

Purchasing Involvement: A Potential Mediator of Buyer Behaviour

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Abstract

Marketers are interested in understanding how purchasing involvement influences consumer behaviour because such knowledge enables them to better understand consumers and to segment and target those consumers who are likely to respond positively to their product or service communications. This study investigated the relationship between purchasing involvement and influence of women in the family purchase decision making of durable goods. Segmentation of women was done based on the factors influencing their purchasing involvement.

Key words: *purchasing involvement, women, durables, India*

JEL Classification: *M31*

Introduction

During the last two decades the Indian consumer durables industry has witnessed substantial developments. Changing lifestyle, higher disposable income coupled with greater affordability and a heave in advertising has been instrumental in bringing about a sea change in the consumer behavior pattern. An increase in disposable income is supported by an increase in the number of dual-income nuclear families. Steady income gains, consumer financing and hire-purchase schemes have become a major driver in the Indian consumer durables industry. In the case of expensive consumer goods, such as high-end colour televisions (LCD and LED), refrigerators, washing machines, split air conditioners and personal computers, retailers are joining hands with banks and financing companies to market their goods aggressively. Advanced technology and increasing competition have narrowed the price gap of durable goods. Several global players like Samsung, Philips, LG, Whirlpool, Nokia and Sony are well established in the Consumer durables sector in India, with competition from strong Indian players like Bajaj Electricals, Blue Star, Carrier, Godrej, MIRC Electronics, Videocon, and Voltas. Developments of such magnitude have to be tracked and studied by marketers to formulate successful marketing strategies for their survival and growth in Indian market.

Review of Literature

Purchasing Involvement (PI) has been one of the central issues in the consumer behaviour literature because it can be an important mediator of consumer behaviour, which can fundamentally influence the consumer's evaluation processes on certain objects. (Mitchell, 1981).

Researchers have made significant efforts to define and describe purchase involvement. Cohen (1983) emphasizes the plurality of views that co-exist in the relevant literature regarding its meaning. Indeed, it is a concept which is often described as a pot-pourri of ideas (Laurent and Kapferer, 1985; Mittal and Lee, 1989). Some definitions appearing in the literature provide further enlightenment and illustrate its relevance to related concepts, such as motivation, goals and personality.

Mittal and Lee (1989) summarize some of the most useful involvement definitions, including:

“Involvement is said to reflect the extent of personal relevance of the decision to the individual in terms of her basic values, goals and self-concept” (Engel and Blackwell, 1982);

“Involvement is an internal state variable and indicates the amount of arousal, interest or drive evoked by a particular stimulus or situation” (Mitchell, 1979, 1981).

Kassarjian (1981) has stated that it is ‘undeniable that there are differences between individuals which, regardless of the product or situation, make some people more interested, concerned or involved in the consumer decision process’. Kassarjian’s notion of generalizing purchasing involvement is similar to a personality trait, in the sense that it transcends individual purchase situations and is a characteristic of the individual.

For a researcher to accept only one of these definitions would mean largely disregarding years of profound research work related to refining and developing this concept. In fact, two definitions have been adopted as being most appropriate for this research. First, Rothschild (1984) developed a generic definition which integrates involvement with other variables which either determine it, or are determined by it, as follows: ‘Involvement is a state of motivation, arousal or interest. This state exists in a process. It is driven by current external variables (the situation; the product; the communications) and past internal variables (enduring; ego; central values). Its consequences are types of searching, processing and decision-making.’

Secondly, a definition from Mittal and Lee (1989), who directly relate involvement to a goal-object, and thus to needs, motives and benefits. Concisely, they define involvement as: ‘... interest in a goal-object.’

Objectives of the Study

1. To assess the factors influencing the purchasing involvement of the respondents;
2. To group the respondents into clusters based on the factors of purchasing involvement;
3. To study the impact of purchasing involvement on the influence of women in family purchase decisions of durable goods.

Hypotheses:

- There is no significant association between demographics and purchasing involvement of women.

- There is no significant relationship between purchasing involvement and purchase influence of women.

Methodology

The study was conducted in Chennai city of Tamilnadu state in India. The researcher has adopted Cluster Sampling procedure for the data collection. The entire population was divided into Central, North, South and West Chennai based on geographical location, using telephone directory as the source (Table 1). From each part (cluster) of Chennai city, using postal zones all possible areas were identified. Among them few areas were selected using Systematic Sampling method covering 50 per cent areas from each cluster (Table 2). From each selected area, the required number of women was selected based on Judgement Sampling or Purposive Sampling by using some common criteria like reference groups, subject knowledge, occupational status and their attitude to cooperate for this study. The prepared questionnaires were distributed among the women residing in areas identified for the survey purpose. The respondents were chosen through friends, relatives and using updated telephone directory -2010 as a source for identification. Of the 700 respondents contacted because of incompleteness and other survey difficulties, only 616 usable questionnaires were collected.

Table 1. Zone wise division of Chennai City

S.No.	Zone	Areas
I	Central	Adyar, Anna Road, Chindadripet, Chetpet, Cathedral Road, Gopalapuram, Creams Road, Haddows Road, Ice House, Kotturpuram, Mambalam, Mylapore, Neelangarai, Perungudi, Royapettah, R.K.Nagar, Sholinganallur, Thiruvanmiyur, Thirumalai Road, Triplicane, Valluvarkottam, Vani Mahal
II	North	Agasthyar Nagar, Ambathur, Aminjekarai, Anna Nagar, Avadi, Broadway, Choolai, Ennore, Harbour, Kellys, Kolathur, Manali, Mogappair, Washermanpet, Padi, Perambur, Poonamallee, Pattabiram, Pulianthope, Purasawakkam, Red Hills, Royapuram, Sholvaram, Shenoy Nagar, Thirunindravur, Thiruverkadu, Vallalar Nagar, Villivakkam
III	South	Meenambakkam, Chromepet, Ekkaduthangal, Gowrivakkam, Guindy, Hasthinapuram, Kilkattalai, Madipakkam, Medavakkam, Mugalivakkam, Nanganallur, Perungalathur, Pallikaranai, Pammal, Pallavaram, Pozhichallur, Ramavaram, Rajakilpakkam, Selaiyur, St. Thomas Mount, Tambaram, Tidal Park, Ullagaram, Vandalur, Velachery
IV	West	Arumbakkam, Choolaimedu, Kodambakkam, Koyambedu. K.K.Nagar, Kundrathur, Porur, Maduravoyal, Nelson Manickam Road, Saligramam, Valasaravakkam, Vadapalani, Virugambakkam

Source: Bharat Sanchar Nigam Limited Chennai Telephones Phone Book 2010.

Table 2. Sampling area based on systematic sampling

S.No.	Zone	Areas
I	Central	Adyar, Chindadripet, Cathedral Road, Creams Road, Ice House, Kotturpuram, Mylapore, Perungudi, R.K.Nagar, Thiruvanmiyur, Triplicane, Vani Mahal
II	North	Ambathur, Anna Nagar, Broadway, Ennore, Kellys, Manali, Washermanpet, Perambur, Pattabiram, Purasawakkam, Royapuram, Shenoy Nagar, Thiruverkadu, Villivakkam
III	South	Chromepet, Gowrivakkam, Hasthinapuram, Madipakkam, Mugalivakkam, Perungalathur, Pammal, Pozhichallur, Rajakilpakkam, St. Thomas Mount, Tidal Park, Vandalur,
IV	West	Arumbakkam, Kodambakkam, K.K.Nagar, Porur, Nelson Manickam Road, Valasaravakkam, Virugambakkam

Source: Bharat Sanchar Nigam Limited Chennai Telephones Phone Book 2010.

The Questionnaire

Before the survey administration, pretest of the questionnaire with a small group of respondents was collected and the results were satisfactory. The first part of the questionnaire consisted of questions relating to consumer demographics namely- age, education, income, type of family and family life cycle stage. The second part consisted of questions relating to purchasing involvement assessment. For this purpose, popular The Purchasing-Involvement Scale developed by Slama and Taschian (1985) was used. Five point Likert scale (1 = Strongly disagree, 2 = Disagree, 3 = Not certain or undecided, 4 = Agree, 5 = Strongly Agree) was used to assess the personality of women. The third part related to the measurement of purchase influence of the various family members at each stage of the product purchase decision making process. Consumer durables like Television, Refrigerator and Washing Machine were chosen for this study as they are highly expensive products and also because these are the most common products used by almost every household.

Analysis and Interpretation

The analysis was carried out in two steps. In the first step, the respondent demographics and socio-economic characteristics were plotted and in the second step, the responses for purchasing involvement assessment were analyzed through Factor Analysis.

Table 3. Demographic Profile of the Respondents

Characteristics	Number of Respondents	Percentage of Respondents
Age:		
21 to 30 years	128	20.8
31 to 40 years	221	35.9
41 to 50 years	200	32.5
51 years and above	67	10.8
Education:		
Schooling	122	19.8
Graduate	252	40.9
Post Graduate	123	20.0
Professional	103	16.7
Doctorate	16	2.6
Occupation:		
Housewives	303	49.2
Working Wives	313	50.8
Monthly Income (INR):		
Nil	303	49.2
3000-7500	43	6.9
7501-15000	98	15.9
15001-22500	89	14.4
22501-30000	58	9.5
30001 and above	25	4.1
Monthly Family Income (INR):		
3500- 20000	160	26.0
20001-40000	231	37.5
40001-60000	134	21.8
60001-80000	54	8.7
80001-3,00,000	37	6.0
Tenure of marriage:		
Up to 10 years	217	35.2
11 years-20 years	166	27.0

Characteristics	Number of Respondents	Percentage of Respondents
21years-30years	206	33.4
31years and more	27	4.4
Number of Children:		
No children	61	9.9
One	200	32.5
Two	300	48.7
Three	48	7.8
Four	7	1.1
Type of Family:		
Nuclear family	458	74.4
Joint family	158	25.6
Family Lifecycle stage:		
Couples with no children	61	9.9
Family with the youngest child below 6 years	154	25.0
Family with the youngest child above 6 years but below 18 years	194	31.5
Family with all children above 18 years	207	33.6
Area of Residence in Chennai city:		
Central Zone	159	25.8
North Zone	161	26.1
South Zone	154	25.0
West Zone	142	23.1

The above table shows that the sample is well represented and includes women of various age groups, different income levels, different education levels and different types of occupation. The typical respondent in this study is a graduate working woman in the age group of 31 to 40 years earning monthly income of Rs. 7,501-Rs. 15,000 and a monthly family income of Rs.20,001 to Rs. 40,000 been married for ten years having a nuclear family with two children above 18 years. The table also shows an almost equal representation of the respondents from all the four zones of Chennai city hence representative of the Chennai population.

Purchasing Involvement Assessment

Factor Analysis by principal component is applied on 25 variables of purchasing involvement to reduce them into meaningful predominant factors. Measures of Sample Adequacy (MSA) such as correlation matrix, Barlett's test of sphericity and KMO value (0.752) showed that data were fit for factor analysis. Principal Component Analysis was used for extracting factors and the number of factors to be retained was based on latent root criterion, variance explained and Scree Plot analysis. The solution gave eight factors which explained 76.10% of the total variance. The results were obtained through orthogonal rotations with Varimax and all factor loadings greater than 0.40 (ignoring the sign) were retained. The names of the factors, the statement labels and factor loadings are summarized in Table 4.

Table 4. Factor Analysis Results

Factor No.	Factor	Label	Statement	Factor Loading
F1	Prudence	S1	Before making a purchase decision I evaluate the need for the product in my family.	0.727
		S24	After-sales service is an important factor influencing my purchase decision for electronic goods.	0.690
		S15	It is important to me to be aware of all the alternatives before buying an expensive appliance.	0.586
		S3	I don't buy a product just like that.	0.556

Factor No.	Factor	Label	Statement	Factor Loading
		S25	I am willing to pay a higher price in order to get the best quality product.	0.519
		S13	For expensive items I spend a lot of time and effort making my purchase decision, since it is important to get the best deal.	0.515
F2	Shrewdness	S20	I pay attention to advertisements for products I am interested in.	0.701
		S19	I am willing to spend extra time shopping in order to get the cheapest possible price on goods of like/similar quality.	0.698
		S18	I decide to buy and wait for offers and discounts.	0.658
		S8	Buying a product at the lowest possible price is important to me.	0.479
F3	Price Consciousness	S11	I check the prices in the grocery store even for small items.	0.700
		S10	Even with inexpensive products like shampoo, I will often evaluate a recent purchase and become annoyed because the product doesn't adequately satisfy my needs.	0.674
		S17	If I were buying a major appliance it wouldn't make much difference which brand I chose.	0.451
F4	Triviality	S14	I view the purchasing of goods and services as an unimportant activity, not relevant to my main concerns in life.	0.565
		S21	Shopping wisely is a rather petty issue compared to thinking about how to make more money.	0.544
		S4	I have little or no interest in shopping.	0.497
		S16	I am too absorbed in personal matters to worry about than making smart purchases.	0.482
		S2	Usually reading about products or asking people about them won't really help you make a purchase decision.	0.452
F5	Hassle-free	S5	I am not interested in bargaining.	0.810
		S6	I am not interested in discount offers.	0.787
F6	Coolly	S9	I usually don't get upset when I find out I could have bought something cheaper than I did.	0.661
		S22	I don't like worrying about getting the best deal when I go shopping; I like to spend money as I please.	0.595
F7	Apathy	S7	You can't save a lot of money by careful shopping.	0.803
		S12	I am not really committed in getting the most value for my money.	0.436
F8	Brand Insignificance	S23	It doesn't make much sense to get upset over a purchase decision since most brands are the same?	0.820

Thus purchasing involvement variable depends upon eight factors namely prudence, shrewdness, price consciousness, triviality, hassle-free, coolly, apathy and brand insignificance. A *prudent* consumer is one who explores and evaluates all the alternatives carefully before making a purchase decision. *Shrewdness* reflects the characteristics of a person who pays attention to advertisements, likes to avail the sales offers and is willing to spend extra time shopping in order to get the lowest possible price for the product. A *price conscious* consumer gives highest priority to price factor when compared to quality and brand name. *Triviality* means giving least importance to shopping in life. A *hassle free* consumer is one who is neither interested in bargaining nor discount offers. *Coolly* means a person who does not like to worry

about making the best shopping deals and likes to spend money as per his or her wishes. *Apathy* reflects an indifferent attitude of the consumer towards shopping. *Brand insignificance* projects the opinion of a consumer that most brands are the same.

Classification of Women Based on the Factors of Purchasing Involvement

Factor analysis by Principal Component method reduced the twenty five variables into eight predominant factors for purchasing involvement. At this juncture it is essential to classify women based on their perceptions about eight predominant factors. The two-step hierarchical cluster analysis, dendrogram as well as agglomeration schedule were used to underpin the number of clusters in the sample unit. A dendrogram is used to assess the cohesiveness of the clusters formed and provides information about the appropriate number of clusters to keep.

Agglomeration schedule displays the cases or clusters at each stage, the distances between the cases or clusters being combined, and the last cluster level at which a case (or variable) joined the cluster. The results of all the three methods justified the presence of three clusters of women based on purchasing involvement. K-Means Cluster analysis is exploited in this context to identify the existence of heterogeneous groups of women. The following are the results of *K-Means Cluster analysis*.

Table 5. Results of K-Means Cluster Analysis. Final Cluster Centers

Purchasing involvement	Cluster		
	1	2	3
Prudence	3.92(II) Moderate	3.87(III) Moderate	3.96(I) Moderate
Shrewdness	3.10(II) Moderate	3.51(I) Moderate	2.71(III) Weak
Price Consciousness	2.90(III) Weak	3.18(I) Moderate	2.96(II) Weak
Triviality	2.48(III) Weak	2.51(II) Weak	3.00(I) Moderate
Hassle-free	2.46(II) Weak	2.00(III) Weak	3.69(I) Moderate
Coolly	2.58(III) Weak	2.63(II) Weak	3.19(I) Moderate
Apathy	2.38(II) Weak	2.32(III) Weak	3.16(I) Moderate
Brand Insignificance	1.87(III) Weak	4.09(I) Strong	3.84(II) Moderate
Average	2.71	3.01	3.31

Note: Mean values: (1-2.99): Weak; (3-3.99): Moderate; (4-5): Strong

The Final Cluster Centers table shows the mean values for the three clusters that reflect the attributes of each cluster. For instance, the mean value of the prudence and brand insignificance for the first-cluster are 3.92 and 1.87 respectively. This means that the first cluster of women is giving high importance to prudence and less importance to brand insignificance. It is also noted from the table that no particular factor is heavily loaded on any particular cluster segment. The rank of the clusters on every factor is also given in the table. The description of all three clusters along with the label is as follows.

Value Seeking Women

The first cluster has a low mean value of 2.71. It is ranked third in factors such as price consciousness, triviality, coolly and brand insignificance. This means that women under this segment are not driven by price, consider shopping wisely as one of the main concerns in life

and always worry about making the best shopping deals. They give lot of importance to brand names. They look for getting best value for money. Hence, this group can be designated as Value seeking women.

Savings Conscious Women

The second cluster has a moderate mean value of 3.01 and is ranked first in factors such as shrewdness, price consciousness and brand insignificance. It is ranked as third in prudence, hassle-free and apathy. This means that women under this segment are shrewd consumers who spend lot of time and efforts in buying product at the cheapest possible price irrespective of the brand name. They even decide to buy and wait for offers and discounts.

Comfort Seeking Women

The third cluster has a mean value of 3.31 and is ranked first in the mean values of factors such as prudence, triviality, hassle free, coolly and apathy. It ranks third in terms of shrewdness. This means that women opine shopping wisely as a rather petty issue when compared to thinking about how to make more money. They are not interested in discount offers and bargaining. They do not like to worry about making the best deal when they go for shopping and they like to spend money as they please. Hence, this cluster can be designated as comfort seeking women.

Table 6. ANOVA (Analysis of Variance) for the factors of Purchasing involvement

Purchasing involvement	Cluster		Error		F	Sig.
	Mean Square	df	Mean Square	df		
Prudence	8.370	2	0.371	613	8.996	0.000
Shrewdness	29.348	2	0.615	613	47.755	0.000
Price Consciousness	6.346	2	0.343	613	8.864	0.000
Triviality	15.667	2	0.386	613	40.633	0.000
Hassle free	138.319	2	0.624	613	221.638	0.000
Coolly	21.893	2	0.691	613	31.686	0.000
Apathy	40.896	2	0.692	613	59.081	0.000
Brand Insignificance	329.625	2	0.222	613	1484.632	0.000

The final cluster centers table shows that the three clusters differ in mean value of all the eight factors. The ANOVA table indicates that the difference exists among the three clusters in the mean values are significantly different. The significant value for all the eight factors is 0.000. This means that all the eight factors have significant contribution on dividing women into three segments based on purchasing involvement.

Table 7. Number of Cases in each Cluster

Cluster	1	254.000	41%
	2	188.000	31%
	3	174.000	28%
Total		616.000	

The Number of cases in each cluster table indicates that there are around 254 women out of 616 women in cluster I of value seeking women followed by 188 women in cluster II of savings conscious women and 174 women in cluster III belonging to the group of comfort seeking women. This means that 41 percent of women are value seeking consumers and 31 percent of women are savings conscious consumers. This implies that women are more influenced by value and savings in durable purchases.

Testing Suitability of Segmentation

The next primary question is whether the identified clusters are genuine and each cluster differs from the other significantly and purchasing involvement plays a role in separating women into three segments. For this purpose, reliability of the cluster classification and its stability across the samples has to be verified. Several authors have recommended the use of discriminant analysis for cross validation (Field and Schoenfeldt 1975; Rogers and Linden 1973). Following are the outcomes of **discriminant analysis**.

Table 8. Tests of equality of group means for the factors of purchasing involvement

Purchasing involvement	Wilks' Lambda	F	df1	df2	Sig.
Prudence	0.927	8.996	2	613	0.000
Shrewdness	0.865	47.775	2	613	0.000
Price Consciousness	0.948	8.864	2	613	0.000
Triviality	0.883	40.633	2	613	0.000
Hassle free	0.580	221.638	2	613	0.000
Coolly	0.906	31.686	2	613	0.000
Apathy	0.838	59.081	2	613	0.000
Brand Insignificance	0.171	1484.632	2	613	0.000

Table 8 contains Wilks' lambda, the F statistic, its degrees of freedom and significance level. Wilks' lambda is the ratio of the within-groups sum of squares to the total sum of squares. Wilks' lambda in this case ranges from 0.1 to 0.9. The small values of Wilks' lambda indicate that there is a strong group differences among mean values of eight factors. The F statistic is a ratio of between-groups variability to the within-groups variability. The significance value is 0.000 for all the eight factors, which indicates that the group differences are significant. But, the assertion requires a parametric support between clusters and the variables of purchasing involvement. The following tables pave the way for the existence of parametric relationship in the form of canonical correlation coefficients:

Table 9. Eigen values for the discriminant functions of purchasing involvement

Function	Eigen value	% of Variance	Cumulative %	Canonical Correlation
1	5.104	82.8	82.8	0.914
2	1.060	17.2	100.0	0.717

The Eigen value is the ratio of the between-groups sum of squares to the within-groups sum of squares. The largest Eigen value corresponds to the maximum spread of the groups' means. Small Eigen accounts for very little of the total dispersion.

Two discriminant functions can be formed when there are three clusters. The Eigen value is high for first function which means that there is a high relation between the first function and the eight factors.

The canonical correlation measures the association between two functions and eight factors. The co-efficient of canonical correlation is very high for both the functions. This indicates that there exists high relation between two functions and the eight factors.

The first discriminant function has the highest Eigen value of 5.104 with a large variance of 82.8% along with high canonical coefficient of 0.914. This indicates that the first discriminant function perfectly discriminates the three clusters based on independent variables.

Table 10. Wilks' lambda for the discriminant functions of purchasing involvement

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1 through 2	0.080	1542.877	16	0.000
2	0.486	440.355	7	0.000

Wilks' lambda for the first function is 0.080 which indicates that the group means are different in the first function and Wilks' lambda for the second function is 0.486 which also indicates that group means are different but not to the extent of the first function. A chi-square transformation of Wilks' lambda is used along with the degrees of freedom to determine the degree of significance. The significance value is small for the first function which is 0.000. It indicates that group means differ very much significantly in the first function. The Chi-square value for the second function is 440.355 which is significant at 0.000 level. Out of eight factors certain specific factors form the basis of vector space and also cause perfect discrimination which will be identified in the following structure matrix.

Table 11. Structure matrix for the discriminant functions of purchasing involvement

Purchasing Involvement	Function	
	1	2
Brand Insignificance	0.970*	-0.202
Hassle free	0.099	0.797*
Shrewdness	0.008	-0.383*
Apathy	0.091	0.377*
Triviality	0.093	0.289*
Coolly	0.085	0.250*
Price Consciousness	0.047	-0.102*
Prudence	-0.002	0.055*

The structure matrix contains within-group correlations of each predictor variable with the canonical function. This matrix provides another way to study the usefulness of each variable in the discriminant function. For each variable, an asterisk indicates its largest absolute correlation with one of the canonical functions. With each function, these marked variables are then ordered by the size of the correlation. The strongest correlations for Brand Insignificance occur with function 1. The variables- Hassle free, Shrewdness, Apathy, Triviality, Coolly, Price Consciousness and Prudence have strong correlation with function 2. So the two functions are as follows:

$$Z1 = 0.970* \text{ Brand Insignificance}$$

and

$$Z2 = 0.797* \text{ Hassle free} - 0.383* \text{ Shrewdness} + 0.377* \text{ Apathy} + 0.289* \text{ Triviality} + 0.250* \text{ Coolly} - 0.102* \text{ Price Consciousness} + 0.055* \text{ Prudence}.$$

The first discriminant function with a significant variance of 82.8% clearly acts as a tool of segmenting the sample unit into three clusters namely- value seeking women, savings conscious women and comfort seeking women.

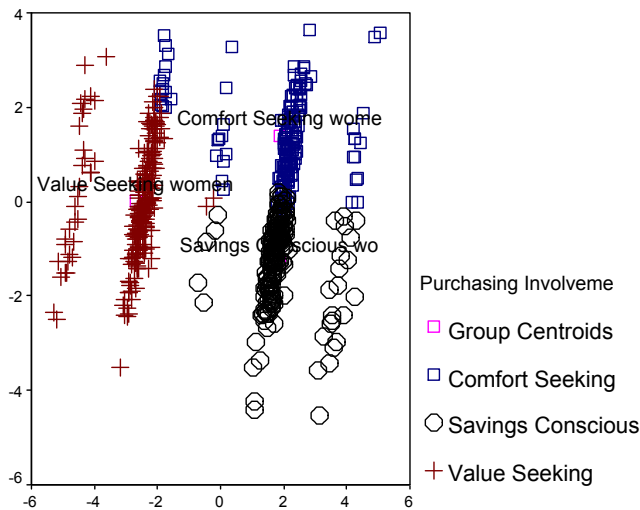


Fig. 1. Criteria segments discriminant plot for purchasing involvement

Relationship between Purchasing Involvement Segments and Purchase Decision Making of Durables

It is necessary to analyse the factors that determine purchasing involvement based segmentation. The chi-square analysis was done to find out whether purchasing involvement has impact over the influence of women at various stages of purchase decision making process.

Table 12. Chi-Square value for association between purchasing involvement segments and purchase decision making of television

S. No	Stages	Chi-Square Value	Significant Value	Significant or Not
1	Started an idea of purchase	8.355	0.594	Not Significant
2	Decided how much to spend	8.842	0.547	Not Significant
3	Gathered Information regarding Price	5.000	0.891	Not Significant
4	Gathered Information regarding Brands	18.482	0.047	Significant
5	Gathered Information regarding Features	7.065	0.719	Not Significant
6	Visited stores/showrooms	7.729	0.655	Not Significant
7	Decided on Style/Type	12.554	0.250	Not Significant
8	Decided on Size	11.785	0.300	Not Significant
9	Decided on a Specific Brand	11.038	0.355	Not Significant
10	Decided on a Specific Store/Showroom	14.592	0.148	Not Significant
11	Decided on when to buy	15.326	0.121	Not Significant
12	Decided on mode of payment	17.104	0.072	Not Significant
13	Actually went to the store/showroom and made the purchase	15.358	0.120	Not Significant

From the above table it is clear that the association between purchasing involvement segments and gathering information about various brands of television is significant.

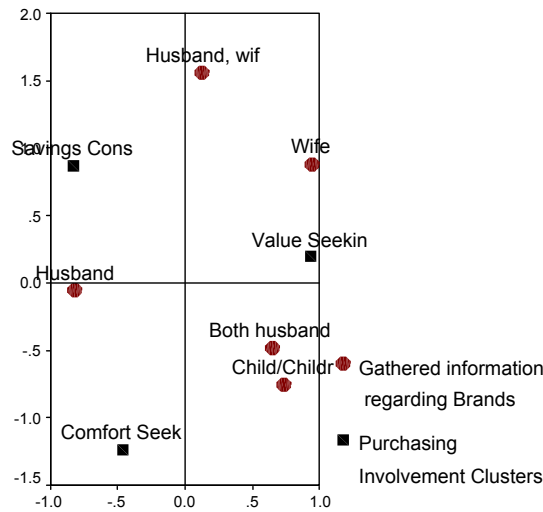


Fig. 2. Association between purchasing involvement segments and gathering information about various brands of television

The optimal scaling diagram shows that value seeking women are very active in gathering information about various available brands of television in the market while in case of savings conscious families, the husbands play a main role. There is no specific association between comfort seeking families and influence of the family members in gathering information about various available brands of television.

Table 13. Chi-Square value for association between purchasing involvement segments and stages in purchase decision making of refrigerator

S. No	Stages	Chi-Square Value	Significant Value	Significant or Not
1	Started an idea of purchase	6.675	0.756	Not Significant
2	Decided how much to spend	11.124	0.348	Not Significant
3	Gathered Information regarding Price	11.766	0.301	Not Significant
4	Gathered Information regarding Brands	14.340	0.158	Not Significant
5	Gathered Information regarding Features	11.532	0.318	Not Significant
6	Visited stores/showrooms	12.332	0.263	Not Significant
7	Decided on Style/Type	9.336	0.501	Not Significant
8	Decided on Size	11.213	0.341	Not Significant
9	Decided on a Specific Brand	13.714	0.186	Not Significant
10	Decided on a Specific Store/Showroom	17.361	0.067	Not Significant
11	Decided on when to buy	7.368	0.690	Not Significant
12	Decided on mode of payment	26.982	0.003	Significant
13	Actually went to the store/showroom and made the purchase	9.200	0.513	Not Significant

From the above table it is clear that the association between purchasing involvement segments and decision on the mode of payment (cash/installment/credit) for the purchase of refrigerator is significant.

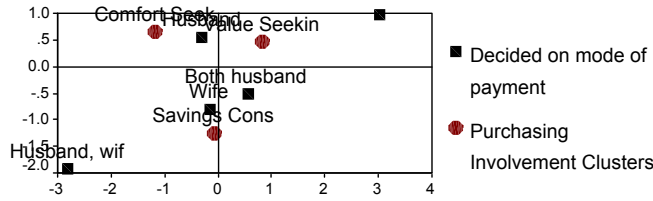


Fig. 3. Association between purchasing involvement segments and decision on the mode of payment for the purchase of refrigerator

The optimal scaling diagram shows that savings conscious women are highly involved in deciding the mode of payment while in case of comfort seeking and value-seeking families, the husband is the key person deciding the mode of payment for the purchase of refrigerator.

Table 14. Chi-Square value for association between purchasing involvement segments and stages in purchase decision making of car

S. No	Stages	Chi-Square Value	Significant Value	Significant or Not
1	Started an idea of purchase	8.640	0.567	Not Significant
2	Decided how much to spend	9.217	0.512	Not Significant
3	Gathered Information regarding Price	9.869	0.452	Not Significant
4	Gathered Information regarding Brands	16.988	0.075	Not Significant
5	Gathered Information regarding Features	19.132	0.039	Significant
6	Visited stores/showrooms	11.610	0.312	Not Significant
7	Decided on Style/Type	8.354	0.594	Not Significant
8	Decided on Size	20.697	0.023	Significant
9	Decided on a Specific Brand	12.495	0.253	Not Significant
10	Decided on a Specific Store/Showroom	15.718	0.108	Not Significant
11	Decided on when to buy	11.334	0.332	Not Significant
12	Decided on mode of payment	12.762	0.237	Not Significant
13	Actually went to the store/showroom and made the purchase	15.686	0.109	Not Significant

From the above table it is clear that stages such as gathering information about features as well as decision on size of car have significant association with purchasing involvement segments.

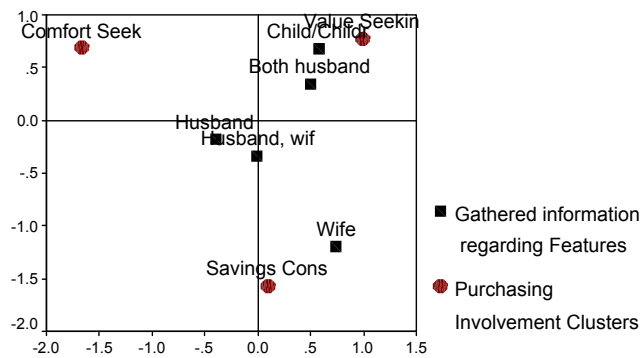


Fig. 4. Association between purchasing involvement segments and gathering information about features of cars

The optimal scaling diagram shows that savings conscious women are highly involved in gathering information about features of various brands of cars while in case of value seeking families; children are actively involved in gathering about features of cars. There is no specific association between comfort seeking families and influence of the family members in terms of gathering information about features of various brands of cars.

Conclusion

The study has assessed eight key purchasing involvement factors of women namely prudence, shrewdness, price consciousness, triviality, hassle-free, coolly, apathy and brand insignificance. Based on these key purchasing involvement traits, Chennai women can be divided into three segments: Value seeking women (41%); Savings conscious women (31%) and Comfort seeking women (28%). This implies that Chennai women are driven by value of the product and savings made by means of smart purchases. Association between demographics and purchasing involvement clusters was found to be significant only in the case of occupation, which means that there is a significant difference between housewives and working wives in terms of their purchasing involvement. Reasons attributed to this may be associated with their contribution to the family income as well as with their exposure to mass media and society. The relationship between purchasing involvement and purchase influence of women was found to be less significant in the case of durable purchases. This means that the purchasing involvement of the women was more or less the same irrespective of the type of durable purchased. Findings of this study may be the result of the fact that women are contributing more and thus have gained power. Another perspective is that decision making might be influenced by the relative expertise of individuals (French and Raven, 1959). It is possible that as more women join the workforce and engage in other activities outside of the home, their expertise into different areas may have increased. Whereas in the past, the husband may have been considered the 'expert' in many of the decision areas, the modern woman may have gained experience as well as confidence in these areas. More experiences outside of the home may lead to increased expertise in product areas. Women may be as, or more, knowledgeable in many of these areas as their spouse. This increased expertise would then contribute to her increased involvement in the family purchase decision making process of durables.

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Gradul de implicare în efectuarea achizițiilor: potențial mediator al comportamentului cumpărătorului

Rezumat

Comercianții sunt interesați să înțeleagă în ce fel implicarea cumpărătorului influențează comportamentul acestuia întrucât cunoașterea acestui fapt îi ajută să-i înțeleagă mai bine pe consumatori, să-i selecteze și să se orienteze către consumatorii care pot reacționa pozitiv la produsele sau la serviciile lor. Articolul de față investighează relația dintre gradul de implicare a cumpărătorului și influența femeilor în luarea deciziilor din familie privind cumpărarea bunurilor durabile. Segmentarea respondenților a fost realizată în funcție de factorii care influențează implicarea femeilor în cumpărare.