

## **Demographical Determinants of Spouse Involvement in Deciding Their Child's Education**

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### **Abstract**

Marketing objective can only be achieved by gaining an in-depth and compendious knowledge of purchase behavior of a consumer. Past studies suggest that family should be regarded as a decision-making unit and various decision-making roles were moved from one member to another depending upon the nature of product or service. The present study is designed to determine the involvement of spouse along with the influence of their demographical characteristics in deciding their child's education. 600 spouses were interviewed with the help of structured questionnaire to accomplish the objectives of the study in winter of 2015. The spouses belong to three major cities of Uttar Pradesh i.e. Lucknow, Allahabad and Kanpur. Data were analysed with the help of Percentage analysis and Chi-square test. The result depicts more of joint decision-making during the different stages of deciding child's education. However, significant differences were also found between demographics of spouse for decision roles. So, it is tactical to school/college administrators that an expounded personal-selling program to mark both husbands and wives will be fruitful for them.

### **Key Words**

Spouse, Demographic Factor, Involvement, Child's Education, Joint Decision.

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### **INTRODUCTION**

Attractive and efficacious customer communication process for explanation of consumer behavior, decision-making process and the factors affecting it have the proficient significance to get the competitive advantage. Due to the differences

in the socio-cultural and demographic characteristics of consumers in different society causes the change in consumer behavior from one stratum to another. Thus the clout of family members in the decision-making process has an intense area of investigation for marketing researchers and advertisers since many years. Whether specific decisions are influenced by both spouses can have crucial effects on advertisers as they evolve promotional bandwagon formulated to animate the felicitous aimed market. For market segmentation, marital roles can be used as a basis (Davis and Rigaux, 1974), and it is a need of the hour to understand the individual role each spouse has in the decision-making process. More precisely, it is indispensable to ascertain the various stages at which a specific spouse has the higher involvement in decision-making. In the consumer behavior framework, involvement is an expedient that intricate different aspects that are related to the product or service, promotions, purchase and recommendation (Capon, 1980). The empirical confirmations reveal that the intensity of involvement is a predictor of the consumers' behavior for a product or service category leads to his/her high motivation for the consumer purchase behavior (Stafford, 1996). Here, it is worthy to note that the involvement and consumer purchase decision has significant positive relationship.

Services by definition and characteristics can distinguish from goods i.e. tangibility, inseparability, heterogeneity and perishability (Zeithaml *et al.*, 1985), thus it is very meaningful to examine the decision-making process particularly for services. Indeed, differences between goods and services in terms of problem recognition and information search processes also indicate by existing research on consumer services (Turley and LeBlanc, 1993) as well as final decision processes (Zeithaml, 1981). It has also been put forth that the decision process varies by nature of service (Hill, 1988). Further, it has been found that different product category, specific decision and decision stages leads to variation in involvement in consumer decision-making (Davis, 1976). Services, on contrary to products, are normally distinguished by lower amounts of search properties and are generally located at the middle and the right corner of the goods-services continuum (Zeithaml, 1981). Moreover services can be divided as those greater in experiential characteristics and those greater in credence characteristics. Services hold experiential qualities can be assessing during and after the consumption of the service. For example, enjoyment of vacation spent in a resort can be measured during or after the vacation is over. However, some services that are high in credence qualities have such qualities that are normally unable to estimate even after buy and consumption. As an instance, the results of an education as a service

may be arduous to estimate during or forthwith after completion of the educational curriculum; it can be possible that estimation of the program's outcome may not be truly realised until after a span of time. Even services like medical diagnosis, which are higher in credence qualities, may be nearly very difficult for a consumer to estimate.

Indian parents play a key role in shaping the career paths of their children, according to a global study released by LinkedIn (2015). The opinion survey included 15,227 current workers and 11,492 parents of workers between August and September 2015 from 18 countries. The study revealed that 82% parents are involved in deciding their child's career, this is the strongest after completion of the child's education and India is amongst the top three countries following this trend with Brazil and China. At the same time, 44% young professionals (aged 18-34) wanted parental guidance on which subjects to take up at the University.

Such findings point to the need to examine the decision-making process specifically for the services. The present study frames on the work of Davis (1976) and Stafford (1996) by assessing the influence of marital partners in the different stages of the decision-making process. Particularly, this research paper ascertains the spousal involvement in decision-making for education for their child.

## **LITERATURE REVIEW**

The sizable count of studies has been done so far to ascertain the involvement of spouse in family decision-making and influence of demographic characteristics of consumer on their purchase behaviour. Few of these studies have been reviewed as follows:

### **Family Purchase Decision**

Conventionally, family has been regarded as one of the important decision-making unit with respect to the considerable bucket of the products or services which are often bought by households (Martinez and Polo, 1999). Marketers were tried to sell their offerings to the spouse as a whole. However, this credence has been demurred, and marketing exertions have become more concentrated on particular spouse.

Davis (1971) conducted a survey on Belgium couples and found that role differentiation exist throughout the purchase decision-making process. He revealed that for problem recognition husband had dominance in decision-making. However, role specialisation was apparent more in the second stage i.e. information search, than the other two stages. Husband and wife had equal say for final decision.

Amarnath and Umamohan (1996) have described the consequences of middle-class women taking up economically productive roles. The study examines whether the gender bias of men has undergone some change in the recent past. In order to carry out the analysis, the study uses six parameters - role perception, say in decision-making, economic freedom, spouse's co-operation, perception of status change and acquisition of assets. A sample of 68 middle-class women employed in different sectors of Anantapur District (Andhra Pradesh) within the age group of 20 to 45 years was chosen. The findings indicate that the women's employment has led to the women having a greater say in the decision-making process within family and because of that, has lessened the degree of gender bias.

Verma and Kapoor (2003) reveal that families as a consumer exhibit certain homogenous nature regardless of who their elements are. Roles of family members were varies according to the purchase decision, whether buying a product or service for common use or for personal consumption, ranging from when to buy, which brand, in what quantity, how much to spend and location of purchase. The particular role to be played by any member of family differs in accordance to the dimensions of a specific family, likewise its lifestyle, personality of the member and relationship within family, as also the characteristics of the product or service bought. They concluded that marketers must take the family into consideration while framing their marketing strategies.

Davis and Rigaux (1974) concluded that if single spouse made the final decision and the couple witnesses dissatisfaction the actual decision maker must take all responsibility. The matter of risk is specifically crucial when investigating consumer services. Since services have higher perceived risk than products (Bateson, 1992; Zeithaml, 1981), this involved-risk becomes the central issue in the particular decision-making. Sheth (1974) revealed that decisions with greater the risk will cause in involving higher joint decision-making. Hence, it pursues that services will be described by normally high levels of joint decision-making.

Besides this important issue of risk, emphasis has been local on the impact of husband-wife roles in the decision-making for services. Hill (1988) conceptually argued on the decision-process for high risk bearing professional services as opposed to generic services (lower level of risk), and outlined critical differences and suggest that it is time to upgrade our comprehension of marital influence in the decision-making by evaluating spousal decision-making for different types of services offered to consumer.

Eva (2013) examined the data collected from 300 co-habiting couple lives in Spain. In their study, with the help of convenience sampling and questionnaire they found that women who extend their role as grocery and household products

purchaser, considering they have enough authority to impose their criteria on other family purchase decisions and employ tactics that reflect this situation. In the male sample, it is interesting that arrogance tactics are related to long cohabitation periods and a middle level of studies, but not to university education. Education as a resource for decision-making is likely to influence this type of tactics although, when the education level is higher, the resource is not used to impose viewpoints from arrogance.

Stafford (1996) reveals that the wife had emerged as the dominant party for child's school. However, there were no significant variations found between the joint influence and wife's influence for all stages of decision-making for education of child. This result is unanimous with the wife's conventional role as the primitive custodian in the family, and appears to supplement the role of husband as pecuniary planner.

### **Demographical Factor Influencing Purchase Decision**

There is a significant effect of gender of consumer on purchase intention. McDonald, 1994; Arndt, 1977 found that females are highly interested and engage in shopping than their counterpart. Significant differences are also found between men and women related to their emotionalism about involvement in purchase and decision-making process for products or services (Granbois, 1968; Kollat, 1967). Ndubisi (2006) reveals that females regarded shopping of grocery item as their fundamental duty for home, expend more duration in purchasing and they generally make a purchase of goods on unplanned base. Women ardently participated in shopping and get elaborated-facts about the products or services and their contentment behaviour also differs from men. Previously, manufacturers reckon that for automobile purchase-decision males are key deciders however, in the late 1990s females belonging to under 50 year age were bought nearly six out of ten new cars (Solomon, 1999). Further, age is another substantial demographic representative. Elderly buyers are more store loyal in comparison to the people of 25-44 age passels (East, 1995). This may be due to a given magnitude because elders are comparatively lesser involved in buying exercises than distinct income group and generally new changes and ambiguity are lesser to endure by them (Straughan, 2001). Old customers are not interested to get detailed and updated information (Wells, 1966). Elder consumers make a purchase-decision on the basis of their know-how and quantum of satisfaction which they sense by consuming the product; on the other hand, the young consumers do not depend on the satisfaction which they sense from the goods they also obtain details of products or services from the sale-personnel and then reach on final purchase-decision (Homburg, 2001).

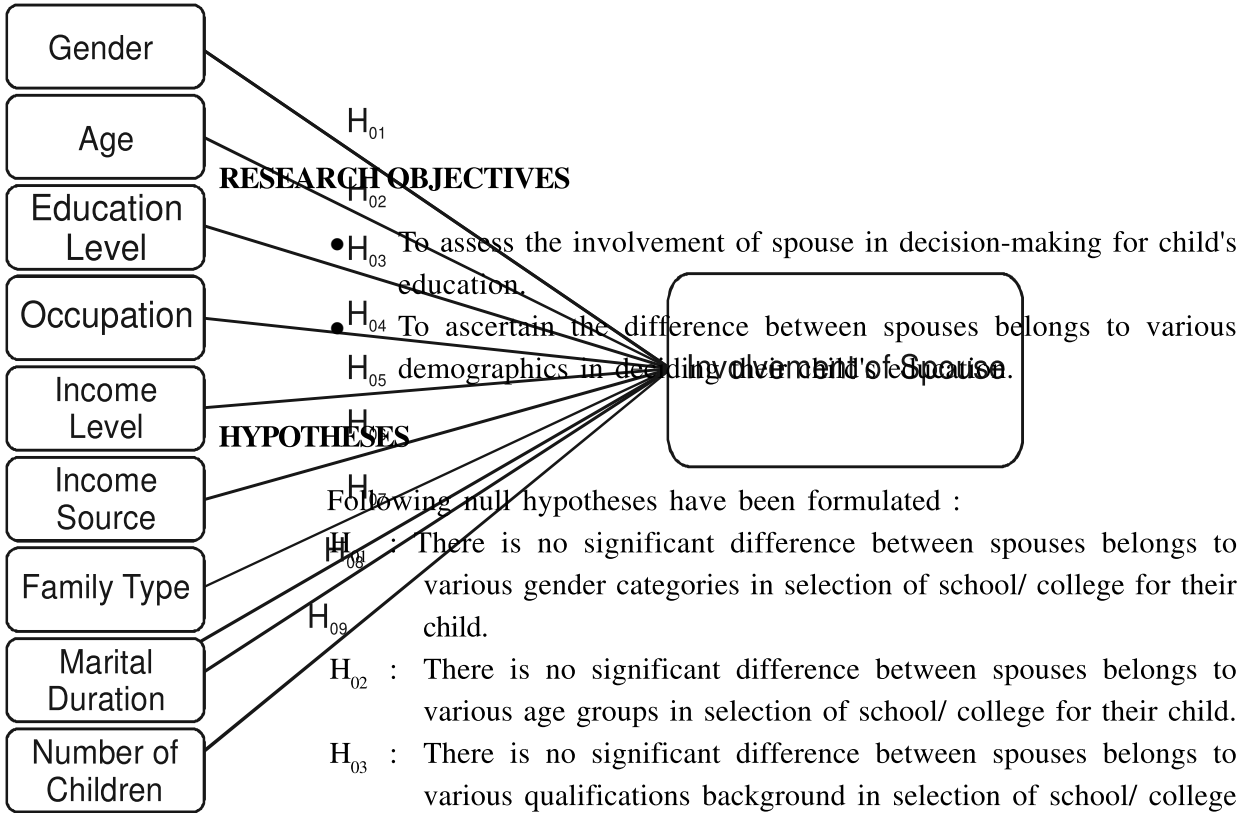
Kollmuss *et al.* (2002) concluded that there is relationship between income level of individuals and buying behavior as income, age are the significant predictors of buying-decision. Income depicts the money which an individual receives from various resources; it is paramount demographical variable that highly affects the purchased volume and decision-making process. Consumers having more money in pocket spend more and produce significant sales and revenues for the marketers (Hasty, 1997). Bawa and Ghosh, (1999) verified same findings and conclude that households which have higher income magnitude, their consumption level would also significantly high in comparison to households belonging to lower income group. People belonging to higher education category seek more discription during decision-making process which is opposite for less educated consumers who depend on a little information (Claxton, 1974; Capon, 1980).

Family-size portrays the number of members living together under a roof. Family-size was considered to be related with impulse buying that is significantly connected with bill length of product or services purchased (Kollat, 1967). Benus *et al.* (1976) revealed that small families preferred to buy at neighborhood market-place. On the other hand, marital duration is also considered as an important factor in purchase-decision process. Plank, R.E., Greene, R.C. Jr and Greene, J.N. (1994) found that couples that had been together for fewer years were more likely to use influence tactics on their partners than spouses in relationships that were more long-standing. They conclude that when spouses return to daily life activities after the honeymoon, they may also move from intense and time-engrossing syncratic decisions toward autonomous decisions in purchasing of products or services. Dhyani, Agrawal and Singh (2015) verify that among all demographic factors examined, marital duration is the most significant factor that influences purchase decision-making of spouse followed by education and occupation.

The immense number of study has been conducted on family decision-making for products and services. Most of them were concentrated on Western countries whereas; studies in Eastern countries are still very low. However, studies focused on the involvement of Indian spouses for their child's education have been found very low. Keeping this research gap in center present study is framed to determine the involvement of the husband and wife in the decision-making process for their child's education. More specifically, the following research questions may be raised :

- Do spouses are sycratically involved in decision-making?
- Do involvement of spouses differ by demographical characteristics for stage of the decision-making process for consumer services?

**Conceptual Framework**



for their child.

- H<sub>04</sub> : There is no significant difference between spouses belongs to various occupation classes in selection of school/ college for their child.
- H<sub>05</sub> : There is no significant difference between spouses belongs to various income categories in selection of school/ college for their child.
- H<sub>06</sub> : There is no significant difference between spouses belongs to various income source of family in selection of school/ college for their child.
- H<sub>07</sub> : There is no significant difference between spouses belongs to various type of family in selection of school/ college for their child.
- H<sub>08</sub> : There is no significant difference between spouses belongs to various marital duration brackets in selection of school/ college for their child.
- H<sub>09</sub> : There is no significant difference between spouses having various numbers of children in selection of school/ college for their child.

## **RESEARCH METHODOLOGY**

### **The Sample**

To attain the objectives of the study the data was collected from 600 spouses lives in three major cities of North India i.e. Lucknow, Kanpur and Allahabad (200 from each city) in winter of 2015. The criterion of respondents was having at least one school/ college going child. So the spouses were contacted from different localities of selected cities through self-administered questionnaires using a drop-off/ pick-up method (Stover, R. V., and W. J. Stone, 1978; Imperia, G., O'Guinn, T. C. & MacAdams, E. A., 1985). Spouses were contacted personally at their workplace and their home and asked whether they want to participate; for those agreed to participate a questionnaire was sent to their given addresses and they were asked to complete the questionnaire at their convenience within a specified time of ten days. To maintain the equal representation of respondents, from one house husband and wife from next house alternatively approached.

### **Questionnaire Design**

As per the convenience of the respondents a bilingual (Hindi & English) questionnaire was developed containing two parts. First part was related to the



involvement of husband and wife regarding the decision of school/college for their child. Whereas, the second part was containing the questions of demographic and socio-economic profile of the respondents. Spouses were asked to response on the different questions related to problem recognition, information search, decider, buyer and post purchase behaviour role. A horizontal scale point coded 1 for 'wife decides', 2 for 'husband decides' and 3 for 'jointly decides' was used for questioning spouse (Davis, 1971; Green, Verhage, and Cunningham, 1983; Stafford, 1996). To avoid the biasness in responses "wife decides" kept as first option and "husband decides" in second.

**Data Analysis**

The data was analysed with the help of percentage to know involvement of spouse through SPSS 21. However, chi-square test was used to assess the difference within demographical characteristics for decision-making. For hypothesis testing various decision-making roles are considered as the Dependent variable whereas Demographical variables of Spouse are the Independent variables.

**Data Validation**

The questionnaire was put to content validity which eliminated most of the semantic variation and the list was reduced further via review and consultation with experts and via a small pilot test. Two variables were eliminated after verifying the content and face validity and finally a scale of twelve variables were finalized. According to Malhotra (2010), Cronbach Coefficient Alpha is the most efficient measure of reliability and when computed, it should always be greater than 0.7 when items are selected for test. So, Cronbach Alpha Reliability Analysis was conducted for the items included in the study. The internal consistency - Cronbach Alpha value for reliability of the questionnaire - was found to be 0.849. All the items were well above the 0.70, which was the commonly accepted threshold (Zikmund et. al, 2013). Hence, all items are deemed reliable.

**Table 1**  
**Reliability Statistics**

Cronbach's Alpha	N of Items
.849	12

## RESULTS AND DISCUSSION

### Respondents' Profile

The characteristics of the respondents were shown with the help of descriptive analysis summarized in Table 2.

**Table 2**  
**Demographic Profile of Respondents**

Particulars		Frequency	Percentage (%)
Gender	Male	300	50.0
	Female	300	50.0
Age (Years)	Upto 35	190	31.7
	36-45	242	40.3
	46 & Above	169	28.0
Qualification	Upto 12	70	11.7
	U.G	212	35.3
	P.G	262	43.7
	PhD/ Professionals	56	09.3
Occupation	Service	420	70.0
	Business	32	05.3
	Self Employed	36	06.0
	Homemaker/ Unemployed	112	18.7
Monthly Income	25,001-40,000	246	41.0
	40,001-55,000	158	26.3
	55,001-70,000	108	18.0
	>70,000	88	14.7
Income Source	Husband	387	64.5
	Wife	21	03.5
	Both	192	32.0
Type of Family	Joint	274	45.7
	Nuclear	326	54.3
Marital Duration	Upto 5 year	125	20.8
	6-14 year	204	34.0
	15-25 year	168	28.0
	> 25 year	103	17.2
Number of Children	1	266	44.3
	2	260	43.3
	3&above	74	12.3

As shown in the Table, spouse belongs to 36 to 45 year age group (40.3%) has dominance followed by upto 35 years (31.7%) and more than 46 years (28%). Post-graduate spouse (43.7%) leads in sample succeeded by under graduate (35.3%) and upto Intermediate (11.7%). Service class spouse (70.0%) has majority in total sample followed by Homemaker/Unemployed (18.7%). Respondents belong to 25,001 to 40,000 leads the sample (41%) followed by 40,001-55,000 (26%) and 55,001-70,000 (18%). It is interesting to note that type of family is nearly equally distributed in Joint (46%) and Nuclear (54%). Majority of spouses' marital duration is of 6-14 year (34%) followed by 15-25 year (28%) and upto 5 year (20%). However, number of children of spouse are nearly same for 1 child (44%) and 2 child (43%).

**Involvement of Spouse**

For getting in-depth insight on spouse involvement in children's education twelve diversified questions related to decision-making roles have been asked and summarized in Table 3.

**Table 3**  
**Overall Involvement of Spouse**

Roles	Decider (n = 600)					
	Wife		Husband		Both	
	Number	%	Number	%	Number	%
Brought up Idea of school/college	134	22.3	82	13.7	384	64.0
Consult his/her reference group	90	15.0	136	22.7	374	62.3
Obtained information from various resources	88	14.7	192	32.0	320	53.3
When to send	132	22.0	84	14.0	384	64.0
Type of school/college (public/private)	96	16.0	116	19.3	388	64.3
Required facilities	112	18.7	80	13.3	408	68.0
Which discipline (science, arts, etc.)	98	16.3	172	28.7	330	55.0
How much to spend	60	10.0	252	42.0	288	48.0
Specific location	82	13.7	158	26.3	360	60.0
Mode of transportation	98	16.3	182	30.3	320	53.4
Actually went to admit the child	60	10.0	136	22.7	404	67.3
Satisfied with the child performance in the school/college	116	19.3	40	6.7	444	74.0

The above Table reveals the responses of spouses which conclude the majority of joint decision-role in every stage of deciding child's education. However, husband involvement in deciding how much to spend (42%) is high in comparison to other decisions, which shows his role of financial administrator in family is not fade yet.

### Demographical Influences

$H_{01}$  : There is no significant difference between spouses belongs to various gender categories in selection of school/ college for their child.

**Table 4**  
**Gender Vs Education for Child**

Decisions	Decides	Male (n=300)	Female (n=300)	$\chi^2$ (df=2)	P
Brought up Idea of school/college	W	19.3%	25.3%	4.268a	>0.05
	H	15.7%	11.7%		
	B	65.0%	63.0%		
Consult his/her reference group	W	13.7%	16.3%	7.154a	>0.05
	H	28.3%	17.0%		
	B	58.0%	66.7%		
Obtained information from various resources	W	10.7%	18.7%	7.745a	<0.05
	H	34.0%	30.0%		
	B	55.3%	51.3%		
When to send	W	21.0%	23.0%	.487a	>0.05
	H	13.7%	14.3%		
	B	65.3%	62.7%		
Type of school/college (public/private)	W	15.7%	16.3%	9.821a	<0.05
	H	24.3%	14.3%		
	B	60.0%	69.3%		
Required facilities	W	13.7%	23.7%	20.846a	<0.001
	H	18.7%	8.0%		
	B	67.7%	68.3%		
Which discipline (science, arts etc.)	W	11.7%	21.0%	37.701a	<0.001
	H	39.7%	17.7%		
	B	48.7%	61.3%		

**Contd. Table 4**

How much to spend	W	11.0%	9.0%	3.410a	>0.05
	H	38.3%	45.7%		
	B	50.7%	45.3%		
Specific location	W	11.3%	16.0%	5.022a	>0.05
	H	29.7%	23.0%		
	B	59.0%	61.0%		
Mode of transportation	W	11.0%	21.7%	12.842a	<0.05
	H	33.3%	27.3%		
	B	55.7%	51.0%		
Actually went to admit the child	W	10.3%	9.7%	.077a	>0.05
	H	22.7%	22.7%		
	B	67.0%	67.7%		
Satisfied with the child performance in school / college	W	15.0%	23.7%	11.052a	<0.05
	H	9.0%	4.3%		
	B	76.0%	72.0%		

The P value shows the significant difference between responses of husband and wife. The outcome of the Table 4 reveals that out of all the decisions six decisions i.e. Brought up idea, consult to reference group, when to send, specific location and actually went to admit the child have no significant difference between spouses consideration. However, for other six decision-roles hypotheses formulated were rejected which shows there is a significant difference between husband and wife considerations for their role in deciding of education for child.

$H_{02}$  : There is no significant difference between spouses belongs to various age groups in selection of school/ college for their child.

**Table 5**  
**Age Vs Education for Child**

Decisions	Decides	Upto35 (n=190)	36-45 (n=242)	>45 (n=169)	$\chi^2$ (df=4)	P
Brought up Idea of school / college	W	20.5%	23.6%	22.6%	.630a	>0.05
	H	14.2%	13.6%	13.1%		
	B	65.3%	62.8%	64.3%		
Consult his / her reference group	W	13.7%	13.2%	19.0%	7.154a	>0.05
	H	18.4%	24.0%	25.6%		
	B	67.9%	62.8%	55.4%		

Contd. Table 5

Obtained information from various resources	W	16.3%	15.7%	11.3%	10.07a	<0.05
	H	25.3%	31.4%	40.5%		
	B	58.4%	52.9%	48.2%		
When to send	W	18.9%	22.3%	25.0%	7.051a	>0.05
	H	10.0%	16.5%	14.9%		
	B	71.1%	61.2%	60.1%		
Type of school/college (public/private)	W	16.3%	19.4%	10.7%	6.521a	>0.05
	H	21.1%	18.6%	18.5%		
	B	62.6%	62.0%	70.8%		
Required facilities	W	17.9%	20.2%	17.3%	5.770a	>0.05
	H	17.4%	12.8%	9.5%		
	B	64.7%	66.9%	73.2%		
Which discipline (science, arts etc.)	W	14.2%	19.0%	14.9%	7.049a	>0.05
	H	34.2%	27.7%	23.8%		
	B	51.6%	53.3%	61.3%		
How much to spend	W	5.8%	13.6%	9.5%	8.049a	>0.05
	H	41.6%	41.3%	43.5%		
	B	52.6%	45.0%	47.0%		
Specific location	W	14.7%	14.0%	11.9%	3.046a	>0.05
	H	22.1%	28.5%	28.0%		
	B	63.2%	57.4%	60.1%		
Mode of transportation	W	16.8%	17.4%	14.3%	1.377a	>0.05
	H	32.1%	28.5%	31.0%		
	B	51.1%	54.1%	54.8%		
Actually went to admit the child	W	6.3%	12.0%	11.3%	11.722a	<0.05
	H	16.8%	25.2%	25.6%		
	B	76.8%	62.8%	63.1%		
Satisfied with the child performance in school/college	W	13.7%	21.9%	22.0%	13.589a	<0.05
	H	3.2%	7.4%	9.5%		
	B	83.2%	70.7%	68.5%		

The outcome of the above Table reveals that among all only three decisions i.e. obtain information from other sources, actually went to admit the child and satisfied with the child performance in school/college have a significant difference between the consideration of spouse belongs to different age group. However, for

other nine decision-roles hypotheses formulated were accepted which shows there is no significant difference between spouses belonging to various age groups in selection of school/college for child.

H<sub>03</sub> : There is no significant difference between spouses belongs to various qualifications background in selection of school/ college for their child.

**Table 6**  
**Qualification Vs Education for Child**

Decisions	Decides	Upto 12 <sup>th</sup> (n=70)	Graduate (n=212)	Post- Graduate (n=2629)	Ph.D. Prof. (df=4)	$\chi^2$ (df=6)	P
Brought up Idea of school/college reference group	W	8.6%	17.0%	27.5%	35.7%	55.268a	<0.001
	H	25.7%	22.6%	4.6%	7.1%		
	B	65.7%	60.4%	67.9%	357.1%		
Consult his/her reference group	W	11.4%	18.9%	12.2%	17.9%	52.589a	<0.001
	H	28.6%	22.6%	14.5%	53.6%		
	B	60.0%	58.4%	73.3%	28.6%		
Obtained information from various resources	W	5.7%	17.0%	13.0%	25.0%	28.586a	<0.001
	H	25.7%	32.1%	29.8%	50.0%		
	B	68.6%	50.9%	57.3%	25.0%		
When to send	W	8.6%	23.6%	21.4%	35.7%	28.872a	<0.001
	H	28.6%	13.2%	9.9%	17.9%		
	B	62.9%	63.2%	68.7%	46.4%		
Type of school/college (public/private)	W	8.6%	17.9%	13.7%	28.6%	32.244a	<0.001
	H	22.9%	20.8%	13.7%	35.7%		
	B	68.6%	61.3%	72.5%	35.7%		
Required facilities	W	8.6%	20.8%	16.8%	32.1%	28.419a	<0.001
	H	5.7%	14.2%	12.2%	25.0%		
	B	85.7%	65.1%	71.0%	42.9%		
Which discipline) (science, arts etc.	W	14.3%	12.3%	16.0%	35.7%	25.025a	<0.001
	H	20.0%	34.0%	26.7%	28.6%		
	B	65.7%	53.8%	57.3%	35.7%		
How much to spend	W	5.7%	11.3%	6.1%	28.6%	31.921a	<0.001
	H	42.9%	36.8%	48.1%	32.1%		
	B	51.4%	51.9%	45.8%	39.3%		

**Contd. Table 6**

Specific location	W	2.9%	12.3%	13.7%	32.1%	30.419a	<0.001
	H	34.3%	29.2%	21.4%	28.6%		
	B	62.9%	58.5%	64.9%	39.3%		
Mode of transportation	W	14.3%	16.0%	14.5%	28.6%	8.277a	>0.05
	H	25.7%	31.1%	32.1%	25.0%		
	B	60.0%	52.8%	53.4%	46.4%		
Actually went to admit the child	W	8.6%	8.5%	7.6%	28.6%	27.393a	<0.001
	H	22.9%	19.8%	26.7%	14.3%		
	B	68.6%	71.7%	65.6%	57.1%		
Satisfied with the child performance in school/college	W	11.4%	23.6%	16.0%	28.6%	24.715a	<0.001
	H	5.7%	11.3%	4.6%	0.0%		
	B	82.9%	65.1%	79.4%	71.4%		

Results reveal that out of all decisions only one decision i.e. mode of transportation has no significant difference between spouses from various qualifications background in terms of who takes the decision. However, for other eleven decision-roles hypotheses formulated were rejected which shows there is a significant difference between spouse considerations on the basis of their qualifications for their role in deciding of education of their child.

$H_{04}$  : There is no significant difference between spouses belongs to various occupation classes in selection of school/ college for their child.

**Table 7****Occupation Vs Education for Child**

Decisions	Decides	Service (n=420)	Business (n=32)	Self- Employed (n=36)	Unem- ployed (df=112)	$\chi^2$ (df=6)	P
Brought up Idea of school/college	W	21.9%	25.0%	16.7%	25.0%	9.683a	>0.05
	H	12.4%	6.2%	27.8%	16.1%		
	B	65.7%	68.8%	55.6%	58.9%		
Consult his/her reference group	W	15.7%	12.5%	16.7%	12.5%	5.585a	>0.05
	H	21.0%	25.0%	16.7%	30.4%		
	B	63.3%	62.5%	66.7%	57.1%		



**Contd. Table 7**

Obtained information from various resources	W	12.4%	12.5%	16.7%	23.2%	11.953a	>0.05
	H	33.3%	18.8%	33.3%	30.4%		
	B	54.3%	68.8%	50.0%	46.4%		
When to send	W	21.0%	18.8%	38.9%	21.4%	23.785a	<0.001
	H	11.4%	6.2%	16.7%	25.0%		
	B	67.6%	75.0%	44.4%	53.6%		
Type of school/college (public/private)	W	13.8%	25.0%	38.9%	14.3%	21.170a	<0.05
	H	18.6%	12.5%	22.2%	23.2%		
	B	67.6%	62.5%	38.9%	62.5%		
Required facilities	W	13.8%	18.8%	38.9%	30.4%	40.912a	<0.001
	H	16.7%	6.2%	16.7%	1.8%		
	B	69.5%	75.0%	44.4%	67.9%		
Which discipline (science, arts etc.)	W	12.9%	18.8%	16.7%	28.6%	35.107a	<0.001
	H	30.5%	37.5%	50.0%	12.5%		
	B	56.7%	43.8%	33.3%	58.9%		
How much to spend	W	8.6%	12.5%	22.2%	10.7%	11.999a	>0.05
	H	40.0%	50.0%	38.9%	48.2%		
	B	51.4%	37.5%	38.9%	41.1%		
Specific location	W	15.2%	18.8%	16.7%	5.4%	16.625a	<0.05
	H	23.8%	25.0%	44.4%	30.4%		
	B	61.0%	56.2%	38.9%	64.3%		
Mode of transportation	W	15.2%	12.5%	16.7%	21.4%	10.210a	>0.05
	H	31.4%	18.8%	44.4%	25.0%		
	B	53.3%	68.8%	38.9%	53.6%		
Actually went to admit the child	W	9.5%	25.0%	16.7%	5.4%	13.984a	<0.05
	H	22.4%	12.5%	22.2%	26.8%		
	B	68.1%	62.5%	61.1%	67.9%		
Satisfied with the child performance in school/college	W	18.1%	25.0%	27.8%	19.6%	14.932a	<0.05
	H	7.6%	12.5%	11.1%	0.0%		
	B	74.3%	62.5%	61.1%	80.4%		

From above Table it is clear that difference between considerations of spouses from various occupational classes for decision-roles seems to be significant for seven decisions only. Although for rest of the five decision roles i.e. brought up idea, consult to reference group, how much to spend and mode of transportation, no significant difference has been found.

$H_{05}$  : There is no significant difference between spouses belongs to various income categories in selection of school/ college for their child.

**Table 8**  
**Monthly Income Vs Education for Child**

Decisions	Decides	25,000-40,000 (n=246)	40,001-55,000 (n=158)	55,001-70,000 (n=108)	>70,000 (df=88)	$\chi^2$ (df=6)	P
Brought up Idea of school/college	W	23.6%	19.0%	22.2%	25.0%	15.113a	<0.05
	H	17.1%	16.5%	11.1%	2.3%		
	B	59.3%	64.6%	66.7%	72.7%		
Consult his/her reference group	W	18.7%	15.2%	9.3%	11.4%	24.255a	<0.001
	H	20.3%	22.8%	14.8%	38.6%		
	B	61.0%	62.0%	75.9%	50.0%		
Obtained information from various resources	W	15.4%	10.1%	20.4%	13.6%	6.709a	>0.05
	H	30.9%	34.2%	33.3%	29.5%		
	B	53.7%	55.7%	46.3%	56.8%		
When to send	W	23.6%	24.1%	11.1%	27.3%	11.219a	>0.05
	H	13.8%	15.2%	16.7%	9.1%		
	B	62.6%	60.8%	72.2%	63.6%		
Type of school/ college (public/private)	W	17.9%	12.7%	13.0%	20.5%	20.819a	<0.05
	H	22.8%	19.0%	7.4%	25.0%		
	B	59.3%	68.4%	79.6%	54.5%		
Required facilities	W	19.5%	8.9%	25.9%	25.0%	26.852a	<0.001
	H	14.6%	12.7%	5.6%	20.5%		
	B	65.9%	78.5%	68.5%	54.5%		
Which discipline (science, arts etc.)	W	13.0%	10.1%	16.7%	36.4%	33.505a	<0.001
	H	27.6%	31.6%	29.6%	25.0%		
	B	59.3%	58.2%	53.7%	38.6%		
How much to spend	W	10.6%	.1%	7.4%	20.5%	23.342a	<0.001
	H	48.0%	40.5%	37.0%	34.1%		
	B	41.5%	54.4%	55.6%	45.5%		
Specific location	W	12.2%	12.7%	14.8%	18.2%	19.127a	<0.05
	H	31.7%	21.5%	14.8%	34.1%		
	B	56.1%	65.8%	70.4%	47.7%		

**Contd. Table 8**

Mode of transportation	W	18.7%	8.9%	16.7%	22.7%	20.360a	<0.05
	H	35.0%	27.8%	22.2%	31.8%		
	B	46.3%	63.3%	61.1%	45.5%		
Actually went to admit the child	W	8.9%	7.6%	11.1%	15.9%	9.667a	>0.05
	H	25.2%	21.5%	25.9%	13.6%		
	B	65.9%	70.9%	63.0%	70.5%		
Satisfied with the child performance in school/college	W	16.3%	21.5%	22.2%	20.5%	3.454a	>0.05
	H	7.3%	6.3%	7.4%	4.5%		
	B	76.4%	72.2%	70.4%	75.0%		

The result of the Table 8 reveals that only four decisions i.e. obtain information from other sources, when to send, actually went to admit the child and satisfied with the child performance in school/college have no significant difference between consideration of spouse belongs to different income level. However, for other eight decision-roles hypotheses formulated were rejected which shows there is a significant difference between considerations of spouse.

$H_{06}$  : There is no significant difference between spouses belongs to various income source of family in selection of school/ college for their child.

**Table 9**  
**Source of Income Vs Education for Child**

Decisions	Decides	Husband (n=387)	Wife (n=21)	Both (n=192)	$\chi^2$ (df=4)	P
Brought up Idea of school/ college	W	19.6%	47.6%	25.0%	19.013a	<0.001
	H	17.1%	9.5%	7.3%		
	B	63.3%	42.9%	67.7%		
Consult his/her reference group	W	12.7%	42.9%	16.7%	22.259a	<0.001
	H	26.4%	19.0%	15.6%		
	B	61.0%	38.1%	67.7%		
Obtained information from various resources	W	12.7%	33.3%	16.7%	11.547a	<0.05
	H	35.1%	28.6%	26.0%		
	B	52.2%	38.1%	57.3%		
When to send	W	19.6%	19.0%	27.1%	12.575a	<0.05
	H	17.1%	19.0%	7.3%		
	B	63.3%	61.9%	65.6%		

**Contd. Table 9**

Type of school/college (public/private)	W	14.0%	19.0%	19.8%	15.849a	<0.05
	H	23.8%	19.0%	10.4%		
	B	62.3%	61.9%	69.8%		
Required facilities	W	17.1%	19.0%	21.9%	5.836a	>0.05
	H	13.4%	0.0%	14.6%		
	B	69.5%	81.0%	63.5%		
Which discipline (science, arts etc.)	W	12.9%	28.6%	21.9%	19.549a	<0.001
	H	33.6%	28.6%	18.8%		
	B	53.5%	42.9%	59.4%		
How much to spend	W	9.3%	28.6%	9.4%	14.402a	<0.05
	H	45.7%	33.3%	35.4%		
	B	45.0%	38.1%	55.2%		
Specific location	W	8.8%	38.1%	20.8%	29.764a	<0.001
	H	30.0%	19.0%	19.8%		
	B	61.2%	42.9%	59.4%		
Mode of transportation	W	14.5%	38.1%	17.7%	10.538a	<0.05
	H	31.0%	9.5%	31.2%		
	B	54.5%	52.4%	51.0%		
Actually went to admit the child	W	8.8%	38.1%	9.4%	45.433a	<0.001
	H	28.4%	28.6%	10.4%		
	B	62.8%	33.3%	80.2%		
Satisfied with the child performance in school/college	W	21.7%	47.6%	33.3%	20.162a	<0.001
	H	12.4%	0.0%	5.2%		
	B	65.9%	52.4%	61.5%		

The result of the Table 9 reveals that only one decision i.e. required facilities in school/college has no significant difference between considerations of spouse. However, for remaining eleven decision-roles hypotheses formulated were rejected which shows there is a significant difference between spouse's considerations on the basis of sources of income in family

$H_{07}$  : There is no significant difference between spouses belongs to various type of family in selection of school/ college for their child.

**Table 10**  
**Type of Family Vs Education for Child**

Decisions	Decides	Joint (n=274)	Nuclear (n=326)	$\chi^2$ (df=2)	P
Brought up Idea of school/college	W	16.1%	27.6%	25.829a	<0.001
	H	20.4%	8.0%		
	B	63.5%	64.4%		
Consult his/her reference group	W	9.5%	19.6%	12.616a	<0.05
	H	25.5%	20.2%		
	B	65.0%	60.1%		
Obtained information from various resources	W	15.3%	14.1%	9.883a	<0.05
	H	25.5%	37.4%		
	B	59.1%	48.5%		
When to send	W	19.7%	23.9%	2.735a	>0.05
	H	16.1%	12.3%		
	B	64.2%	63.8%		
Type of school / college (public/private)	W	11.7%	19.6%	8.798a	<0.05
	H	22.6%	16.6%		
	B	65.7%	63.8%		
Required facilities	W	16.8%	20.2%	5.652a	>0.05
	H	16.8%	10.4%		
	B	66.4%	69.3%		
Which discipline (science, arts etc.)	W	17.5%	15.3%	3.691a	>0.05
	H	24.8%	31.9%		
	B	57.7%	52.8%		
How much to spend	W	9.5%	10.4%	.148a	>0.05
	H	42.3%	41.7%		
	B	48.2%	47.9%		
Specific location	W	10.9%	16.0%	3.876a	>0.05
	H	25.5%	27.0%		
	B	63.5%	57.1%		
Mode of transportation	W	12.4%	19.6%	7.380a	<0.05
	H	34.3%	27.0%		
	B	53.3%	53.4%		
Actually went to admit the child	W	8.0%	11.7%	9.360a	<0.05
	H	18.2%	26.4%		
	B	73.7%	62.0%		
Satisfied with the child performance in school/college	W	17.5%	20.9%	6.954a	<0.05
	H	9.5%	4.3%		
	B	73.0%	74.8%		

From above Table it is clear that considerations of spouses belongs to different family type for decision-roles seems to be significant for seven decisions. Although, for rest of the five decision roles i.e. when to send, required facility, which discipline, how much to spend and specific location have no significant difference have been found.

$H_{08}$  : There is no significant difference between spouses belongs to various marital duration brackets in selection of school/ college for their child.

**Table 11**  
**Marital Duration Vs Education for Child**

Decisions	Decides	Upto 5 Year (n=125)	6-14 Year (n=204)	15-25 Year (n=168)	>25 Year (n=103)	$\chi^2$ (df=6)	P
Brought up Idea of school/college	W	27.2%	18.6%	21.4%	25.2%	6.380a	>0.05
	H	11.2%	12.7%	14.3%	17.5%		
	B	61.6%	68.6%	64.3%	57.3%		
Consult his/her reference group	W	20.8%	12.7%	14.3%	13.6%	28.595a	<0.001
	H	12.8%	17.6%	26.8%	37.9%		
	B	66.4%	69.6%	58.9%	48.5%		
Obtained information from various resources	W	20.8%	12.7%	16.7%	7.8%	56.886a	<0.001
	H	32.0%	16.7%	47.0%	37.9%		
	B	47.2%	70.6%	36.3%	54.4%		
When to send	W	16.0%	26.5%	22.6%	19.4%	19.911a	<0.05
	H	6.4%	12.7%	16.1%	22.3%		
	B	77.6%	60.8%	61.3%	58.3%		
Type of school/college (public/private)	W	20.8%	19.6%	14.3%	5.8%	17.015a	<0.05
	H	19.2%	17.6%	16.1%	28.2%		
	B	60.0%	62.7%	69.6%	66.0%		
Required facilities	W	17.6%	23.5%	18.5%	10.7%	13.574a	>0.05
	H	19.2%	12.7%	9.5%	13.6%		
	B	63.2%	63.7%	72.0%	75.7%		
Which discipline (science, arts etc.)	W	11.2%	21.1%	11.3%	21.4%	27.649a	<0.001
	H	40.0%	31.4%	23.8%	17.5%		
	B	48.8%	47.5%	64.9%	61.2%		
How much to spend	W	8.0%	14.7%	9.5%	3.9%	25.619a	<0.001
	H	44.8%	38.7%	33.3%	59.2%		
	B	47.2%	46.6%	57.1%	36.9%		

**Contd. Table 11**

Specific location	W	22.4%	9.8%	16.7%	5.8%	19.056a	<0.05
	H	24.0%	25.0%	25.6%	33.0%		
	B	53.6%	65.2%	57.7%	61.2%		
Mode of transportation	W	20.8%	12.7%	17.9%	15.5%	27.067a	<0.001
	H	40.0%	27.0%	20.8%	40.8%		
	B	39.2%	60.3%	61.3%	43.7%		
Actually went to admit the child	W	8.0%	7.8%	15.5%	7.8%	9.561a	>0.05
	H	19.2%	24.5%	23.2%	22.3%		
	B	72.8%	67.6%	61.3%	69.9%		
Satisfied with the child performance in school/college	W	14.4%	17.6%	27.4%	15.5%	25.263a	<0.001
	H	4.8%	4.9%	4.8%	15.5%		
	B	80.8%	77.5%	67.9%	68.9%		

The outcome of the above Table reveals that out of all the decisions only three decisions i.e. brought up idea, required facilities and actually went to admit the child have no significant difference on the basis of marital duration of spouse. However, for other nine decision-roles hypotheses formulated were accepted which shows there is a significant difference between considerations of spouses related to different marital duration in selection of school/college for child.

$H_{09}$  : There is no significant difference between spouses having various numbers of children in selection of school/college for their child.

**Table 12**  
**Number of Children Vs Education for Child**

Decisions	Decides	1	2	3 & more	$\chi^2$ (df=4)	P
		(n=266)	(n=260)	(n=74)		
Brought up Idea of school/college	W	21.8%	23.8%	18.9%	15.306a	<0.05
	H	19.5%	9.2%	8.1%		
	B	58.6%	66.9%	73.0%		
Consult his/her reference group	W	15.8%	16.2%	8.1%	3.548a	>0.05
	H	22.6%	21.5%	27.0%		
	B	61.7%	62.3%	64.9%		
Obtained information from various resources	W	16.5%	14.6%	8.1%	24.305a	<0.001
	H	27.8%	29.2%	56.8%		
	B	55.6%	56.2%	35.1%		

When to send	W	16.5%	24.6%	32.4%	11.363a	<0.05
	H	16.5%	12.3%	10.8%		
	B	66.9%	63.1%	56.8%		
Type of school/college (public/private)	W	18.0%	15.4%	10.8%	7.570a	>0.05
	H	21.8%	15.4%	24.3%		
	B	60.2%	69.2%	64.9%		
Required facilities	W	18.0%	22.3%	8.1%	10.929a	<0.05
	H	15.8%	10.0%	16.2%		
	B	66.2%	67.7%	75.7%		
Which discipline (science, arts etc.)	W	12.8%	21.5%	10.8%	14.911a	<0.05
	H	33.8%	25.4%	21.6%		
	B	53.4%	53.1%	67.6%		
How much to spend	W	10.5%	10.8%	5.4%	7.987a	>0.05
	H	39.8%	40.0%	56.8%		
	B	49.6%	49.2%	37.8%		
Specific location	W	18.8%	10.0%	8.1%	31.167a	<0.001
	H	20.3%	26.2%	48.6%		
	B	60.9%	63.8%	43.2%		
Mode of transportation	W	18.8%	14.6%	13.5%	3.304a	>0.05
	H	31.6%	29.2%	29.7%		
	B	49.6%	56.2%	56.8%		
Actually went to admit the child	W	10.5%	10.0%	8.1%	4.777a	>0.05
	H	21.8%	20.8%	32.4%		
	B	67.7%	69.2%	59.5%		
Satisfied with the child performance in school/ college	W	10.5%	28.5%	18.9%	29.462a	<0.001
	H	6.8%	5.4%	10.8%		
	B	82.7%	66.2%	70.3%		

The result of the Table 12 reveals that out of all the decisions five decisions i.e. consult to reference group, type of school/college, how much to spend, mode of transportation and actually went to admit the child in school/college have no significant difference between spouses having various number of children in home. However, for other eight decision-roles hypotheses formulated were rejected which shows there is a significant difference between considerations of spouses for school/ college selection for child.



## **CONCLUSION**

Findings of the study betoken that spousal involvement vary by stage of service selection decision. Results also indicate that there is a marginal variation in joint decision-making across the stages, in general. Spouses belonging to any of the demographical segment agree that both parties were involved in the decision-making process over all stages, with few exceptions. However, in many demographical cases, dominance of husband for deciding 'how much to spend' insinuates that the prevalent role of the husband as bread-earner and pecuniary-planner has not evanesced entirely. Withal, the wife - as mother - appears to be more involved with ward-rearing decisions, as decision comes jointly. An attune finding of present study is that for the services higher in credence property, joint decision-making come across to be the norm. It is viable that the risk involved in such decision heads a household into harnessing the knowledge of spouse for the service in order to alleviate the degree of perceived risk. In short, low-role specialization appears to take place for services high in credence qualities.

Inconsistency has been found with the results of Davis and Rigaux (1974) and present study with regard to role specialization. Here we can conclude that for services high in credence qualities, low role specialization aroused at all the decision roles i.e. problem recognition to post purchase behaviour. Perhaps the hyperactive lifestyle of today necessitates the spouses to select the more proficient of the pair to cope up with indispensable decision-making function in an effective manner.

Given the significant chi-square value between demographics of spouse and stages of decision-making for services, indicating equal decision-making for stages of service in general, it seems that syncratic decision-making is the norm. However, service characteristics probably strike on spousal influence in decision-making roles.

## **MANAGERIAL IMPLICATIONS**

A marketing strategy for persuading wrong decision-maker for a specific service can have adverse resultants as in any situation where an advertiser mis-targets the market. Indeed, when dominance of a particular spouse in a given stage of the decision process is more, befitting message and media appeals need to be evolved for that particular spouse. Findings of the present study have intense implications for marketers of service providers. For a child's school/college, it is essential for the marketers to mark both husbands and wives in marketing and

advertising strategies. Accordingly, marketers should concentrate on the both spouse, possibly providing crucial messages not only to husband but to wife too. Advertising should place both spouse in center as decision-maker by focusing on the unique characteristics of the school/college. In addition, school/college administrators should expound compatible personal selling program to assure that visits to school/college are fruitful for both the parents and the school. However, when attempting to reach the male spouse (as a budget planner), marketers must be aware that marketing appeal should not be focused solely to men; rather, strategies framed to appeal to the male spouse should verily aim to both parties equally. In short, marketing and advertising strategies should not target the female alone but parents together.

Although Davis (1976) noted that manufacturers and advertisers generally find it suitable to target on one dominant spouse for a product basket, but results of the present study indicate that, for services that might not be feasible. As in decision-making processes, the involvement of both parties is revelatory, the aiming of both spouses becomes an important facet in the marketing of services. With regard to the present study, credence service, in general, seems to be described by high levels of joint decision-making.

### **LIMITATIONS AND FUTURE RESEARCH**

It is imperative to bespeak the limitations of the present study which, in turn, are the foundation for further research lines. Perceived spousal influence is limited due to participation of one spouse from one family in the study. Future research should catechize the perspective of both spouses of a family to ascertain whether the perceived influence process differs within family. Further, the main user of education service i.e. children, should also be considered as an important part in household decision-making process and their roles should be more deeply examined.

Finally, although the present study, reveal a joint decision-making for education of child; it cannot be accept that all credence services are generalised by joint decision-making. Undoubtedly, the specific features of a service are limiting line to have a firm influence on each spouse in family decision-making. Thus, future research must further examine the characteristics of other experiential or credence services in marital decision-making. In short, service advertisers must be conscious of the nature of their offerings, so their marketing and advertising strategies can be appropriately targeted at the more felicitous party.

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