

Decision Making and Decision Conflicting Styles of Women

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ABSTRACT

This paper is aimed at focusing the women's decision making styles and role of personality traits / attitudes in determining the decision making styles. The conflicting resolution styles between husband and wife in the families of the respondents in respect of making the decision towards purchase of consumer durables are also explored here. The relationship between decision making styles and socio-economic status of the women is also evaluated empirically. Before going for the full fledged analysis, the collected data measuring personality traits / attitudes and decision making styles, are first subjected to reliability / item analysis in order to ascertain the validity and reliability scale items. After determining the validity and reliability of scale items, the data are then subjected to Principal component method of factor analysis in order to explore the underlying characteristics (also called as dimensions) of personality traits / attitudes and decision making styles. The major factors underlying these two attributes are then used in the further analysis. The status of personality traits / attitudes and decision making style is ascertained by descriptive analysis of the scores of the extracted factors. The score of each factor is obtained by averaging the scores of the high correlated actual items with that factor. The relationship of socio-economic status with personality traits / attitudes and decision making styles as well as with conflicting decision making styles is evaluated by comparing the mean perception level across sub-groups under each socio-economic variables. The personality traits / attitudes and decision making style factor that differentiate between non-working and working women is explored by discriminant analysis. The effect of personality traits on decision making styles of the women is analyzed by canonical correlation analysis. The results of the analysis are tabulated and interpreted hereunder.

I. PREAMBLE

In the World, India is identified as a country of great tradition, filled with social customs and norms which exert a firm grip over the behaviour of every individual. Women, who constitute more than half of the total Indian population, are one of the most important and dynamic human being and their role in the socio-economic development of country, is unquestionable. Though, the prosperity and growth of a nation depends on the status and development of women and they are the companion of men gifted with equal mental capacities as quoted by Gandhiji in his writing "Young Indian" in 1918, they are deprived and long neglected sections of the Indian society.

As stated by Jawaharlal Nehru, "to awake people it is the woman who must be awakened". Once she is on the move, the family moves, the village moves and the nation moves. It is a general fact that women are not lower than men in terms of intelligence, thinking, imagination, attitudes, courage and activities. Women contribute to the most of the duties and responsibilities of the family but are hardly empowered to participate in decision making process.

However, gradually with the passage of time, with increase of literacy level among women, the concept of “working women”, i.e., a woman who works outside her home for a wage or salary came into existence. The concept of working for salary has helped the woman to come out of the domestic activities and they have begun to take up professional roles outside their homes. Their roles outside their homes helped them to realize their potential, to broaden their outlook and to create a new meaning in their lives. At present, the presence of women is felt and experienced in the family after they have come out with an earning member.

These changes in the family due to education and economic independence of women have affected the traditional system and brought some structural changes in the status and roles of women in the family. One such role is their involvement in family decision making process. Decision making process involves a decision maker, an environment in which the decision maker must operate on a set of ways and means available for accomplishing a goal. Decision making directs the things to happen rather than letting it to happen.

Many important economic decisions in the households, like residential location, buying insurance, buying a new car, investing in stocks and school selection for children’s education, are often made by more than one member rather than by individuals in the families. Effective decision making with coordination of family members help to achieve the desired goals. So, any decision making process on important matters is based on combined preferences of the household members. As the family has been identified as the most important decision making and consumption unit, identifying the family members who have more influence on decision making to purchase household items has attracted the interest of marketers and marketing academics over the years.

The business people, who want to sell their products, have to identify consumers’ needs and wants accurately and to develop products and services in such a way that they should satisfy them. Only by gaining a deep and comprehensive understanding of consumer behaviour, the marketers can achieve their goals. In the present highly competitive world where seller market becomes buyer market, it is imperative for firms to understand the consumers’ needs and the environment in which they take decisions. In Indian families, the purchase of a durable product is an important occasion and family members are involved in the decision to purchase durable products. So, family should be considered as a decision making unit and a buying centre for recognizing product needs, obtaining information, evaluating product features and finally deciding on product selection.

However, today, major changes in the life style and role of every member of the contemporary household reveal that there is a need to re-define the internal dynamics of household decision making. Traditionally, family heads are seen to be the purchasing agents for the household items (particularly durable items) as the women in the household often refrain from involving in the decision making process due to their increasing participation in the family work force. However, there is shift in the women’s role from just family work force to overall family management and they have now started playing the role of “buyers” for the entire household. Even in those households, where women do not work, they are involved with their husbands in decision making process and sometimes they are dominant group in decision process. So, the present research work is undertaken empirically to evaluate the role of working and non-working women in buying decisions for household consumer durable goods.

II. MATERIALS AND METHODS

The scope of the present study is examining the perceived role of women in buying decisions for household consumer durables empirically. The perceptions of both working and non-working women are considered for study. The selection of sample respondents for survey is confined to Erode district.

OBJECTIVES OF THE STUDY

The objectives framed for this study are:

- To study the general decision making styles (pattern) of women in Erode district.
- To identify the relationship between general decision making styles and socio-economic characteristics of women in Erode district.
- To compare the general decision making styles between non-working and working women
- To ascertain the purchase decision conflicting styles of women in Erode district.

PERIOD OF THE STUDY

The period of the study here is the period of survey starting from February 2011 to April 2012.

HYPOTHESES

- The following null hypotheses are framed based on the objectives for the present study.
- There is no significant relationship between decision making styles and socio-economic characteristics of women in Erode district.
- There is no notable difference in the decision making styles between non-working and working women
- The purchase decision conflicting style of women is independent of their socio-economic characteristics.
- The purchase decision conflicting styles do not differ between non-working and working women.
- There is no remarkable difference in brand awareness and brand selection skills between non-working and working women.
- The role of women in decision making process for buying household consumer durables is not related to their working status.
- There is no significant relationship between personal attitudes and decision making styles of women.
- The selection of products for family and family members is unrelated to decision making styles of women.
- There is no significant relationship between decision making styles and product selection criteria among women.

III. METHODOLOGY

The methodological aspects of the study such as selection of area, selection of sample, statistical techniques used for the analysis of data are given hereunder.

STUDY AREA

The present study covers the Erode district as the study area. The Erode district is selected as the study area based on the time and cost factors as the domicile of the researcher is located in this district.

SAMPLE SIZE AND SAMPLING DESIGN

The Sample size of the present study is 600 women in Erode District. They are selected by using non-probability convenience sampling technique as identifying the total population is not possible. The convenience sampling is used when the sample population is large and it is impossible to include every individual. Further, this technique is used as target population is available at accessible location close to the proximity of the researcher. Moreover, data collection by selection of sample using this technique is fast, inexpensive, easy and the subjects are readily available.

DATA COLLECTION

This study is based mainly on primary data. The primary data are collected from the household women as well as from working women in the Erode district. The interview schedule instrument is used to obtain the perception of women about their role in buying decisions on household durable purchase. The collected data are qualitative in nature and for analysis purpose, the collected information are assigned with quantitative values. A Likert type (5-point & 3-point) scale is adopted to measure the product selection for family, personal attitudes and traits, decision making styles, conflict resolution style, product selection and factors influencing the product preference.

The number of items in the scale are 8 for measuring product selection for family, 20 items for personal attitude and traits, 19 items for decision making styles, 8 items for conflicting resolution style between woman and her husband on joint purchase decision in family, 10 items for measuring product selection criteria and 15 items for identifying the perceived factors influencing the product preference. In addition to the above mentioned measurement scale items, the interview schedules are also included with questions for obtaining general information of the sample respondents. Though the main analysis in this research work is purely based on the primary data, the secondary information from articles and papers pertaining to role of women in decision making process towards purchasing household products published in different journals and magazines are also used.

STATISTICAL TECHNIQUE USED

To analyze the primary data collected from the survey, the statistical techniques viz., descriptive statistics, cross tabulation with chi-square test, t-test for independent sample and one way ANOVA, Reliability / Item analysis, Principal component Factor Analysis with Varimax rotation, Canonical correlation analysis and Linear Discriminant analysis are used. The details of the analysis are given hereunder.

DESCRIPTIVE ANALYSIS

The descriptive statistics such as mean and standard deviation are calculated to ascertain mean level of perception and degree of consistency in perceived status of the sample respondents.

The formula for Mean

$$\bar{X} = \frac{\sum X_i}{n}$$

Where, X_i is value for 'ith year 'n' is size of the entire sample or a sub group of the sample.

The formula for Standard deviation

$$\sigma = \sqrt{\frac{\sum X_i^2}{n} - (\bar{X})^2}$$

Where, X_i is the value for 'ith year and 'n' size of the entire sample or a sub group of the sample and $\bar{X}$ is mean score for all the respondents.

CROSS TABULATION ANALYSIS AND CHI-SQUARE TEST

The cross tabulation analysis is used to calculate the joint frequency distribution of cases based on two or more categorical variables. Displaying a distribution of cases by their values on two or more variables is known as contingency table, or simply cross tabulation analysis and is one of the most commonly used analytic methods in the social sciences. The statistical significance of the joint frequency distribution can be evaluated by chi square statistic. The significant chi-square value indicates that the two variables in the cross tabulation analysis are statistically associated with each other. The percentage values are calculated to compare the relative frequency of each level of opinion across the categorical variables. The formula for calculating chi-square value is given hereunder:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

Where,

χ^2	=	Chi-square value
O	=	Observed frequency
E	=	Expected frequency

INDEPENDENT SAMPLE T-TEST AND ONE WAY ANOVA (F TEST)

The significance of difference in mean perception levels between any two groups is evaluated using independent sample t-test. One way ANOVA or simply called as F test is used to find out the difference in mean opinion levels when the number of comparable groups is three or more than three.

The formula for Independent sample t-test

$$t = \frac{(\bar{X}_1 - \bar{X}_2)}{\sqrt{\left(\frac{\sigma_1^2}{n_1} + \frac{\sigma_2^2}{n_2} \right)}}$$

Where,

$\bar{X}_1$	=	Mean of the group 1
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$\overline{X}_2$	=	Mean of the group 2
σ_1^2	=	Variance of the group 1
σ_2^2	=	Variance of the group 2
n ₁	=	Size of the Group 1
n ₂	=	Size of the Group 2

The formula for F test

$$F = \frac{S_B^2}{S_W^2}$$

Where,

F	=	Ratio of variance (F Value)
S_B^2	=	Between group variance
S_W^2	=	Within group variance

RELIABILITY / ITEM ANALYSIS

The internal consistency of the items in the scale measuring personal attitudes / traits and decision making styles is evaluated by reliability / item analysis. The reliability analysis calculates ‘item to total correlation’, ‘alpha if deleted’ and ‘overall Cronbach’s alpha coefficient’. The Cronbach’s alpha coefficient is widely used as measure to find out the reliability and consistency of the items in a scale. The Cronbach’s alpha coefficient of 0.70 and above are considered as reliable and consistent in the acceptable level. George and Mallery (2003) provide the following rules of thumb: “> 0.90 – Excellent, > 0.80 – Good, > 0.70 – Acceptable” (p. 231). As a rule of thumb, the cut-off value for item to total correlation is 0.30 and above, and alpha if deleted value should be less than overall Cronbach’s alpha coefficient for any item to be retained in the scale. However, alpha if deleted value is less than overall Cronbach’s alpha, and item to total correlation is a bit less than 0.30 (≥ 0.25), then the item can be considered for retaining in the measurement scale.

FACTOR ANALYSIS (PRINCIPAL COMPONENT ANALYSIS)

The principal component method of factor analysis with varimax rotation is used to identify the underlying dimensions of personal attitudes and traits and decision making styles. The factor analysis first produces eigen value, proportion of explained variance of underlying factors (underlying dimensions). Any factor extracted by the analysis is considered to be a valid factor if its eigen value is above one based on the most commonly used criterion, which is known as Kaiser’s criterion. The factor loadings (each item’s correlation with valid factors) obtained from factor analysis are used for identifying actual characteristics of the underlying factors. Generally, an item belongs to one factor if its loading with that factor is 0.40 and above.

CANONICAL CORRELATION

The canonical correlation analysis is also a multivariate technique, which is adopted in the present study to find out the relationship between two sets of variables. Here, the first set is considered as criterion set and second set is predictor set. In the present study, the variables in the predictor set are socio-economic variables and personal attitudes / traits while decision making styles, product selection and product preference are the variables in dependent set.

DISCRIMINANT ANALYSIS

To identify whether there is any difference in personal attitude / traits and decision making styles, conflict resolution styles between working and non-working women, discriminant analysis is used. The discriminant analysis is a multivariate technique used to identify the difference in groups relative to linear composite of variables in the independent set. That is, this technique is used to find out power of one or more variables in the independent in discriminating the groups in the dependent, here working status of women.

The discriminant analysis first provide the results of the Chi-square test of successive roots (functions) to show which discriminant canonical function gives better discrimination (better power of differentiating the groups). The number of successive roots tested by the analysis is the number of groups less than one in the dependent variable. The standardized canonical coefficients and structure correlation matrix produced by the analysis are used to bring out the significant variables in the independent set with predicting power.

The standardized canonical coefficients are like standardized beta coefficients in the multiple regression analysis, which are comparable across variables and help to identify the degree of predicting power. On the other hand, the structure matrix, which is the correlation between discriminant function and each one of the variables in the independent set, help to identify the extent of relationship between the variable and discriminant function. That is, it helps identify the relative importance of each predictor variable in discriminating the groups.

IV. RESULTS AND DISCUSSION

Table 4.1 shows the distribution of the women in the sample (sample respondents) based on their socio-economic profiles. It can be observed from the table that the women in the age group of 26-35 years are dominant in the sample (33.5%) followed by those with age between 36-45 years (31.8%), up to 25 years (24.5%). The women in the sample aged above 45 years are just 10.2 per cent. The level of education is SSLC for most of the respondents (43.8%). However, post-graduated women also comprises substantially in the sample (29.0%). However, the secondary educated and graduates constitute 13.2 per cent and 14.0 per cent of the total sample respectively.

SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS

PROFILE	NUMBER OF RESPONDENTS	% TO TOTAL
Age (in Years)		
≤ 25	147	24.5
26 – 35	201	33.5
36 – 45	191	31.8
> 45	61	10.2
Education		
SSLC	263	43.8
Secondary	79	13.2
Graduates	84	14.0
Post-Graduates	174	29.0
Employment Status		
Unemployed	356	59.3
Employed	244	40.7
Family Income		
Up to Rs.5000	149	24.8
Rs.5001-10000	203	33.8
Rs.10001-15000	83	13.8
> Rs.15000	165	27.6
Both Employed		
Yes	244	40.7
No	356	59.3
Family Type		
Joint	247	41.2
Nuclear	353	58.8
Location (Area of Residence)		
Rural	324	54.0
Semi Urban	192	32.0
Urban	84	14.0
Total Sample	600	100.0

Source: Primary Data.

TABLE NO 1

When distributed by employment status, it becomes apparent that 59.3 per cent of the women in the sample is housewife while the remaining 40.7 per cent are employed. The family income is up to Rs.5000 for 24.8 per cent of the women in the sample while it is between Rs.5001-10000 for 33.8 per cent, Rs.10001-15000 for 13.8 per cent and above Rs.15000 for 27.6 per cent of total sample. In 40.7 per cent of the families of the sample respondents, both spouses are employed. The women from nuclear families are dominant group in the sample when distributed by family type. This group comprises 58.8 per cent of the sample. Further, more than half of the respondents (women in the sample) are residing in rural (54.0%) areas followed by those belong to semi-urban and urban areas constitute 32.0 per cent and 14.0 per cent of the sample.

PERSONALITY TRAITS

Before evaluating the decision making styles and conflicting resolution styles of women, their personality traits is evaluated in order to ascertain whether the decision making and conflicting resolution styles are influenced by their personality traits or not. To measure the personality traits among women, a scale comprising 20 items with Likert type 5-point values ranging from “strongly disagree” to “strongly agree”, “disagree”, “neither disagree nor agree” (neutral) and “agree” in between, is included in the interview schedule. For the purpose of analysis, the qualitative values are coded as 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree and 5 for strongly agree. The data on personality traits thus collected are first subjected to reliability / item analysis to substantiate the validity and reliability of the data as data are eligible for actual analysis only if they are reliable (internal consistency among the measurement items).

The reliability / item analysis calculates Cronbach’s alpha as the parameter for identifying internal consistency of the items in the scale. Cronbach’s alpha reliability coefficient normally ranges between 0 and 1. The closer Cronbach’s alpha coefficient is to 1.0, the greater the internal consistency of the items in the scale. George and Mallery (2003) provide the following rules of thumb: “ $\alpha > .9$ – Excellent, $\alpha > .8$ – Good, $\alpha > .7$ – Acceptable, $\alpha > .6$ – Questionable, $\alpha > .5$ – Poor, and $\alpha < .5$ – Unacceptable”. After validating the internal consistency of the scale items, the data are subjected to principal component method of factor analysis to find out underlying dimensions of personality traits (i.e., major personality traits among women). The results of the reliability / item analysis for personality traits measurement scale are given in Table 4.2.

An observation of the table shows that overall Cronbach’s alpha reliability coefficient for all 20 items in the measurement scale is high at 0.8168. This has exposed that all items in the scale measuring personality traits of the women internally consistent with each other.

**RESULTS OF RELIABILITY / ITEM ANALYSIS FOR ITEMS IN THE SCALE
MEASURING PERSONAL ATTITUDES / TRAITS**

Item No	Item Description	Item to Total Correlation	Alpha if Deleted
1	I never hesitate to go out of my way to help someone in trouble	0.2748	0.8145
2	At times I have really insisted on having things my own way	0.3071	0.8130
3	I have never intensely disliked anyone	0.4463	0.8056
4	I am always willing to admit it when I make a mistake	0.4840	0.8039
5	If I don't know something, I never mind admitting it	0.4615	0.8047
6	I am a good listener regardless whom I am talking to	0.3515	0.8107
7	I never thought of letting someone from punishment for his/her wrong doings	0.4134	0.8075
8	I am always courteous	0.3668	0.8100
9	I am excited with high risk activities	0.3962	0.8085
10	I never upset others (people)	0.3265	0.8123
11	When I play a game, the only thing that matter is winning	0.3547	0.8106
12	I love taking chances	0.2924	0.8134
13	Success is all that matters to me	0.2815	0.8141
14	I prefer situations that are not guided by the rules	0.4242	0.8069
15	I don't mind losing in most competitive situations	0.3970	0.8084
16	I am always patient with people	0.3778	0.8094
17	I like to study the evidence in detail before making choices	0.4559	0.8061
18	I like to put myself in situations where anything can happen	0.4473	0.8059
19	Before buying a quite intensive item I do exhaustive research	0.4136	0.8075
20	I like tasks where the end results is unpredictable	0.4173	0.8073
Overall Cronbach's Alpha		0.8168	

Source: Primary Data

TABLE NO 2

The item to total correlation, i.e., correlation of each item with their total sum score is more than 0.30 for all items except for three items, viz., item 1, 12 and 13. For these three items, the item to total correlation is near to 0.30 and there will not be any substantial increase in the overall alpha level if these three items are removed. Therefore, these three items are also retained in the measurement scale. Hence, all 20 items in the scale are appropriate items for measuring

personality traits of the women. With the above picture, it is evident that the data on personality traits collected using the 20 items in the scale are valid for further analysis and therefore subjected to principal component method of factor analysis.

Table 1.3 provides the results of the factor analysis grouping the items which are coherent in the measurement scale. There are eigen value, per cent of total variance and cumulative per cent of total variance in table, while the eigen value of a factor represents the amount of the total variance explained by each factor in the actual data set, the per cent of total variance gives extent of qualities of actual data possessed by each factor. A factor is considered to be valid and extractable for using in subsequent analysis if eigen value of the factor is one and above. This criterion is known as Kaiser's criterion and most commonly used technique in the research circle.

As provided in the table, the eigen value is above one for first seven factors, in turn eliciting that there are seven major factors underlying the personality traits of women. The variance explained by first, second, third, fourth, fifth, sixth and seventh factor is 22.74 per cent, 9.72 per cent, 7.80 per cent, 6.72 per cent, 5.86 per cent, 5.36 per cent and 5.16 per cent before rotation whereas it is 11.13 per cent, 9.42 per cent, 9.89 per cent, 9.65 per cent, 8.79 per cent, 6.56 per cent and 7.92 per cent after rotation with Varimax respectively.

EIGEN VALUE OF UNDERLYING FACTORS OF PERSONAL ATTITUDES / TRAITS

FACTORS	BEFORE VARIMAX ROTATION			AFTER VARIMAX ROTATION		
	EIGEN VALUE	% TOTAL VARIANCE	CUMULATIVE % OF TOTAL VARIANCE	EIGEN VALUE	% TOTAL VARIANCE	CUMULATIVE % OF TOTAL VARIANCE
1	4.5480	22.74	22.74	2.2251	11.13	11.13
2	1.9444	9.72	32.46	1.8847	9.42	20.55
3	1.5603	7.80	40.26	1.9776	9.89	30.44
4	1.3434	6.72	46.98	1.9306	9.65	40.09
5	1.1714	5.86	52.84	1.7576	8.79	48.88
6	1.0729	5.36	58.20	1.3125	6.56	55.44
7	1.0311	5.16	63.36	1.5832	7.92	63.36
8	0.8419	4.21	67.57			
9	0.7988	3.99	71.56			
10	0.7396	3.70	75.26			
11	0.6818	3.41	78.67			
12	0.6318	3.16	81.83			
13	0.5728	2.86	84.69			
14	0.5487	2.74	87.43			
15	0.5077	2.54	89.97			
16	0.4751	2.38	92.35			
17	0.4475	2.24	94.59			
18	0.4168	2.08	96.67			
19	0.4018	2.01	98.68			
20	0.2642	1.32	100.00			

The total variance explained, i.e., total amount of characteristics of the actual data, by first seven factors (i.e., factors with eigen value one and above) together is 63.36 per cent. That is, all seven valid factors possess 63.36 per cent of qualities of the actual data set. Overall, factor analysis results have led to the conclusion that personality traits of the women are multi-dimensional and comprise seven major dimensions. In order to know which factor has characteristics of which items in the scale, loading of each item with every valid factor is obtained from the analysis.

The factor loading of all 20 items in the scale with valid factors are shown in Table 1.4. As shown in the table, the first factor is highly loaded by item 5, 4 and 3 in the specified order. While second factor is more pronounced by items 11, 12, 13 and 7, the third factor is highly correlated with items 16, 10 and 8 and the fourth factor has the most of the qualities of item 15 followed by items 17 and 18. Similarly, the items 20, 19 and 14 with fifth factor, items 6 and 9 with sixth factor and items 2 and 1 with seventh factor are highly loaded. Based on the qualities of the items with highest loadings, the first, second, third, fourth, fifth, sixth and seventh factors are found to be explaining “admitting something if not known”, “love taking chances and “playing a game with only aim of winning”, “being harmless and courteous with people”, “never minding to lose in competitive situation”, “willing to take tasks regardless of the outcome”, “keep listening to the matter irrespective of the person”, “tendency of helping others in trouble” respectively.

Table 1.4
Item’s Loadings with Extracted Factors

Item No.	Item Description	Extracted Factors						
		1 st	2 nd	3 rd	4 th	5 th	6 th	7 th
5	If I don’t know something, I never mind admitting it	0.85	0.07	0.16	0.01	0.13	0.04	-
4	I am always willing to admit it when I make a mistake	0.84	-	0.08	0.09	0.11	0.11	0.19
3	I have never intensely disliked anyone	0.54	0.02	0.25	0.36	-	0.03	0.12
11	When I play a game, the only thing that matter is winning	0.19	0.74	0.05	0.11	0.06	-	-
12	I love taking chances	-	0.72	0.08	0.06	-	0.21	0.32
13	Success is all that matters to me	-	0.66	-	0.10	0.32	-	0.00
		0.10		0.02			0.03	
7	I never thought of letting someone from punishment for his/her wrongdoings	0.26	0.41	0.05	0.23	0.01	0.20	0.27
16	I am always patient with people	0.20	0.09	0.78	0.13	-	0.10	-
10	I never upset others (people)	0.14	0.00	0.76	0.00	0.16	0.02	-
8	I am always courteous	0.03	-	0.58	0.03	0.31	-	0.33
15	I don't mind losing in most competitive situations	0.00	0.10	0.04	0.77	0.13	-	0.09
17	I like to study the evidence in detail before making choices	0.15	0.04	0.32	0.65	-	0.29	0.09
18	I like to put myself in situations where anything can happen	0.18	0.19	-	0.62	0.37	-	-
20	I like tasks where the end results is unpredictable	0.14	0.20	0.13	0.03	0.73	0.03	0.04
19	Before buying a quite intensive item I do exhaustive research	0.09	-	0.16	0.17	0.66	0.18	0.29
14	I prefer situations that are not guided by the rules	0.23	0.18	0.11	0.33	0.54	0.02	-
								0.26

6	I am a good listener regardless whom I am talking to	0.26	0.05	0.14	0.18	0.15	0.78	0.10
9	I am excited with high risk activities	0.17	0.16	0.39	0.32	0.06	- 0.60	0.23
2	At times I have really insisted on having things my own way	0.29	0.11	- 0.07	0.11	- 0.05	- 0.07	0.72
1	I never hesitate to go out of my way to help someone in trouble	0.03	0.18	- 0.08	0.02	0.22	0.10	0.69
Factor Characteristics		Agreeableness	Always aiming for success	Courteous with others	Courageous to face the difficulties	Analyzing the Situation	Enthusiastic	Tendency of Helping Others and having things own way

Therefore, based on the inherent characteristics, the first factor is named as “Agreeableness”, second one as “Always aiming for success”, third as “Courteous with others”, fourth factor as “Courageous to face the difficulties”, fifth factor as “Analyzing the Situation”, sixth factor as “Enthusiastic” and seventh factor as “Tendency of helping others and having things own way”. The score for each valid factor is obtained by averaging the scores of items that are highly loaded with that factor. The status of each personality trait dimension is evaluated by descriptive analysis and one sample t-test. The one sample t-test is used to test the difference in observed mean and hypothetical mean of 3.50, the lower bound value for ‘agree’ opinion in the 5-point measurement scale. The mean scores across respondent categories by age, education, family income, employment status of both spouses, family type and location as well as between unemployed (housewife) and employed (employment status) of the women in the sample are compared to find out the role of socio-economic status in determining the personality traits among the women.

As the opinion is obtained based on 5-point scale ranging from 1 to 5 for ‘strongly disagree’ to ‘strongly agree’, the level of opinion of a group of respondents is considered to be in ‘strongly disagree’, ‘disagree’, ‘neutral’ (neither disagree nor agree), ‘agree’ and ‘strongly agree’, if the mean perception score of the group is “< 1.50”, “>= 1.50 and < 2.50”, “>= 2.50 and < 3.50”. “>= 3.50 and < 4.50” and “>= 4.50” respectively.

The mean perception scores along with 95 per cent confidence interval and results of one-sample t-test exposing the level of each personality trait dimension as well as the level of overall personality traits obtained from descriptive analysis are reported in Table 1.5.

LEVEL OF PERSONAL ATTITUDES / TRAITS OF THE RESPONDENTS

MAJOR PERSONAL ATTITUDES / TRAITS	MEAN	SD	95% CONFIDENCE INTERVAL		T-VALUE
			LOWER	UPPER	
Agreeableness	3.71	0.91	3.64	3.78	5.62**
Always aiming for success	3.83	0.72	3.77	3.89	11.34**
Courteous with others	3.77	0.83	3.70	3.84	7.99**
Courageous to face the difficulties	3.71	0.77	3.65	3.77	6.81**
Analyzing the Situation	3.64	0.82	3.58	3.71	4.23**
Enthusiastic	3.72	0.73	3.66	3.77	7.20**
Tendency of helping others and having things own way	3.79	0.86	3.72	3.86	8.27**
Overall Personality Traits / Attitudes	3.74	0.51	3.70	3.78	11.64**

Source: Primary data; **Significant at 1% level

TABLE NO 5

It can be seen that the mean values for all seven personality trait dimensions are significantly above the hypothetical mean value of '3.50', in turn indicating that opinion of the majority of the respondents is in 'agree' level. As each factor underlying personality traits is dominated by 'agree' opinion, it can be inferred that the most of the women are having the attitudes of "agreeableness", "aiming for success always", "courteous with others", "courageous to face the difficulties", "analyzing the situation", "enthusiastic" and "tendency of helping others and having things in their own way". From lower and upper bound value of 95 per cent CI (confidence interval) values, it is understood that the 95 per cent of the time, the outcome from any further research in the same population tend to be similar to that of present one.

DIFFERENCE IN PERCEIVED LEVEL OF PERSONALITY TRAITS OF RESPONDENTS BY AGE

Major Personal Attitudes / Traits	Age (in Years)				F Value
	<= 25	26 - 35	36 - 45	> 45	
Agreeableness	3.87 (0.79)	3.77 (0.86)	3.59 (0.97)	3.50 (1.04)	3.92**
Always aiming for success	3.88 (0.69)	3.80 (0.71)	3.84 (0.75)	3.78 (0.67)	0.46
Courteous with others	3.85 (0.82)	3.80 (0.82)	3.68 (0.85)	3.77 (0.81)	1.21
Courageous to face the difficulties	3.77 (0.74)	3.79 (0.71)	3.56 (0.82)	3.79 (0.77)	3.71**
Analyzing the Situation	3.66 (0.81)	3.74 (0.83)	3.49 (0.81)	3.75 (0.82)	3.64**
Enthusiastic	3.83 (0.73)	3.77 (0.73)	3.59 (0.74)	3.68 (0.71)	3.53*
Tendency of helping others and having things own way	3.85 (0.88)	3.77 (0.84)	3.81 (0.86)	3.66 (0.90)	0.77
Overall Personality Traits / Attitudes	3.82 (0.51)	3.78 (0.53)	3.65 (0.50)	3.71 (0.45)	3.71**

Source: Primary Data; Figures in brackets are standard deviations

*Significant at 5% level; **Significant at 1% level.

TABLE NO 6

From Table 1.6, which presents the results of one-way ANOVA, simply called as F-test, comparing the mean perception scores across four different age group of respondents, it is understood that the perception level is found to be in 'agree' range for all age groups in respect of all seven dimensions of personality traits as well as in respect of overall personality traits. This has indicated that the women regardless of age levels have expressed their agreement with all aspects of personality traits (Mean scores are > 3.50 and < 4.50 , in agree range). However, there is a significant difference in the mean perception level among the respondents of four different age levels in respect of "agreeableness" (F value = 3.92, $p < 0.01$), "courageous to face the difficulties" (F value = 3.71, $p < 0.01$), "analyzing the situation" (F value = 3.64, $p < 0.01$), and "enthusiastic" (F value = 3.53, $p < 0.05$). The mean perception score of 3.65 for women in the group with age between 36-45 years is significantly less compared to that of those in the other age groups with regard to overall personality traits (F value = 3.71, $p < 0.01$). The significant difference in the mean perception level has revealed that extent of personality traits vary by age levels of the women.

Table 1.7 is reported with the results of the analysis comparing the level of personality traits across four women groups with different educational status. From the examination of the table, it becomes apparent that the mean scores are in agree range for women groups of all educational status.

**DIFFERENCE IN PERCEIVED LEVEL OF PERSONALITY TRAITS OF
RESPONDENTS BY EDUCATION**

MAJOR PERSONAL ATTITUDES / TRAITS	EDUCATION				F VALUE
	SSLC	HIGHER SECONDARY	DEGREE	PG	
Agreeableness	3.58 (0.97)	3.78 (0.99)	3.82 (0.76)	3.82 (0.81)	3.27*
Always aiming for success	3.84 (0.73)	3.92 (0.66)	3.80 (0.80)	3.79 (0.68)	0.67
Courteous with others	3.69 (0.85)	4.03 (0.80)	3.79 (0.84)	3.77 (0.80)	3.33*
Courageous to face the difficulties	3.63 (0.76)	3.74 (0.88)	3.76 (0.73)	3.80 (0.74)	1.79

TABLE NO 7

MAJOR PERSONAL ATTITUDES / TRAITS	EDUCATION				F VALUE
	SSLC	HIGHER SECONDARY	DEGREE	PG	
Analyzing the Situation	3.55 (0.82)	3.86 (0.89)	3.54 (0.87)	3.73 (0.75)	4.33**
Enthusiastic	3.61 (0.74)	3.89 (0.71)	3.74 (0.71)	3.78 (0.72)	3.81**
Tendency of helping others and having things own way	3.83 (0.84)	3.82 (0.85)	3.76 (0.96)	3.74 (0.85)	0.49
Overall Personality Traits / Attitude	3.67 (0.48)	3.87 (0.60)	3.75 (0.53)	3.78 (0.49)	3.46*

Source: Primary Data; Figures in brackets are standard deviations

*Significant at 5% level; **Significant at 1% level

But from the comparison of mean scores, a significant difference is found in terms of “agreeableness” (F value = 3.27, $p < 0.05$), “courteous with others” (F value = 3.33, $p < 0.05$), “analyzing the Situation” (F value = 4.33, $p < 0.01$) and “enthusiastic” (F value = 3.81, $p < 0.01$) as well as regarding overall personality traits (F value = 3.46, $p < 0.05$). Hence, it is concluded that the most of the personality traits like “agreeableness”, “courteous with others”, “analyzing the Situation” and “enthusiastic” are significantly related to the educational status of the women.

The difference in the perceived level of personality traits of women is compared by family income and the results of the analysis are exhibited in Table 1.8.

DIFFERENCE IN PERCEIVED LEVEL OF PERSONALITY TRAITS OF RESPONDENTS BY FAMILY INCOME

Major Personal Attitudes / Traits	Family Income				F Value
	Up to Rs.5000	Rs.5001-10000	Rs.10001-15000	> Rs.15000	
Agreeableness	3.60 (0.97)	3.68 (0.96)	3.60 (0.96)	3.89 (0.71)	3.49*
Always aiming for success	3.93 (0.65)	3.86 (0.69)	3.57 (0.86)	3.84 (0.69)	4.91**
Courteous with others	3.88 (0.74)	3.73 (0.93)	3.71 (0.72)	3.76 (0.82)	1.29
Courageous to face the difficulties	3.65 (0.71)	3.77 (0.83)	3.55 (0.72)	3.79 (0.74)	2.56*
Analyzing the Situation	3.55 (0.88)	3.80 (0.82)	3.43 (0.78)	3.64 (0.76)	4.92**
Enthusiastic	3.77 (0.65)	3.72 (0.77)	3.64 (0.75)	3.70 (0.76)	0.58
Tendency of helping others and having things own way	3.96 (0.63)	3.64 (0.99)	3.75 (0.80)	3.84 (0.87)	4.25**
Overall Personality Traits / Attitude	3.75 (0.47)	3.75 (0.56)	3.60 (0.52)	3.79 (0.46)	2.63*

Source: Primary Data; Figures in brackets are standard deviations

*Significant at 5% level; **Significant at 1% level.

TABLE NO 8

As per the table, the mean value is minimum of 3.43 and maximum of 3.96 for all income groups. While the mean values for all family income groups in terms of all dimensions except for those belong to group with income between Rs.10001 and Rs.15000 in respect of “analyzing the situation” are in agree range. Overall, it is found that majority of women in all four family income groups are in agreement with all dimensions of personality traits. The level of opinion is also in agree range for all family income groups with regard to overall personality traits also.

At the same time, there is a significant difference in the level of agreement among four family income groups regarding “agreeableness” (F value = 3.49, $p < 0.05$), “always aiming for success” (F value = 4.91, $p < 0.01$), “courageous to face the difficulties” (F value = 2.56, $p < 0.05$), “analyzing the situation” (F value = 4.92, $p < 0.01$), “tendency of helping others and having things own way” (F value = 4.25, $p < 0.01$) and also regarding Overall Personality Traits (F value = 2.63, $p < 0.05$). On the whole, from the interpretation of the results, it is deduced that there is a significant relationship between family income and personality traits of the women.

In Table 1.9, the results of t-test comparing the opinion about various aspects underlying personality traits between women group from families with and without employment for both husband and wife are provided. It can be observed that the degree of agreement among women group belong to families without employment for both spouses is significantly less compared to that of their counterparts in respect of “courteous with others” (t value = 3.28, $p < 0.01$), “courageous to face the difficulties” (t value = 2.00, $p < 0.05$), “enthusiastic” (t value = 2.94, $p < 0.01$) and Overall Personality Traits (t value = 2.42, $p < 0.05$) though mean scores are in agree range for both women groups.

DIFFERENCE IN PERCEIVED LEVEL OF PERSONALITY TRAITS OF RESPONDENTS BY EMPLOYMENT STATUS OF BOTH HUSBAND AND WIFE

MAJOR PERSONAL ATTITUDES / TRAITS	BOTH EMPLOYED		T VALUE
	YES	NO	
Agreeableness	3.77 (0.90)	3.66 (0.91)	1.47
Always aiming for success	3.85 (0.73)	3.82 (0.71)	0.54
Courteous with others	3.90 (0.80)	3.68 (0.84)	3.28**
Courageous to face the difficulties	3.79 (0.74)	3.66 (0.78)	2.00*
Analyzing the Situation	3.68 (0.86)	3.62 (0.80)	0.84
Enthusiastic	3.82 (0.68)	3.64 (0.76)	2.94**
Tendency of helping others and having things own way	3.79 (0.88)	3.79 (0.85)	0.05
Overall Personality Traits / Attitude	3.80 (0.53)	3.70 (0.49)	2.42*

Source: Primary Data; Figures in brackets are standard deviations

*Significant at 5% level; **Significant at 1% level.

TABLE NO 9

From the significant difference on three out of seven dimensions as well as on overall personality traits, it is found that employment status of both husband and wife in a family determines the extent of personality traits among women in the study area.

Table 1.10 shows the t-test results comparing the level of perception about seven major dimensions of personality traits between women group of joint and nuclear families.

DIFFERENCE IN PERCEIVED LEVEL OF PERSONALITY TRAITS OF RESPONDENTS BY FAMILY TYPE

MAJOR PERSONAL ATTITUDES / TRAITS	FAMILY TYPE		T VALUE
	JOINT	NUCLEAR	
Agreeableness	3.75 (0.92)	3.68 (0.90)	0.96
Always aiming for success	3.93 (0.64)	3.76 (0.76)	2.79**
Courteous with others	3.89 (0.77)	3.68 (0.86)	3.06**
Courageous to face the difficulties	3.71 (0.85)	3.72 (0.71)	0.11
Analyzing the Situation	3.77 (0.84)	3.55 (0.80)	3.27**
Enthusiastic	3.79 (0.73)	3.67 (0.74)	1.96*
Tendency of helping others and having things own way	3.71 (0.94)	3.85 (0.80)	2.01*
Overall Personality Traits / Attitude	3.80 (0.54)	3.70 (0.48)	2.28*

Source: Primary Data; Figures in brackets are standard deviations

*Significant at 5% level; **Significant at 1% level.

Table NO 10

An examination of the table shows that the mean perception scores for nuclear family group is less than that of those from joint families in respect of all dimensions except regarding “tendency of helping others and having things own way”. The scenario is same regarding overall personality traits also. But the difference in mean perception levels is significant at 1 per cent level for “always aiming for success” (t value = 2.79, $p < 0.01$), “courteous with others (t value = 3.06, $p < 0.01$) and “analyzing the situation” (t value = 3.27, $p < 0.01$) whereas it is significant at 5 per cent level for “enthusiastic” (t value = 1.96, $p < 0.05$) and “tendency of helping others and having things own way” (t value = 2.01, $p < 0.05$) in addition to Overall Personality Traits (t value = 2.28, $p < 0.05$). This picture has clearly envisaged that family type of women is an important factor in determining the level of personality traits among them.

As per Table 1.11, in which the results of the analysis identifying the significance of the difference in mean perception across respondent groups belong to rural, semi-urban and urban areas are reported, the mean scores, though they are in agree range for women groups hailing from all three locations, differ significantly for “agreeableness” (F value = 5.66, $p < 0.01$), “always aiming for success” (F value = 4.64, $p < 0.01$), “courteous with others” (F value = 3.65, $p < 0.05$) and “enthusiastic” (F value = 3.92, $p < 0.05$).

0.01). The difference in mean scores is also significant in respect of Overall Personality Traits (F value = 3.95, $p < 0.05$)

V. CONCLUSION

In this paper, an attempt is made to analyze the decision making styles and conflict resolution styles in a family based on the perception of women. As perception of the respondents (women) is likely to be affected by the personal characteristics, their personality traits are also studied. To analyze the data, statistical techniques from descriptive, t-test, F-test (one way ANOVA) to multivariate statistical tools like, discriminant analysis and canonical correlation analysis are used.

Before proceeding with actual analysis, the data are subjected to reliability / item analysis to ascertain their internal consistency and then to factor analysis for identifying the common factors underlying the actual data. From inferences of the results of the analysis, it is understood that the personality traits and decision making styles of women are multi-dimensional.

There are seven aspects underlying personality traits, viz., Agreeableness, Always aiming for success, Courteous with others, Analyzing the Situation, Courageous to face the difficulties, Enthusiastic and Tendency of helping others and having things own way. The decision making styles comprises of the following: “Stick to decision and avoid taking other's advice”, “Enjoy making decisions after consulting family members”, “Control of things even while taking decisions in hurry”, “Working out all pros and cons with deliberate logical process” and “Never mind what others think once made up my mind about things”.

It is identified that the age, educational status, family income, spousal employment status, family type and employment status of women are the important factors in determining the personality trait levels as well as the decision making styles of women in the study area. From the discriminant analysis, it is determined that the women who are always aiming for success is likely to be unemployed whereas the women who are capable of analyzing the situation is likely to be employed. Regarding decision making styles, it is identified that the unemployed women, i.e., women as housewife tend to stick to their decision and avoid taking other's advice and this women group differ from employed women in this regard.

From the interpretation of the results of canonical correlation analysis between personality traits and decision making style dimensions, it is emanated that women with capability of “analyzing the situation having “agreeableness” nature tend to make decision without minding what others think once make up their mind about things after consulting their family members. Further, the women with “Tendency of helping others and having things own way” are also likely to take decisions by after consulting their family members. With regard to conflict resolution styles among the women and their spouses in the study area, it is concluded that the women have mostly adopted “compromise / Bargaining style” followed by “compliance / submissive style” prior to “Avoidance / Withdrawal / Disengagement” and “Aggression / Assertiveness / Legitimacy” at moderate level to resolve the conflict with their spouses while making purchase decisions for durables.

On the other hand, the spouses (husbands) have first adopted “Aggression / Assertiveness / Legitimacy” before adopting “Compromise / Bargaining” and “Compliance / Submissive” strategies, Adoption of “Avoidance / Withdrawal / Disengagement” strategy is found to be the last one for the spouses to resolve conflict with wives while making purchase decisions for durables. From the comparison of conflict resolution strategies (styles) between women and their spouses, it is

understood that spouse (husband) adopted Aggression / Assertiveness / Legitimacy style, Avoidance / Withdrawal / Disengagement style, Compromise / Bargaining style, Compliance / Submissive style more than their wife to resolve the conflict arising out during decision process for purchasing durable products in family.

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