

# The Role of Husband and Wife in House Purchasing Decision Making (Case Study at the Lingkar Harmony Residence Housing Mataram)

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**Abstract:** *This study aims to analyse the role of husband and wife in making home purchase decisions at Lingkar Harmony Residence. This research was designed to use a qualitative approach, i.e. a case study. Informants were selected through snow ball sampling. The informants were seven married spouses and the data was analysed by utilizing coding techniques. The results suggest that the majority (six informants) of husbands are decision makers (Deciders). Also, the study reveals that there is a shift in the role of the husband, generally the husband has an intellectual role and the wife has an expressive role in the family. Last but not least, this study shows both roles are mixed as husbands play in both roles. This study provide usefull managerial implications for recidential developers in developing future marketing plans.*

**Keywords:** Purchasing decisions, consumer behavior, division of roles in the family household preference agreement, household conflict resolution

## 1. Introduction

One of the capital in achieving success for a company or marketer is understanding the consumers. An important understanding of consumers is the answer to why they buy and how they buy products. An understanding of consumers of various factors will help producers or companies know purchasing behavior that is both individual and collective or organizational. Most of the purchases of goods that occur in the community such as food, housing and transportation are to be consumed together. Collective consumer purchasing behavior that gets a lot of attention is family purchasing decisions (*family decision making*). The family has its own structure and is complex, with each family member playing its role. A family in decision making, each member or several members in the family play their respective roles, that role is *Initiators, Influencers, Deciders, Buyers, dan User* (Kotler, 2005).

In a nuclear family (nuclear family) must consist of father, mother, and one or more children. Greater authority in making purchasing decisions in the nuclear family is in the hands of father and mother or husband and wife (Solomon, 2009). Who has a greater role in making purchasing decisions between husband and wife? This is indeed interesting to study because there are factors that influence purchasing decisions, one of which is cultural factors. According to Plus & Co (2002, dalam Dina, 2012), mothers in the United States control about 80 percent of household expenditure or about 1.6 trillion US dollars or Rp. 16,000 trillion. Meanwhile, in his book Sciffman dan Kanuk (2010), the results of research revealed that in Chinese culture, purchasing decisions are usually balanced between husband and wife (joint) or more dominated by husband (husband dominated). But in larger cities usually more purchasing decisions are made together (*joint*). One of the factors that determines whether it is decided jointly or not is Sex-role stereotypes which are dependent on masculinity

and femininity of a product. A survey in Jakarta by Nielsen Media Research (2003) in Dina (2012) that the phenomenon that occurs in Indonesia regarding mothers in the city of Jakarta is around 60 percent. Housewives apparently have one to 2 credit cards, 52 percent shop using credit cards, and 80 percent have shopped overseas. According to this fact, the average purchasing power or purchasing power of women is actually greater than that of men, so women are often referred to as The World's Largest Market Segment. Especially for home purchases, in two states in India, Punjab and Haryana, shows that the purchase of a house is in the hands of the husband, then the wife who buys household supplies. The study also revealed that wives "agreed" that houses should be provided by husbands (Gupta, 2012). Meanwhile, Iswantoro & Anastasia (2013) revealed that the purchase of a house with a credit system by 100 married couples in Surabaya is determined by who has more income between husband or wife. However, when examining what factors influence consumer behavior in purchasing decisions, Ghoni & Bodroastuti (2017) find that cultural factors in the family have a positive and significant effect on consumer behavior in home purchases. According to Kotler and Armstrong (2008), marketers need to understand how family members behave in making purchasing decisions as a collection of individuals who have diverse needs that are different from each other. Families make a number of purchases, needs that are considered normal are like daily necessities, while purchases that are very important are like choosing a house. Therefore, it is important to see how the role of husband and wife at the Circle of Harmony Residence in making home purchase decisions as intended in this study.

## 2. Literature Review

According to Kotler & Armstornng (2008) purchasing decisions are a stage in the buyer's decision-making process where consumers actually buy. Decision making is an

activity of individuals who are directly involved in obtaining and using the goods offered. There are several consumer behavior factors that influence the process of purchasing decisions according to Kotler (2005), namely cultural factors, social factors, personal factors and psychological factors. One of these factors can have a greater influence than other factors. After being influenced by the factors above, before the stage of making a decision to buy, consumer behavior in making purchasing decisions goes through five stages, namely: introduction of needs, information seeking, information evaluation, purchase and post-purchase (Engel et.al, 1994). The process of purchasing decisions is not only based on various factors that will affect the buyer, but is also based on the role in the purchase and decision to buy, the role is *Initiators, Influencers, Deciders, Buyers, dan User* (Kotler, 2000). The family is the most important consumer purchasing organization in society, and has been extensively studied. Marketers are interested in the role and relative influence of husbands and wives in purchasing various kinds of products and services. These roles and influences will vary greatly in different countries and social classes (Ishak, 1992). According to Mangkunegara (2002) family is the smallest unit of society whose behavior greatly influences and determines decision making. According to Simamora (2008) each role carries a status that reflects the public's appreciation. Role consists of activities that are expected to be carried out by someone. Each role has status. People choose products that communicate their roles and status. Family types in Solomon (2009) there are two, namely: *Nuclear family* dan *Extended family*. outline, Davis & Rigaux (1974 in Sciffman & Kanuk, 2010) has identified that the structure of decision making in the family can be grouped into four types: *Wife dominant decision, Husband dominant decision, Syncratic decision, Autonomic decision*. Based on this, there are four factors that determine whether it will be decided jointly or not (Sciffman & Kanuk, 2010), that is : *Sex-role stereotypes, Spousal resources, Experience, Socioeconomic status*. An agreement occurs if all members agree to a predetermined decision, but if there is disagreement between family members the decision taken must be accommodative to ensure that all parties are satisfied. The table below is a description developed by Davis (1976) about the strategies used by families in achieving joint decisions.

Gambar 1: Strategy in Conflict Resolution

Type of decision	Strategy	Ways of Implementing
Consensus (Family members agree about decision)	Role Structure	
	Budgets	The Controller
	Problem Solving	The Expert The Better Solution The Multiple Purchases
Accommodation (Family members disagree about decision)	Persuasion	The Irresponsible Critic Reminine Intuition Shopping Together Coercion Coalitions
	Bargaining	The Next Purchase The Impulse Purchase The procrastinator

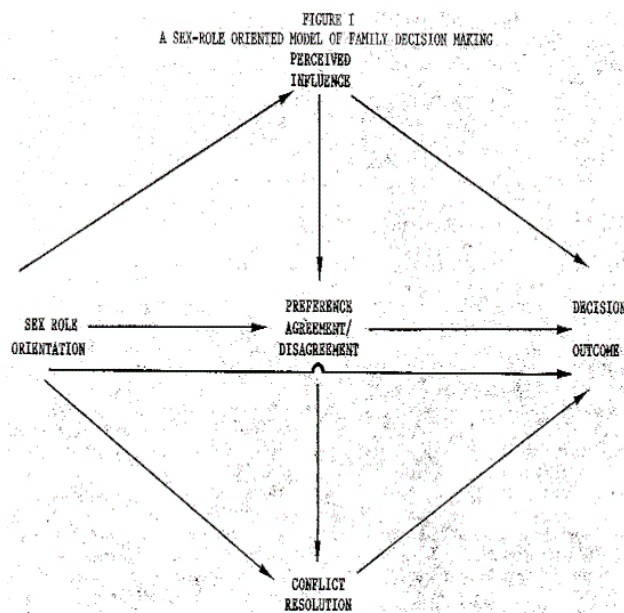
Source: Davis (1976)

Furthermore, the influence of purchases can determine the role of husband and wife. The most important classification based on the influence of purchasing determines the instrumental versus expressive role in family purchases. Historically, husbands have been associated with instrumental roles and wives with expressive roles. The instrumental role is related to performing tasks that help the group make the final buying decision. Decisions about budget, time and product specifications are very important. Expressive roles facilitate the expression of group norms and provide groups with social and emotional support. Decisions about color, style, and design are expressive roles because they reflect group norms(Baran, 2010).

### 3. Research Methods

This study adopts a qualitative approach and specifically leads to the use of case study methods. Lincoln and Guba in Pujosuwarno (1992) states that a qualitative approach can also be called a case study that is in-depth and detailed research on everything related to the subject of research.

The focus of this research is based on the framework proposed by researchers as follows:



Picture 2: Framework Research  
Source; Qualls (1984)

To answer the focus of the study, as the main data source, researchers interviewed informants who were as many as seven couples. The informant was determined by two stages, first through the Purposive Sampling technique by selecting the head of the Neighborhood Unit as the initial informant. After the first stage, the researcher conducted the Snow Ball Sampling stage by asking for recommendations from the first informant regarding who the next informant had credibility and was suitable for answering research questions, the Snow Ball stage took place until the sixth informant and ended with the seventh informant because the collected interview data was considered meet the research criteria. The interview activities were carried out unscheduled but based on the willingness of the time from the informants who had made prior appointments with the

researcher, and the time needed for the interview was on average for one and a half hours. Then the data analysis technique used is the Coding or coding technique where the interview data (transcript) will be compiled using codes (coding). To conduct a detailed data analysis process, the researcher refers to the flow of steps offered by Strauss dan Corbin 1990 (in Poerwandari, 2005) that is Open Coding and Axial Coding.

## 4. Research Findings and Discussion

### 4.1 Household Influences

Research findings from Household Influences which are factors that influence purchasing decisions in this case are the decision of husband and wife to buy a house at Lingkar Harmony Residence which has four categories including Cultural Factors, Social Factors, Personal Factors, and Psychological Factors (Kotler, 2005). Based on the results of the analysis by doing Descriptive Coding, the researcher only summarizes the message from a small part of qualitative data in a short word or phrase (Saldana, 2009).

a. **Cultural Factors**, category Cultural factors: Cultural factors of the informants in this study are influenced by the sub-culture of Religion and racial groups and social classes. The informants looked more on the basis of the similarity of religion so as to create common habits. Then, because the occupants of the Harmony Circle are mostly immigrants, the informants are influenced by the racial group that will turn to the environment, the majority of which are from outside Lombok, namely Java. As expressed in the dialogue with informant 1 (N1), husbands and wives agreed to say, "The cultural influence is because there were coworkers together from Jakarta but now he has moved. At first it was like that, because we both don't know how in the security matrix yet, so look for the same one so that it makes it delicious right". **[Race Group (Identity similarity)]** Dialogue with N1, Cultural Factors N1 informants are influenced by sub-cultures of racial groups (ethnic identity). Then the dialogue with informant 4 (N4), the husband said, "My parents' demand for housing with a religious environment, now it happens that here the neighbors are indeed on average during prayer times at the mosque, like that my parents want" **[Religious]**. Dialogue with N4. Cultural factors of N4 informants are influenced by religious sub-culture. Likewise with informants 5 (N5) and informants 6 (N6) and other informants the majority acknowledged Cultural Factors were more influenced by the Sub-Culture of Identity and Religious Similarity.

b. **Social factors**, family has a very strong influence on social factors. It is seen that decision makers are oriented to the needs of family members, both their wives, children, and parents. As expressed in the dialogue with informant 2 (N2), the husband said, "Besides this, when I bought it, I just got married, so I want my wife to be happy at a decent home.". **[Family Orientation]**. Then another informant also stated the same thing, "I chose here clearly because of the request of family members **[Family Orientation]** (N4). "Yes my wife wants a rather large house because of three children and there is a plan to invite my mother at that time" **[Family Orientation]** (N5). "The family's family, for my wife. I am not the type of person who likes to go along with friends, there is almost no intervention from anyone's

influences, I buy for my wife so we are happy to live together" **[Family Orientation]** (N6). The majority of informants are oriented to the needs of family members, while other influences that are not too striking are the influence of the reference group and the influence of roles and status in society as expressed by informants 2 (N2) which are influenced by role and status factors in society, "Yes, just say like this, because my wife is a doctor, so at least to maintain the image, the doctor must live in good housing" **(Roles and status in society)**. Then the informant 7 (N7) who was influenced by the reference group factor said, "They also live in Graha Majapahit, which is good, our time in ordinary housing, we will be ridiculed later, we must compete" **(Reference Group)**.

c. **Personal Factors**, selection of Harmony Circles by majority informants on the basis of lifestyle with elite or luxurious homes. As expressed in the dialogue with informant 2 (N2), "Where we live reflects who we are. So for me and my wife's child, I want to be here. So I want to reflect that I am able to make my family happy with one of them providing a good place to live" **[Lifestyle]**. **Informant 4 (N4) also has similar reasons related to personal factors heavier in lifestyle as expressed in the interview**, "Lifestyle, yes, my child wants a second-floor house because here it is crowded so it can use two floors, my child is again the girl who wants a cool house he said" **[Lifestyle]**. This lifestyle factor can be caused because the informants consider the Lingkar Harmony housing as luxurious housing because it is viewed from the architecture, price, and facilities offered. An example is the acknowledgment from informant 6 (N6) which acknowledges that the architecture of Harmony Ring has advantages, "Life style can really work, I used to choose it there because only there was a model of a nice house at almost the same price in other housing" **[Lifestyle]**.

d. **Psychological Factors**, the majority of Psychological Factors that affect the purchase of houses in Harmony Circle related to the motivation for Psychogenesis needs or the need for recognition, appreciation, and also the Biogenesis's needs, namely the need for feeling safe and comfortable. Informant 1 (N1) stated, "Yes, mas, if I am more on security and comfort, so that we feel at home there is no feeling of worry." **[Biogenesis Needs (Security and Comfort)]**. Informant 1 wanted more if they felt safe and comfortable living in the Harmony Circle. Whereas informant 2 (N2) was more interested in getting awards and recognition which were Psychological needs as revealed in the interview, "So I want to reflect that I am able to make my family happy." **[Psychogenesis Needs (Recognition, Award)]**. As with informant 6 (N6) and informant 7 (N7) who have two motivations, Biogenesis and Psychogenesis, in their interview, they said, "There (Lingkar Harmony) is really delicious, safe and secure, the environment is really good, **[Biogenesis Needs (Security and Comfort)]**.(N6). "For good homes, we are proud to invite friends to play at home or make an event like that" **[Psychogenesis Needs (Recognition, Award)]** (N6). Then, "Up our prestige if people know our house is good or our house is expensive. Especially if there is a family from Sumbawa coming in, the Sumbawa people are high in prestige, so we talk about it in the village if it is our luxury home. **[Psychogenesis Needs (Recognition, Award)]**(N7). "Moreover, there is a security guard that is more secure, we



are not afraid of theft or anything [Biogenesis Needs (Security and Comfort)](N7).

4.2. Preference Agreement

Then it can be seen the division of roles in the family from the informant. Seven couples / informants were interviewed, the result of which five of them had the Sex-role Stereotypes decision-making type with Husband Dominant Decision. Then one partner with a joint decision or Spousal Resources, namely by the informant 1 (N1). From this fact, it can be interpreted that decision makers related to the purchase or selection of Harmony Circle as a place of residence are in the hands of their husbands (Husband Dominant Decision). While the wife acts more as an influencer or influences in the final decision making. In addition, there is also the role of children and parents as initial initiators in choosing a place to live. As in the table below.

Table 1: BasedRole Sharing Preference Agreement

The Results of the Like Fact P2 / Preference Agreement		
Information: 7 families / informants		
Informant	Category	Description of Role
1) Informant N1	Spousal Resources	Initiator: husband, Influencer: Wife Decider: Together Buyer: Husband User: Together
2) Informant N2	Sex-role Stereotypes (Husband Dominant Decision)	Initiator: Husband Influencer: Husband Decider: Husband Buyer: Husband User: Together
3) Informant N3	Sex-role Stereotypes (Husband Dominant Decision)	Initiator: Husband Influencer: Husband Decider: Husband Buyer: Husband User: Together
4) Informant N4	Experiences (Autonomic Decision)	Initiator: Children and Parents Influencer: Wife Decider: Husband Buyer: Husband User: Together
5) Informant N5	Sex-role Stereotypes (Husband Dominant Decision)	Initiator: Together Influencer: Wife Decider: Husband Buyer: Husband User: Together

6) Informant N6	Sex-role Stereotypes (Husband Dominant Decision)	Initiator: Husband Influencer: Husband Decider: Husband Buyer: Husband User: Together
7) Informant N7	Sex-role Stereotypes (Husband Dominant Decision)	Initiator: Together Influencer: Wife Decider: Husband Buyer: Husband User: Together

4.3. Household Conflict Resolution

Household Conflict Resolution, how to resolve conflicts in relation to the purchase or selection of houses in Harmony Circle using a Problem Solving Strategy. Families that use it are families with the Extended Family type, the fact that researchers found that in resolving conflicts related to the selection of houses to be occupied, informants used the Problem Solving Strategy, namely decision makers based on the wish list of family members. Decision makers are husbands who try to choose a house that is able to meet the needs of their family members. Based on research conducted on seven married couples, only two families had conflicts in choosing Harmony Circle as a place to live and both were Extended Family types.. Informant 4 (N4) in the interview said, "Yes there are discussions while we study, the difficult ones are looking for what fits all of these members' needs. so the processes until finally this problem solving strategy is decided right, because we are looking for the best all here" (Problem Solving strategy). Then the informant 5 (N5) also stated, "Yes my wife wants a rather large house because of three children and there is a plan to invite my mother at that time. My first child in the 5th grade at that time wanted a house that was good to play in roller skates, then don't that many people pass by, yes based on that recommendation, incidentally here it is suitable, yes already" (Problem Solving Strategy). The two informants who had the conflict did indeed look compatible with the Problem Solving Strategy considering that the two informants were oriented to the Husband Dominant Decision, so the role of husbands as decision makers in resolving conflicts preferred strategies to meet the needs or demands of family members regarding the preference for housing.

Table 2: The Role of Husband and Wife in Purchasing a Harmony Circle House

Role of Wife Husband in Home Purchase Decision Making in Lingkar Harmony Residence													
TEMA	Household Influences				Preference Agreement				Household Conflict Resolution				
Category	Factor Culture	Faktor Sosial	Social Factors	Psychological Factors	Spousal Resources	Sex-Role Orientation	Experience	Socio-economic Status	Role Strategy	Budget	Problem Solving	Persuasive	Bargaining
Sub-category	•Religion •Group Race	•Family •Group Reference •Roles and status in the Community	Lifestyle	Motivation (Psychogenesis and Biogenesis)		Husband Dominant Decision	--	--	--	--	Better Solution	--	--
Data Obtained Through	Interview (Main)				Observation (Secondary)								

## 5. Conclusion and Sugestions

The majority of residents in the Harmony Circle have families either the family type Nuclear family or the Extended family. During the purchasing decision process, the role of decision maker is a husband or dominant decision Husband. Decision making in occupying a house in the Harmony Circle occurs at the initial stage of the family life cycle. The role of the husband as the decision maker in purchasing a house at the Lingkar Harmoni is not approved by the origin of the family. The husband's role is not only as a decision maker or determinant, a small portion of all informants, a husband (determinant) as well as a Intiator, Influencer, Buyer, and User. In addition, in other determinants, most of the informants, husbands (Determinants) have a very strong role as Influencers and the role of children as Initiators. Husband as a Decider or decision maker for purchasing or choosing a house in the Harmony Circle is influenced by cultural factors, social factors, personal factors, and psychological factors. The four factors affect the husband (Decider) simultaneously and chain. Of the four factors, the results of the analysis reveal that psychological factors are the biggest ones affecting the husband (Decider). Most of the psychological factors that influence the husband (Decider) are motivations which are divided into two, namely the motivation of psychogenis needs (need recognition, appreciation) and biogenis (need a sense of security and comfort). In the process, only a small part of the conflict is found in the family regarding the choice of which house to occupy. Of the seven families, only two families that are Extended families have conflicts. Husbands as decision makers carry out problem solving strategies through settlement among family members to achieve better decisions. The effect of the purchase illustrates a change in the type of role of the husband in the family. Generally, husbands have instrumental roles that carry out the task of helping families make final decisions about budget, time, and product specifications. Whereas the Experative role provides the family with social and emotional support about color, style, and design generally played by the wife. The results of the study prove the existence of changes and mixed roles in which husbands act as both instrumental and expressive. Therefore, for developer companies to be able to do marketing with the right target, for example using a reference from this study, the developer is marketing to children and wives, so that they will influence their husbands to decide on purchasing the Harmony Ring. Furthermore, it can use persuasive marketing communication to create a positioning that the Harmony Circle has an elite and luxurious architecture in the minds of prospective consumers.

## 6. Suggestions

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