	88	2.91	1.190	0.000
	Service	165	2.25	0.954	
	Business	37	1.76	0.955	
	Home maker	35	1.83	1.014	
	Others	30	2.27	1.230	
	Teaching	26	2.54	1.067	
Education level	Student	88	2.60	1.120	0.002
	Service	165	2.30	0.951	
	Business	37	2.05	0.998	
	Home Maker	35	1.80	0.833	
	Others	30	2.13	1.196	
	Teaching	26	2.25	0.951	
Neighbor-hood	Student	88	3.13	1.102	0.006
	Service	165	2.58	1.088	
	Business	37	2.62	1.037	
	Home Maker	35	2.80	1.023	
	Others	30	2.80	0.997	
	Teaching	26	2.95	1.038	
Colleagues	Student	88	2.81	1.015	0.016
	Service	165	2.38	1.033	
	Business	37	2.89	1.100	
	Home Maker	35	2.49	1.222	
	Others	30	2.57	1.165	
	Teaching	26	2.70	0.778	
Gender important	Student	88	2.88	1.276	0.017
	Service	165	2.48	1.028	
	Business	37	2.57	1.015	
	Home Maker	35	2.26	1.039	
	Others	30	2.97	1.351	
	Teaching	26	2.60	0.070	
Male member importance	Student	88	3.50	1.174	0.000
	Service	165	2.48	1.177	
	Business	37	2.30	1.222	
	Home Maker	35	2.20	1.256	
	Others	30	2.80	1.349	
	Teaching	26	3.35	1.164	

Factors	Occupation	N	Mean (µ)	Standard deviation (σ)	Significance level (Two-tailed)
Marriage length	Student	88	2.80	1.008	0.001
	Service	165	2.34	0.947	
	Business	37	2.22	1.084	
	Home Maker	35	2.17	1.043	
	Others	30	2.20	1.064	
	Teaching	26	2.15	0.543	
Children number	Student	88	2.15	0.965	0 0.219
	Service	165	2.21	0.901	
	Business	37	2.11	1.075	
	Home Maker	35	2.31	1.051	
	Others	30	2.23	0.935	
	Teaching	26	1.75	0.724	
Ancestral tradition	Student	88	2.84	1.113	0.114
	Service	165	2.65	0.961	
	Business	37	2.30	1.175	
	Home Maker	35	2.43	1.243	
	Others	30	2.50	1.225	
	Teaching	26	2.65	0.857	
Ideology	Student	88	2.01	0.823	0.192
	Service	165	2.26		
	Business	37	2.05	0.815	
	Home Maker	35	2.23	0.973	
	Others	30	2.37	1.098	
	Teaching	26	2.15	0.667	
Extrovert influence	Student	88	2.91	1.141	0.045
	Service	165	2.67	0.872	
	Business	37	2.46	1.169	
	Home Maker	35	2.80	1.106	
	Others	30	2.37	1.129	
	Teaching	26	2.70	0.095	

Monthly Income

The study tried to find our relationship between household income of the responses with the 12-household financial decision-making attributes using bi-variate correlation analysis. The study noted that, in three cases (Earning, neighborhood influence, and male member dominance) the mean responses are correlated with income at 5% significance level. Income and earning has weak positive (r=0.105), income and neighborhood influence has weak negative relationship (-0.136) and income and male member dominance has weak positive relationship (0.102). Overall, it can be said that there is not much correlation of the 12 attributes with income.

Ideology

Among the 381 respondents, 70 (18.37%) were conservative, 73 (19.16%) were centrist, and 238 (62.47%) were liberal as claimed. Ideology wise analysis of attributes of family financial purchases using ANOVA noted that in only one case (Earning) the responses are significantly different at 5% level. The mean values regarding earning importance for conservative, centrist and liberal are 2.29, 2.64, and 2.26 respectively. As noted, the liberals are more positive in view followed by conservatives and centrists. Overall, it can be said that there is not much difference in ideology wise responses of the household members regarding financial purchases.

Marriage Maturity

Marriage maturity wise analysis of factors of family purchases using correlation noted that in three cases (Education level, Neighborhood influence, and Collegial advice) the responses are significantly correlated at 5% level. The correlation coefficients in these three cases are found to be weak and negative (-0.109, -0.142, -0.160). Overall, it can be said that there is not much impact of marriage length and different purchase decisions of the household members.

Number of Children

Children number wise analysis of factors of family purchases using correlation analysis noted that in one case (Number of children influences the purchase decision) the response is significantly different at 5% level. The correlation coefficients in this case found to be weak and positive (+0.147). Overall, it can be said that there is not much impact of children number and different purchase decisions of the household members.

Family Members Involvement/Action In Different Purchases

In this section the study tried to find out family members involvement in different purchases (or purchase actions) based on frequency of responses (Table 7). Five types of family members (unique or joint) are considered here: i) Husband alone, ii) Wife alone, iii) Husband & wife together, iv) All members of the family together, and v) Children only. The study identified 18 specific product purchase options (actions) in the family which are divided into four broad groups: i) Decision making options (Demand initiation, Brand decision, Location decision, Payment method, Purchase information, Actual purchase task), ii) Product type purchase (Financial, Luxury, Electronic, Grocery, Daily necessity, iii) Special purchase (Unique occasions, Emergency purchase5, Purchase reduction, Replacement decisions), and iv) Buying channel (Purchase mode choice, Online, Offline/Physical).

The study noted that husband (1877), wife (1666), and husband & wife together (1737) take the major roles in purchase decisions in the family. In eight of the 18 cases husband is found to be the major purchase decision maker. These are: i) The actual task of buying products/services (150), ii) Decisions regarding payment (177), iii) Purchase location (113), iv) Buying financial products4 (Bank / Insurance) (216), v) Buying luxury products3 (137), vi) Buying electronic appliances (119), vii) Emergency purchases (140) and viii) Off-line purchase (88). The study further noted that in six cases wife is more involved in purchase option decisions. These are: i) Demand initiation (150), ii) Buying monthly groceries (185), iii) Buying daily necessities (77), iv) Buying in different occasions (152), v) Product replacement (53), vi) Online purchases (95). Husband & wife together are more involved in i) Brand purchase decision (133), ii) Product purchase reduction (83), and iii) Purchase mode decision (77). Children are found to be involved mainly in online purchases (92), whereas all family members together are more involved in providing valuable product information (93).

Group Wise Purchase Options Analysis

Further the study tried to find out group wise purchase decision making. As noted, the study identified 18 variables regarding family purchases grouped into four broad groups: i)

***Table 7:** Frequency Distribution of Family Members Involvement in Different Purchases*

Different family members → / ↓ Different specific purchases	Husband (Father)	Wife (Mother)	Husband & Wife	All family members	Mainly children
1. The actual task of buying products/services conducted by (D)	150	56	125	47	03
2. Decisions regarding payment method of purchases is made by (D)	177	50	124	28	02
3. Initiation of the demands for the purchases is done mostly by (D)	64	150	110	62	05
4. The purchase location for most of the purchases is decided by (D)	113	103	111	49	05
5. Brand to buy decision (D)	94	99	105	67	16
6. Provides valuable product information regarding the purchase (D)	83	85	89	93	31
7. The decision maker of buying financial products (Bank/ Insurance) (P)	216	48	98	16	03
8. The decision maker of buying luxury products in your family (P)	137	76	109	49	10
9. The purchase decision maker of electronic appliances (P)	119	78	92	60	32
10. Decision maker of buying monthly groceries (P)	71	186	95	28	01
11. Decision maker of buying daily necessities is (P)	68	77	61	22	00
12. The person more involved when buying in unique occasions (S)	80	152	100	37	12
13. The person more involved when buying products in emergencies (S)	140	114	103	22	02
14. The person more responsible for making the decision of reducing the purchase of any product (food, clothes, medicine etc.) (S)	52	72	83	20	01
15. Decision of replacing any product that the family uses is made by (S)	98	113	105	60	05
16. Online purchases decisions are usually made by (C)	73	95	71	50	92
17. The mode of purchase (Online or Offline) is decided by (C)	60	57	77	27	7
18. Offline purchases decisions are usually made by (C)	82	55	79	09	03
Total	1877	1666	1737	744	230

Decision making options (Demand initiation, Brand decision, Location decision, Payment method, Purchase information, Actual purchase task), ii) Product type purchase (Financial, Luxury, Electronic, Grocery, Daily necessity, iii) Special purchase (unique occasions, Emergence, Purchase reduction, Replacement decisions), and iv) Buying channel (Purchase Mode, Online, Physical). The following sub-sections analyze the decision-making roles of the family members in each of them.

Decision making options

The decision-making choices in family purchases have six options: i) Demand initiation, ii) Brand decision, iii) Location decision, iv) Payment method, v) Purchase information, vi) Actual purchase task. Here the husband dominates in three cases (i. Actual purchase task, ii. Payment method, iii. Location decision), wife in one case (Demand initiation), husband & wife in one (Brand decision), and all family members in one (Providing purchase information). Further it can be noted that regarding purchase location husband (113), husband & wife (111), and wife (103) received very close responses. Similarly, regarding brand choice husband & wife (105), wife (99), and husband (94) received very close responses.

Finally, providing valuable product information regarding the purchase all the groups except children plays quite significant role. Though the study found husband plays the major role in actual buying (150), the response of husband & wife is also significant (125). Similarly, although husband (177) plays the main role of payment method, husband & wife together (124) is also quite significant. But wife bypassed all the groups regarding initiation of the demands (150), although husband & wife (110) has significant responses. Overall, it can be said that major players regarding decision making options are husband, wife, and husband & wife.

Product type purchase

The product-type choices in family purchases have five options: i) Financial, ii) Luxury, iii) Electronic, iv) Grocery, v) Daily necessity. Here the husband clearly dominates in three cases, i.e., Financial (216), Luxury (137), Electronic (119), and wife in two, i.e., Grocery (186), Daily necessity (77). Further it can be noted that regarding luxury (109) and electronic (92) product purchase the response of husband & wife together has significant responses. Similarly, regarding daily necessities husband (68), and husband & wife (61) received close responses.

Special Issues

The special choices in family purchases have four options: i) Unique occasions, ii) Emergence, iii) Purchase reduction, and iv) Replacement decisions. Here the husband clearly dominates in emergency purchases (140), wife in unique purchase (152) and replacement issues (113) and husband & wife together in purchase reduction. Further it can be noted that regarding luxury and electronic product purchase the response of husband & wife together has significant responses (109 and 92 respectively). Similarly, regarding daily necessities husband (68), and husband & wife (61) received close responses.

Buying channel

The buying channel in family purchases have three options: i) Purchase mode, ii) Online purchase, iii) and iv) Physical purchase. Here the husband clearly dominates in offline purchases (82), wife in online purchase (95) and husband & wife together in purchase mode decision (77). Further it can be noted that regarding physical purchases the response of husband & wife together (79) has significant responses. Similarly, regarding online purchases children (92) received close responses.

Summary, Conclusion And Recommendations

Family purchase decision making is a process where families make decisions regarding purchases of goods and service to be consumed by family members. Within a family, members may have different roles to play in making decisions due to their differences in maturity, attitudes, beliefs, perceptions, age, and income level. This study tried to find out the decision-making role of urban household family members in family purchases. Specifically, the study tried to find out the influence of socioeconomic, demographic, and psychographic factors in determining the purchasing decision, and identified involvement of different family members in different type of purchases. A non-probabilistic convenient sampling techniques is used to identify the 375 respondents. The sample respondents were quite diverse in terms of gender, marital status, occupation, income, marriage maturity, children number, and ideology. The responses were collected using a structured questionnaire. The questionnaire maintains high face validity and the responses were found reliable and consistent.

Regarding the factors that influence in family purchases the study noted that family members' occupation plays the most influential role in family purchase decision followed by ideology, number of children, education level, monthly earning, and length of marriage. Male members' opinion and neighborhood influence plays least important role in family purchases. Colleagues' opinion, gender bias, ancestral traditions, and extraversion found less agreed factors in family purchase decision. As noted of the five socio-economic factors occupation seems to have high impact in family purchases followed by education level and neighborhood influence. Opinion of colleagues and income found to have minimum impact. Regarding demographic factors number of children and length of marriage have significant influence on family purchases; but gender and male members' opinion showed little influence. The psychographic factors found to have comparatively less influence on purchase decision making. Here, ideology of family member has more impact than ancestral traditions, and extrovert member influence.

The ideographic analysis of the responses showed that gender wise only one factor (Neighborhood influence) effect family purchases significantly. Here the male responses are comparatively more positive than the female responses. Overall, it can be said that there is not much gender wise difference in the responses of the household members. Marital status wise analysis of deciding factors of family purchases found that except occupation, gender bias, children number, ancestral tradition, and ideology, the responses of other variables are significantly different. The married household members' responses in all the significant cases are comparatively more positive than the single household members' responses. Occupation wise analysis of factors of family purchases noted that in all but five cases (Occupation, Number of children, Ancestral tradition, Ideology, and Extrovert influence) the mean responses are significantly different. It is noted that response indexes of the businesspersons and home makers are more positive, than the students, teachers, and service holders' view.

Income wise correlation analysis of factors of family purchases noted significant but weak correlation in two cases (Monthly earning, Neighborhood influence). Overall, there is not much difference in income wise responses of the household members. Ideology wise it is noted that only in case of earning the responses are significantly different, where the liberals are more positive in view followed by conservatives and centrists. Overall, there is not much ideology wise difference in responses of the household members. Marriage maturity wise analysis of factors of family purchases noted that only in cases of education level, neighborhood influence, and collegial advice, weak negative correlation persists. Overall, it can be said that there is not much impact of marriage length and different purchase decisions of the household members. Children number wise analysis noted that in case of number of issues only some weak positive correlation is observed. Overall, there is not much impact of children number and different purchase decisions of the household members.

Regarding family members involvement in different purchases (or purchase actions) husband, wife, and husband & wife together found to play the major roles. The husband is found to be more involved in i) actual task of buying products/services, ii) decisions regarding payment, iii) purchase location, iv) buying financial products (Bank /Insurance), v) buying luxury products, vi) buying electronic appliances, vii) emergency purchases, and viii) off-line purchase. The wife is found more involved in i) demand initiation, ii) buying monthly groceries, iii) buying daily necessities, iv) buying in different occasions, v) product replacement, and vi) online purchases. Husband & wife together are more involved in i) brand purchase decision, ii) product purchase reduction, and iii) purchase mode decision. Children are found to be involved mainly in online purchases, whereas all family members together except children are more involved in providing valuable product information.

Specifically, regarding the decision-making choices in family purchases (Demand initiation, Brand decision, Location decision, Payment method, Purchase information, Actual purchase task), husband dominates in actual purchase task, payment method, and location decision; wife in demand initiation; husband & wife in brand decision; and all family members in providing purchase information. Though husband plays the major role in actual buying and payment method decision, the response of husband & wife is also significant in both the cases. Wife is found to be the major player regarding initiation of the demands, although husband & wife has significant responses in this regard. Further it is found that regarding purchase location husband, husband & wife, and wife received very close responses. Similarly, regarding brand choice husband & wife, wife, and husband received very close responses. Overall, it can be said that major players regarding decision making options are husband, wife, and husband & wife. In the product-type choices (Financial, Luxury, Electronic, Grocery, Daily necessity) husband clearly dominates in financial, luxury, and electronic purchases, and wife in grocery, and daily necessities. Further regarding luxury and electronic product purchase the response of husband & wife together also significant. Similarly, regarding daily necessities husband, and husband & wife received significant responses.

In special purchases (Unique occasions, Emergence, Purchase reduction, and Replacement decisions), husband dominates in emergency purchases, wife in unique purchases and replacement issues, and husband & wife together in purchase reduction. Further it is noted that regarding luxury and electronic product purchase the response of husband & wife together is significant. Similarly, regarding daily necessities husband and husband & wife received close responses. Regarding buying channel (Purchase mode, Online purchase, Physical purchase), husband dominates in physical purchases, wife in online purchase, and husband & wife together in purchase mode decision. It is noted that regarding physical purchases the response of husband & wife together is significant. Similarly, regarding online purchases children received close responses. Finally, the findings about the purchasing behavior of the families can help generate useful consumer insights to guide marketers in their decisions. This research will help marketers understand the decision-makers of a family and their behavior better.

NOTES

1. The decision-making Unit (DMU) is a collection or team of individuals who participate in a buying decision process.
2. Psychographic segmentation is a method used to group prospective, current, or previous customers by their shared personality traits, beliefs, values, attitudes, interests, and lifestyles and similar factors.
3. Luxury goods are items that are not essential but are highly desired and associated with wealthy or affluent people.
4. Financial products refer to instruments that help one save, invest, get insurance, or get a mortgage. These are issued by various banks, financial institutions, stock brokerages, insurance providers, credit card agencies and government sponsored entities.
5. Emergency Purchase is a purchase made to fill an immediate, unexpected need when there is insufficient time to procure competitive bidding.
6. Average income family are families that have an average monthly income ranging below Tk 50,000 ($ 588).
7. Middle income family are families that have an average monthly income ranging from BDT 50,000 to 100,000 ($ 588-$ 1176).
8. Affluent family are families that have an average monthly income ranging above BDT 100,000 ($ 1176).
9. Marriage maturity refers to years of married life. A mature marriage is a marriage that is 10+ years old.

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Appendix 1: Coordination Schema

<table>
<tr><th>Parameter</th><th>Complex Variable</th><th>Simple Variable</th><th>Value</th><th>Question number</th></tr>
<tr><td rowspan="12">Factors influencing family purchase decisions</td><td rowspan="5">Socio-economic</td><td>Family members’ occupation</td><td>Likert</td><td>A1</td></tr>
<tr><td>Family members’ income</td><td>Likert</td><td>A2</td></tr>
<tr><td>Family members’ education</td><td>Likert</td><td>A3</td></tr>
<tr><td>Neighborhood influence</td><td>Likert</td><td>A4</td></tr>
<tr><td>Opinion of colleagues</td><td>Likert</td><td>A5</td></tr>
<tr><td rowspan="4">Demographic</td><td>Gender influence</td><td>Likert</td><td>A6</td></tr>
<tr><td>Male members’ opinion</td><td>Likert</td><td>A7</td></tr>
<tr><td>Length of marriage</td><td>Likert</td><td>A8</td></tr>
<tr><td>Number of children</td><td>Likert</td><td>A9</td></tr>
<tr><td rowspan="3">Psychographic</td><td>Ancestral traditions</td><td>Likert</td><td>A10</td></tr>
<tr><td>Ideology</td><td>Likert</td><td>A11</td></tr>
<tr><td>Extraversion</td><td>Likert</td><td>A12</td></tr>
<tr><td rowspan="18">Family members role / involvement in purchases</td><td rowspan="6">Decision-making roles</td><td>Initiating demand</td><td>Checklist</td><td>B1</td></tr>
<tr><td>Deciding the brand</td><td>Checklist</td><td>B2</td></tr>
<tr><td>Deciding location of purchase</td><td>Checklist</td><td>B3</td></tr>
<tr><td>Deciding payment method</td><td>Checklist</td><td>B4</td></tr>
<tr><td>Providing purchase information</td><td>Checklist</td><td>B5</td></tr>
<tr><td>Actual task of buying the product</td><td>Checklist</td><td>B6</td></tr>
<tr><td rowspan="5">Product Type</td><td>Financial (bank account, insurance)</td><td>Checklist</td><td>B7</td></tr>
<tr><td>Luxury (car, vacation)</td><td>Checklist</td><td>B8</td></tr>
<tr><td>Electronic Appliances</td><td>Checklist</td><td>B9</td></tr>
<tr><td>Groceries</td><td>Checklist</td><td>B10</td></tr>
<tr><td>Daily necessities</td><td>Checklist</td><td>B11</td></tr>
<tr><td rowspan="4">Special Purchase</td><td>Unique occasions</td><td>Checklist</td><td>B12</td></tr>
<tr><td>Emergency Situations</td><td>Checklist</td><td>B13</td></tr>
<tr><td>Purchase reduction</td><td>Checklist</td><td>B14</td></tr>
<tr><td>Replacement</td><td>Checklist</td><td>B15</td></tr>
<tr><td rowspan="3">Buying Channel</td><td>Online purchase</td><td>Checklist</td><td>B16</td></tr>
<tr><td>Mode of purchase decision</td><td>Checklist</td><td>B17</td></tr>
<tr><td>Physical purchase</td><td>Checklist</td><td>B18</td></tr>
</table>