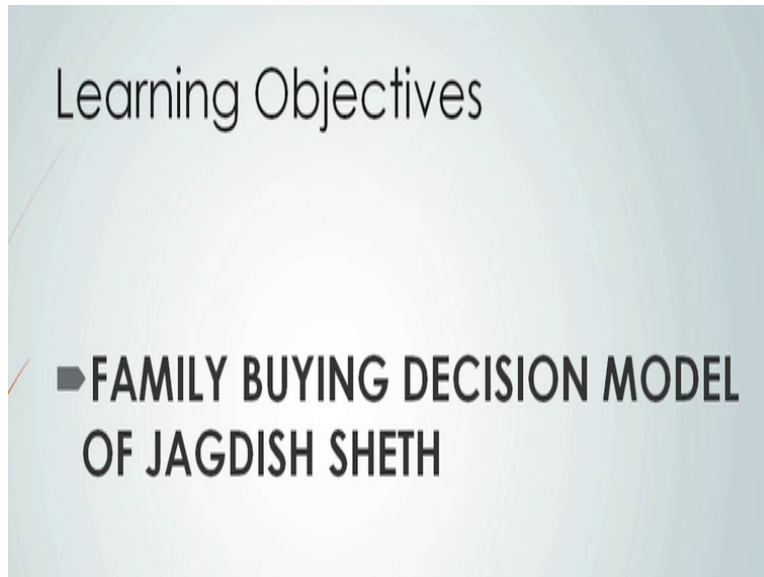


**Consumer Behaviour**  
**Prof. Srabanti Mukherjee**  
**Department of Management**  
**Indian Institute of Technology - Kharagpur**

**Lecture - 28**  
**Family Buying Decisions**

So this module is a continuation of previous module so therefore in this module we are going to discuss about the Family Buying Decisions and I am Dr. Srabanti Mukherjee from Indian Institute of Technology, Kharagpur, we will be discussing this module to you.

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Before the main learning objective of this module is the family buying decision model by Prof. Jagdish Sheth and before actually going through the module or going through this particular model I would like to tell you one short story. A family of four members went to a tourism company okay and there they are asking that please suggest us a good holiday package.

The tour manager before he opened the booklet and talk about - talked about different options which the family could afford and also can enjoy so before that the father of the family which means the head of the family, he said that see I am very much I am student of history, so I more interested to go to the places which is attached to history. So you may arrange Rajasthan tour for me or likewise where I will get good touch of history.

The mother seem to be more skew towards natural beauty and she said that either I want to go to the forest or I want to go to the sea beach or some - some someplace where I will enjoy the scenic beauty more. Now the children, since this family is an upper income family. Now the children - this both the child - there are two other children - these children they started saying no we want to go for a foreign trip, please our decision is we want to go to Bangkok.

See in the same almost in the same money we can - we can actually go for good Bali song hill trip in Rajasthan, we can also go for some good forest trip, and we can also go for Bangkok trip, so if that is their then why not go for a foreign trip, why should we go for a national trip, because that will give us the other I can - we can tell to our friends that we have gone for a foreign trip and that will - that will actually enhance our image amidst our friends.

So clearly you can see here there is that the three different members - three different groups which you can see, one two children, mother and the father, three of them had different likings and that is why their choice of destination were three. now what should the tour manager do, because see the tour manager - there is only 10 - 15 days slot which they want to go for and there is fixed amount of money also they are talking about.

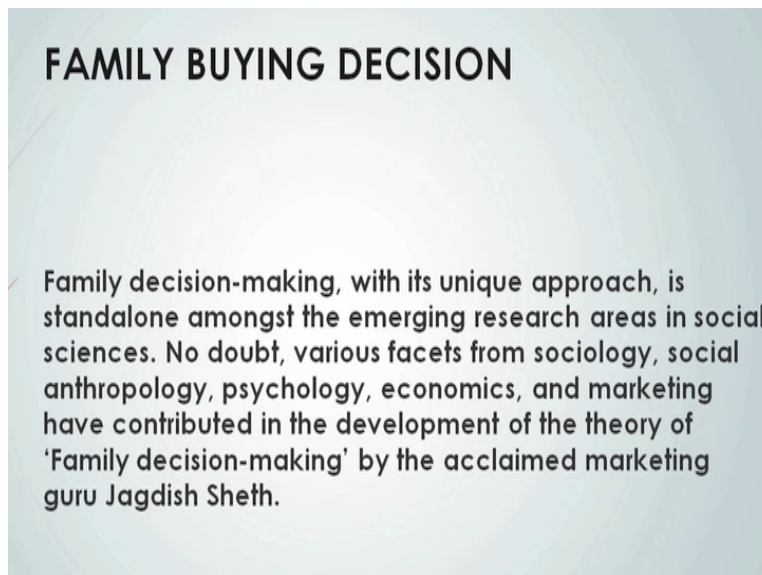
so the tour manager cannot suggest them three tours, but he should understand the first like who is the - who is the influencer in this decision and you should notice very carefully how finally the entire family converge to a single decisions, because they don't want to go alone, they all want to go together, interesting part is this they all want to go together but they have different motives and different needs as such.

So now the marketer has to decide I mean marketer has to note that how the family is as converging to a single decision, it maybe by bargaining among themselves, it might by you know emotionally motivating the other members how, who is the most dominant member in this case who is most influencing, the decision, here lies the case of family decision making, because so far we were talking about individual decision making.

Where there is only one individual say myself and I am taking a decision maybe they are several influencers but the final decider is myself, but in this case since all of us is go together and enjoy the vacation, so therefore and this family is also bonded by emotional type, so now what decision the family will take because here in the previous session I have told you the family should be considered in this case has one single unit.

So now we see how the families converge to a decision, because that will help the tour manager to plan his promotion messages to the way he will motivate the family towards the particular tour package so on and so forth. So let us see how often that is the reason why we actually study the family decision making model.

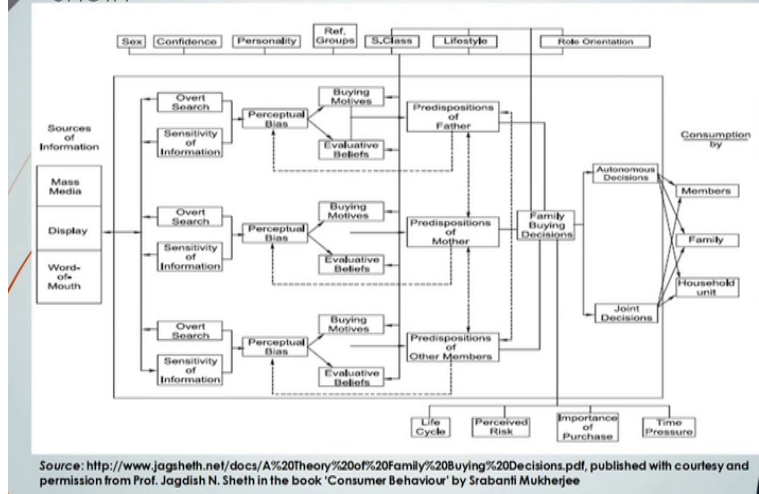
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So family decision making with its unique approach is standalone amongst the emerging research areas in social sciences. no doubts here we have facets of sociology as I said, then social anthropology, psychology, economics and of course marketing have contributed in the development of the theory of family decision making by the acclaimed marketing guru Jagdish Sheth.

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## Family Decision Making Model of Prof. Jagdish Sheth



Now this is the structure of the family decision making model. if you clearly notice this structure it is there are - there are some parts of this structure, the first part we need to decide here that who is consuming is the any individual member of the family and entire family is taking the decision, it may be the children the child school which school the child will get admitted, so that decision both the father and the mother can jointly take.

But the consumer here is the child who is actually - who will actually go to the school and get the education, so therefore who is the consumer, who is consuming who is deciding that we need to know. So in that case family was deciding, but the member child was consuming, sometimes in the family - in the vacation case which right now I have said is the entire family would be consuming.

And what kind of household unit we are talking about, a single person household or you know larger household, a joint family, a nuclear family what kind of family we are talking about. Then we see here that is the second part of this process, one is autonomous decisions versus the join decision. So whether the decision is an autonomous decision or whether that decision is the join decision.

Whether the father only decides about the financial things and mother decides about the household things, so these are the then it becomes autonomous decision, but if this is a purchase

of house and both father and mother have equal say when it becomes joint decisions. So this is one part. Then whether the decision would be autonomous or joint that again depends on these things also like the life cycle, perceived risk, importance of purchase and time pressure.

now we move to the other side, other side is here the predis - the family decisions could be made by the father or the mother other members or all of them, so all of them have some predisposition in their mind which will actually end up in attitude formation of the family as a whole. So here I'll go in details in this session. The first part you can see here is the information search and sensitivity towards information which forms the perceptual bias.

And there buying motives, evaluative beliefs and that in turn results in the predisposition of each of this member and each member as this particular case of tourism I said that all of them have different motives. Father has a motive of moving to the historical location so his evaluative belief would be towards historical places that would score better in his mind and mother more of scenic beauties that those kind of places will score more in her mind.

Those kind of you know packages and for the child we are talking about the foreign packages maybe. Now all of them have they their own sources of getting information and you know they have their own level of sensitivity of information which together in a process developed their predispositions, I will go in details.

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## Who is the consuming unit?

- The total consumption of a family may be grouped in three types, namely, consumption by the individual members, the family as a whole, and the household unit.
- For example, cigarette may be exclusively consumed by the father, lipstick by the mother, and toys by the child.
- On the other hand, vegetables and curry powder may be transformed into curry by mother and consumed by the entire family.
- Products like home theatre, car, music system, and air conditioners are also consumed by the entire family as a part of shared consumption items. The family consumption behaviour may often be considered to be the offshoot of family buying decisions.
- Consequently, consumption cropping up from gifts, rentals, and possession by means other than buying is not overtly taken into consideration.

So our first decision as I said it was who is the consuming unit, the total consumption of a family maybe grouped in three types as it is mentioned here I already mentioned family as a whole individual and household unit. For example, cigarette maybe exclusively consumed by father, lipstick by mother, toys by child. On the other hand, vegetables and curry powder maybe transformed in to curry by mother and consumed by the entire family.

Products like home theatre, car, music system, air conditioners are also consumed by the entire family as a part of shared consumption items. The family consumption behaviour may often be considered to be the offshoot of the family buying decision. So consequently the consumption cropping up from gifts, rentals, possession by means other than buying it is not overtly taken in this consideration.

So in this consideration here we are only taking the buying decisions not gifting or any other part. So this is the first part of the model which I briefly told you right away but now i told you elaborately. Now we see the second part autonomous and joint.

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## Autonomous and Joint Decisions

- Family buying decisions, according to Jagdish Sheth, are considered to be of mainly two types—autonomous (husband or wife dominant) and joint (by several or all members of the family).
- The task of specific members of the family that has been described in the previous module has a definite impact on the overall buying behaviour.
- When a person stays alone, he himself may decide to buy apparel or go for frozen foods, based on only his own needs.
- The situation becomes complex, when that person gets married and has children. At this moment, the decisions may be taken by the husband or wife individually or jointly regarding the various aspects.
- Nonetheless, the decisions have to be based on the needs and requirements of the family. Lots of influencing factors like the pester power of children and the preference of the previous generation also has to be taken care of.
- Since there exist various underlying factors influencing the correlation between consumption and nature of family decision-making, it is highly imperative to properly interpret the determinants of joint versus autonomous decision-making.

So family buying decisions according to Jagdish Sheth are considered to be of two types autonomous husband or wife dominant or the joint. Now the task of the specific members of the family that has been described in the previous module has a definite impact of the overall buying behaviour. When a person stay in the family life cycle I have explained it actually when a person stays alone he buys for himself, so his motives are dominated by his own needs.

Situation become complex when the - when the couple - when the person gets married so there they have to take lot of joint decision for selection of house, selection of furniture and when the child comes then of course the child both the parents have this take to take decisions about the child - child education and other things, so there their situation becomes more complex and more joint.

Nonetheless, finally the decision have to be based on the needs and requirement of the entire family, so they have to arrive at consensus okay. so there would be lot of influencing factors the child may have the pester power, the mother may have her emotional power so all these things would be there, but finally the decision has to converge family as an unit has to take an decision okay.

So there are many factors which - which acts as a determinants of joint versus autonomous decision making I told you here these are the factors life cycle, perceived risk, importance of purchase and time pressure.

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### Cognitive Aspects of Individual Members

- Each member of a family has his/her own set of positive and negative predispositions regarding some products and particular brands in that product category.
- These predispositions are assumed to be diverse in many cases due to the existence of disparity in motives and perceptions of all the individual entities involved in the process of making buying decisions.
- For example, in case of buying an apartment, the husband may prefer to buy a 2000 square feet flat close to his office while the wife may prefer a high-priced small apartment in her matrilocal area so as to stay closer to her aged parents. Within each of these cases, the members may perceive the advantages of specific apartments in a different way.

So apart from that, there are some cognitive aspects of the individual members where you can see here also, so we move ahead what are the cognitive aspects of individual member, so each member of the family has his or her own positive or negative predispositions regarding some product and particularly brands or service. These predispositions are assumed to be diverse in many cases due to the existence of disparity in motives.

I have told about the tour - deciding the tour pack, father wants to go to Rajasthan, mother wants to go to Gujarat or South India and the child wants to go to Bangkok. So - so the motive is very different so there could be diverse motives that is not only one motive. so there is an another example I have cited here that the husband may like to buy a house of 2000 square feet close to his office.

While the wife prefers high priced small apartment in her matrilocal area to stay closer to her aged parents. So each of this cases the members will - they know their perceived advantages and disadvantages of their choice, so that's how their own predispositions is a, these are the



advantages and disadvantages they know, and accordingly they will evaluate each of the apartments maybe.

And in this case the buying motives is very clear, the husband it was too near to office or wife it was close to her parents residence.

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## Cognitive Aspects of Individual Members

- Therefore, a member's predisposition is a function of his buying motives and evaluative perceptions (beliefs) of specific brands in accomplishing or barring his buying motives. Motives are mostly derived from biogenic or psychogenic needs, wants or desires of the person in buying and consuming a product or service.
- However, most buying motives are generated from learned predisposition curved out of the consumer's past experiences and acculturation.
- One more determining factor of a family member's formation of predisposition is his own evaluative belief about particular brand choice options as to whether they obstruct or aid the attainment of buying motives. They exclusively encompass the person's evaluation of an alternative as a perceived gadget to gratify a set of motives.

Therefore the member's predispositions is a function as I said is a buying motive and is evaluative criteria. And most of the buying motives are generated from learned predisposition curved out of their past experience or may be acculturation, during their cultural mixed with the other members whom they are talking or the society they in which they belong.

One of the determining factor of a family member's formation of predisposition is his or her own evaluative belief about a particular brand. now say the person wants to choose historical packages tour packages, okay the man, the father of the family but there are Rajasthan, there is Gujarat, there are other historical places in the country as well, but which one will score more in his mind okay.

Delhi if he is inclined towards the Mughal history maybe Delhi is interested in, Delhi Agra, if he was interested in Rajputana that he likes more than of course the other thing. So this is how you

know some he may be interested in the freedom struggle then Andaman maybe the place where which he is liking okay. So this will be you know different evaluative motives should be there.

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### Determinants of Differences in Predispositions

- For example, the husband may simply collect information on a particular buying decision from various accessible sources close to his office, and be more sensitive to information obtained from informal sources (colleagues, friends, etc). Therefore, he may involve more rigorously in the search process before reaching the final buying decision than any other members of the family.
- The child, on the other hand, may be more sensitive towards point-of-purchase displays and television advertisements as compared to the other members.
- To be more specific, the family members normally tend to be highly diverse even in terms of sensitivity to their information sources and word-of-mouth communication.

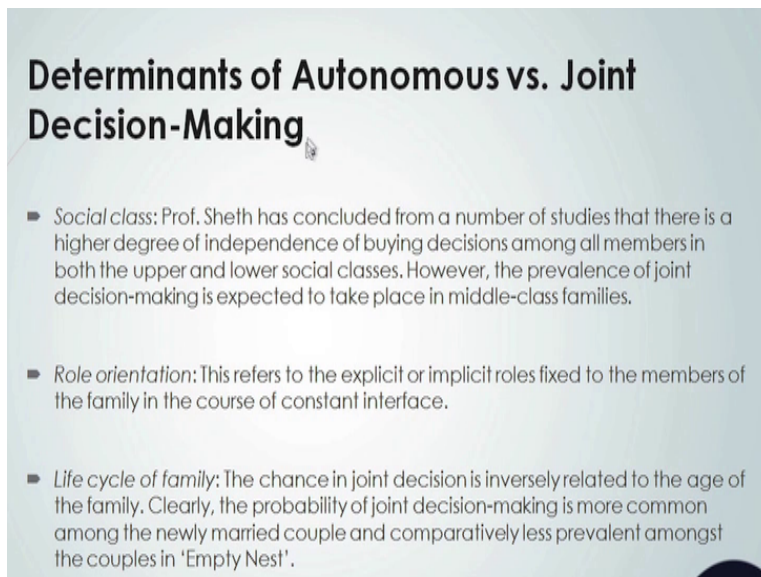
And now we talk about the determinants which I was saying here, these are the determinants of predispositions, so the determinants is we see the first factor is derived from the chain of exogenous constructs shown at the top - top I told you this is the top gender wise, confidence level wise, personality wise, reference group wise, social class, lifestyle and role orientation in the family so that's how they differ.

And the second factor contributing to the cognitive facets of individual members is the exposure of the relevant information from the array of sources from where they collect the information. And nonetheless the members are likely to be at variance in terms of their ease of access of the sources extent of over search for information etcetera. So now for example the husband may collect information from his colleagues.

So he is more sensitive towards the - towards the information collected from the peers. The wife maybe more interested from the information she is exposed to in the television ads. The child maybe more sensitive again towards the television ads or whatever it finds as the window displays in the shops.

So therefore the sensitivity of information will also be very much varied and their extent of search will also be varied.

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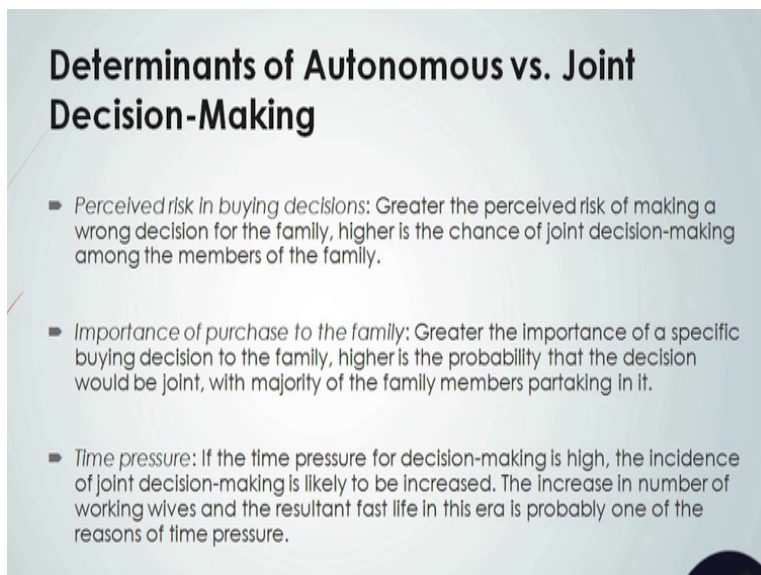


### Determinants of Autonomous vs. Joint Decision-Making

- *Social class:* Prof. Sheth has concluded from a number of studies that there is a higher degree of independence of buying decisions among all members in both the upper and lower social classes. However, the prevalence of joint decision-making is expected to take place in middle-class families.
- *Role orientation:* This refers to the explicit or implicit roles fixed to the members of the family in the course of constant interface.
- *Life cycle of family:* The chance in joint decision is inversely related to the age of the family. Clearly, the probability of joint decision-making is more common among the newly married couple and comparatively less prevalent amongst the couples in 'Empty Nest'.

And now I was about I told you right now that the determinants there are some determinants of autonomous vs joint decisions making also, if you look at here - here this is lifestyle, the perceived risk, importance of purchase and time pressure. So we move ahead.

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### Determinants of Autonomous vs. Joint Decision-Making

- *Perceived risk in buying decisions:* Greater the perceived risk of making a wrong decision for the family, higher is the chance of joint decision-making among the members of the family.
- *Importance of purchase to the family:* Greater the importance of a specific buying decision to the family, higher is the probability that the decision would be joint, with majority of the family members partaking in it.
- *Time pressure:* If the time pressure for decision-making is high, the incidence of joint decision-making is likely to be increased. The increase in number of working wives and the resultant fast life in this era is probably one of the reasons of time pressure.

So this is what are the things like if the risk, perceived risk is more the decision is more likely to be joint, if the importance to the purchase of family is more like it is child school, if time pressure is very high then for example if they importance is very high it will be more joint

decision is the time pressure is high probably any one person can take a decision. Role orientation sometimes the by - by the social structure husband take certain decisions like financial decisions, by certain structure the wife takes certain household decisions.

So it may be just role orientation also and life cycle also when you are alone then you take of course many single decisions, when again in the emptiness you take single decisions. And of course the social class also where is here, because in the more of upper income where it is double income section there most of the decisions are joint, whereas in the male dominated or single person a single earning household you can see particularly the financial decision would be more dominated by the husband.

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### Process of Joint Decision-Making

- *Who is the initiator in the buying process?* Prof. Sheth opined that it mainly depends on lifestyle and role-orientation of the family that who will act as an initiator of a particular purchase decision.
- *Who is the information provider related to the joint buying decision?* As per the analytical insight of Prof. Sheth, drawn out of several studies, it may be stated that all the members share the task of information provider depending on their expertise in different facets of a particular decision.  
  
For example, the fathers or uncles are supposed to contemplate on mechanical and financial aspects of the product, as ideally they are also the payers. On the other hand, the mothers or the elderly ladies of the house tend to focus more on ornamental and showy aspects, and the children on societal aspects (due to high belongingness need) of buying decision. It is, nonetheless observed that in these days the children, predominantly the teen-aged children, have been the major source of information for a numerous joint decisions even including those of cars, home theatres, apartments, and vacations.

Now we see what is the process of joint decision making, so in the process of joint decision making so who is the initiator that is the first thing we need to know, who wants to first decide ever that they want to go for a travel tour in during the vacation, so that is the first point understand. Second is who is the information provider related to the joint decision, okay. Is it the fathers you know colleagues who are influencing him to take a decision.

And that is why father is providing more information bringing more information in the family or the mother is bringing more information in the family so that kind of thing. There are some other examples that I have I cited.



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## Process of Joint Decision-Making

- Who is the buyer or shopper? Many a times, contrary to the common belief, the lady of the house buys apparels and many other personal items for the male members. Many working ladies nowadays take their financial decisions independently.
- What are the issues of conflict in joint decision-making? The issue of conflict may arise in most of the joint buying decisions. According to Prof. Sheth, the conceptual framework of interpersonal conflict presented by March and Simon (1959) seems extremely pertinent to the family decision-making. Under different situations, each of the family members assumes the role of the head. Particularly for cheap and more individualistic items, decisions are often likely to be autonomic and any of the partners is held responsible for the purchase. The more expensive the items are, greater is the chance of joint decision-making. As the family resources are limited and everybody in the family wants to derive maximum satisfaction out of its utilization, many a times family members disagree about the goals and differ in perceptions about the goal objects. This situation leads to the state of conflict. Therefore, the family decisions may either be consensual or accommodative. For consensual decisions, everyone in the family may be in agreement with the preferred conclusion. Nevertheless, accommodative decisions become essential especially to resolve conflict situations.

Now secondly who is the buyer or the shopper? Who is actually going to the for the final purchasing and who is paying for it and then we have to see what are the issues of conflict in joint decision making, because so far in individual decision making we did not discuss this aspect of conflict, okay. Because it was my decision I was taking, now that it is they have to converge to a single decision there would be numerous conflict.

Because each of them will have different motives, and that would be the source of conflicts.

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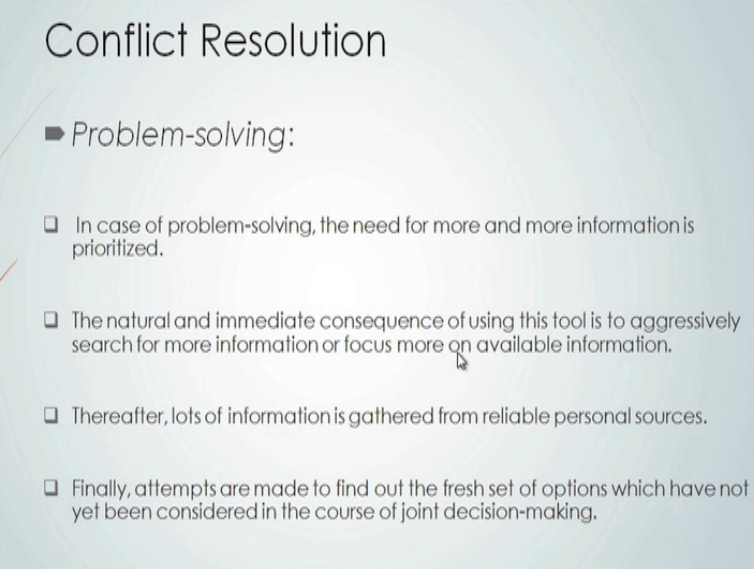
## What are the issues of conflict in joint decision-making?

- The issue of conflict may arise in most of the joint buying decisions.
- According to Prof. Sheth, the conceptual framework of interpersonal conflict presented by March and Simon (1959) seems extremely pertinent to the family decision-making.
- Under different situations, each of the family members assumes the role of the head. Particularly for cheap and more individualistic items, decisions are often likely to be autonomic and any of the partners is held responsible for the purchase.
- The more expensive the items are, greater is the chance of joint decision-making. As the family resources are limited and everybody in the family wants to derive maximum satisfaction out of its utilization, many a times family members disagree about the goals and differ in perceptions about the goal objects.
- This situation leads to the state of conflict. Therefore, the family decisions may either be consensual or accommodative. For consensual decisions, everyone in the family may be in agreement with the preferred conclusion. Nevertheless, accommodative decisions become essential especially to resolve conflict situations.

So major issues according to Professor Sheth is like this that under different situations each of the family members assume the role of head. Particularly for, cheaper or individualistic items the decisions are likely to be autonomic and sometimes that may lead to some kind of conflict, okay. If the item is expensive it would be more joint decision making and therefore the conflict would be much higher in that case.

Because, since it is a onetime purchase, so everybody will try to influence the decision much more and nobody will try to negotiate, so the conflict level of conflict in the decision making process would be much higher in that case.

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## Conflict Resolution

- Problem-solving:
  - ❑ In case of problem-solving, the need for more and more information is prioritized.
  - ❑ The natural and immediate consequence of using this tool is to aggressively search for more information or focus more on available information.
  - ❑ Thereafter, lots of information is gathered from reliable personal sources.
  - ❑ Finally, attempts are made to find out the fresh set of options which have not yet been considered in the course of joint decision-making.

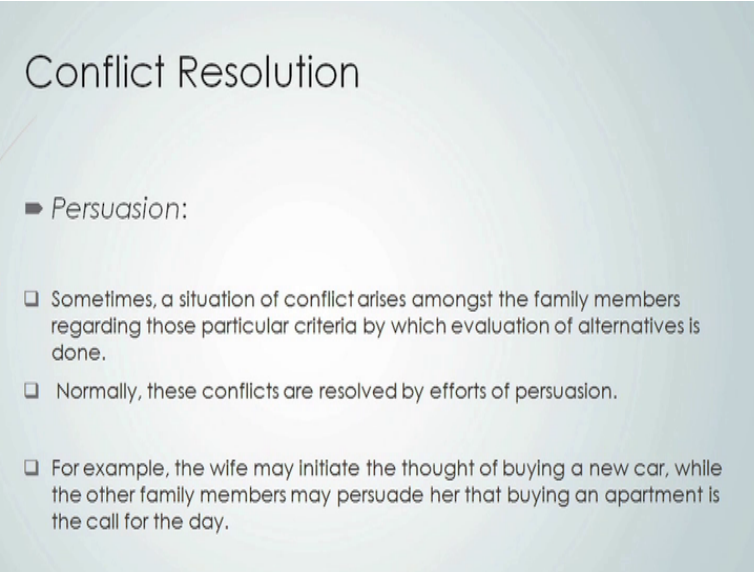
So what are the mechanism by which the families converge to a decision how do they resolute the conflict, they resolve the conflict by, A is the problem solving mechanism, in the problem solving mechanism the families collect more and more information each of this members if - if they are rational enough they will collect more information. So in the tourism package case, they can ask tourism service provider about much more details.

And other - other features like what could be the pricing, what is infrastructure of different places, what are the other amusement I can get for historical locations on places of scenic beauty or foreign location. So they can compare by collecting more or gathering more information from

that service providers itself or from many other sources like maybe for the - from the internet are many other sources.

So that could be one way of by that they will start thinking in a very different way and their motive can differ, their evaluations of the places could differ and the conflict can be solved.

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## Conflict Resolution

► *Persuasion:*

- ❑ Sometimes, a situation of conflict arises amongst the family members regarding those particular criteria by which evaluation of alternatives is done.
- ❑ Normally, these conflicts are resolved by efforts of persuasion.
- ❑ For example, the wife may initiate the thought of buying a new car, while the other family members may persuade her that buying an apartment is the call for the day.

The other one is the persuasion, that the father can be persuade the mother that you know please whatever decision I am taking please accept this decision, so that persuasion, it depends on the emotional attachment say how much you can persuade the other member about it. Last one sorry third one is the bargaining, bargaining is like father may say that okay, fine in this vacation let us go to a historical location, in the next vacation we will go for a foreign trip.

So this is how you know, this is a give and take kind of thing, so this is how you can you know.

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## Conflict Resolution

### ► Politics:

- ❑ When the members of a family not only vary in terms of particular buying motives, but also, essentially, on maximum lifestyle components, the constant conflict is expected to be resolved either by the break-up of the family structure or by politics.
- ❑ Many of the Indian joint families are broken as a result of such family politics and disagreement in motives and varying lifestyles resulting from the generation gap.
- ❑ The later generally results in development of coalitions or subgroups with common motive in an attempt to segregate the member who is identified as the key one behind the conflict.

And the other one is actually not a very good mechanism that is politicking, when a member of a family not only vary in terms of particular buying motives, but also, essentially on maximum lifestyle components, the constant conflict is expected to be result either by the break-up of the family structure or by politics.

Many of the Indian joint families are actually broken as a result of such family politics and disagreement in motives and varying lifestyles resulting from the generation gap. The later generally results in the development of coalitions or subgroups with in the family based on a commonality of motives and you know they attempt to segregate the member who is identified as the key one beside - behind the conflict.

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## Conflict Resolution

- ❑ Even though this kind of conflict resolution technique in buying decisions is not expected to be pervasive, it is not absolutely exceptional.
- ❑ To be specific, in the children-centric Indian families, children are often taken as coalition partners of one parent against the other.
- ❑ These days, we even observe coalition subgroup formed by teenaged children against their parents, especially in case of buying expensive mobile handsets or television sets.

And so therefore even though this kind of conflict resolution technique like politicking is not a very good one it is better than in the previous situation like by collecting more information or by persuasion or even by bargaining you try to negotiate and converge to a decision making. So this was ensure the decision making so I will just go back to the model and once again shortly in a very nutshell brush up how the family took a decision.

So we start with the model from here that who is consuming, the any other member, the family, the household and all, who is the decider one single person the father or the mother or it is a joint decision, okay. now that results in the family decision, but there is some other part that is if it is a joint decision then what happens, there are certain influencing things like whether it would be join decision or not that depends on all these things as I told.

Life cycle when you are single you are taking more of autonomous decision, the more you become I mean involved in the family then its tend to be joint decisions, perceived risk is high which is an expensive product you want to buy more of joint decisions, importance of the purchase like it is a child's education or something then it is like joint decision more, time pressure is high then decision would be autonomous, because you don't have time to discuss.

Now in family decision there is three members as I in this case like one is the father, mother and the kids in the case, so they will have - so they will have their own predisposition, how this

predisposition is found we will see in the left-hand side of the model, in left-hand side is see they have their own buying motives, and they have their own way of evaluating certain brands certain services and all.

So and all these are influenced by their perceptual bias, perceptual bias is found by the overt search of an extent of search as much as they know about the product service and how much they are sensitive to their information, I know mostly from the advertisement but I am not sensitive to advertisement, so that will not create my predis - perceptual bias. If I am more incline towards my peer's opinion and I am sensitive to my - to my peer's opinion.

And I am collecting more information from my peer that might result in a strong perceptual bias, which will influence my buying motives, evaluating - evaluative beliefs and in turn my predisposition. Now overt search a sensitivity of information here we also have to see, who what is the source of information mass media, display, word of mouth, peer from where am I collecting this information, so all these together founds predisposition of all this members.

Now this also depends on certain interpersonal factors like say gender based, like some of the decisions are really really female decisions, level of confidence of which of the family members if I am not confident about buying a laptop, to evaluate a laptop I will ask my father or I ask my brother about their expert opinion, so then the decision becomes more of joint, what is my personality who are my reference group my aspirational groups, or my family members.

Which social class I am in, if I am in the upper class, then decision makings mostly the male female demarcation line becomes very thin, what is my lifestyle? Then we have this role orientation and you know then all this will have an implication on this. And then finally we come to a decision, but because of all these three conflicting predispositions there will be conflict.

And conflict resolution, there are three basic - four basic techniques. I have discussed one is collecting more information that is problem solving, then I have discussed about persuasion, then I have discussed about bargaining by any of the family members and finally is the politicking by

which the - the conflict would be result. And finally the family would converge to a single decision. So this is ensure my discussion about family decision making.