The main purpose of this study is to determine the role of Kazakh women in the purchase process of white goods. We also aimed to reveal the role distribution inside the family. Moreover, we tried to determine the demographic and socio-economic variables that affect the role of women in the decision-making process of purchase decisions. Because of the rapidly changing economic conditions and intense competitive environment in Kazakhstan requires businesses to carefully perform customer analyses for a more successful marketing. Therefore, this study investigates the role of women in the purchase process of white goods in northern Kazakhstan (North, South, East and West). For this, we conscripted 396 Kazakh women living in Northern, Southern, Eastern and Western Kazakhstan and gave questionnaires to them. Primary data is collected via questionnaires using a proven scale and we used methods such as Cronbach’s Alpha Coefficient, Confirmatory Factor Analysis (CFA), and Structural Equivalency Model (SEM) in order to evaluate the results.

**Key words:** purchase, purchase process, purchase decisions, decision-making process, white goods, women's role.
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Introduction

In modern society, consumption is an indispensable part of daily life. In addition, the most important consumption unit is the family. The family is traditionally the unit where decisions regarding which daily goods and services will be consumed are given (Martínez and Polo, 1999: 461-481). The family is very important for marketing because of its purchase capacity and frequency. Most of these goods and services are purchased for the consumption of family; hence, family is an important unit for purchasing decisions. Although goods and services are purchased for the individual consumers of family members, the whole family (Cengiz, 2009: 208) affects the decision process.

Modern socio-economic and technological developments affected the roles in the family, especially the role of woman drastically. These developments turned women into a more active actor in the family. Women play a very important role in the process of purchase decisions of the family as both a decision maker and influencer. Hence, it is important to determine her exact role in this process. Details of her role will surely affect the marketing strategies (Nakip and Yaras, 1999: 246). Besides this role and effect becomes more important every day.

Developments such as the increase in the education level of women increase in the number of double income families, and increased participation of women in professional life transformed the role of woman in the family and affected the traditional decision-making structure in the family (Lee and Beatty, 2002: 25; Nanda et al., 2006: 112).

This study examined the role of Kazakh women in the purchase process of white goods. We aimed to determine which features of the white goods (refrigerator, washing machine, dishwasher etc.) affect these preferences.

Literature Review

Historically, family decisions have attracted the attention of many consumer researchers and behavioral scientists. The family has become the focus of attention to understand the husband and wife roles in the consumer buying decision process. Various studies have been carried out in the field of husband and wife purchasing decision-making roles regarding the purchase of products and services:

In his study, Sheth (1974) attempted to develop a comprehensive theory of family buying decisions based on empirical evidence in various disciplines as well as marketing. This study attempted to develop a conceptual framework for common and independent decision-making indicators in resolving conflicts in family purchasing decisions.

In his research, Davis (1976) examined the existing literature on domestic decision-making from three aspects. These dimensions are expressed with the following questions: “Which family member is involved in economic decisions?”, “What is the nature of family decision processes?”, and “Are decision-making results affected by differences in family role structure and decision strategies?” He examined these questions one by one and interpreted them separately. Thus, the decisions of family members in economic decisions, who made the purchases in certain product categories and who made the decision were investigated. In the analysis, he tried to come up with an in-house decision-making theory, focusing on decision making, such as decision-making or who wins.

Qualls (1987) examined the effect of gender role orientation on the outcomes of the family’s buying decisions. In the context of gender-oriented behavior, its reliability and validity have been tested and the efficiency of hidden variable modeling has been examined to provide a basis for the creation of a future decision-making theory.
Turkish academicians published many studies on the purchase decision process and behavior of women in purchasing decisions.

Nakip and Yaras (1999) examined the role of Turkish women in purchasing according to Engel, Kollat, and Blackwell’s model. In the study, it was determined that Turkish women differed in their roles in purchasing decisions in terms of product groups and their employment status. Working in an income-generating job outside the home greatly affects the status of women in the family. Working women have a significantly higher impact on the purchasing decisions of their families. Compared to non-employed women, working women played a more active role in family purchasing decisions. The study carried out in Kayseri showed that the man retains his weight in the family, although slightly, and the role of the woman became more prominent.

Erbil and Pasinlioğlu (2004) examined the role of women in the family decision-making process. The study was conducted on women who applied to Ordu Provincial Maternity and Children’s Hospital, who were married and agreed to participate in the study. It was found that the common decision-making rate of spouses in the family is 42.8% on average. However, when we look at the issues that spouses decide on their own, it is seen that men decide on important issues and women decide less important issues. Besides, it was observed that variables such as the number of children and gender of the children do not have a significant effect on the contribution of women to the decision-making process.

Kitapçı and Dörtyol (2009), in a study performed in Sivas province, discussed the family buying decision process, and pointed out the changing role of women. They found that fathers have more effect on the buying decisions in the traditional Turkish family structure. Mothers are more effective in purchasing decisions in product groups such as clothing, children’s clothing, and household items.

Cengiz (2009) investigated which spouse is more effective in family purchasing decisions in his field research in Trabzon, Ankara, İzmir, and Diyarbakır. In purchasing decisions, he concluded that the husband is more dominant in the low-income groups, whereas either in the medium and high-income groups, the decisions are taken jointly or the woman is dominant. In İzmir and Ankara, women lead the purchasing decision whereas in Diyarbakır, husbands are effective and in Trabzon, decisions are taken jointly.

Özbek and Koç (2009) investigated whether there is a difference between families living in rural and urban settlements at the stage of making a purchase decision for durable goods in terms of individuals and their roles. Families living in rural areas shop mostly from manufacturers and dealers. In the cities, they shop from manufacturers, dealers and department stores.

Çetin (2016) attempted to find out the factors affecting the choice of clothes of female university students and to determine whether they prioritize the brand of the product, characteristics of the product, or their socio-economic status in their purchasing behavior.

Kazakh academicians also studied the purchasing decision process and women’s purchasing behavior in the family.

Potluri, Abikayeva, Usmanova, and Challagundla (2014) revealed the spending habits and purchasing preferences of Kazakh women under four different age groups in their studies in Almaty.

Vural and Güllü (2017) examined the role of women in purchasing decisions of families living in three cities of South Kazakhstan (Shymkent, Turkestan, and Kentav). In this study, they revealed the results of women’s role in purchasing in Kazakh families. The socio-demographic characteristics of families showed that family members generally have high education levels, live in crowded families, and women play an active role in business life.

The Importance and Purpose of the Research

The main purpose of this study is to determine the role of Kazakh women in the purchase process of white goods. We also aimed to reveal the role distribution inside the family. Moreover, we tried to determine the demographic and socio-economic variables that affect the role of women in the decision-making process of purchase decisions.

Methodology

The primary data is collected through the survey method. For this purpose, a questionnaire is prepared to determine the role of Kazakh women in the purchasing decision process. This scale was also used in the previous study (Can, 2006: 78-82).

The dependent variable of this study is the role of women in the purchase decision process of the family. We used the 5-point Likert scale to measure the effect of women on the decisions (Strongly Agree, Disagree, Neither Agree nor Disagree, Agree, Strongly Agree).

The purchase decision-making process is a multileveled process and participation level and effect of every member of the family varies from phase to phase, and according to socio-economic
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Factors, interest level, information level, and skill differences. Purchase decision-making process consists of 1. Need Recognition, 2. Determination of Alternatives, 3. Evaluation of Alternatives, and 4. Purchase Decision and Purchasing. The study will analyze the role of women by considering these phases.

We used methods such as Cronbach’s Alpha Coefficient, Confirmatory Factor Analysis (CFA), and Structural Equivalency Model (SEM) in order to evaluate the results.

Hypotheses
H1: Need recognition effects the purchase decisions.
H2: The determination of alternatives affects the purchase decision.
H3: The evaluation of alternatives affects the purchase decision.

Figure 1 – Schema of the Research Model and Hypotheses
Note – compiled by authors

Results and Discussion

Structural Validation of the Scales using CFA and the Analysis of the Study Method Using SEM. The demographic characteristics of the women surveyed are shown in Table 1.

Table 1 – Demographic characteristics of women surveyed

| Region                  | Frequency | %  | Profession          | Frequency | %  |
|-------------------------|-----------|----|---------------------|-----------|----|
| Northern Kazakhstan     | 125       | 31.5 | Student             | 52        | 13.2 |
| Southern Kazakhstan     | 76        | 19.2 | Worker              | 32        | 8.1  |
| Eastern Kazakhstan      | 83        | 21.0 | State Officer       | 64        | 16.2 |
| Western Kazakhstan      | 112       | 28.3 | Retired             | 37        | 9.3  |
| Place of Residence      |           |     |                     |           |     |
| Urban                   | 284       | 71.7 | Tradesmen/Craftsmen | 39        | 9.8  |
| Rural                   | 112       | 28.3 |                     |           |     |
| Income Group (Thousand Tenge) |           |     |                     |           |     |
| Married                 | 241       | 60.9 | Narrow Income (-100)| 105       | 26.5 |
| Single                  | 155       | 39.1 | Middle Income-Lower (101-150)| 103 | 26.1 |
| Middle School           | 22        | 5.6  | Young (~30)         | 89        | 22.5 |
| High School             | 67        | 16.9 | Adult (30-35)       | 90        | 22.7 |
| University              | 150       | 37.9 | Middle Aged (36-45) | 126       | 31.8 |
| Post Graduate           | 155       | 39.1 | Elder (45+)         | 91        | 23.0 |
| Total                   | 396       | 100  | Total               | 396       | 100  |

Note – compiled by authors on the basis of research

As seen in Table 1, 125 of the women who answered the survey were from North Kazakhstan, 76 from South Kazakhstan, 83 from East Kazakhstan, and 112 from Western Kazakhstan. The ratio distributions of these within the total are 31.5%, 19.2%, 21%, and 28.3%, respectively. Among the women participating in the survey, 71.7% live in urban areas and 28.3% live in rural areas. Of these, 241 are married and 155 are single. The ratio distributions of these within the total are 60.9% and 39.1%, respectively. Among them, 23% have high school and six (primary, school, secondary and high school), 37.9% have university and 39.1% have postgraduate education. According
to the profession, 13.2% are students, 8.1% are workers, 16.2% are civil servants and 62.5% are others (retired, unemployed, tradesmen/craftsmen). 26.5% of them were in the low-income group (under 100000 Tenge) and 26.1% were in the middle-income group (between 101000 – 150000 Tenge). In contrast, 23.2% of women are in the upper-middle-income group (151000 – 250000 Tenge) and 24.2% are in high-income group (251000 + Tenge) (1 TL = 68 Tenge at the time of the study). 22.5% of the women who answered the questionnaire were young (- 30 years old), 22.7% were adults (30-35 years), 31.8% were middle-aged (36-45 years) and 23% three of them were elderly (45+ age).

As seen in Table 2, 210 of the women participating in the survey prefer to pay in cash and 186 pay in installments. The percentage of these is 53% and 47% respectively. Of the participants, 13.4% consider the brand very important, 26% important and 60.6% unimportant in their purchasing decisions. Of the participants, 69.4% consider the quality very important, 28.1% consider it important and 2.5% consider it unimportant in their purchasing decisions. Of the participants, 17.2% consider the price very important, 46% important, and 36.8% the third unimportant in their purchasing decisions.

| Table 2 – Product purchasing method of the survey participants and distribution of the importance of product features |
|---------------------------------------------------------------|
| **Payment Method** | **Frequency** | **%** |
| Cash | 210 | 53.0 |
| Installment | 186 | 47.0 |
| **Importance of Brand** | | |
| Very Important | 53 | 13.4 |
| Important | 103 | 26.0 |
| Unimportant | 240 | 60.6 |
| **Importance of Quality** | | |
| Very Important | 275 | 69.4 |
| Important | 111 | 28.1 |
| Unimportant | 10 | 2.5 |
| **Importance of Price** | | |
| Very Important | 68 | 17.2 |
| Important | 182 | 46.0 |
| Unimportant | 146 | 36.8 |
| **Total** | **396** | **100** |

Note – compiled by authors on the basis of research

We provided CFA and SEM compatibility statistic values, respectively for the validity of the study scales and for the study method. Results show that the scales used in the study are structurally valid and the effect model is compatible with the criteria.

When the effect of the recognition of need is examined in accordance with the CFA model, we see that the effect on all items is statistically significant. According to the standard estimation values, the most effective questionnaire item is 1-a (“Advertisements are effective on me in recognizing my needs”), and the least effective items are 1-b (“If I got bored with the product, then I begin to look for alternatives”) and 1-c (“My husband/relative were effective in my decision to buy this product”).

When the effect of the determination of alternatives is examined in accordance with the CFA model, we see that the effect on all items is statistically significant. According to the standard estimation values, the most effective questionnaire item is 1-d (“My husband/relatives have an effect of making me visit stores to view various brands and models”), and the least effective item is the 1-e (“Payment conditions are effective when determining the alternatives”).
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### Table 4 – DFA findings for the recognition of need scale

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| When one of my friends purchase a product, my need is also triggered | 1 | 0,44 |  |  |
| Advertisements are effective on me in recognizing my needs | 1,454 | 0,694 | 0,3 | 4,846 | *** |
| If I got bored with the product, then I begin to look for alternatives | 0,679 | 0,337 | 0,166 | 4,098 | *** |
| My husband/relative were effective in my decision to buy this product | 0,643 | 0,338 | 0,152 | 4,229 | *** |
| The improvement in my financial situation creates new needs for me | 0,712 | 0,388 | 0,155 | 4,6 | *** |

Note – compiled by authors on the basis of research

### Table 5 – DFA findings for the determination of alternatives scale

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| I pay attention to the utility of a product when determining the alternatives | 1 | 0,338 |  |  |
| When determining the alternatives, I pay attention to the price of the product | 0,966 | 0,319 | 0,235 | 4,112 | *** |
| When determining the alternatives, I pay attention to the features of the product | 0,793 | 0,315 | 0,192 | 4,124 | *** |
| Payment conditions are effective when determining the alternatives | 0,983 | 0,305 | 0,244 | 4,028 | *** |
| I get my information about a product mostly from my husband/relatives | 1,747 | 0,54 | 0,343 | 5,091 | *** |
| I often get information about the product I will buy from my friends | 1,21 | 0,384 | 0,265 | 4,561 | *** |
| I often get information about the product I will buy from salespeople | 1,83 | 0,55 | 0,357 | 5,122 | *** |
| I often get information about the product I will buy based on my experience | 1,406 | 0,559 | 0,265 | 5,299 | *** |
| My husband/relatives have an effect of making me visit stores to view various brands and models | 1,875 | 0,591 | 0,349 | 5,379 | *** |
| My wife/relatives are effective in deciding how much to spend | 1,068 | 0,301 | 0,271 | 3,949 | *** |

Note – compiled by authors on the basis of research

### Table 6 – DFA findings for the evaluation of alternatives scale

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| While evaluating the alternatives, I list the features I am looking for and prefer the product that meets my needs the most | 0,246 | 0,213 | 0,061 | 4,024 | *** |
| When I determine the alternatives of a product, I make comparisons with the products of other firms | 0,199 | 0,174 | 0,06 | 3,291 | *** |
| When evaluating the brand I will buy, I make price-quality comparisons | 0,159 | 0,25 | 0,035 | 4,486 | *** |
When the effect of the evaluation of alternatives is examined in accordance with the CFA model, we see that the effect on all items is statistically significant. According to the standard estimation values, the most effective questionnaire item is 1-f (“My husband/relative were effective in my decision among alternatives”), and the least effective item is the 1-g (“When I determine the alternatives of a product, I make comparisons with the products of other firms”).

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| 0,902    | 0,663       | 0,07     | 12,907         | ***|
| 1,106    | 0,824       | 0,068    | 16,251         | ***|
| 1,286    | 0,914       | 0,073    | 17,505         | ***|

My wife/relatives are effective in choosing the color/model of the product

My wife/relatives are effective in insisting on what brand of product to buy

My husband/relative were effective in my decision among alternatives

My wife/relatives are effective in deciding which store to buy the product

Note – compiled by authors on the basis of research

When the effect of the purchase decision is examined in accordance with the CFA model, we see that the effect on all items is statistically significant. According to the standard estimation values, the most effective questionnaire item is 1-h (“The offers of salesperson effect my decision of purchase”), and the least effective item is 1-i (“Physical conditions of a store (design, ambiance, lightning etc.) affects my decision”).

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| 0,684    |             |          |                |    |
| 0,472    | 0,343       | 0,123    | 3,837          | ***|
| 0,67     | 0,454       | 0,162    | 4,142          | ***|
| 0,537    | 0,333       | 0,142    | 3,786          | ***|

The offers of salesperson effect my decision of purchase

Negative thoughts of other consumers about the product I chose affect me while shopping

If I cannot find the product I want to buy in the store, I will place an order and wait for delivery

Physical conditions of a store (design, ambiance, lightning etc.) affects my decision

Note – compiled by authors on the basis of research

When the effect of the recognition of need is examined in accordance with the SEM model, we see that the effect on all items is statistically significant. According to the standard estimation values, the most effective questionnaire item is 2-a (“My husband/relatives are effective on my decision regarding the utility of purchasing a product”), and the least effective item is the 2-b (“When one of my friends purchase a product, my need is also triggered”).

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
|          |             |          |                |    |
|          |             |          |                |    |

My husband/relative were effective on my decision regarding the utility of purchasing a product

My husband/relative have an effect on my decision among the alternatives

When one of my friends purchase a product, my need is also triggered

When the effect of the determination of alternatives is examined in accordance with the SEM model, we see that the effect on all items is statistically significant. According to the standard estimation values, the most effective questionnaire item is 2-c (“I get my information about a product mostly from my husband/relatives”), and the least effective item is 2-d (“I pay attention to the utility of a product when determining the alternatives”).

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| 0,870    | 0,678       | 0,071    | 11,407         | ***|
| 0,853    | 0,659       | 0,068    | 10,658         | ***|
| 0,638    | 0,464       | 0,042    | 8,198          | ***|

My husband/relatives have an effect on my decision among the alternatives

When determining the alternatives, I make comparisons with the products of competing firms

When the effect of the evaluation of alternatives on the scale items is examined in accordance with the SEM model, we see that the effect on all items is statistically significant. According to the standard estimation values, the most effective questionnaire item is 2-e (“When determining the alternatives, I make comparisons with the products of competing firms”), and the least effective item is 2-f (“When one of my friends purchase a product, my need is also triggered”).

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| 0,870    | 0,678       | 0,071    | 11,407         | ***|
| 0,853    | 0,659       | 0,068    | 10,658         | ***|
| 0,638    | 0,464       | 0,042    | 8,198          | ***|

My husband/relative were effective in my decision among alternatives

My wife/relatives have an effect on my decision among the alternatives

When one of my friends purchase a product, my need is also triggered

When determining the alternatives, I make comparisons with the products of competing firms

Note – compiled by authors on the basis of research
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Table 8 – Effects of the needs scale items

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| 1        | 0,286       |          |                |    |
| 1,336    | 0,407       | 0,223    | 5,984          | ***|
| 1,575    | 0,496       | 0,264    | 5,967          | ***|
| 1,699    | 0,567       | 0,287    | 5,913          | ***|
| 0,852    | 0,295       | 0,196    | 4,357          | ***|

Note – compiled by authors on the basis of research

Table 9 – Effects of the determination of alternatives scale items

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| 1        | 0,257       |          |                |    |
| 1,048    | 0,259       | 0,303    | 3,46           | ***|
| 1,23     | 0,369       | 0,303    | 4,056          | ***|
| 1,169    | 0,274       | 0,328    | 3,56           | ***|
| 2,956    | 0,686       | 0,632    | 4,676          | ***|
| 1,452    | 0,353       | 0,357    | 4,064          | ***|
| 2,052    | 0,46        | 0,477    | 4,3            | ***|
| 1,67     | 0,501       | 0,376    | 4,441          | ***|
| 2,628    | 0,627       | 0,569    | 4,622          | ***|
| 1,963    | 0,415       | 0,464    | 4,228          | ***|

Note – compiled by authors on the basis of research

Table 10 – Effects of the scale of alternative assessment items

| Estimate | S. Estimate | S. Error | Critical Value | P  |
|----------|-------------|----------|----------------|----|
| 1        | 0,265       |          |                |    |
| 0,618    | 0,163       | 0,157    | 3,937          | ***|
| 0,522    | 0,253       | 0,143    | 3,639          | ***|
When the effect of the purchase decision on the scale items is examined in accordance with the SEM model, we see that the effect on all items is statistically significant. According to the standard estimation values, the most effective questionnaire item is 2-g ("If I can’t find the product I want to buy in the store, I will place an order and wait for delivery"), and the least effective item is the 2-h ("The negative physical conditions of a store (design, ambiance, lightning etc.) affects me").

### Table 11 – Effects of purchase decision scale items on the scale

| Item                                                                 | Estimate | S. Estimate | S. Error | Critical Value | P  |
|---------------------------------------------------------------------|----------|-------------|----------|----------------|----|
| My wife/relatives are effective in choosing the color/model of the product. | 2.961    | 0.676       | 0.576    | 5.136          | ***|
| My wife/relatives are effective in insisting on what brand of product to buy.  | 3.656    | 0.855       | 0.693    | 5.276          | ***|
| My husband/relative were effective in my decision among alternatives. | 3.962    | 0.87        | 0.749    | 5.291          | ***|
| My wife/relatives are effective in deciding which store to buy the product. | 2.927    | 0.692       | 0.567    | 5.164          | ***|

Note – compiled by authors on the basis of research

When we examined the effects of the variables, recognition of need, determination of variables, and evaluation of variables on the purchase decision in accordance with the SEM model, we see that the effects of all variables is statistically significant. According to the standard estimation values, the most effective variable is the recognition of need whereas the least effective variable is the evaluation of alternatives. According to the results, a 1-point increase in the recognition of need variable creates a 0.972-point increase in the purchase decision variable.

According to these results, all three-research hypotheses are accepted.

### Table 12 – Recognition of needs, determination of alternatives and evaluation of alternatives on the purchase decision

| Variable                  | Estimate | S. Estimate | S. Error | Critical Value | P  |
|---------------------------|----------|-------------|----------|----------------|----|
| Need Recognition          | 1        | 0.972       |          |                |    |
| Determination of Alternatives | 0,61    | 0,84        | 0,15     | 4,058          | ***|
| Evaluation of Alternatives | 0,48    | 0,654       | 0,114    | 4,223          | ***|

Note – compiled by authors on the basis of research
Conclusion

This study is conducted in Kazakhstan and on the Kazakh women that purchase white goods. It can be better interpreted if it is repeated with different consumer goods. This may help us to explain the effect of the recognition of need on the purchase decision.

When we analyzed the effect of independent variables of the purchase decision, we see that the most effective one is the recognition of the need. The second in the order of effectiveness is the determination of the alternatives and the third, and the last one is the evaluation of the alternatives. These results show that women prioritize the need when they decide to purchase a white good.

According to the Confirmatory Factor Analysis (CFA), the most important item in the recognition of the need is the 1-a (“Advertisements are effective on me in recognizing my needs”). But according to the Structural Equity Model (SEM), the most important item in the purchase decision is the 2-a (“My husband/relatives are effective on my decision regarding the utility of purchasing a product”). This is one of the most interesting results of this study. This result shows that whereas the advertisements are effective on the women for recognizing their needs, their partners and relatives are more effective in their purchase decisions.

We reached similar results in the determination of alternatives. In this phase, item 2-c (“I get my information about a product mostly from my husband/relatives”) turned out to be an important factor. But the item 2-i (“I mostly rely on past experiences regarding a product”) is more important in the purchase decision. This means that while women prefer to get information from their husbands and relatives in the determination of alternatives, they rely on their experiences when deciding to purchase a product.

When the literature is examined, it is seen that the effects of many different variables are mentioned in the shopping decision. In this research, the effects of only three variables were examined. The research can be applied by adding new variables to the model. In particular, the effect of variables related to consumers’ personal information on the decision to purchase can be designed as a research in itself.

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