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Marital roles in market decision-taking

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Tekst jest udostępniony do wykorzystania w ramach dozwolonego użytku.
Summary

The roles of spouses in consumer decision making underwent a thorough research at Polish households in 1990, 2005 and 2010. The survey covered households consisting of at least two adults of different gender who took all economic and financial decisions regarding the household together. The main purpose of the research was to examine the importance of the role in decision-taking in feminine and masculine perspective. The results displayed possibilities of continuing the research and verifying a hypothesis pinpointing households representing higher income, wealth and education levels of both partners, as the ones which manifest consumption decisions autonomy. Due to decline of emotional ties within households, decisions traditionally perceived as male lost their masculine character and moved to autonomic decision area. Similarly, decisions with strong feminine domination, such as food products or cosmetics, lost their obvious femininity.

Objectives

Household is the term frequently used by researchers and marketers in order to characterize consumer behavior. Household cannot be put equal to family as it incorporates all people, related or unrelated, who occupy a housing unit. Data derived from the perspective of a household or a family can be used by marketing organizations in the context of macro and marketing analyses. In decision making patterns both terms are used interchangeably, but they are separate in target segments design and in data examination or interpretation.1 Household is a subject of the following study. Household regards different types of families, which are also taken into consideration in the following study. It is important to analyze households in the context of families and their connection with buying

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process and consumption. Unfortunately, in most of the cases it is dominated by the analysis of consumer behaviour as behavioural aspects of individuals prove to be more attractive to researchers. Reasons of household/family research are:

1. Goods and services are purchased by multiple consumers acting as a family unit. In general, expensive products or services to be bought entail the involvement of more than one household or family members in the process. Depending on the gender of product the decision maker is going to look for alibi due course financial weight of the prospective decision to the overall budget of the unit. It is possible to view the process as an extension of cognitive dissonance.

2. Frequently, the individual who is in charge of taking decision is significantly influenced by other household/family members. Adult members of the household compete with each other and negotiate in the decision of how the budget will be allocated to their individual desires.

It is rare to study household consumer decisions instead of studying consumers as individuals because it presents difficulties in the domain of complex relations between household or family members, conceived as an organisation, and a market unit representing demand. It is easier nowadays to use surveys and other methods of research in order to study behaviour of individuals. Main problems in organizing and putting the household research in realization derive from necessity of accessing all members of the household approximately at the same time. It is also crucial to use the language which is understandable and communicative for all members of the unit. Difficulties are generated equally in data interpretation by confronting opposite opinions on decision-taking process of different members and by internal and external determinants of buying or relations between household members during consumer decision making. Changes in consumption patterns, which result household decision-taking process, should be considered from the point of view of gender. The role of women in social life is increasing comparably to their role of household decision-makers. Every member of the household plays social roles, which are determined by tradition, culture and customs. As a result, the following study is strongly rooted in gender studies, focused on describing the increasing role of women and the male response to this particular social development.

The main objective of the survey is identifying gender changes considering thirty-eight core household decisions. It is also an attempt of explaining spousal

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roles in decision-taking in the buying process by answering the following questions:
1. Which spouse (or a household member in the marital role) is more important for decision-taking in the buying process in modern European households?
2. What are the variations depending on a product or service category?
3. What have changed in last 20 years?

The adopted research paradigm is based upon current knowledge on household/family decision-taking process. The evolution of gender determinants of consumer decisions is conditioned by constant changes in a multi-dimensional role of women in modern society. Contribution to the modern paradigm in the field of household/family consumer decision-making is also one of the main objectives of the following study.

Method

The chosen methodology was adopted from a classical survey run by Davis and Rigaux (1974) but modernized with several modifications. The most important part of the methodology includes selecting respondent households which should be precisely defined prior to the analysis. Families are sometimes referred to as households, but it has to be clearly underlined that not all households equal to families. A household might also include individuals who are not related by blood, marriage or adoption, such as unmarried couples, family friends, roommates or boarders. However, households and families are usually treated as synonymous terms in the context of consumer behaviour, and we still continue this tradition.

The term family is actually a subset of a more general classification category named household. Households are composed of all people who occupy a living unit. Examples of households include: an unmarried couple living together, a husband and wife with children, roommates sharing an apartment, husband, wife, children and grandparents living under one roof, two couples keeping one house in order to save money or a homosexual couple. The key similarity regards shared living space and responsibility for all economic and

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financial decisions. Based upon the definition, a combination consisting of a husband, a wife, and their children who live together may be treated as a household but also as a family.\(^6\)

There are different types of families, which have to be noted. Nuclear family consists of a husband, a wife and their offspring. Extended family consists of a nuclear family plus other relatives, such as husband’s or wife’s parents. However, increasing divorce rate entails growth in the number of families/households with a single parent.

The following definition of a family has been adopted for this study: a family is a group of two or more people related by blood, marriage, or adoption who reside together. Nuclear family is an immediate group of father, mother and children living together. Extended family includes the nuclear family with other relatives, such as grandparents, uncles and aunts, cousins and in-laws. The family in which one is born is called the family of orientation, whereas the one established by marriage is the family of procreation.\(^7\)

This particular study covers the following extent of marital roles in consumer decision-making:

1. Types of households: cohabiting singles without offspring, unmarried couple with offspring, married couples (husband, wife, empty nest stage of life), nuclear family and extended family. Within the group of nuclear families only the family of procreation was analysed.
2. Basic question asked: Who decides to make a purchase?
3. Key consumption roles: Deciders make the only role player.
4. Factors influencing consumer decision-taking style: Role orientation is crucial.
5. Household functions: Purchase as a part and a subsystem of production function.

The examination focused on the overall influence perceived independently by man and woman (husband and wife). Thirty-eight decisions were analysed in four roles-structure categories used to formulate answers for questions being the objectives of the research. Decision-making process is thus determined by the existence of a set of possibilities which remain a subject of choice. These are goods, activities or problem-solving. Individuals or groups of people who de-

\(^6\) Ibidem, p. 235.
\(^7\) Ibidem, p. 170.
cide and take responsibility are objects of choice. These categories of decisions were adopted directly from Davis and Rigeaux research and are as following:

1. Autonomic. Comparable number of decisions is made by each spouse, but they are made individually.
2. Dominated by a husband figure. Decisions are mainly taken by a man and are perceived as masculine in the context of tradition, culture, internal division of work or social habit.
3. Dominated by a wife figure. Decisions perceived as feminine and determined by similar factors to the ones determining traditionally masculine decisions.
4. Syncretic. Decisions are made together by husband and wife.

There are two types of consumer behaviour:
- real (material – energetic), based on the following notions: spending time, effort and work, finance and material resources,
- informative, concentrated on transferring opinions and assessments or decisions (profession is meaningless).

The survey covered only the informative behaviour model, analysed during interviews with questionnaires presented in random households consisting of at least two adults of different gender who take all economic and financial decisions regarding the household together. There were three surveys based on the described methodology. The first survey was carried out at the turn of 1989 and 1990. The second one took place in 2005 and the third one – in 2011. The sample selection in 2005 and 2010 differed slightly from the survey conducted in 1990, as the spectrum of research was much wider. Not only were marital roles in decision-taking researched, but also the behavioral model identification. In 1990 the research covered 813 out of 1225 selected households. A hybrid, multistage selection form of random sampling was used. This particular way of surveying in 2005 and 2010 means that 625 households had to be taken into consideration. It resulted in 625 women and 625 men interviewed, amounting to total of 1250 respondents surveyed.

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To avoid incorrect interpretation of collected data, it was crucial to use graphic aid to reading numeric results proposed by D.M. Wolfe.\textsuperscript{13} Every decision is classified with the use of two axes. The first axis (on the vertical scale) describes relative influence on decision making in the perspective of husband and wife. The applied code permits to present aggregated results on the continuum from 1 (domination of man/husband) to 3 (domination of woman/the wife). The second horizontal axis represents the range of roles in family life. It is measured by percentage of families (married or unmarried couples) declaring to be taking decisions together. The scores presented on both axes are not independent, therefore, two lines meet at point 2 (Y) and 100\% (X). Consequently, the field of possible results is limited to the surface of a triangle.

H. L. Davis proposed four areas of division (fig. 1). If the average influence rises to 1.5 or less, the decisions fall into the category of “husband dominant”. Still, if the average influence reaches 2.5 and above, it is categorized as “wife dominant”. In both areas it is assumed by definition that the proportion of families taking decisions together is lower than 50\%. The range between 1.5 and 2.5 covers two groups: “syncretic decisions” (taken together) and “autonomic decisions” (taken independently by each family/household member). If more than 50\% of families declare to be taking decisions together, therefore, it is automatically presented on the graph in the category of syncretic decisions. Simultaneously, all scores below 50\% are treated as autonomic decisions (compare fig. 1).

In order to define the notions of syncretic and autonomic decisions, it is possible to analyze definitions from the dictionary of marketing terms of the AMA (The American Marketing Association). Hence, syncretic decision is “a pattern of decision-making within a family in which most decisions are made together by both spouses” and autonomic decision may be defined as “a pattern of decision-making within a family in which an equal number of decisions are made individually by each spouse”.\textsuperscript{14} Authors of researches and publications on marital roles in decision-taking process underline the inventive way of Wolfe’s method in presenting results in one table. Furthermore, it allows building a concise “map” of marital decisions, to classify them and to show the dynamism of changes in gender domination depending on economic and cultural transformations, which influence significantly lifestyle and consumption.


The family decisions typology based on gender and surveys constitutes a perfect way of verifying the degree of women’s emancipation and monitoring the way of taking over the roles in decision-making by women, especially in taking these particular decisions which have been traditionally associated with men. The surveys create also the opportunity to analyze men’s reactions and, therefore, their readiness in accepting women taking the so called “masculine” decisions.

**Results**

The research concentrates on gender stereotypes and how they have been changed for last 20 years. Every household member assumes biologically, socially, culturally and economically determined roles. Marital roles performed by different gender partners who enter a stable relationship have the essential influence on shaping algorithms of taking and realizing decisions at household. G. Katona, one of creators of economic psychology, underlines in his works how economic strength, which is represented by households throughout taking consumption and investment decisions strongly influences every economy using
budget and particularly discretionary fund. Marital roles are sanctioned by an internal responsibilities division, created through negotiations, conflicts and compromises of main, usually adult, players at the household. Family is unequivocally one of the most essential external (sociological) factor influencing human consumption behavior.

Many studies undertaken to explain family and household market behavior omit the structure of individual decisions and internal relations between decision-takers. Instead, they concentrate on analyses of stages in decision-taking or focus on their influence on marketing mix.

The importance of family decision-taking grows because of two main factors. Many and gradually more products are bought by group customers (multiple consumers) functioning in family environment (family unit), regardless of the definition. Although the majority of decisions are taken individually, they are strongly influenced by all the family members. The number of decisions traditionally connected with performing roles characteristic for both sexes is diminishing. The number of syncretic decisions has also risen significantly. At the same time, autonomic decisions are considerably more frequent.

28 decisions were examined in 1990. The classification revealed 8 autonomous, 12 syncretic, 4 woman dominant and 4 masculine dominant decisions (fig. 2). Decisions taken by women included: nourishment, ladies clothing, HaBa (health and beauty) and household chemicals. In 2005 only three decisions were perceived as strictly feminine: ladies clothing, ladies footwear and household chemical articles, while HaBa and foodstuff moved to the autonomous area. Dynamic changes were observed in 2010 with 11 decisions representing woman dominant out of 38 in total: ladies footwear, men clothing, children clothing, children footwear, OTC drugs, household chemicals, toys, furniture for the living room, furniture for other rooms, carpets and carpeting, household services and savings. Husband dominant decisions included only 4 areas: alcoholic beverages, tobacco, automobile and DIY tools. They were perceived as masculine and manifested a conservative tradition of associating them with masculinity in both household and social contexts. In 2005 only 2 areas were left in husband domain (alcoholic beverages and tobacco). But year 2010 witnessed an outburst of 7 new masculine decision-taking areas, such as electronic wares, men footwear, ladies and children clothing, insurance, DIY tools, and

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tobacco. All these changes happened at the expense of syncretic decisions, because their share in all decisions have been diminishing with further tendency to total extinction with 8 (1990), 15 (2005) and 4 in 2011. The involvement of women in all aspects of social life had an impact on the style of life and put at risk the traditional family structure, built upon spending time collectively and taking syncretic decisions.

During the whole period autonomous decisions prevailed and extended their reach. The process began in 1990 at the level of 12, the number of decisions rose to 7 in 2005 and rocketed to 22 in 2010. Therefore, these results may be interpreted as an illustration of family ties collapsing gradually.

Fig. 2. Maps of marital roles in decision-taking of households 1990, 2005 and 2010
Source: authors.

The results displayed possibilities of continuing the research and verifying a hypothesis pinpointing households representing higher income, wealth and education levels of both partners, as the ones which manifest consumption decisions autonomy and tend to focus on ego marketing (egoistic marketing). Very little attention is paid to other household members. Perhaps a sole exception may be outlined, i.e. children, who still have an important place at the household or in the family.

Traditional delimitations determined by gender became non-existent. Division between genders was clear and indisputable. It linked with goods customary attributed to both sexes. Syncretic decisions, taken as a result of mutual coordinations, were first of all: furniture and house fittings (pieces of furniture for the living room, furniture for the remaining rooms, kitchen fittings, carpets and
carpeting, radio and TV set). Decisions regarding insurance and savings or related to children were also made together.

Surveys carried out in last 20 years show shifts in the perception of gender determined roles in household decision-taking process. First of all, several typically masculine decisions lost their masculine character to autonomy, e.g. car and car fittings or hand tools purchase. It could be explained by a larger number of women owning a car and driving it on a daily basis, so they decide about their cars independently. Hence, decisions in the segment have become autonomic. A similar situation may be described in the context of DIY tools. Women more often buy them, at least independently from men, seek advice with shopping clerks in specialized retail outlets and do repairs at households regularly. Another obvious shift in social perception is a loss of feminine character in the HaBa segment. It is possible to draw a conclusion that “feminization” of men’s lifestyle results from attention paid to hygiene or neat appearance manifested by women, who are more interested in cosmetics than men. Consequently, numerous men might support expansion of new market segment called metrosexual.

All in all, important changes have been observed in ways of taking decisions at the household level. Changes occurred during 20 years passed between three surveys may be grouped in easily recognizable clusters (fig. 3).

Fig. 3. Changes in market decision clusters of households 1990, 2005 and 2010
Source: authors.

The presented clusters cover autonomous decisions, which prevailed in 1990 and 2010. Syncretic decisions are characteristic for 2005. The movement of clusters, from autonomous to syncretic decisions and back, may be explained by the overall economic situation. Economic growth, accumulation of affluence
and optimistic perception of future situation result in periodical reconstruction of family ties. In turn, when economic conditions are worse, members of the household try to increase revenues by taking facultative jobs and spend more time outside of the inner circle of their household in order to overcome the feeling of discomfort created by every-day financial problems.

Conclusion

The decline in gender differences is undoubtedly the most visible sign of informative and electronic revolution. Thus, changes in family structure have been making husband and wife take decisions together. Increasing role of women and a shift toward egalitarianism are producing more joint decision making in product/services categories of potentially high risk. In contrast, however, hard times from economic point of view contribute to produce more autonomic decisions in the categories of potentially low risk. Gender differences, despite moving away from sex or gender role dominance, still exist for some products and services in certain contexts. It is discussed that a research of psychological differences in household decision making from gender perspective is futile and a low-yield area of research and that “it has never been very productive, and it will be even less productive in the future”. Eventually, disappearance of gender differences in the field of consumption decisions was false. It could be caused by changes in the employment status and roles of women, not only at households and in families, but also in every other aspect of life. The resource-contribution theory suggests that the greater the relative contribution of an individual, the greater the influence in decision making. A variation of this theory is called the “least interested partner” hypothesis, which states that the greater the values of one partner relative to the other as valued by society, the greater influence that partner will have. This hypothesis might be true while analysing customers from general, macroeconomic point of view. Surveys carried out on the household (family) level proved that the contribution to the family financial resources is important in overall perception and decision on who is the head of the family, but as far as financial management function men are very eager to dispose this function, with all consequences, to their wives or women fulfilling wife role in their households. Paradigm, constituting modern

state of knowledge in the field, helps to better satisfaction of consumers’ needs and expectations.\(^{19}\)

Research showed that direction of changes in role-determined areas of decision making have periodical character and “pulsate” within recurring patterns of categories’ gender in consumption decisions processes of households. There are internal changes in selected decisions and categories. Whatever the reasons, marketing strategies must be built upon the new realities of periodically changing structures, and induced by them family roles in buying decision. Other research carried out to study internal relations proved that financial management in the household as a constant process of maintaining family safety is crucial to decisive role in managing overall household as a business. Contribution of revenues to household budget is argument of different character than managing family funds. Traditionally men are expected to earn majority of funds obtained by the family, however, managing the budget is role of women. Thus it was proved in numerous surveys that management of household budget is domain of women. Especially in the situation when family budget is small (limited) men eagerly resign from any managerial functions while typical policy of women is affecting, manipulating and motivating men to keep them trying to increase earnings from minimum funds for living and covering all incurred costs to more comfortable situation.\(^{20}\)

The number of decisions traditionally connected with performance of characteristic roles for both genders is diminishing. Also joint (syncretic) decision eroded significantly. However the number of autonomic (independent) decisions increased considerably. It could be evidence of lowering emotional ties within households. Furthermore decisions traditionally perceived as male ones – lost their masculine character and moved to autonomic decisions’ area. That phenomenon touched decisions such as car or DIY tools. At other side decisions with strong feminine domination, such as foodstuffs or cosmetics, lost their evident femininity. Results of survey showed possibilities to pursue further research and verify a hypothesis that households representing higher income, wealth and education levels of both partners show faster atomization of consumption decisions and traditional borders conditioned by gender, which were perceived in this area, became non-existent. There is diminishing emotional ties within households. While many marketers believe the family is the basic deci-


sion making unit, they usually examine consumer behaviour concerning their own products in terms of the one family member they believe to be the major decision maker. Although such a research approach can be justified as being simpler and less expensive than interviewing all members of the family it may provide a distorted picture of contributions of various family members to a final purchase decision. Analysis of such decisions by using common sense and logic is meaningless. For instance men’s formal wear might logically be thought of as a male-dominated decision, but the wife tends to strong influence the purchase of such items. In case of cosmetics and articles of HaBa segment (Health and Beauty) there is a similar situation regarding cosmetics for men. Women decide about the scent (and about brand) and control consequently whether her man is using it. The reason can be explained as a form of atavistic “marking” her male with the scent which is preferred by woman, however, not necessarily by him. Thus the cosmetic, which man has to use, is a sort of social message sent by his woman: he is mine; he is in relation with me. Because the user is not necessarily the one who decide or who pay the check or who eventually purchase the product.

Market researches support marketers in trying to identify the decision making participants in the family or at least the “gender” of products and services to help direct a substantial marketing effort in form of advertising, sales promotion and other market communication means to family members who initiate, affect or select the final purchase. The identification of ways of taking decision in households permits to attribute gender to them, and also to observe changes in this range. The evolution of ways of undertaking decision testifies about social changes and economic setting in households and families. They testify also about changes in relations to partners being an imminent part of the common household. These cognitive values of carried out research can be used in enrichment of databases making up the foundations for creation of market and social strategies. Another fundamental application value is possibility of using information from marital roles researches for corrections of product strategies especially in designing new utility values, improved packaging and more adequate branding. It is possible to apply the results of surveys in changes of segmentation strategy, new positioning of products and services and especially effective in market communication sub-system of marketing mix. The directions of future researches draw in this range clearly. From this perspective there is possible to verify hypothesis relying upon settlement that with constant growth of affluence within households there is a visible shift from areas of decision

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taking traditionally accepted as masculine together with those perceived as feminine to area of autonomic and syncretic decisions (and this in such sequence, and with superiority of autonomic decisions). The results of surveys can also confirm the effect of cognitive dissonance of L. Festinger, checking in more detailed way hypothesis that the higher expense relative estimation connected with purchase of goods and services, the stronger emotional commitment with simultaneous search for the alibi or support during decision making process and “the escape” into customary accepted areas of responsibility and risk bearing algorithms.22

ROLE MAŁŻEŃSKIE W PODEJMOWANIU DECYZJI RYNKOWYCH

Streszczenie

Badania ról małżeńskich w podejmowaniu decyzji rynkowych były prowadzone w polskich gospodarstwach domowych w latach 1990, 2005 i 2010. Badanie dotyczyło gospodarstw domowych, które składają się z co najmniej dwóch osób dorosłych innej płci, a gospodarstwo prowadzone jest wspólnie, łącznie ze wszystkimi decyzjami ekonomicznymi i finansowymi. Badania skoncentrowane były na pomiarze zakresu ról kobiecych i męskich wypełnianych przez dorosłych członków gospodarstw domowych. Wyniki wskazały możliwości prowadzenia dalszych badań celem zweryfikowania hipotezy, że gospodarstwa reprezentujące wyższy dochód, wyższą zasobność (majętność) i wyższy poziom wykształcenia obydwu partnerów wykazują szybszą tendencję do autonomizacji (uniezależniania) decyzji rynkowych. Wynika to ze osłabienia wiąże emocjonalnych w gospodarstwach domowych. Wiele decyzji, tradycyjnie męskich, straciło swój męski charakter i trafiło do kategorii decyzji autonomicznych. Z drugiej strony, decyzje o silnej dominancji feministycznej, takie jak artykuły spożywcze czy kosmetyki, straciły swój dotychczasowy oczywisty charakter kobiecy.