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PATTERNS AND FACTORS AFFECTING WIVES' INFLUENCE IN FAMILY PURCHASE DECISION-MAKING IN URBAN MALAYSIA

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Abstract

Family purchase decision-making is the process by which decisions regarding purchases for the families are made. The roles played by family members differ with regard to the products being purchased, the stage in the decision-making process, and the characteristics of families and spouses. This study aims to investigate the family purchase decision-making process in urban Malaysia and the factors affecting this process. Taking into consideration past research, four hypotheses were developed. These hypothese were based on products / services, stage of the decision-making process, and selected demographic variables (income, occupation, education). A survey using a structured questionnaire was used to collect data (N=1,000) in four different regions in Malaysia (Klang Valley, Penang, Kuantan, Johor Bahru). The findings of this study revealed that the majority of the products/services purchased for the family was a joint decision. The wives' influence generally decreased in the outcome stage, i.e., when products were actually purchased. The analyses of the effects of the selected demographic variables revealed that generally, there were significant effects of these variables on the majority of the purchases.

Keywords: *Decision-making, demographic variables, family purchases, role structure, wives' influence.*

Introduction

Family is defined as a group of people who are related by blood, marriage or adoption and live together. It is an important consumer unit as most purchases are bought by families or individuals for the

consumption of the family. Purchase decisions by families are unique and complex as the decision-making process involves more than one person. One's spouse and children will have a strong direct influence on the purchase behaviour. The roles of the husbands and the wives are the focus of research in family decision-making as they are the most basic unit in the family (Schiffman & Kanuk, 2010). Marketing researchers are interested to study family decision-making as information regarding the process, and input of the decision-making process is important in predicting consumer intention and purchase. This study aims to investigate the family purchase decision-making process in urban Malaysia and the factors affecting this process. As the effects of modernization have brought about changes in family structure in Malaysia, this study would be able to highlight the effects of these changes on family purchase decision-making.

The institution of family has changed over time. There are many changes in perceptions and roles within the family due to industrialization-caused social changes. More education and working opportunities are available to women, creating a different perception of the role of women and children in the family, and the role of husbands as the head of the family. It is also apparent that a wife's power in the family increases when the wife is employed outside of the house, a situation that is brought about by the societal development of the country. Social and economic developments have also brought changes in cultural values which consequently affect the role structure in family purchase decision-making.

Family Purchase Decision-Making

Family purchase decision-making is the process by which decisions regarding purchases for the families are made. Most purchases by the family will affect the family members directly, as both the process and the outcomes will affect the well-being of family members and the family as a unit (Hawkins, 2004). Family purchase decision-making involves different stages, depending on the product being purchased. These stages are the initial information gathering and evaluation stages and the outcome stages. The roles played by family members differ with regard to the products being purchased, the stage in the decision-making process, and the characteristics of families and spouses (Samsinar & Rao, 2005). These roles may change over time due to changes in the environment, such as economic development, which consequently may lead to adjustments in the role structure of the decision-making process. The framework for the decision-making process relevant for this study can be seen in Figure 1.

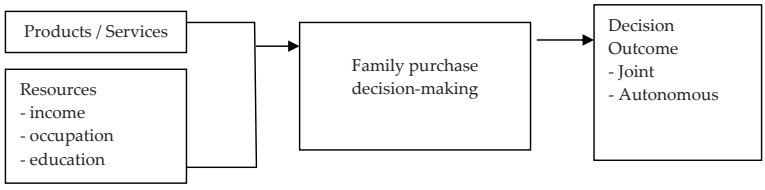

Figure 1. Framework of family purchase decision-making.

One major determinant of who has the final decision-making authority in the family is determining who controls the most resources. In this respect, resources such as income, education, and occupation are surrogate currencies used for negotiation in a family's decision-making. These surrogate currency is used to bargain for the desired goals in decision-making (Samsinar, Wong, Dahlia, Ruhana & Zalfa Laili, 2004). This theory, referred to as resource theory, suggests that power in a family is determined by the ability of each spouse to provide for the needs of the family. Taking into consideration past research, four hypotheses were developed to test whether wives' influence varies with the following variables:

(i) products / services,
(ii) wives' income,
(iii) wives' occupation and
(iv) wives' education.

Method

A survey using a structured questionnaire was used to collect data. One thousand (1,000) respondents were included in the study. The sample elements were selected based on race (60% Malays, 30% Chinese and 10% Indians), occupation (50% working wives, 50% housewives) and location (25% from each different region).

Family is operationalised as a man and a woman married and living together for at least a year. Family purchase decision-making is operationalised as the process that a family goes through in the purchase of products used by the whole family. Fifteen products and services were used in the study. These products had been used in previous studies (Xia, Ahmed, Hwa, Tan & Teo, 2006) and

included furniture, electrical appliances, clothing, vacation, and cars. A modified measure used by previous researchers (Xia et al., 2006) to measure wives' influence was used. The means of the influence were calculated for each product/service category; accordingly, mean scores between 1–1.7 were considered as husband-dominant, mean scores between 1.71–2.3 were perceived as joint decisions and mean scores between 2.31–3 were considered as wife-dominant. Wives' resources were measured using the wives' occupations, incomes and education. These measures were used previously in similar studies in Malaysia (Samsinar & Mary, 1996). These measures were tested for reliability and validity and were found to be both valid and reliable. Data was analysed using descriptive as well as statistical analysis. Analysis of variance, Chi-square analysis and t-tests were conducted accodingly consistent with the objectives of this study.

Profile of Respondents

The profile of the respondents is given in Table 1 and it can be seen that with respect to age the 31–40 years age group made up the largest group of respondents with 33.3%, followed by the 21–30 years group with 28.5%. Overall, about 86% of the respondents were between the ages 21–50 years. In terms of race, Malays represented 57.3%, Chinese represented 30.4% and Indians represented 11.8% of the respondents respectively. Muslims respondents (58.4%) represented twice as much as Buddhists (23.4%), whilst Christians (8%) and Hindus (8.8%) represented almost equal percentages of the respondents. Those of other religions made up 1.4% of the respondents.

In terms of occupation, housewives made up the largest block of respondents (43.3%), followed by clerical (15.6%), professional (12.8%), and management (12%). With regards to the duration of employment, those who had worked 10 years or less made up 72.2% of the respondents.

As for monthly income, those who made between RM1001–RM5000 formed the largest respondent group (41.9%) and they were closely followed by the no-income group (39%). In addition, those who earned RM5000 or less made up about 90% of the respondents.

In terms of educational level, 41.7% of the respondents had SPM or its equivalent and 21% had diploma or equivalent qualifications. Masters or PhD holders represented only 3% of the respondents. About 23%

of the respondents had been married for 5 years or less and 63% for 15 years or less. Respondents who had been married for between 21–25 years made up the least group (9.2%). The dominant language spoken at home was Malay (55.6%), followed by Chinese (22.2%) and English (12.8%), whilst Tamil was spoken by 7.8% of the respondents.

Table 1

Profile of Respondents

		Frequency	Per cent	Cumulative per cent
Age	21-30 years	285	28.5	28.5
	31-40 years	333	33.3	61.9
	41-50 years	239	23.9	85.8
	51-60 years	135	13.5	99.3
	More than 60 years	7	0.7	100.0
Race	Malay	573	57.3	57.4
	Chinese	304	30.4	87.8
	Indian	118	11.8	99.6
	Others	4	0.4	100.0
Religion	Islam	584	58.4	58.4
	Buddhism	234	23.4	81.8
	Christianity	80	8.0	89.8
	Hinduism	88	8.8	98.6
	Others	14	1.4	100.0
Occupation	Management	120	12.0	12.0
	Professional	128	12.8	24.8
	Clerical	156	15.6	40.4
	Entrepreneur	53	5.3	45.7
	Retired	21	2.1	47.8
	Housewife	433	43.3	91.2
	Student	7	0.7	91.9
	Others	81	8.1	100.0
Job duration	Not working	410	41.0	41.2
	Less than 5 years	170	17.0	58.2
	6-10 years	139	13.9	72.2
	11-15 years	116	11.6	83.8
	16-20 years	72	7.2	91.1
	21-25 years	48	4.8	95.9
	More than 25 years	41	4.1	100.0

(continued)

		Frequency	Per cent	Cumulative per cent
Monthly income	No income	390	39.0	39.0
	Less than RM1k	87	8.7	47.7
	RM1001-RM5000	419	41.9	89.6
	RM5001-RM10000	87	8.7	98.3
	RM10001-RM15000	13	1.3	99.6
	More than RM20000	4	0.4	100.0
Education	SPM or equivalent	417	41.7	41.9
	STPM or equivalent	99	9.9	51.9
	Diploma or equivalent	210	21.0	73.0
	Bachelor degree or equivalent	171	17.1	90.2
	Masters or PhD	30	3.0	93.2
	Others	68	6.8	100.0
Marriage	Less than 5 years	231	23.1	23.1
	6-10 years	199	19.9	43.1
	11-15 years	199	19.9	63.0
	16-20 years	149	14.9	78.0
	21-25 years	92	9.2	87.2
	More than 25 years	128	12.8	100.0
Language Spoken	Malay	556	55.6	56.5
	Chinese	222	22.2	79.1
	Tamil	78	7.8	87.0
	English	128	12.8	100.0

Descriptive Statistics

The mean influence values for the products/services across the three different stages of the decision- making process is shown in Table 2. From the table it can be seen that for computers (M = 1.63) and cars (M =1.62), the buying decision is the husband's at all levels of the decision-making process. For homes and insurance it is the husband's decision at only the outcome stage but a joint-decision for all the other stages. The table also shows that it is the wife's decision for her clothes (M =2.54) at all stages of the decision-making process. Also for groceries (M =2.40) and children's clothes (M =2.39) it is the wife's decision even though it is a joint decision at the outcome stage of the decision-making process for both products. For all other products/services the buying decision is basically a joint decision.

Table 2

Mean Values for Products/Services at Each Decision Stage

	Products/Services	Initial stage	Evaluation stage	Outcome stage	Mean
1	Furniture	2.22	2.06	1.84	2.04
2	Electrical appliances	1.95	1.91	1.69	1.85
3	Computers	1.65	1.67	1.58	1.63
4	Groceries	2.56	2.41	2.23	2.40
5	Children's clothes	2.51	2.40	2.26	2.39
6	Wife's clothes	2.64	2.54	2.43	2.54
7	Husband's clothes	1.83	1.87	1.75	1.82
8	Vacation	1.93	1.91	1.78	1.87
9	Eating out	1.93	1.89	1.75	1.86
10	Education	2.01	1.97	1.88	1.95
11	Entertainment	1.95	1.97	1.83	1.92
12	Bank account	1.91	1.88	1.79	1.86
13	Insurance	1.74	1.74	1.61	1.70
14	Home (buy/rent)	1.75	1.76	1.60	1.70
15	Cars	1.64	1.65	1.56	1.62
	Overall mean	2.01	1.98	1.84	1.94

Hypotheses Testing

H1: *There is a difference in wives' influence based on the products/services purchased.*

ANOVA was used to compare the differences in wives' influence based on the products/services purchased. The descriptive statistics for this analysis is given in Table 3, the ANOVA in Table 4 and the post hoc analysis in Table 5.

The mean values in Table 3 indicate that when purchasing decisions are based on products alone, most of the products are purchased through joint decisions with cars (M = 1.62) and computers (M = 1.63) being the only products for which the decision is the husband's. For children's clothes, wife's clothes and groceries, purchasing decision is made by the wife. Table 4 indicates that there are significant differences

in the wife's influence based on the products/services purchased ($p < .001$). Subsequent post hoc analysis shown in Table 5 shows that there are significant differences in the wife's influence pattern in almost all the products/services.

Table 3

Descriptive Statistics Based on Products/Services

Products/Services	Mean	Std. deviation
Furniture	2.04	0.45
Electrical	1.85	0.50
Computers	1.63	0.56
Children's clothes	2.39	0.49
Wife's clothes	2.54	0.49
Husband's clothes	1.82	0.58
Vacation	1.87	0.39
Eating out	1.86	0.43
Education	1.95	0.51
Entertainment	1.92	0.51
Bank accounts	1.86	0.48
Insurance	1.70	0.55
Home	1.70	0.47
Cars	1.62	0.48
Groceries	2.40	0.53

Table 4

ANOVA Result Based on Products/Services

	Sum of squares	df	Mean square	F	Sig.
Between groups	1127.948	14	80.568	326.004	.000
Within groups	3656.648	14796	.247		
Total	4784.596	14810			

*the mean difference is significant at the 0.05 level.

Table 5

Post Hoc Analysis Based on Products/Services

(I) Product type	(J) Product type	Mean difference (I-J)	Std. error	Sig.	95% Confidence interval	
					Lower bound	Upper bound
Furniture	Electrical	.18597*	.02122	.000	.1119	.2601
	Computers	.40708*	.02309	.000	.3264	.4877
	Groceries	-.36246*	.02202	.000	-.4394	-.2855
	Children's clothes	-.35603*	.02128	.000	-.4304	-.2817
	Wife's clothes	-.50120*	.02118	.000	-.5752	-.4272
	Husband's clothes	.21952*	.02324	.000	.1383	.3007
	Vacation	.16378*	.01898	.000	.0975	.2301
	Eating out	.18091*	.01964	.000	.1123	.2495
	Education	.08227*	.02167	.016	.0066	.1580
	Entertainment	.11974*	.02171	.000	.0439	.1956
	Bank accounts	.17486*	.02099	.000	.1015	.2482
	Insurance	.33739*	.02260	.000	.2585	.4163
	Home (buy/rent)	.33583*	.02065	.000	.2637	.4080
	Cars	.41982*	.02088	.000	.3469	.4928
Electricals	Computers	.22111*	.02399	.000	.1373	.3049
	Groceries	-.54843*	.02296	.000	-.6286	-.4682
	Children's clothes	-.54200*	.02225	.000	-.6197	-.4643
	Wife's clothes	-.68717*	.02216	.000	-.7646	-.6098
	Education	-.10369*	.02262	.001	-.1827	-.0247
	Insurance	.15142*	.02351	.000	.0693	.2336
	Home (buy/rent)	.14986*	.02165	.000	.0743	.2255
	Cars	.23385*	.02187	.000	.1575	.3102
Computers	Groceries	-.76954*	.02470	.000	-.8558	-.6833
	Children's clothes	-.76311*	.02405	.000	-.8471	-.6791
	Wife's clothes	-.90828*	.02396	.000	-.9920	-.8246
	Husband's clothes	-.18756*	.02580	.000	-.2777	-.0975
	Vacation	-.24330*	.02203	.000	-.3203	-.1663
	Eating Out	-.22617*	.02260	.000	-.3051	-.1472
	Education	-.32480*	.02439	.000	-.4100	-.2396
	Entertainment	-.28733*	.02443	.000	-.3727	-.2020
	Bank accounts	-.23221*	.02379	.000	-.3153	-.1491

(continued)

(I) Product type	(J) Product type	Mean difference (I-J)	Std. error	Sig.	95% Confidence interval	
					Lower bound	Upper bound
Groceries	Wife's clothes	-.13874*	.02293	.000	-.2188	-.0586
	Husband's clothes	.58198*	.02484	.000	.4952	.6688
	Vacation	.52624*	.02091	.000	.4532	.5993
	Eating Out	.54338*	.02151	.000	.4682	.6185
	Education	.44474*	.02338	.000	.3631	.5264
	Entertainment	.48221*	.02342	.000	.4004	.5640
	Bank accounts	.53733*	.02275	.000	.4579	.6168
	Insurance	.69985*	.02424	.000	.6152	.7845
	Home (buy/rent)	.69829*	.02244	.000	.6199	.7767
	Cars	.78228*	.02265	.000	.7032	.8614
Children's clothes	Wife's clothes	-.14517*	.02222	.000	-.2228	-.0676
	Husband's clothes	.57555*	.02419	.000	.4910	.6601
	Vacation	.51981*	.02013	.000	.4495	.5901
	Eating out	.53694*	.02075	.000	.4645	.6094
	Education	.43831*	.02268	.000	.3591	.5175
	Entertainment	.47578*	.02273	.000	.3964	.5552
	Bank accounts	.53089*	.02204	.000	.4539	.6079
	Insurance	.69342*	.02357	.000	.6111	.7758
	Home (buy/rent)	.69186*	.02171	.000	.6160	.7677
	Cars	.77585*	.02194	.000	.6992	.8525
Wife's clothes	Husband's clothes	.72072*	.02411	.000	.6365	.8049
	Vacation	.66498*	.02002	.000	.5950	.7349
	Eating out	.68211*	.02065	.000	.6100	.7543
	Education	.58348*	.02259	.000	.5046	.6624
	Entertainment	.62095*	.02263	.000	.5419	.7000
	Bank accounts	.67607*	.02194	.000	.5994	.7527
	Insurance	.83859*	.02348	.000	.7566	.9206
	Home (buy/rent)	.83703*	.02162	.000	.7615	.9125
	Cars	.92102*	.02184	.000	.8447	.9973
Husband's clothes	Education	-.13724*	.02453	.000	-.2229	-.0516
	Entertainment	-.09977*	.02457	.005	-.1856	-.0139
	Insurance	.11787*	.02536	.000	.0293	.2064
	Home (buy/rent)	.11631*	.02364	.000	.0338	.1989
	Cars	.20030*	.02384	.000	.1170	.2836

(continued)

(I) Product type	(J) Product type	Mean difference (I-J)	Std. error	Sig.	95% Confidence interval	
					Lower bound	Upper bound
Vacation	Education	-.08151*	.02054	.008	-.1532	-.0098
	Insurance	.17361*	.02151	.000	.0985	.2488
	Home (buy/rent)	.17205*	.01946	.000	.1041	.2400
	Cars	.25604*	.01970	.000	.1872	.3249
Eating out	Education	-.09864*	.02115	.000	-.1725	-.0248
	Insurance	.15648*	.02210	.000	.0793	.2337
	Home (buy/rent)	.15492*	.02010	.000	.0847	.2251
	Cars	.23891*	.02034	.000	.1678	.3100
Education	Bank accounts	.09259*	.02241	.004	.0143	.1709
	Insurance	.25511*	.02392	.000	.1716	.3387
	Home (buy/rent)	.25356*	.02209	.000	.1764	.3307
	Cars	.33754*	.02231	.000	.2596	.4155
Entertainment	Insurance	.21764*	.02396	.000	.1339	.3013
	Home (buy/rent)	.21608*	.02213	.000	.1388	.2934
	Cars	.30007*	.02235	.000	.2220	.3781
Bank accounts	Insurance	.16253*	.02331	.000	.0811	.2440
	Home (buy/rent)	.16097*	.02143	.000	.0861	.2358
	Cars	.24496*	.02165	.000	.1693	.3206
Insurance	Cars	.08243*	.02321	.040	.0013	.1635
Home (buy/rent)	Cars	.08399*	.02132	.009	.0095	.1585

*the mean difference is significant at the 0.05 level.

H2: *Wife's influence in family purchase decision making varies with her income.*

Table 6 displays the mean values of the influence pattern for each product/service based on the income level of the wife. ANOVA was used to test if the means of the products/services were different based on the wife's income level. The ANOVA result is shown in Table 7, and the post hoc analysis in Table 8.

Table 6

Mean Values of Influence Pattern for Products/Services Based on Wife's Income Level

Products/Services	Monthly income level (wife)					
	No income	Less than RM1k	RM1001-RM5000	RM5001-RM10000	RM10001-RM15000	More than RM20000
Furniture	1.97	2.05	2.07	2.08	2.31	2.25
Electrical	1.80	1.87	1.86	1.98	2.15	2.33
Computers	1.54*	1.71	1.64*	1.84	1.72	2.42**
Groceries	2.35**	2.43**	2.42**	2.45**	2.51**	2.50**
Children's clothes	2.35**	2.45**	2.41**	2.45**	2.44**	2.42**
Wife's clothes	2.49**	2.54**	2.56**	2.63**	2.56**	2.33
Husband's clothes	1.85	1.85	1.81	1.73	1.72	1.25*
Vacation	1.84	2.01	1.87	1.87	1.97	2.42**
Eating out	1.81	1.88	1.87	1.94	1.92	2.17
Education	1.86	2.03	2.00	2.06	2.15	2.58**
Entertainment	1.89	1.98	1.91	1.98	2.00	2.17
Bank account	1.73	1.93	1.94	1.96	1.97	2.42**
Insurance	1.59*	1.77	1.76	1.77	1.91	2.50**
Home	1.62*	1.76	1.72	1.84	1.95	2.08
Cars	1.56*	1.66*	1.62*	1.74	1.87	2.25

* = husband's decision, ** = wife's decision.

Table 7

ANOVA Result Based on Wife's Income Level

		Sum of squares	df	Mean square	F	Sig.
Furniture	Between groups	3.622	5	.724	3.598	.003
	Within groups	200.144	994	.201		
	Total	203.767	999			
Electricals	Between groups	4.580	5	.916	3.780	.002
	Within groups	240.397	992	.242		
	Total	244.977	997			
Computers	Between groups	9.931	5	1.986	6.450	.000
	Within groups	294.413	956	.308		
	Total	304.344	961			

(continued)

		Sum of squares	df	Mean square	F	Sig.
Groceries	Between groups	1.880	5	.376	1.343	.244
	Within groups	277.688	992	.280		
	Total	279.568	997			
Children's clothes	Between groups	1.293	5	.259	1.063	.379
	Within groups	236.153	971	.243		
	Total	237.446	976			
Wife's clothes	Between groups	2.076	5	.415	1.704	.131
	Within groups	242.019	993	.244		
	Total	244.095	998			
Husband's clothes	Between groups	2.605	5	.521	1.555	.170
	Within groups	332.661	993	.335		
	Total	335.266	998			
Vacation	Between groups	3.250	5	.650	4.293	.001
	Within groups	148.374	980	.151		
	Total	151.624	985			
Eating out	Between groups	2.028	5	.406	2.255	.047
	Within groups	178.027	990	.180		
	Total	180.055	995			
Education	Between groups	7.929	5	1.586	6.163	.000
	Within groups	254.225	988	.257		
	Total	262.155	993			
Entertainment	Between groups	1.404	5	.281	1.073	.374
	Within groups	254.728	973	.262		
	Total	256.132	978			
Bank account	Between groups	11.950	5	2.390	11.071	.000
	Within groups	205.939	954	.216		
	Total	217.888	959			
Insurance	Between groups	9.922	5	1.984	6.865	.000
	Within groups	278.934	965	.289		
	Total	288.856	970			
Home	Between groups	6.132	5	1.226	5.673	.000
	Within groups	213.817	989	.216		
	Total	219.949	994			
Cars	Between groups	5.373	5	1.075	4.730	.000
	Within groups	225.153	991	.227		
	Total	230.526	996			

* The mean difference is significant at the 0.05 level.

The data in Table 6 indicates that the influence of the wives tends to increase with income levels. Also noted are that few products tend to be wife-dominant at all income levels. Examples of these products are groceries and wife's clothes.

The ANOVA result in Table 7 shows that in the purchases of 10 products/services, there is a significant influence of income in determining wife's influence. These products/services are: furniture ($p < 0.003$), electrical ($p < 0.002$), computers ($p < 0.001$), vacation ($p = 0.001$), eating out ($p < 0.047$), education ($p < 0.001$), bank account ($p < 0.000$), insurance ($p < 0.001$), homes ($p < 0.001$) and cars ($p < 0.001$). Post hoc analysis in Table 8 shows only the products/services for which there are significant differences based on wife's income level.

Table 8

Post Hoc Analysis Based the Income Level of the Wife

Dependent variable	(I) Monthly income (wife)	(J) Monthly income (wife)	Mean difference (I-J)	Std. error	Sig.	95% Confidence interval	
						Lower bound	Upper bound
Furniture	No income	RM1001-RM5000	-.10384*	.03157	.013	-.1940	-.0137
Electrical	No income	RM5001-RM10000	-.17787*	.05837	.029	-.3445	-.0112
Computers	No income	RM5001-RM10000	-.30013*	.06605	.000	-.4888	-.1115
		More than RM20000	-.87389*	.27895	.022	-1.6704	-.0773
	RM1001-RM5000	RM5001-RM10000	-.20580*	.06556	.022	-.3930	-.0186
Vacation	No income	Less than RM1k	-.16679*	.04687	.005	-.3006	-.0330
		More than RM20000	-.57552*	.19556	.039	-1.1339	-.0171
	Less than RM1k	RM1001-RM5000	.14079*	.04656	.031	.0078	.2737
Education	No income	Less than RM1k	-.17339*	.06014	.046	-.3451	-.0017
		RM1001-RM5000	-.13872*	.03577	.002	-.2409	-.0366
		RM5001-RM10000	-.20156*	.06072	.012	-.3749	-.0282
Bank account	No income	Less than RM1k	-.20307*	.05779	.006	-.3681	-.0380
		RM1001-RM5000	-.21465*	.03325	.000	-.3096	-.1197
		RM5001-RM10000	-.23223*	.05579	.000	-.3915	-.0729
		More than RM20000	-.68811*	.23354	.039	-1.3550	-.0212

(continued)

Dependent variable	(I) Monthly income (wife)	(J) Monthly income (wife)	Mean difference (I-J)	Std. error	Sig.	95% Confidence interval	
						Lower bound	Upper bound
Insurance	No income	RM1001-RM5000	-.17038*	.03832	.000	-.2798	-.0610
		More than RM20000	-.91012*	.27022	.010	-1.6817	-.1385
Home	No income	RM1001-RM5000	-.10316*	.03279	.021	-.1968	-.0095
		RM5001-RM10000	-.22252*	.05514	.001	-.3800	-.0651
Cars	No income	RM5001-RM10000	-.18603*	.05652	.013	-.3474	-.0247
		More than RM20000	-.69274*	.23955	.045	-1.3767	-.0088

* The mean difference is significant at the 0.05 level.

For the purchase of furniture, even though it is a joint decision at all income levels of the wives, higher earning wives were relatively more influential as is hypothesized. Wives in the RM10,000 to RM15,000 inome bracket are relatively the most influential in terms of furniture-purchasing decisions. The post hoc analysis in Table 8 shows that for furniture, there were significant differences between the no income and the RM1000 to RM5000 income groups.

The findings also revealed that wives with higher earning power were relatively more influential and the purchase decision for electrical is a joint decision regardless of the income level of the wife. In the post hoc analysis for electrical appliance, only no income and RM5,000 to RM10,000 groups had significant differences as shown in Table 8.

For the purchase of computers, it was the husband's decision for the no income and the RM1001-RM5,000 groups but the wife's decision for those earning above RM20,000. It was a joint decision for the rest of the income groups. The post hoc analysis in Table 8 shows that there are significant differences between the no income group and the RM1,000-RM5,000 group and between the no income group and the above RM20,000 group.

With respect to vacation, the finding shows that it was a joint decision up to the RM15,000 group but was the wife's decision for those earning above RM20,000. The less than the RM1,000 income group was not only significantly different from the RM1,000 to RM5,000 group

according to the post hoc analysis in Table 8 but was also relatively more influential. Otherwise higher income wives had relatively more influence. The post hoc analysis also shows that there were significant differences between the no income group and the less than RM1,000 and the more than RM20,000 groups.

As for the purchase of education, the finding shows that wives earning more than RM20,000 had autonomous buying decisions otherwise it was a joint decision. The influence pattern indicated an upward trend that followed the income earning levels of the wives, with a slight deviation for the less than RM1,000 group which seemed to have more influence than the RM1,000 to RM5,000 groups even though it was not significant according to the post hoc analysis in Table 8. The post hoc also shows that there were significant differences between the no income group and the less than RM1,000, RM1,000 to RM5,000 and RM5,000 to RM10,000 groups.

The trend in the finding indicates that the influence of the wife increases with respect to her earning power. For those earning more than RM20,000 the purchase decision for bank account was theirs, otherwise it has a joint decision for all the other income levels. The post hoc analysis in Table 8 also shows that there were significant differences between the no income group and the less than RM1,000, the RM1,000 to RM5,000, the RM5,000 to RM10,000, and the more than RM20,000 groups.

For the purchase of insurance, the finding shows that for the no income group, it was the husband's decision and for the more than RM20,000 group, it was the wife's decision; it was a joint decision for all the other income level groups. The trend also shows that the wife's influence increased according to her income earning level. The post hoc analysis in Table 8 also shows that there were significant differences between the no income group and the RM1,000 to RM5,000, and the more than RM20,000 groups.

As for the purchase of homes, it was the husband's decision for the no income group but a joint decision for all the other income groups. The wife's influence increased with earning power except for the less than RM1,000 income level group, which seemed to have relatively more influence than the RM1,000 to RM5,000 income group, even though it was not significant according to the post hoc analysis in Table 8. The post hoc analysis also shows that there were significant differences

between the no income group and the RM1,000 to RM5,000 and the RM5,000, to RM10,000 groups.

With respect to the purchase decisions for cars, the finding shows that it was the husband's decision up to the RM5,000 income level but it was a joint decision for the rest of the income levels. Here again, the finding shows the wife's influence increased with earning power except for the less than RM1,000 income level group, which seemed to have relatively more influence than the RM1,000 to RM5,000 income group, even though it was not significant according to the post hoc analysis in Table 8. The post hoc analysis also shows that there were significant differences between the no income group and the RM5,000 to RM10,000 and the more than RM20,000 groups.

H2: *Wives' influence in family purchase decision-making varies with wives' occupation.*

The same procedure used for the income level of the wife was used to test for differences based on the occupation of the wife. The mean values of the infuence patterns of wives for the products/services based on the wives' occupations are shown in Table 9. The ANOVA result based on the occupation of the wife is shown in Table 10 and the post hoc analysis in Table 11.

An examination of Table 9 reveals that there was no definite pattern of wives' influence based on the occupation of the wife. The mean values in Table 9 show that the purchase decision was husband-dominant in the following scenarios: when the wife was a student for electrical (M = 1.57), computers (M = 1.56), vacation (M = 1.67), bank account (M = 1.56), eating out (M = 1.57), insurance (M = 1.33), homes (M = 1.33) and cars (M = 1.29); when she was a housewife for computers (M = 1.53), insurance (M = 1.61), homes (M = 1.64) and cars (M = 1.56); when she is retired for insurance (M = 1.59) and cars (M = 1.49); when she was in management for computers (M = 1.64), and cars (M = 1.63); when she was clerical (M = 1.66) and in entrepreneurship (M = 1.67) for cars. In the case of professional, entrepreneur, housewife and other occupations, it was the wives' decision to buy groceries, children's and wife's clothes. It was also the wives' decision in the following cases: buying the wife's clothes when she was in management, clerical or retired; buying children's clothes when she was retired or a student; buying groceries when she was in clerical occupation. In all other cases, it was basically a joint decision for each product/service.

Table 9

Mean Infuence Pattern Based on the Occupation of the Wife

Products/Services	Wife's occupation							
	Management	Professional	Clerical	Entrepreneur	Retired	House wife	Student	Others
Furniture	2.01	2.03	2.12	2.18	2.11	1.98	2.00	2.14
Electrical	1.83	1.91	1.87	1.91	1.97	1.82	1.57*	1.85
Computers	1.64*	1.73	1.71	1.70	1.90	1.53*	1.56*	1.71
Groceries	2.30	2.42**	2.40**	2.52**	2.27	2.39**	2.33	2.49**
Children's clothes	2.31	2.42**	2.32	2.56**	2.48**	2.40**	2.38**	2.43**
Wife's clothes	2.53**	2.60**	2.51**	2.62**	2.54**	2.53**	2.33	2.53**
Husband's clothes	1.84	1.79	1.79	1.81	1.84	1.83	2.24	1.76
Vacation	1.83	1.83	1.95	1.94	1.81	1.86	1.67*	1.94
Eating out	1.81	1.90	1.92	1.99	1.84	1.82	1.57*	1.84
Education	1.95	2.06	1.97	1.99	1.71	1.91	1.86	2.06
Entertainment	1.83	1.91	1.91	1.99	2.02	1.93	1.71	1.95
Bank account	1.94	1.94	1.96	1.94	1.95	1.75	1.56*	1.95
Insurance	1.73	1.80	1.77	1.78	1.59*	1.61*	1.33*	1.83
Home	1.72	1.77	1.73	1.69	1.92	1.64*	1.33*	1.81
Cars	1.63*	1.70	1.66*	1.67*	1.49*	1.56*	1.29*	1.70

* = husband's decision, * = wife's decision.

The ANOVA result in Table 10 shows that there were significant differences for furniture ($p < 0.001$), computers ($p < 0.001$), vacation ($p < 0.034$), eating out ($p < 0.009$), education ($p < 0.013$), bank account ($p < 0.001$), insurance ($p < 0.000$), home ($p < 0.002$) and cars ($p < 0.008$). The subsequent post hoc analysis is given in Table 11. The post hoc result in Table 11 indicates that for furniture, clerical and entrepreneur wives had significant differences with housewives; for bank account, management, professional and clerical wives had significant differenecs with housewives; for insurance, professional and clerical wives had significant differences with housewives; and for computers, professional and clerical wives had significant differences with housewives.

Table 10

ANOVA Result Based on Wife's Occupation

		Sum of squares	df	Mean square	F	Sig.
	Between groups	4.864	7	.695	3.463	.001
Furniture	Within groups	198.815	991	.201		
	Total	203.679	998			
	Between groups	1.938	7	.277	1.127	.344
Electricals	Within groups	243.016	989	.246		
	Total	244.954	996			
	Between groups	8.921	7	1.274	4.113	.000
Computers	Within groups	295.286	953	.310		
	Total	304.207	960			
	Between groups	3.089	7	.441	1.581	.137
Groceries	Within groups	276.118	989	.279		
	Total	279.207	996			
	Between groups	3.326	7	.475	1.965	.057
Children's clothes	Within groups	234.045	968	.242		
	Total	237.371	975			
	Between groups	1.214	7	.173	.707	.666
Wife's clothes	Within groups	242.668	990	.245		
	Total	243.881	997			
	Between groups	1.844	7	.263	.784	.601
Husband's clothes	Within groups	332.754	990	.336		
	Total	334.598	997			

(continued)

		Sum of squares	df	Mean square	F	Sig.
	Between groups	2.329	7	.333	2.181	.034
Vacation	Within groups	149.083	977	.153		
	Total	151.412	984			
	Between groups	3.379	7	.483	2.697	.009
Eating out	Within groups	176.655	987	.179		
	Total	180.034	994			
	Between groups	4.682	7	.669	2.564	.013
Education	Within groups	256.965	985	.261		
	Total	261.647	992			
	Between groups	1.812	7	.259	.987	.439
Entertainment	Within groups	254.313	970	.262		
	Total	256.125	977			
	Between groups	9.977	7	1.425	6.527	.000
Bank account	Within groups	207.688	951	.218		
	Total	217.666	958			
	Between groups	8.639	7	1.234	4.243	.000
Insurance	Within groups	279.815	962	.291		
	Total	288.454	969			
	Between groups	4.970	7	.710	3.258	.002
Home	Within groups	214.890	986	.218		
	Total	219.860	993			
	Between groups	4.379	7	.626	2.734	.008
Cars	Within groups	226.000	988	.229		
	Total	230.379	995			

* The mean difference is significant at the 0.05 level.

Table 11

Post Hoc Analysis Based on Wife's Occupation

Dependent variable	(I) Occupation (wife)	(J) Occupation (wife)	Mean difference (I-J)	Std. error	Sig.	95% Confidence Interval	
						Lower bound	Upper bound
Furniture	Clerical	Housewife	.14643*	.04183	.011	.0194	.2735
	Entrepreneur	Housewife	.20073*	.06518	.044	.0028	.3987
Bank account	Management	Housewife	.19404*	.04900	.002	.0452	.3429
	Professional	Housewife	.19017*	.04762	.002	.0455	.3348
	Clerical	Housewife	.21593*	.04439	.000	.0811	.3508

(continued)

Dependent variable	(I) Occupation (wife)	(J) Occupation (wife)	Mean difference (I-J)	Std. error	Sig.	95% Confidence Interval	
						Lower bound	Upper bound
Insurance	Professional	Housewife	.19578*	.05481	.009	.0293	.3623
	Clerical	Housewife	.16266*	.05133	.034	.0067	.3186
Computers	Housewife	Professional	-.20532*	.05656	.007	-.3771	-.0335
		Clerical	-.18110*	.05277	.014	-.3414	-.0208

* The mean difference is significant at the 0.05 level.

H4: *Wives' influence in family purchase decision-making varies with wives' education.*

The mean values of the influence pattern based on the education level of the wife are shown in Table 12, ANOVA in Table 13 and the post hoc analysis in Table 14.

Table 12

Mean Infuence Pattern Based on the Wives' Education Level

Products/Services	Wife's education level					
	STPM or equivalent	Diploma or equivalent	Others	SPM or equivalent	Bachelor degree or equivalent	Masters or PhD
Furniture	2.08	2.05	2.04	2.01	2.04	2.13
Electrical	1.91	1.81	1.86	1.84	1.88	1.96
Computers	1.59*	1.61*	1.66*	1.66*	1.84	1.64*
Groceries	2.31	2.34**	2.37**	2.42**	2.46**	2.48**
Children's clothes	2.26	2.35**	2.39**	2.40**	2.48**	2.50**
Wife's clothes	2.44**	2.50**	2.44**	2.56**	2.63**	2.64**
Husband's clothes	1.80	1.84	1.66	1.85	1.75	2.00
Vacation	1.85	1.85	1.89	1.91	1.83	1.90
Eating out	1.86	1.86	1.73	1.86	1.86	2.01
Education	1.81	1.89	1.80	1.99	2.06	2.18
Entertainment	1.79	1.87	1.87	1.97	1.93	2.06
Bank account	1.86	1.86	1.79	1.84	1.94	1.93
Insurance	1.61	1.70	1.65	1.69	1.77	1.79
Home	1.76	1.66	1.70	1.68	1.73	1.90
Cars	1.64	1.59	1.52	1.61	1.66	1.81

*= husband's decision, **= wife's decision.

The mean values in Table 12 show that it was mostly a joint decision for buying most of the products/services for the different education levels of the wife. Purchase decision for wife's clothes is the wife's decision for all education levels. Similarly, purchase decisions for groceries and children's clothes were the wife's decision for all education levels except for the STPM or equivalent group where it became a joint decision. Buying decisions for computers and cars were the husband's except for wives with PhD or Masters where it was a joint decision. In addition, it was the husband's decision in the following scenarios: buying homes in the case of wives with diplomas or equivalent; buying insurance in the case of wives with STPM or equivalent and other qualifications; buying husband's clothes in the case of wives with other qualifications. The values in Table 12 also show that wives with PhD or Masters were relatively more influential for all the products/services except for computers and bank account where wives with Bachelor or equivalent degrees were more influential. Generally, wives with STPM or equivalent qualifications were relatively the least influential.

The ANOVA results in Table 13 indicate that there were significant differences in the influence pattern based on the education level of the wives for the following products/services: children's clothes ($p < 0.010$), wife's clothes ($p < 0.007$), husband's clothes ($p < 0.029$), education ($p < 0.001$) and entertainment ($p < 0.009$).

Table 13

ANOVA Analysis Based on the Education Level of the Wives

		Sum of squares	df	Mean square	F	Sig.
Furniture	Between groups	.843	5	.169	.824	.532
	Within groups	202.250	989	.204		
	Total	203.093	994			
Electricals	Between groups	1.235	5	.247	1.002	.415
	Within groups	243.396	987	.247		
	Total	244.631	992			
Computers	Between groups	2.530	5	.506	1.596	.158
	Within groups	301.535	951	.317		
	Total	304.065	956			
Groceries	Between groups	2.466	5	.493	1.762	.118
	Within groups	276.259	987	.280		
	Total	278.724	992			

(continued)

		Sum of squares	df	Mean square	F	Sig.
Children's clothes	Between groups	3.684	5	.737	3.052	.010
	Within groups	233.220	966	.241		
	Total	236.904	971			
Wife's clothes	Between groups	3.865	5	.773	3.192	.007
	Within groups	239.301	988	.242		
	Total	243.166	993			
Husband's clothes	Between groups	4.178	5	.836	2.500	.029
	Within groups	330.307	988	.334		
	Total	334.486	993			
Vacation	Between groups	1.125	5	.225	1.461	.200
	Within groups	150.143	975	.154		
	Total	151.268	980			
Eating out	Between groups	1.818	5	.364	2.011	.075
	Within groups	178.088	985	.181		
	Total	179.906	990			
Education	Between groups	8.320	5	1.664	6.477	.000
	Within groups	252.530	983	.257		
	Total	260.850	988			
Entertainment	Between groups	4.022	5	.804	3.110	.009
	Within groups	250.348	968	.259		
	Total	254.370	973			
Bank account	Between groups	1.847	5	.369	1.624	.151
	Within groups	215.908	949	.228		
	Total	217.755	954			
Insurance	Between groups	2.118	5	.424	1.420	.214
	Within groups	286.374	960	.298		
	Total	288.492	965			
Home	Between groups	2.175	5	.435	1.969	.081
	Within groups	217.412	984	.221		
	Total	219.587	989			
Cars	Between groups	2.176	5	.435	1.885	.094
	Within groups	227.593	986	.231		
	Total	229.769	991			

* The mean difference is significant at the 0.05 level.

The general finding shows that the influence pattern of wives increased with their education level. Purchasing decision for children's clothes was a joint decision for wives with STPM or equivalent qualifications but it was the wife's decision for all the other educational qualifications of the wives. The post hoc analysis in Table 14 indicates that STPM or equivalent holders had significant differences with bachelor degree or its equivalent holders.

Table 14

Post Hoc Analysis Based on the Education Level of the Wife

Dependent variable	(I) Education level (wife)	(J) Education level (wife)	Mean difference (I-J)	Std. error	Sig.	95% Confidence interval	
						Lower bound	Upper bound
Children's clothes	STPM or equivalent	Bachelor degree or equivalent	-.22133*	.06357	.007	-.4028	-.0398
Wife's clothes	STPM or equivalent	Bachelor degree or equivalent	-.18497*	.06222	.036	-.3626	-.0073
Education	STPM or equivalent	SPM or equivalent	-.17776*	.05716	.024	-.3410	-.0145
		Bachelor degree or equivalent	-.24943*	.06443	.002	-.4334	-.0655
		Masters or PhD	-.36678*	.10589	.007	-.6691	-.0644
	Diploma or equivalent	Bachelor degree or equivalent	-.17101*	.05232	.014	-.3204	-.0216
		Masters or PhD	-.28835*	.09899	.042	-.5710	-.0057
	Others	Bachelor degree or equivalent	-.25651*	.07267	.006	-.4640	-.0490
		Masters or PhD	-.37386*	.11109	.010	-.6911	-.0567
Entertainment	SPM or equivalent	STPM or equivalent	.18309*	.05724	.018	.0197	.3465

* The mean difference is significant at the 0.05 level.

With regards to buying decisions for the wife's clothes, the finding indicates that it is the wife's decision at all levels of the wife's educational qualifications. Wives with masters or PhD's are relatively more influential whilst those with STPM or equivalent and other qualifications were the least influential. The post hoc analysis in Table 14 shows that there were significant differences between wives with STPM or equivalent and wives with bachelor degrees or their equivalent qualifications.

As for the purchase of husband's clothes, it was found to be mostly a joint decision except for wives with other qualifications where it was the husband's decision. Here again wives with PhD or Masters degrees had the most influence. The post hoc analysis did not reveal any significant differences among the education levels of the wife.

The purchase decision for education was a joint decision across all educational qualifications of the wife. Masters or PhD holders were relatively more influential whilst STPM or its equivalent and other qualification holders had the least influence with respect to purchase decisions for education. The post hoc result in Table 14 shows that wives with STPM or equivalent qualifications had significant differences with SPM or its equivalent, bachelor or its equivalent and Masters or PhD holders. Similarly wives with diploma or equivalent qualifications had significant differences with bachelor or its equivalent and Masters or PhD holders. Also wives with other qualifications had significant differences with bachelor or its equivalent and Masters or PhD holders.

The finding indicates that for all levels of the wife's education, the entertainment buying decision was a joint one. Again, wives with STPM or equivalent qualifications were relatively the least influential whilst Masters and PhD holders were the most influential in terms buying decisions for entertainment. The post analysis shows that there were differences between SPM or its equivalent holders and STPM or its equivalent holders.

Discussions and Conclusions

The study aims to investigate family purchase decision-making in urban Malaysia and the factors affecting the decision-making process. Besides analysing the decision-making process, wife's resources (income, occupation and education) were investigated to determine their effects on family-purchase decisions.

The findings of this study revealed that the majority of products/ services purchased for the family is a joint decision. For those very specific items such as computers, groceries and clothing, the findings indicated that they were bought jointly by the husbands and wives. It is interesting to note that the wife's influence generally decreased in the outcome stage, i.e., when products were actually purchased. The husband's bigger influence at this stage may be an actual manifestation of power in the family. This power is actually financial in nature, and would happen in a majority of the households where husbands earned more income. The findings revealed that wife's resources do positively affect her influence in purchase decision-making as it was shown that wives with higher income and education and better positions in their occupations had more power in their family purchase decision-making.

These findings help to shed some light for marketing practitioners in developing their marketing strategies for products used by the family. Marketers should take into consideration that many purchases for family consumption are done jointly. Thus, the target market should be identified with caution, as both husbands and wives are involved in the decision-making process. It is also noted from the findings that role structure is product specific and varies with the stages of the decision-making process. Even though the husbands have the ultimate purchase influence, the wives contribute in the earlier stage of the decision-making process.

Marketers should also take into consideration the changes in family values brought about by economic and social developments. Wives with more resources are relatively more exposed in the market, are open-minded, and consequently, take active roles in purchase decisions, especially those high-involvement products.

The findings in this study should be interpreted with caution as this study has several limitations. The sample of wives was taken from an urban setting, and may not be reflective of Malaysia in general. Also, the responses were taken only from the wife's perceptions. In the future, studies should also include the husband's perspectives to be less biased. Other psychographic variables and values can also be studied to complement the findings based on demographic variables. The study should also include more parts of Malaysia, and include the non-urban settings. Qualitative studies should also be conducted to examine the issues in family purchase decision-making from different

perspectives. In conclusion, this study has found husbands, who hold the 'financial' power in the family, to be powerful in the purchases (outcome) made by the family. The influence of wives was found to vary by products and services, as well as their personal resources.

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