

The Role of Financial Crisis Affecting Buying Decision Role: Jordanian Women Perspective

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Abstract: Today, women are a prime target for many products and services, as women influence great consumption decisions usually made within the context of a family setting; this research aims at exploring how the Jordanian women make their purchase decisions, the types of roles they play in family purchases and how they affect the purchase behaviour of their product exposure, trial and import consumption values to their family members. It also examines the behavioural patterns of working versus non-working women in purchase decision making.

Keywords: Consumer Buying Behaviour, Consumer Purchases, Buying Decision Process, Factor Influence, Consumer Decisions, Buying Roles, Initiator, Decider

1 Introduction

Jordan is considered one of the most progressive countries in the Middle East in terms of granting and ensuring women their rights. The days are gone when 'Jordanian women' were the stereotype household ones – the circumference being their family and their home. Today's woman is 'the women of substance'. Together with her sharing and caring job, she displays the hidden ambition in her ambit to world – her real caliber comes to fore. To carry on with this, she searches information and selects the best to strike a big deal. The process that is catering to her interest is a dominant role player in her decision making. The same is applicable when she is in a 'buying role' (Cunningham, 1998, p. 102). The buying process is a complex phenomenon involving not a few but a large number of inputs; it is processing the outcomes together with the exigent variables and the environmental factors. The Jordanian woman here is no new to this job, and her presence and role is a crucial aspect in family purchase decision making.

(1) A sale has never taught you how to become an unbiased coach and help buyers. (2) Recognise the full extent and reach of the problem situation and the sorts of tangles it is created. (3) Figure out how to resolve their issues with familiar resources and old vendors. Identify the people and teams who need to buy-in to a new solution to ensure that there will be no disruption when the problem is resolved (Coulson, 1990).

2 Rationale of the Study

Change is the law of nature; everything is changing and same is the case with the Jordanian women. Rising literacy and education level and increasing number of working women have caught the eyes of the marketers, as they are not only designing their products to suit their needs but also designing their marketing strategies taking into account the role of women in purchase decision-making and the decision-making process in a family. A woman is actively involved in every type of family purchase decisions in a way or other (Davis & Rigaux, 1974). Table 1 shows the purchase decisions in different product categories.

In the era of shifting paradigms, we find the majority of decision making being transferred on her shoulders, and it is 'she' who enjoys a role of importance. The Jordanian woman has been perceived as the flag bearer of the new liberation age. Indeed, the way she is represented in communication be it advertising films and televisions reflects her emergence as more decisive persons who is breaking out

Table 1 Purchase decision in different product categories

S. no.	Product category	Decision maker		Both (%)
		Husband	Wife	
1	Eatables	34	4	62
2	Automobiles	54	46	0
3	Household items	45	3	52
4	Luxury items	74	29	6
5	Insurance policy (life)	23	73	4
6	Education of children	80	14	6

of the shadows of traditional dependence and playing a more proactive role in her own family and her social setup.

3 Previous Studies

Kenkel (1961) researched husband–wife interaction in decision making and decision choices, and the results indicate that in purchase decisions, husbands tend to concern themselves with functional product attributes and to exert more influence in deciding whether to buy and in closing the sale. The wife concerns herself more with aesthetic product attributes and with suggesting the purchase. Bercy and Pelly (1968) focused on the role of women as a gatekeeper in the family. Lager and Small (1977) studied the changing demographics of women and criteria for choice of product. Harry and Benny (1979) studied relative influence of husband and wives in purchase decisions for different product categories.

4 Objectives of the Study

This study examines the behavioural patterns of Jordanian women in purchase decision-making role she plays and how she affects the purchase behaviour of her family members. It explains the selection of partners and its relation to various stages of family life cycle the choice of outlets and various factors influencing decision making (Alexandra, 2005, pp. 495-509).

5 Methodology

The study is based on the perception of about 330 Jordanian women (mix of working and non-working women) belonging to selected urban cities of Jordan including Amman, Irbid and Al-Salt.

6 Main Findings

6.1 Purchase Decisions in Different Product Categories

The buying behaviour is not concise up to the level of buying, but it has in itself the whole decision making from getting informed selecting among the lot and finally the formal buying. The whole decision process is susceptible to intrusions from one or more participants, but it is again product specific. Table 1 illustrates the major decision stakes in percentage in different categories (Li et al, 1993, pp. 165-192).

It is seen that a woman in the role of a wife dominates in decisions regarding buying of eatables and household items. She has an equal contribution in purchase decisions of automobiles, luxury items and education of children.

Here, the decision is a chariot with two wheels; the wheels being a husband and a wife; both the wheels have to move in the same direction to proceed further. It is only in life insurance and related polices where

Table 2 Source of information

Source no.		Working women	Non-working women
1	Media	II	I
2	Family members and relatives	III	II
3	Friends/neighbours and co-workers	I	III

Table 3 Purchase decision influencers

S. no.	Purchase decision influencer	No. of respondents
1	Husband	48%
2	Children	30%
3	Friends	12%
4	Relatives	4%
5	None	6%

the wife plays a subdued role probably due to avoidance of fear appeal. This portrays a big role for women in purchase decision making (Colgate, 2000).

7 Source of Information

A significant difference between working and non-working women is found regarding sources of information. The glaring difference is that non-working women gather information in priority from media, friends and neighbours, whereas co-workers are the major sources of information in case of working women. The basic reason is environment difference, the exposure and timings. The non-working women are limited in a premise rather a sphere, but working women have greater exposure of world and relations (Ashill & Jobber, 1999, pp. 519-540). Table 2 shows the source of information.

8 Shopping Frequency

Jordanian women are frequent shoppers. The results show women love to go for shopping weekly (46%) followed by those who go for shopping monthly (34%). Approximately 15% women go for shopping after a day or two and finally are the ones who plan it daily much against the tide; they may be the short-term planners. This implies that for a departmental store owner, a weekly stock is necessary (McLeod and Rogers, 2001).

9 Ideal Shopping Partners

This part explores who could be an ideal shopping partner of a Jordanian woman?

Women prefer and enjoy shopping with the family members.

10 Purchase Decision Influencers and Family Life Cycle Stages

A Jordanian woman is influenced in majority cases by her husband (48%) followed by children (30%), friends (12%), relatives (4%) and by none (6%) case. Table 3 shows the purchase decision influencers.

The decision influencers are, however, susceptible to changes, as the family life cycle stages major criteria in purchase decision making and choice of shopping partners. As honeymooners have considerable

Table 4 Factors affecting purchase decisions

S. no.	Factors considered	Weightage
1	Utility	20.70
2	Cost	18.2
3	Life	15.34
4	Maintenance	11.56
5	Aesthetics	8.20
6	Discount/promotional scheme	8.0
7	Brand preference	18.0

Table 5 Women and buying roles

Women role	Percentage of non-working women	Percentage of working women
Informer/initiator	78	84
Influencer	57	78
Decider	41	63
Purchaser	58	67
Purchase of goods on credit	34	59

start up purchase when establishing a new home, the advice and experience of husband is an important decision influence, whereas during parenthood and post-parenthood kids, friends and relatives are major influencers (Wright and Calf, 2006, pp. 453-465).

11 Factors Affecting Purchase Decisions

There are various things that motivate women for a buy; these are called the key factors of decision making. These may range from minute aesthetic mentions to technological details.

The utility of the product is or foremost importance. Here, previous experiences personal or heard from others present trend, etc., play an important role. Price of the product is the second important criterion. Other criteria are brand loyalty life or a product maintenance aesthetic discount and promotional schemes, etc.

So none of the factors can be overlooked, and it depends on the situation implied which factor come to play but use of the product and cost. Table 4 shows the factor purchase decisions.

12 Women and Buying Roles

Family functions as a cohesive unit with its own structure and each member playing his or her role. In family purchase decision making, the role Jordanian women play varies from family to family and from product to product. Table 5 shows the woman and buying roles.

Initiator: Findings clearly reveal that in case of working women, the role of initiator, recognition or need for products is high compared with non-working women, but this difference is not as significant as it is generally perceived. Husbands do not share a considerable platform of purchase initiation (Talvinen, 1995, pp. 8-26).

Influencer: Working women have a higher say in influencing household purchases, especially comfort and luxury goods; this may be attributed to their financial autonomy and need for such goods to reduce workload and maintain status ego.

Deciders: In the Jordanian society, although women are playing a very important role in family purchase decision making, but still their husbands have a dominating or equal role in different product categories. Wives seek the approval of the products they intend to buy.

Purchasers: A significant difference is observed in role of purchaser. Most of the working women accompany their husband reason may be their higher awareness level need for cognition variety and novelty seeking behaviour.

Purchase of goods on credit: There exists a noticeable difference between the payment methods preferred by working and non-working women. Findings clearly indicate credit is very extensive and accepted phenomenon for working women compared with non-working women who prefer to buy in cash.

Women and choice of store: Women try to shop in a store where she is comfortable; this may be due to status state purchasing power and availability of product.

Approximately 44% of respondents say that they opt for whole sale market and retail stores at random due to availability price suitability, and 12% of sample women prefer exclusive show room – these are trademarked as prestigious ones and suited for those who have something extra to pay – a majority avoid but image and status conscious women do opt this. Door selling is an emerging trend, but because of lesser trustworthiness and pay off in benefits of guarantee and after sales service, these are avoided (O'Brien et al., 1995).

13 Conclusion

Today's woman says that, 'A stitch in time saves nine'. This shows she is equally concerned at satisfying her professional acumen together with her household duties. She is no as low as in earlier times; she has an important role to play all the way in decision-making process. While developing marketing strategies, it is necessary to know who the decision maker is and corresponding roles. The marketing strategy should attract her attention towards the product category she is most interested in, where she enjoys equal decision-making power, and the reinforcement job is to be done.

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