“She knows what she wants...”: towards a female consumption risk-reducing strategy framework

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This paper provides an exploratory examination of the purchasing patterns, selection procedures and risk-reducing mechanisms employed by female consumers making joint purchase decisions with their male partners within the furniture and carpet sectors of the home improvement market. It focuses on two main areas: female consumer purchase selection processes and the impact of female consumer risk reduction strategies (RRSs) on this process. These issues are explored by considering female consumer buyer behaviour in relation to joint purchase decisions regarding “high-involvement and high-risk” household products at three stages of the selection and purchase process: pre-purchase, consumption and post-purchase - as defined in the services consumer behaviour model.

Introduction

The furniture and carpet sectors of the home improvement market have seen growth with new entrants and the expansion of existing players. The phenomenal success of retailers such as IKEA, DFS and Carpet Right highlights the level of retailer activity in this area. The nature of this sector’s products - relatively expensive, infrequently purchased and highly expressive - provides an area in which complex buying behaviour is likely to take place (Assael, 1981). This type of situation, Ogilthorpe and Monroe (1987) observe, provides purchases that are perceived to be of moderate to high involvement, which are ideal for the study of risk perception.

Travel Research International (1968), in this early study of airline travel for pleasure, suggested that the male partner was the “initiator” - suggesting the idea, choosing the destination and the operator. Davis and Rigaux (1974) in their influential work in the area of marital roles in the decision-making process found that the roles adopted by partners varied throughout the process. They found that the information gathering stage of the process invariably had a high degree of role specialization (where one partner assumes more responsibility than the other). The purchase decision itself was characterized by more syncratic decision making - both partners having equal levels of involvement and influence.

The nature of the purchase - routine or infrequent, low-cost or high-ticket - have been identified as important factors in the roles and approaches adopted by partners (Engel et al., 1995). This proposition does not support that “mythical idea” that 85 per cent of household purchasing is controlled by the female partner (Davis and Rigaux, 1974). It does, however, provide a basis for Sheth’s (1974) proposition that decisions with higher perceived levels of risk will involve higher levels of joint decision making - as a potential source of risk reduction. It is joint decision making - as either an appropriate construct in itself - or its use as an actual risk reduction strategy (RRS) that is considered.

Perceived risk and RRSs

The perceived risk a consumer attributes to a purchase, and the related level of uncertainty that this generates, has been identified as one of the formative factors in the consumer buying process (Bauer, 1960; Mitchell, 1992).

There have been a variety of propositions regarding the nature of perceived risk in relation to the consumer buying process: where “risk” has most often been used in consumer research to mean “the consumer’s perceptions of the uncertainty and adverse consequences of buying a product (or service)” (Dowling and Staelin, 1992, p. 119). This suggests that the outcome of a “purchase event” is far from certain. The nature of this uncertainty and the potential adverse consequences have been classified into a number of perceived risk dimensions by several authors (Cox, 1967; Gemünden, 1985; Jacoby and Kaplan, 1972; Roselius, 1971). These risk dimensions include social, performance, financial, physical, psychological, time, economic and opportunity elements.

There has been considerable research into these various risk dimensions, and a number of reviews of the literature have been written, including Ross (1975) and Dowling (1986). Much of the academic discussion has, however, centred upon the conceptualization of perceived risk within the consumer buying process and its measurement, although there has been more recent consideration of the importance of risk reducing strategies (RRSs) on the purchase process (Mitchell and Boustani, 1992; Van den Poel and Leunis, 1996).

The work of Mitchell and McGoldrick (1996) provides a review and synthesis of the somewhat “neglected” topic of risk reduction. They identify 37 RRSs that have attracted varying degrees of attention in the literature and go on to classify these strategies into three groups: simplifiers, classifiers and ones which could act in either manner depending on a particular set of circumstances.

Mitchell and McGoldrick (1996) conclude by suggesting that there is still a considerable amount of further research required in the area of RRSs, and in particular on those strategies that have received little academic consideration, for example, the use of joint
Joint decision making

There has been considerable investigation into the subject of joint decision making within the field of consumer behaviour and consideration of the spousal roles in the buying decision. This has led to a number of studies which have sought to identify these spousal influences and any movement which occurs in the nature of these roles between the information search and final stages of the decision-making process (Davis and Rigaux, 1974; Putman and Davidson, 1987).

These studies suggest that there are a number of product categories – those associated with moderate to high perceived risk – where joint decision making takes place. However, for categories such as upholstered furniture and carpets/rugs, spousal influence varies between the stages in the decision-making process – the information-gathering stage being more “autonomic” in characteristic and the final stages moving towards joint decisions (Engel et al., 1995). Stafford et al. (1996) in their investigation of marital influence in service purchases found that there were differences in the involvement levels of partners between services with particular characteristics.

In a study conducted by Spiro (1983) of joint decision making in the purchase of major durables, she noted that 88 per cent of respondents had encountered “disagreement” in the process. Corfman and Lehmann (1987) found that there was a strong propensity for the avoidance of conflict in joint decision making by bestowing final selection on the partner with the more intense preference, or who had previously prevailed in selection situations. This approach would seem to suggest that a measure of compromise and consensual decision making occurs. However, as noted by Kim and Lee (1996), there is also the equally compelling viewpoint, proposing that conflict is the norm, and not consensus-stable equilibrium. Davis (1976) suggested that accommodative decisions under conflict in joint decision making could be reached through the use of persuasion or bargaining between partners. An empirical investigation by Belch et al. (1980) concluded that problem solving (information search, choice by the more experienced partner and discussion) was more frequently used than either bargaining or persuasion. The investigation conducted by Kim and Lee (1996) proposed a taxonomy of couples on the basis of the influence strategies used in the purchase decision-making process, and that the identified couple categories differed on the basis of some of their demographic characteristics and sex-role attitudes. Four groups of couples are identified:

1. Compromising – where there is a greater reliance on bargaining and reasoning;
2. Wife-driven – here wives seek a reasonable compromise that is satisfactory to both partners;
3. Dogmatic – here not only are rational approaches adopted but there is also a much greater reliance on authority and emotional tactics; and finally
4. Light-influencing – where there is little attempt by either partner to exert any influence at all.

However, these types of patterns have not been considered within the literature from the viewpoint of perceived risk and RRSs. The investigation of RRSs has been somewhat limited. Particular attention has been focused on a number of RRSs that are concerned with the gathering of information prior to engaging in purchase activity. This has meant that a significant number of potential RRSs, which are used beyond the information gathering stage, have received little empirical attention. One strategy that has been identified as a potential risk reduction mechanism (Mitchell and McGoldrick, 1996) with a potentially significant impact on purchase behaviour is joint decision making. However, as highlighted by the work of Spiro (1983) and others such as Kim and Lee (1996), there may well be an underlying degree of conflict in such decisions, which is managed through various responses – ranging from those that are consensual to those that are emotional or manipulative. If this is indeed the case then the inclusion of joint decision making as a RRS may be questionable in situations where both partners are involved in the purchase event. The exploration of this proposition draws together two streams of literature and provides the opportunity to...
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investigate a relatively neglected field in the risk reduction area.

Given that joint decision making can occur at different stages of the purchase dynamic, to understand its use as a RRS it is necessary to consider its application throughout the entire process and not simply in the final stages where it has occurred.

Methodology
To provide a focused basis for investigation in this relatively complex area, discrete research aims were formulated to:

• explore female consumer purchase selection processes in the furniture and carpet sectors;
• investigate the impact of female consumer RRSs on this process; and
• consider the appropriateness of suggesting that joint decision making is in fact a RRS in such situations.

Research approach
Accompanied shopping was adopted – as suggested by Mitchell and McGoldrick (1996) – as an appropriate means of data collection. It enabled the observation of the shopping process as it evolved, and provided an insight into shopping strategies, actual behaviour and RRSs as they emerged within the retail environment. To allow the exploration of all three stages of the consumer behaviour model suggested by Bateson (1995), and not simply the “consumption” phase, a series of pre- and post-consumption interviews was developed to explore and validate consumer behaviour and the application of RRSs. Here the term “consumption” refers directly to the act of purchase and associated behaviours, which take place within the retail environment. Although this is a relatively simplistic notion of the nature and scope of the term consumption, this framework provides a manageable and clear base from which to explore the development of the decision-making process and the impact that risk plays at each stage.

A sample of eight participants was chosen on the basis of the following criteria:

• they were actively looking to purchase an item/s within the upholstered furniture/soft furnishings and/or carpet/rug product categories;
• they were female (the researchers were female, and it was felt that maintaining researcher-participant heterogeneity in terms of gender was important to develop a relationship between the two, and thereby facilitate an open discourse); and
• they could engage in joint decision making with a male partner regarding the intended purchase.

Sample frame
Eight women (aged between 25 and 54; in the B, C1, C, and D socio-economic categories) were recruited to participate in the research. They were all living with a male partner, and six had children. Two of the participants were not wage-earners; of the remaining six one was the major breadwinner, and the other five were secondary earners. The sample was selected to provide as wide a range as possible of heterosexual couples, in terms of age, socio-economic and family circumstances. Given the exploratory nature of the study, it was decided that the identification of a usage pattern for joint decision making among such a broadly specified group would provide the basis for later clarification on a more selective and structured sampling frame. The clustering of responses around different demographic variables, if necessary, would then provide an indication of where to focus future research.

The use of such a relatively small sample would seem appropriate given the exploratory nature of this study and the intensity of the research techniques used, i.e. approximately 40 hours of researcher-subject contact time in total. Nevertheless it must be acknowledged that the proposed conclusions should be considered tentative.

The interview questions and prompts, and the method of observation and recording used in the accompanied shopping, were pre-tested to ensure that they enabled thorough exploration of consumer behaviour and any RRSs used. (This piloting was conducted on a research participant who did not form part of the study sample.)

Data analysis was conducted through thematic content analysis – following the approach proposed by Jankowicz (1995), which enabled common themes to be drawn together, and provided the basis for the research findings.

Phase 1 – pre-purchase interview
Semi-structured interviews – ranging from 30 minutes to one hour in length – were conducted with each participant prior to the shopping trip. These interviews not only provided an insight into consumer attitudes and opinions, but also enabled a relationship to be developed with participants. They were also used to prepare informants for the accompanied shopping trip.

Phase 2 – shopping with consumers
To ensure consistency, each of the participants was accompanied on shopping trips by
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Findings

The findings are structured around the stages and processes proposed in a framework, which has been developed through amalgamation with the models proposed by Dowling and Staelin (1992) and Mitchell and McGoldrick (1996) to provide the basis for a recursive process model of the deployment of RRSs by the female consumers under investigation.

The model (Figure 1) helps to illustrate the complexity of the process. It does so by mapping the process in an “action-based” manner, and offers a framework which aids the exploration of the nature of the psychological responses accompanying these steps. The framework also provides an indication that the nature of the overall perceived risk (OPR) produced is also dependent on both the individual and the wider experiential qualities of the situation variables as well as those directly related to the product. The previously identified risk dimensions can be applied to any of these three components of OPR, and it is highly probable that the distribution of dimensions between categories is different for individuals.

Two main sets of RRSs can be seen within the process – those related to “gathering” and those intended as “coping” mechanisms. The latter is a direct product of the former and bounded by the nature of the OPR. The “coping” strategies uncovered in this research may not be as easily perceptible or applicable in the purchase of “lower involvement – lower risk” product categories. However, their existence would seem to validate the presence of a situational variable in the OPR experienced by participants.

Initiation

In each case there was a unique mixture of risk dimensions and personal characteristics used by each respondent to develop an indication of OPR at various stages of the process, but some common themes did emerge. The perceived risks, which were most apparent in a large proportion of participants, are outlined below.
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Financial risk
Price information was employed as a clarifier – being used to evaluate which products offered the best “value for money”.

All the participants had a budget of some description. There was a divide between those who had an implicit or explicit price range. Those with an implicit budget – although stating that they were not over-concerned with purchase price – did, on further probing, imply that they had a price ceiling which they would not go above:

...we’ll just go out and have a look, and then when we get there we’ll see something.
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think “Oh yes, it’s a bit dear”, or “It’s not too bad”... we don’t go out with a set price in mind (participant 1).

Performance risk  
Many of the respondents stated that they wanted an item which would offer them a high degree of practical usage, irrespective of the type of purchase under consideration. 

Ideas regarding the nature of practicality ranged from issues of comfort, wear, washability, care, fading and the ability to mask dirt. The stimulus for this concern included long-term investment (obviously linked to the perceived financial risk), resistance to wear caused by children and family pets, and the need to minimize cleaning time (time related risk). The “practical purchase” RRS appeared to be aimed at relieving respondents’ financial and performance associated perceived risks. This may be caused by the increasing number of women who are faced by dual commitments to both work and home. Several of the sample were faced with such a situation: 

I’d like a practical one. I don’t want a plain one.... (participant 2).

...curtains that are really good to wash, especially with having a baby, so... practical curtains (participant 3).

The purchase of a product that was perceived to be of “high quality and durability” was often quoted as a RRS that would be employed again to minimize financial and performance associated perceived risks. The manner in which perceptions of quality and durability were created differed between respondents: however, such perceptions were foremost primarily as a by-product of the information gathering stage.

Female consumers’ past experience  
All the respondents had pre-purchase perceptions regarding a number of elements, ranging from retailer brand to information source credibility. Many of these had been formed through past experience (or later as a by-product of the gathering phase). The use of past experience has been stated as a potential RRS (Mitchell and McGoldrick, 1996). There appeared to be two areas related to the actual process of shopping for new items in the research area, which the female respondents brought with them, irrespective of the degree of past purchase experience they had in this product category area.

The “struggle”  
The majority of participants saw the process as a “struggle”. This particular perception related to two key variables in the shopping process, the product and the partner. The struggle forms an inherent aspect of the model, which is present at each stage and may even be present at an earlier the preconceptions.

The product “struggle”  
The first inevitably concerned the product itself. In this instance, many of the participants had envisaged a struggle in finding a product that met their purchase goals. As a result, the issue of choice was often seen as important in deciding possible shopping locations, which provides an example of an element of the process that could be considered either a “product” or “situation” specific risk. Many of the participants wanted to visit locations where they would encounter a wide stock of suitable products – the use of a “shopping around/examining many brands” strategy was also identified by Mitchell and McGoldrick as relatively well recognised – although its benefits in comparison with other RRSs has been called into question, especially for shopping goods: 

... it’s got to be a good choice. Certainly I would want to go somewhere where I had a very good choice (participant 4).

This requirement for choice led many to select multiple retail outlets. These were perceived to have a wide variety of stock that could potentially provide the required product.

The partner “struggle”  
The second “struggle” was perhaps a more unexpected factor. It was related to the shopping experience itself – a pure “situation” specific risk, which was viewed as a potential source of friction and stress between respondent and partner: 

We struggle a bit, it’s such hard work (participant 5).

... it’s just too much trouble to decide it together (participant 6).

... I know what sort of colour I’m looking for, and what sort of pattern. That will probably be completely different from what my husband wants, so we’ll probably argue before we leave the house. I’ve got a vague idea of what sort of pattern, because I think of the curtains I’ve got... My husband wouldn’t. He would see something that would completely clash with the curtains (participant 4).

This idea of potential trouble may well have led to the development of the observed “coping” RRSs, which may be a shopping strategy that has been developed to counteract potential struggle. The mechanisms associated with the management of the decision-making process have been considered by researchers such as Kim and Lee (1996) as “influencers”; however, the link between such activities and the reduction of risk has received little
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attention. By considering such strategies in the context of risk and its management, it is possible to add a further dimension – that of the situation – to those that have been previously examined, which relate directly to the product.

It appears that the female partner, recognising the potential difficulties, engages in the “gathering” of information and the selection of various alternatives that she finds meet her purchase motivations. These are then presented to the partner as a strategy, which enables the respondent to exert a high degree of control over the shopping and selection procedure.

This was also reflected in the terminology respondents used: many of them using “we” to discuss actual need and purchase, but using “I” when considering selection and choice.

The use of “we” at the purchase stage often related to issues such as finance and negotiation. Here, the male partner was seen as having the lead role, as these areas were beyond the selection of the product itself. However, even at this level – although some respondents placed public ownership of the couples’ finances with the male partners – they intimated that they felt a high degree of control:

I like to pay in cash when we can afford it, then I know where we are. So we don’t have a Visa card or anything, we just have a cheque book, so we either use cash or cheque (participant 5).

Gathering

Many of the participants described a two-stage process irrespective of the approach that they were taking to the purchase: the first of these stages being a speculative or information gathering operation – none of the participants regarding the initiation phase as a separate entity, or indeed as a component of the selection and purchase process. After having identified a need or want, respondents engaged in either single or multiple shopping trips to orientate themselves with the retail offers available:

No, I first go on spec really, and get the leaflets and try things out: sitting on them and looking at colour samples... (participant 7).

Information gathering was a strategy applied by all the female respondents – it was used as a means of “clarifying” the possible alternatives, rather than “simplifying” them. Visiting retailers prior to the actual “purchasing trip” has been identified as a common RRS, employed particularly in the purchase of comparison goods (Mitchell and McGoldrick, 1996).

Many of the respondents stated that they actively sought information by using a number of different sources – in particular word-of-mouth, press and television advertisements, as well as product and retailer leaflets and catalogues. Many such RRSs have been well-documented (Mitchell and McGoldrick, 1996). However, it would appear respondents viewed this behaviour as a composite “gathering” RRS.

Just magazines really. In a way I suppose I’m more observant when I look at things, when I go to friends, I sort of observe things... I’ve looked at some leaflets and looked at advertisements in newspapers (participant 8).

The idea of minimising search time was important in the majority of cases. The reasons behind this appeared to be twofold.

First, respondents appeared to be filtering out inappropriate outlets and products – in terms of retail brand identity and budgetary constraints (product-specific risks). Second, they also wanted to minimise the “struggle” that they expected to encounter within the joint decision-making process (situation-specific risks), and were developing a set of “coping RRSs” to be applied in the “hunting” phase to ensure an acceptable outcome. It would therefore appear that, not only are the previously identified RRSs – reviewed by Mitchell and McGoldrick (1996) – used to manage the product specific element of OPR, but they are also critical in the formulation of a set of “coping” strategies, which are directly related to the situation element of OPR. This would suggest that the RRSs found in the information gathering stage of the overall process have a dual purpose.

This was reflected in the underlying suggestion that this stage was an “individual” event and did not involve the partner: one respondent even voicing the opinion that she was the “chooser” in the relationship, screening the retail offer, and that her partner dealt with the financial aspect of the purchase:

He’s the financial side, I’m just an “oh, this is what I want” (participant 5).

Shopping pals

In this primary stage of the selection and purchase process, the respondents often employed the help of a shopping “pal”. This person was not directly involved with the purchase in terms of finance, but was frequently either a member of the immediate family – often sister or mother – or a close friend.

The use of a shopping pal who is a close friend or relative was found to correspond to a high degree of “specific performance certainty” but low “psychosocial certainty” (positive self- and social-perceptions related
to the purchase of a particular product) by Bell (1967). In the situations observed this appeared to be the case – the shopping pal acting as a “psychosocial crutch” for the respondent to lean on in the early stages of the decision-making process, and also providing an additional source of information and advice in the formulation of the partner struggle coping RRS.

In all the observed cases the shopping pal was female. This strengthens the female emphasis of the information gathering stage of these joint consumer decisions. Here, not only is the female partner actively orchestrating the process, but she is also using other females as support and as a means of decision confirmation. The use of the shopping pal in this manner provided an additional RRS in the selection process.

Hunting
When respondents felt they had attained sufficient knowledge of the market, and were well enough equipped with a degree of understanding (which obviously varied between participants) and appropriate situation specific RRSs – termed coping RRSs – the “hunt” began in earnest. However, the length of this stage varied greatly: some having been actively looking for more than two years for a particular item, and others having only in the last few weeks decided to make a purchase.

This part of the purchase process – in contrast to the information gathering phase – was not seen as an individual activity. All respondents stated that when actually at the purchase stage they would be shopping with their partners; and, that if a purchase were to be made, it would be a joint decision.

Male partner process ownership
At this stage of the decision-making process, a degree of role reversal occurred. The respondents, who in the gathering stage were giving their approval to potential purchases – either suggested by the shopping pal, or spotted in the course of a “clarifying” visit – now became the “suggesters” themselves. The position of “approver” was adopted by the male partner who, almost exclusively conducted the financial and product negotiations with staff. This appeared to be a RRS that was intended to provide “male partner ownership” of the process – by bestowing the ability of product purchase “veto”: if the male partner clearly did not approve of an item it would be discarded from the choice set. By facilitating this level of influence, the females had found a means of almost guaranteeing a feeling of involvement (or perhaps even domination) in their male partners. (If the product was a particular favourite of the female then there might be some attempt at presenting a case for its inclusion on the choice set; however if this met resistance then the item was invariably excluded from further consideration.) This strategy was commonly applied and it appeared that it was an almost instinctive – well established and habitualized – behaviour pattern used by all participants, irrespective of their socio-economic or demographic characteristics.

Advocate pre-selected product(s)
At this stage the female respondents guided male partners to previously identified potential purchases, and, acting somewhat as an advocate, placed each item’s case before the male partner, hoping to facilitate purchase. By adopting such a position the female partner was almost assured of obtaining one of the products she had already selected by using “coping” devices and RRSs that were used to obtain the desired result – such as the minimization of possible choices to a predetermined number of selected items.

Visit pre-determined outlets
The respondents entered into the hunting stage of the process only once they had a highly-developed range of retail and product offerings that they felt would provide a dovetail with their own and their partner’s requirements – thus providing an appropriate “coping” RRS that would – participants hoped – help reduce the struggle that they had envisaged would occur with their partners. This again helped in limiting the number of items within the choice set and by so doing decreasing the possibility that the male partner could introduce items that had not previously been examined and evaluated by the female in the information gathering stage.

This complex relationship appeared to be implicitly understood and accepted by those involved. This was highlighted by many of the comments made in the course of the hunting stage by both partners:

She knows what she wants… (partner participant 5).

It’s our decision, I know I’ve got to compromise… then we both get what we want (partner participant 4).

At this stage the female partner appeared to be mainly concerned with the management of the process: to enable the selection of one of her desired outcomes, whilst maintaining partner involvement and ensuring that this involvement lead to the male partner developing a perception of joint ownership of this stage. This may, however, not be the case at a more covert level, and it may well be the
female partner who is again more in control. However, it must be noted that if a purchase was to be made, then the level of perceived OPR had to be acceptable to both partners and that if this did not occur then a purchase would not be made.

These findings provide a basic guide to a number of the major elements in the framework developed. If, however, at any stage within the process the associated level of OPR became too great, participants could either stop the process entirely and decide to postpone purchase, or they could re-enter the process at any level they felt appropriate and continue from that point onwards.

Conclusions

This research has identified a complex and somewhat “subversive” group of coping RRSs, which it is proposed are directly related to the situation specific risk element of the OPR displayed by participants. The coping RRSs used in the hunting stage were employed by the female partner in managing the joint decision-making process to obtain an acceptable outcome. Therefore, it would appear that the use of RRSs may not simply be linked to channel, brand and product selection, but also to the management of the situation itself. If this is the case, then the use of mechanisms such as joint decision making as RRSs must be reconsidered, and examined in more detail.

It would seem that there is indeed, as suggested by, for example, Kim and Lee (1996) and Spiro (1983), a degree of conflict in the joint-decision making process, and that this conflict is managed by the female partner to ensure that the outcome of the decision is one which she desires. The somewhat manipulative nature of the coping RRSs and their reliance on impression management, would seem to suggest that the couples involved in this study are, in terms of the topology developed by Kim and Lee (1996) “wife-driven”. However, in contrast to the original findings, there appears to be little difference in the classification of the couples based on their demographic and socio-economic characteristics. This lack of significant difference may be due to the nature of the product categories involved in this study, and further investigation using other types of product may yield very different results.

The development of “coping” RRSs within the joint decision-making process may suggest that joint-decision making is not necessarily itself in fact a RRS, and that its status is dependent on the nature of the purchase and that of the purchase situation. The applicability of this observation in other circumstances and with other groups would need thorough exploration and consideration. It does, however, highlight that there are still a number of areas of risk reduction that require further study - and particularly if there are RRSs that relate specifically to the situation as well as to those previously identified with the product (Mitchell and McGoldrick, 1996).

The exploration of such relatively sensitive issues can be difficult if more conventional research techniques were applied, and it would appear that the suggestions made by Mitchell and McGoldrick (1996) - who advocate the use of an “anthropological” approach - are both practical and fruitful ways of exploring this topic area. The use of accompanied shopping provides the researcher with a unique opportunity to observe the purchase decision-making process as it unfolds, thereby enabling an unparalleled means of exploring consumer behaviour. There may obviously be issues related to observer influence that must be considered; but, it should not be forgotten that such potential sources of bias are present in many forms of data collection.

These conclusions, as indicated previously, must be viewed tentatively. However, they do indicate that the use of this type of research approach provides a more than adequate means of exploring consumer RRSs. It is envisaged that wider empirical investigation could be undertaken using the techniques established in this exploratory research and a more stratified sample (e.g. by age, socio-economic group or economic status within the decision-making unit) increasing the sample size used and providing an opportunity for comparative analysis to take place. The additional exploration of the existence of similar male coping RRSs, using anthropological techniques, would enable analysis of the similarities and disparities between genders. (Another area for consideration would be the use of such mechanisms in purchase decisions in homosexual partnerships.) Given the diversity of potential research avenues, this area would appear to provide a rich source of future activity.

References


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