

## **Role of Family in Purchase Decision Making: Indian Context**

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### **Abstract**

*The family plays an important role in purchase decisions because it is a natural buying unit in the society. It is particular so in the Indian context. Therefore, it is necessary to understand what we mean by family, what role and function family plays in consumer behaviour and buying decision for goods and services. Since the behaviour of family depends upon its lifestyle, life cycle of family and role of various members of the family viz. husband, wife, children, grandparents and other family members, it is necessary to understand all these aspects. The tastes, likes dislikes and lifestyles of persons are rooted in the family buying behaviour. Family may be nuclear or a joint family. In India our concern is with both the nuclear and the joint family. The family influence on consumer buying behaviour may be found in two majors, ways. First, family influence on the individual personality characteristics, attitudes and evaluative criteria and, second, its influence on the decision-making process involved in the purchase of goods and services. Consumer research have revealed that in every family there is a role specialisation. It means that every member of the family has a specific role to play in making the family purchases.*

**Key Words:** *Buying Behaviour, Family Influence, Indian Context, Life Style, Purchase Decision Making.*

### **Introduction**

Normally one understands from term family husband, wife and children living with them, but the member of family differs from society to society. For instance, in India family consists of parents and their children, wives of male members and their children. But, consumer researcher defines family "as two or more persons related by blood, marriages or adoption who reside together". That it is necessary that two or more persons should be living together and they should be related by blood or marriages or adoption.

In Western Societies normally there are three types of families: married couple i.e. just husband and wife; nuclear family i.e. husband, wife and their unmarried children living with them and extended family in addition to husband, wife and their children also includes grand parent or grandparents living with them. However, this concept is not true for India and many other cultures.

In India, family consists of grandparents (sometimes even great grandparents), his male children (girls are family members up to the time of their marriage and do not remain family members after marriage). In India at least in rural areas male members continue to live with their parents even after the marriage and even after they start earning; only when they leave the village for earning do not remain family members in Western sense. However, even this is not always true, and they remain member of their father's family. However, in the West family has different concept and tradition. The family in those countries for consumer research is divided into following:

- ***Young Singles***

These are persons in the age group of 18 to 35 but not married. These persons have their entire income at their disposal and discretion.

- ***Newly Married***

These are persons who have been newly married and have no children. They are also called. honeymooners. They have plenty of income specially if both are employed and they believe in enjoyment and can spend everything on themselves. In Europe, USA or Japan they have to arrange for their living, kitchen utensils and other necessities of life. However, in India in middle and higher income class most of the articles required to begin life like bed, bedding, kitchen utensils, TV, refrigerators, furniture is gifted by girl's parents at the time of marriage and they have not to worry about them. Further, many married girls stay at home and do not take to employment.

- ***Full Nest I***

Married couple with youngest children under 6 years) during this family cycle there are increased expenses in the upkeep of children.

- ***Full Nest II***

Married couple with children in the age group of 6 to 12 years; during this period both income and expenses go up.

- ***Full Nest III***

Married couple with teenage children living at home. These children who are studying in colleges in other towns or working cannot be considered part of family which is contrary to Indian situation. Some of the teenagers contribute to the family income or meet part of their expenses by part time jobs abroad.

- ***Married Couple without children***

Those married couples who remain childless fall in this group and they have entire income to be spent on themselves. But many of them remain worried and make efforts to have an issue. They spent lot of money for their treatment. In India many of them also visit religious places in the hope that god will bless them with a child. Some of the people in this group adopt child when other efforts fail to be blessed with their own child.

- ***Unmarried Couples***

It includes both heterosexual and gay couples normally both of them earn but have no child and they live together without marriage. This concept is not acceptable in Indian society and such couples are not at all visible in India.

- ***Empty Nest I***

It relates to parents whose children do not live with them and couple has none to support except themselves. Usually, they are still employed and their level of income is quite high due to long service or progress in business.

- ***Empty Nest II***

This is the stage of life when one retires from service or profession and normally income level falls. But some percentage of these people get themselves re-employed. There are cases where people earn more after retirement. In India in last few years many young persons have got voluntary retirement. Some of them get re-employed; their pension and salary is often more than their earlier salary. But this is the stage where generally children have not settled, some are still studying. Many persons fall in this group by choice but not by age.

- ***Solitary Survivor***

When one of the spouses dies due to old age, illness or other reason; one is left alone. In this stage one generally has lower income and needs greater medical care, the person normally lives alone in the west but in India in the old age parents live with their son's and it is their duty to look after them.

- ***Young Single Parents***

Parents' underage of 35 years with one or no children at home. Many of them remarry. With 50% divorce rate in USA this is big class there but exception in India where most of females in Hindus decide not to remarry; and live with them in laws, parents, or singly.

Some of the girls who were earlier only housewife take to jobs for livelihood for themselves and minor children. Most of such widows in India generally are at the mercy of others and have no or little discretionary income.

- ***Middle Aged Single Parents***

This group includes persons over 35 years of age and have one or more children to support. In India family structure is somewhat different and so the consumer behaviour also. The families in India are more closely knit; parents come for their children not only for upbringing and education but also arrange their marriages and ensure their proper settlement. After marriage female child does not remain member of the family but males i.e. sons remain members of the family even if their household is separate. The son may be living in another town or house in the same town, but he frequently visits his parents and does not return only in case of distress. Similarly, parents care not only for sons but also grandchildren and spend on their education and marriages etc. Similarly, sons look after their parents which is considered one of their prime responsibility. Many times, two or more brothers live together in the same house especially in rural areas and less educated families and it is the joint responsibility of all the members to share in family expenses. This concept gradually is becoming less prevalent, still quite a large number of brothers live together and have common kitchen. In such family's head of the family has a dominate role in decision making, which often is father of sons.

### **Role and Function of Family**

The role and function of family depends upon the type of the family, the cultural and social system and rural versus urban family. Therefore, it is necessary to understand the type of families. In USA, the composition of the households are as under:

- Married couple with children under 18 years (who normally depend partly or fully on their parents). They account for about 27 percent of households, and it is the biggest category.
- Married couple with children of the age of 18 and over who are mostly independent whether studying, working or part earning. They account for 15 percent of total households.

- Married couples with children account for 15 percent of US population.
- Single parents living with their children account for eight percent of US households.
- There are 6 percent unmarried couples who live together.
- In USA very big chunk of households (24 percent) live alone.
- Other households account for 5 percent of the total who may be termed as non-family as non-family households. They are roommates, college students and like.

The first three categories i.e. families with children or without children may be called traditional families but third category has none to support except couple themselves, therefore their role is different than couple who have children. They are required to look after themselves in various ways. First upto the age of three the child is almost wholly dependent upon their parents. It is their duty to look after their health and well-being, teach them how to speak, wear clothes and learn other things. During this period the role of the child is to eat, play, sleep and give pleasure to their parents and mothers and sisters who are also their companion and guide to a certain extent.

When a child enters the age of four nursing and schooling starts. It is the duty of the parents to select best possible school within their means and look after that child does well and behave in the school and in the neighbourhood. It is also expected of parents that they keep a watch that child does not develop any undesirable habits or companionship. Parents are also supposed to meet all necessities and legitimate requirements of the child upto the age of 12 to 14 in USA and other western countries.

As soon as child enters the age of teens i.e. becomes of the age of thirteen he wants gradually more independence, pocket money for self and entertaining friends. They start dating and many of them mating which has started in high income and high educated family in India too and going around. In the west to meet part of their expense's children start part time earning and are expected to contribute to the family especially in case of middle-class family. Contrary to it the child in India remains dependent upon parents till he is settled in life after education.

Most of the children complete schooling between the age of 16-18 years and those who want to become something start building their carrier though higher specialised education in engineering, management, commerce or other vocations.

As education in USA and other western countries is very expensive parent expect their child to fully or partly finance their education through part time work or by taking education loans to be prepaid after one gets a job. Contrary to this Indian children fully depend upon their family for financing education Banks in India have started financing education but they finance the parent rather than the child.

In USA or west role and function of the parent's ends with the completion of education. But in India the role of parents does not end till boy or girl is settled and married. They are expected to spend heavily on their children's marriages, especially daughters marriage as parents in India are supported to provide all the necessary articles to the daughter to settle in life. She does not remain family member thereafter but on various functions, child birth, religious ceremonies and functions like Deepawali, Holi, Teej, Dushera daughters have to be given gifts which is also consumption of family and influences their overall consumer behaviour.

In India normally parents are supposed to look after the necessities of their child prior to their own requirement. In the west role of parents ends with the completion of the education of the child. Therefore, married couples can live their own way fully as soon as they are free from the education of children whether they are still working or not. But in India parents always look to the needs and requirements of their children even after they have settled in life and they sacrifice their own needs in preference of children at every stage of life.

In USA there are only eight percent single parent (mothers or father) who live with their children who look after them. In India this percentage is much more, very few couples after retirement stay separately. In India if only one parent is alive, he most probably stays with their children which changes their role and function. At young age parents look after their children but in old age children look after their parents. Sometimes children forego certain their own requirements for treatment of their parents which is rarely done in the west partly because of much better social security system and partly due to social system, culture and thinking.

In India, if the child is mentally retarded, or financially weak and is unable to support his family, it remains the responsibility of his parents irrespective of the age to support that child as long as one is alive. Similarly, if some girl is divorced, it is the duty of her parents and brothers to look after her.

Similarly, if some married brother dies, the lady is not earning and children are minor the living brothers or other relatives have to look after the lady and her children till they start earning

Besides the above-described role and functions the basic functions of the family are:

- ✓ To look after economic well-being of family members.
- ✓ To provide emotional support to the other partner and children.
- ✓ To establish suitable life style for the family.
- ✓ To ensure proper socialisation of family members specially children.

### **Role of Family in Purchase Decision Making**

The family is the basic shopper and main decision making for purchase of various products for consumption whether FMCG or consumer durables. However, in the family all members do not have equal role to play in decision making. Therefore, it is necessary to study the attitude and role of various family members in purchase decision so that various members may be approached accordingly, Marketer rightly feels that it is necessary to know the views both of user and purchaser so that they may get better picture about consumer views to promote sales by modifying their products if necessary.

There are following members in the family

- Father (Husband),
- Mother (Wife),
- Son/Sons and
- Daughter/Daughters.

Generally, husband or wife or both have dominant role in purchase decision. Further their role and dominance are not equal for all the items. In case of items for cooking or kitchen wife may have dominant role while for some other items like garments, consumer durables both may have equal role, or their decisions may be influenced by children. In case of products for son or daughter they have important role if not dominant role. The relative influence of various family members depend upon what is being purchased, who are its users and who are financier. Accordingly, the influence of various members differs but it is always permutation/combination of four players.

Studies in USA suggest that for candy, chewing gum, soft drinks, presents, snacks, books, magazines, fast food, clothes (garments), batteries (for radios), music system etc.), records, tapes, movie tickets and sport goods and equipment are purchased by children and so the purchase decision is basically taken by them. There are other studies in USA which suggest that purchase decisions for kids' beauty aids, toys, children clothes, children shoes, fast foods, soda, video rentals, tooth paste, electronics, sports equipment and cars are influenced by children between 70 percent to five percent. It proves that influence of children in purchase decision is more for items needed by them and their influence declines in costly items and those which are purchased for family as a whole. Though adequate research has not been done in India in this regard, but it seems that decisions are on the similar pattern. Further, it may be noted that influence of children increases as their age advances.

It has also been observed that teenagers and post teenagers are gradually being given more responsibility in purchase decision perhaps because they have more time at their disposal than their parents especially in the west where both the parents are employed. It has been found out by survey in USA that 40 to 60 percent teenagers "have a say in family decision for personal computers, cars and TV sets and 70 percent influence family vacation decisions". In India also there is tendency to consult children more and more as their age advances partly because for certain items they have greater information from TV, print media and friends.

As regards children personal purchases it is said that post teenager children depend more on peer group' (friends and others) rather than parents. But researches have revealed that even post- teenagers depend to a considerable extent on parents for information and opinion and thus are influenced by the family. Dependence upon parent is more in high priced items than on peer group.

It should also be noted that parents specially mothers are more influenced by their children word and studies have found that mothers are more likely to be influenced by children. Mothers often yield to the request of children for many items like garments, TV, music system, two wheelers for children, sport goods, video rentals, selection of magazines, coolers and design of clothes is often done by children. They have also considerable say in selection of furniture, car and place of vacations. Often place of dining outside with children, movie to be watched is generally influenced by children. As the child grows up he does not accompany mother, father or both to the store; parents only sanction the amount or range of amount and children take their own purchase decision.

However, for the child upto the age of three or so mother is sole decider, but even much younger children have a say in the matter of candies, toys etc. all over the world. As the child grows and is in the age group of 3-6 he starts influencing mother in the choice of garments.

The influence of mother or wife is considerable for purchase of products for kids like soaps, powder, milk and articles for husband like soap, cosmetics, razor blades, ties and so on. Many items needed by husband or wife are purchased jointly if both have time but sometimes when they have no time to go together each one purchases products for himself or tells the choice to the other partner. In India when garments, jewellery, shoes etc, are purchased for the marriage of daughter she is the main influence and when products are purchased for would be daughter-in-law her choice is found out and in more advance families she is asked to accompany her mother-in-law, this concept is almost missing in the west because parents have no role to play in the marriage except giving some gift for which they find out the choice of the children or take him/her with them.

In case of costly items like house, car, refrigerators, AC, often it is joint decision of the family regarding the locality where house has to be bought, the brand and colour of car or refrigerator or the brand of AC. But in some matters husband or wife who is main financier has a dominant role to play. He fixes the financial limit and thereafter final decisions is taken jointly with the consent of all members. If a second car is purchased for wife or son or daughter, they have the main say. In the matter of deciding the college for education besides parent child and his peer group has considerable influence. Thus, it may be concluded that role of various family members varies according to the age of children, the usage of product, the user of the product, the price of the product. The position of various members of the household in the family especially with regard to financing of purchases also have great influence on purchase decision.

### **Consumption Roles of Family**

Influencers are those family members who provide information about a product to other family members either for a product or service. This they gather from various sources like advertisements in print media, on TV, from friends and peer group etc.

#### ***Gatekeepers***

Family members who control the flow of information to other family members.

### ***Decision Maker***

Based on information supplied to the family by influencer through the gatekeeper family member or members take a decision whether a product or service should be purchased or not. But actually, the above process is not as mechanical as often thought by researcher. Many times, one or more members request for purchase of a particular product or service for one member or the family and then decision is taken by persons(s) who is going to finance it.

### **Buyer**

Buyer is that family member(s) who actually purchases the product. He can be one member or group of members or all members.

### ***Transform the Product for Usage***

Most of the food products have to be transformed by cooking, cooling or by other process to be ready for consumption. This often is done by mother. However, in certain countries even in the matter of certain clothes they are stitched at home for use.

### ***Users***

The user is a person or persons who use a product or service. Some products are for use for an individual like schoolbooks, but others are for use by all like food, TV, car, refrigerator etc. in which all the members have a say in purchase decision.

### ***Maintenance***

There are certain products which require maintenance like car, refrigerators, PC, and other electro- mechanical products, houses, kitchen etc. This function is divided among family members both in West and in the East. In countries like India where labour is cheap often service contract is given but even in such cases someone has to look that the concern person or agency is doing its job.

### ***Disposers***

When a product has exhausted its life has become unusable or better or modern products become available old, junk, obsolete product has to be disposed. Similarly, if some service agency is not providing the service promised or agreed it has to be dispensed with. In these matters also someone has to take responsibility.

It may be observed that there is no set rule to perform various functions. Some function may be handled by one member, some by two or more members and some by all members jointly. Moreover, there is no set rule for performing these functions even in the same family at different time the role of different members may change and in many case, the some family members may perform more than one function.

### ***Initiator***

One or more members of the family may feel the security that a particular good or service must be purchased to satisfy specific need such a person is called the initiator(s). For example after a child attains a particular age parent may initiate the idea to send the child to the school. When child becomes of marriageable age in India generally mother initiate the idea that he/she should be married. Children may initiate the idea to buy a TV, music system or AC. Mother (wife) may initiate the idea to purchase cooking range, microwave oven or dishwasher. The family as a whole may decide to buy a Children may initiate the idea to buy a TV, music system or AC. Mother (wife) may initiate the idea to purchase cooking range, microwave oven or dishwasher. The family as a whole may decide to buy a car or a house.

### ***Information Collection***

The family member who initiates the idea for buying a particular product or service or who has time and interest in the idea collects the necessary information. For instance, in the matter of school one finds out the names and addresses of schools, their fee's structure and reputation. If a TV or music system or automatic or other consumer durables have to be purchased details are collected about various brands, their performance, prices etc. so that decision maker may take proper decision for purchase of a particular brand.

### **Intergeneration of Influences in the Process of Consumer Socialisation**

The influence which is passed from one generation to next one is called intergenerational influence. Though this phenomenon exists everywhere it is more in traditional families in the West and Indian culture where there are stronger bonds between child and grandmother. Therefore, certain marketers use it for advertisement. For example, Janam Ghuti and Dongra Balamit in India use this characteristic. However, this characteristic in Europe or USA is not one way traffic, parents are also influenced by children. But international influences are more in extended families where parents of child and their grandmother, father or both reside in one house.

It has also been seen that as the age of child advances these influences start declining and in some cases are completely or almost completely fade out after one reaches a particular age and when he is influenced more by his class-mates and friends but in certain matters children continue to be guided by their parents and grandparents in the matter of banking: insurance, repair services etc. In USA State Farm Insurances study found that about 40 percent of married couples held auto insurance policies with the same company with which husbands' parents had the policy.

### **Life Style of Family**

The decision making is also influenced by lifestyle of family which has been discussed to a certain extent in the section on socialisation of family members but there are certain other aspects of lifestyle which influences consumption behaviour. The consumption of many products depends upon the lifestyle of the family which in turn is influenced by income, education, profession of members and their culture. For instance, in India persons below the poverty line and poor persons which fall in low income group have different lifestyle than persons in higher income groups.

Consumption habits are very much influenced by family lifestyle. A poor family preference are food, clothing and shelter i.e.. 'Roti, Kapra and Makan'. But there are others for whom AC, big car or at least a car, posh house has become a necessity. Lifestyle is also influenced by profession. For a doctor an automobile, mobile phone and AC in the clinic is necessary. A modern consultant should own a PC, Fax, e-mail or other gadgets. An office of any sizeable consultant should also have photo-copy machine and he must subscribe to the journals and magazines of his profession. A modern housewife who works in an office must have kitchen aids like dishwasher and microwave oven in the west and maid servant in India. In the States, Europe or Japan family servants and drivers are rarely found but in India full or part-time servant to clean the utensil is and house is a lifestyle of even middle-class families and full-time domestic servants are engaged by high income families who also often engage drivers; separate car for each family member.

Holiday and vacations is becoming part of life style for rich and availing leave travel concessions for government servants, banks employees and those working in big companies. For some upper-class families dealing their time in gossiping, playing cards, going to the clubs and drinking is the lifestyle while for others going to the temple, listen to discourses, attending bhajans, kirtans, is a lifestyle. These factors play an important role in decision making of the family.

A person who is in top bracket will buy well known branded products.

The price is not a criterion, actually they will buy costly cars, garments, and jewellery. They will visit posh hotels, will visit costliest medical practitioner for treatment and when need hospitalisation will prefer private hospitals like Apollo with five star hotel comforts. If admission is no problem, they will put their children in best schools and colleges. If they are not admitted on merit, they will pay hefty donations to schools, colleges and professional institutes where 15 percent seats are at management discretion. They feel that high price hall mark of quality is point to boast. But middle-class family will select government hospitals and colleges and schools where merit is the criteria for admission. This class has no time and money for vacations and their ladies either do domestic work or are employed in offices. They have simple house and furniture and give more preference to utility in decision making than to fashion. Since they are not able to afford expensive articles the preference in decision making is on quality, durability but they do not ignore brands and look for discount sales and free samples which is becoming trend in Indian marketing.

### **Summing-up**

Normally one understands from term family husband, wife and their children living with them in western civilisation. But in India the family is much more extended and includes all those persons who are related by blood, marriage or adoption and reside together but often does not include those who are residing elsewhere but have close blood relations. The role and functions of the family depends upon education, lifestyle, and family income etc. In the west role of parents ends with the completion of education. The basic functions of family are economic well-being of members, provide emotional support, establish suitable life style for the family and ensure proper socialisation of family members which includes consumer socialisation.

It is the basic function of two partners to ensure economic well-being of the standard expected from them depending upon their status. It is the responsibility of husband and wife to earn enough to lead a decent life for themselves and their children. Therefore, in USA and west most of the wife's work. In India in rural area most of the ladies work on the farm or as a labour. The ladies of Rajasthan poor families work to supplement the income of their husband and many of them work as construction labour.

When income of husband and wife is not enough to maintain the family, children are also forced to work rather than go to school. There are many areas of Bihar, and Eastern U.P. where working class male member remains in metropolitan cities or other places where jobs are available leaving their life and children in village which may not even be thought in western countries. This is done just for economic wellbeing of the family and sometimes wife and children work in villages.

In Indian cities and towns also the role of ladies is changing quite fast. They no longer are responsible to produce children and look after their husbands and children. Many of married ladies are working in various offices and factories to contribute to the income of the family and they are as much responsible for economic well-being of the family as husband. There are many cases where wife's income is more than husband's. Ladies in India have taken not only to service but they are also working as professionals or running their own business or factory. In such cases it is joint responsibility of wife and husband to look after kitchen and child health and education. It is the mother who takes leave when child is sick and requires personal attention and not the husband. It is the lady who hurriedly prepares breakfast for children before they go to school, husband and self before leaving for work. Again, in the evening after returning from office she has to cook meal. This type of fast life has created demand for fast food, pressure cookers, gas, washing machine, microwave oven and other things to help the wife to do things fast and which require less human labour.

Children in foreign countries in teenage are expected to earn for their amusement, contribute to their education and sometime to family expenses, this concept is absent in India and children remain fully economically dependent upon their parents and sometimes partly or fully on their grandparents. Regarding consumer decisions there are four types of parents namely authoritarian parents, reflecting parents, democratic parents and permissive parents. The decision making depends to a great extent on item to be purchased, its usage, and the price etc. The various family members have different roles as influencer, gatekeeper, decision maker, buyer, usage, users, maintenance and disposal. The initiator and information collector has a major role in decision making.

After it has been decided to purchase a product or service and collection of information final decision is taken which brand of a product should be purchased. In this situation either one of the members dominates or majority decision is taken or advice of friends or consultant is sought in items of high value like house, automobiles, investment etc.

The suppliers are also requested to tell relative merits of various makes to help to resolve the conflict. To help consumers to arrive at a decision some manufactures of photocopying machines, automobiles, refrigerators etc. give comparative data of competing products. At this stage advertising, media, product features, price, after sales service, distribution network play a role in final decision making. But even then, it is a fact that preferences of various members differ and with the availability of more brands, more products, more advertisements and communication the conflict in family members is increasing. Therefore, everyone tries to influence more and more persons in favour of their product or service through various types of communication.

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