



International Journal of Multidisciplinary Research and Literature
IJOMRAL

Vol. 4, No. 5, September 2025 pp. 850-867
Journal Page is available at <http://ijomral.esc-id.org/index.php/home>



WHO IS MORE DOMINANT IN HUSBAND-AND-WIFE PURCHASE DECISIONS?

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Abstract

Purchasing decisions between spouses are often a problem in the family. Who is more dominant in purchasing decisions between husband and wife is influenced by many variables. This study aims to investigate the role of variables such as the couple's marital age, occupation, income, and the price paid for marriage. The research was conducted in Banten province with a total of 215 Muslim respondents. The data analysis method uses cross-tabulation analysis and logistic regression to analyse the categorical data.

The results of the study showed that the marital status, employment, and income of couples did not have a significant effect on the dominance of husbands in the purchase decisions of husbands and wives. The larger amount of money that the husband brings into the marriage has a positive and significant impact on the husband's dominance in the couple's purchasing decisions. Husbands who bring more value into marriage will dominate the purchase decision by 1.9 times compared to husbands who bring less value into marriage.

Keywords: Husband and wife purchase decision, marital age, husband income, premarital assets.

INTRODUCTION

The topic of husband and wife purchasing decisions, particularly concerning premarital assets, age at marriage, and the spouses' occupations, is a significant area of contemporary research. Understanding these factors can provide insights into family finance management and decision-making in diverse socio-economic contexts. Research indicates that financial management within marital relationships is influenced by gender roles, the timing of marriage, and the economic circumstances affecting each partner's employment status.

Discussions about the traditional breadwinner model suggest that financial decision-making within couples often reflects gendered expectations. Evidence shows that men typically assume the role of primary wage earners, thereby exerting a more significant influence on financial choices. At the same time, women often engage in budget management, creating a complex dynamic of control and responsibility in financial matters within marriage (Boyle, 2013). Established patterns of financial behaviours and decision-making processes, shaped by societal norms, can create disparities in how couples approach significant purchases or financial commitments. Financial literacy, a crucial aspect of household finance management, is influenced not only by educational background but also by cultural practices that dictate financial roles within a relationship (Goso, 2022).

The age at which individuals get married plays a crucial role in shaping the purchasing decisions and financial behaviours of couples. Research suggests that evolving ideals concerning the 'ideal age at

marriage' are influenced by educational achievements and socio-economic conditions. Individuals who marry later tend to demonstrate greater life experience and decision-making maturity, which can affect purchasing decisions—they may engage in more thorough discussions regarding asset management and joint expenditures (Compernelle & Axinn, 2019). Furthermore, couples who share financial responsibilities typically report higher satisfaction with their financial decisions, indicating that collaborative decision-making leads to shared understanding on significant purchases (Kruger et al., 2023).

Marital status and each spouse's employment characteristics significantly contribute to purchasing decisions. Occupations not only dictate income levels but also influence job security and the psychological environment surrounding financial decision-making. For instance, higher-income occupations can afford couples greater leverage in making substantial financial decisions or investments (Yu & Hara, 2020). The increase in dual-income households has shifted traditional paradigms; both partners may share financial responsibilities more equitably, moving away from historical gender divisions in financial decision-making (Eirich & Robinson, 2017). This shift raises questions about decision-making power and experience in financial management, particularly in situations where salary disparities exist.

Moreover, financial literacy extends beyond basic knowledge to encompass a deeper understanding of market mechanisms and investment practices. Research indicates that education and increased financial literacy significantly enhance couples' confidence in managing shared finances, influencing their purchasing behaviours (Lusardi & Mitchell, 2014). Varied levels of financial knowledge can complicate decision-making, particularly in contexts where traditional financial roles remain prevalent. Couples with higher financial literacy levels tend to make more informed choices about assets acquired before marriage, which consequently influences their post-marriage purchasing decisions (Remund, 2010).

Environmental factors, such as economic conditions and demographic changes, also crucially affect marriage timing and subsequent purchasing decisions. In areas where economic stability is uncertain, couples may prioritise immediate financial security over long-term investments, thereby altering their decision-making processes (Corno et al., 2020). In multicultural contexts, differing expectations surrounding marriage age can lead to contrasting financial planning practices, highlighting the need for a nuanced understanding of purchasing behaviours (Compernelle & Axinn, 2019; Solanke, 2015).

Additionally, the empowerment of women in financial decision-making reflects the evolving dynamics of household purchasing decisions. Studies indicate that women with decision-making authority in their households often employ enhanced purchasing strategies that align with shared financial goals (Upadhyay et al., 2014). As women's empowerment increases alongside shifts toward gender equality, it significantly affects how purchases are discussed and executed within marital partnerships.

LITERATURE REVIEW

Theoretical Framework and Hypothesis Development

1. The Influence Of Assets Inherited In Marriage On The Dominance Of Husband And Wife Purchasing Decisions.

The influence of pre-marital assets on the dynamics of purchasing decisions between spouses is a multifaceted topic that requires consideration of various socio-economic and cultural factors. A robust body of literature highlights how these factors intertwine with the roles, expectations, and negotiations that occur within marital relationships.

One key aspect of pre-marital assets is their capacity to influence marital dynamics, particularly in terms of decision-making power. Han and (2014) provide evidence from the Korean context, showing that financial assets are correlated with a wife's marital satisfaction. In households where wives possess significant financial resources, a shift in relationship dynamics can occur, enabling a more equitable sharing of purchasing responsibilities. This suggests that pre-marital assets not only enrich relational satisfaction but may also alter the balance of power, reflecting the socio-economic status of the participants within the marriage.

In contrast, Agarwal's research Agarwal (2008) sheds light on the role of egalitarian beliefs. The presence of egalitarian ideology among spouses is shown to enhance the influence of wives in purchase decisions. Arguably, this theory aligns with the findings of Albert and Escardíbul (2016), which suggest that a husband's education may inadvertently reduce a wife's empowerment in household decision-making. Thus, we can deduce that access to pre-marital assets may empower one spouse to challenge traditional decision-making hierarchies and assert a stronger negotiating position in household purchases.

Moreover, the framework of gender ideologies, as discussed by Xu and Lai (Xu & Lai, 2002), illustrates that socio-economic resources and entrenched gender ideologies uphold the power dynamics inherent in purchasing decisions. In scenarios where a wife's pre-marital assets increase, her bargaining power within the household improves, consequently altering the dynamics surrounding financial decisions—this may lead to a reduction in male-dominated purchasing behaviours.

The concept of gono-gini assets, as presented by Lukum et al. (2022), highlights the importance of understanding jointly acquired marital assets. In Indonesia, where these assets hold significant cultural weight, the dynamics of asset division directly influence post-marital decision-making. Understanding gono-gini assets can shed light on conflicts that arise post-divorce, as disputes over these assets often lead to delays and complications, which can affect spousal relations and purchasing decisions made during the marriage.

Furthermore, several studies suggest that ownership of assets can uniquely determine financial risk tolerance and, by extension, economic behaviour related to spending and purchasing decisions within a marital context (Gilliam et al., 2011). The allocation of assets reveals behavioural tendencies that can influence how couples approach financial risks, thereby affecting collaborative purchasing decisions. Houses or property owned predominantly by one spouse can seal the fate of collective purchasing discussions, often leading to friction when addressing household needs.

Also critical are the societal norms governing marriage, which play a pivotal role in shaping asset ownership and decision-making capacities. Research by Donta et al. (2015) emphasise how societal expectations around male authority within marriage can dictate financial behaviours. In patriarchal environments, financial decisions tend to manifest through a lens of male ownership, which might suppress female voices in purchasing matters unless influenced by the possession of pre-marital assets that can tip the scale of influence.

Interestingly, while literature relevant to maternal health outcomes sheds light on gendered dynamics, some studies indicate that joint decision-making correlates with improved health outcomes rather than directly with purchasing dynamics. This suggests that when both spouses hold equal stakes such as through pre-marital assets—their engagement in decision-making processes tends to be more balanced and harmonious, although not strictly limited to purchasing decisions (Yargawa & Leonardi-Bee, 2015).

In addressing the specific purchasing dynamics surrounding health services, Mari et al. (2024) noted that husbands often take the lead in healthcare decisions, which may not accurately reflect joint dynamics in all contexts. This underscores the need to investigate the interplay between gendered expectations, asset ownership, and purchasing agency within marital decisions, particularly in contexts where traditional roles may shift due to economic changes and an increase in women's pre-marital investment.

The decisions surrounding asset allocation have distinct implications for both partners in a marriage, as underscored by Pak and Babiarz (2018). Their research posits that when faced with differing longevity expectations or financial priorities, partners may experience conflicting motivations, thus necessitating a collaborative decision-making process that recognises each spouse's stake in the relationship. Understanding these motivations is crucial for comprehending how pre-marital assets influence purchasing decisions, highlighting the need for ongoing negotiation within the household's purchasing framework.

Furthermore, as societal views on marriage evolve, so too must the frameworks surrounding financial cooperation. Research demonstrates how evolving attitudes towards gender roles and economic agency are reshaping the landscape of marital decision-making (Zafar, 2022). With more

women securing their financial futures before marriage, their confidence in influencing purchasing and financial decisions also rises, challenging outdated paradigms of male dominance in household economics.

In summary, the landscape of purchasing decisions within marriages is highly nuanced, influenced by factors such as pre-marital assets, societal norms, and egalitarian values. The interplay of empowerment, economic resources, and gender ideologies significantly shapes decision-making processes. The integration of these factors into future research can elucidate the ongoing evolution of marital dynamics related to purchasing power, ultimately providing a clearer picture of the influence of pre-marital assets on spousal decision-making in purchasing decisions.

2. The Influence Of The Couple's Income On The Dominance Of Husband And Wife Purchasing Decisions

Research has established a direct correlation between income levels and impulsive buying behaviour, which also extends to the decision-making process within couples. For instance, Mutanafisa and Retnaningsih demonstrate that higher incomes are associated with increased impulsivity during purchasing, suggesting that income influences family purchasing behaviour (Mutanafisa & Retnaningsih, 2021). This trend aligns closely with studies indicating that consumers with enhanced financial capacity are more prone to indulgences, which affects their decision-making dynamics within marital partnerships. Additionally, Wibisono notes that variations in resource possession among spouses inform their roles in purchasing decisions across different product categories (Wibisono, 2013).

The distribution of income within marriages is not solely about absolute figures but also the perceived power dynamics associated with those figures. Tisch and Lersch present evidence of gender disparities in financial decision-making within households, where men tend to exert more control over significant financial choices, while women effectively manage ongoing budgetary needs (Tisch & Lersch, 2020). Such dynamics highlight the importance of income not only as a financial measure but also as a marker of authority within the purchasing landscape of couples.

The influence of income on purchasing decisions within couples can be further explored through the lens of egalitarianism. Agarwal discusses how egalitarian beliefs within couples can elevate the participation of both partners in decision-making processes. Specifically, when either partner holds egalitarian views regarding gender roles, the other partner's income becomes a significant factor in the influence dynamics of purchasing decisions, as observed in Agarwal's findings (2008). This suggests that income operates within a broader ideological framework that dictates purchasing dynamics.

Furthermore, Althaber et al. provide valuable insights into how income disparities between partners, alongside wealth inequalities, affect couples' money management strategies (Althaber et al., 2023). Their research suggests that couples with a high degree of financial interdependence may experience shifts in financial decision-making authority, depending on each partner's relative income. This financial interplay underscores how income shapes both individual spending habits and collective purchasing decisions.

In assessing the influence of a couple's income on purchasing dynamics, cultural factors and attitudes also play pivotal roles. Frikha explores the conflicts that arise in couples' purchase decision-making, illustrating how income disparities can exacerbate tensions over financial choices (Frikha, 2010). As socioeconomic status within the household transitions due to income fluctuations, it can lead to shifting responsibilities and authority in making purchase decisions.

Moreover, the changing landscape of labour participation among women, as observed by Billingsley et al., signifies an evolving dynamic in which women's increasing income capacity may lead to greater influence in household decision-making (Billingsley et al., 2024). As women increasingly engage in the workforce and contribute significantly to family income, traditional power structures in purchase decisions are being challenged, suggesting a shift towards egalitarian decision-making influenced by financial contributions.

The intersection of income level and degree of purchasing authority is also observed through the lens of materialism, particularly in contexts marked by income inequality. Rözer et al. argue that greater income inequality can lead to heightened materialism, driving consumers to prioritise purchasing behaviours that align with social status, which can disproportionately affect decisions made by spouses with lower incomes (Rözer et al., 2021). This materialistic perspective, influenced by relative income levels, plays a significant role in determining how families choose to make purchases.

3. The Influence Of The Spouse's Occupation On The Dominance Of Husband And Wife Purchasing Decisions

The examination of a couple's occupations and their influence on purchasing decisions is grounded within multiple disciplinary perspectives, including sociology, psychology, and marketing. In understanding the dynamics of spousal purchasing decisions, both partners' occupations significantly impact the roles and power distributions in these decisions, illustrating how economic resources play a vital role in family negotiation processes.

Occupations greatly influence the perceived authority within domestic settings. According to Xia et al. (2006), the roles of husbands and wives in the purchasing decision-making process can vary based on factors such as education and income levels. When one partner possesses a higher-level

occupation that correlates with increased income, their influence over purchasing decisions tends to increase. The underlying mechanism is that higher education often confers both social autonomy and confidence, allowing individuals to take on more decision-making power in joint purchases (Xia et al., 2006). This concept aligns with the resource theory of marital power, which posits that the partner with greater resources be it education, income, or social capital—tends to exert more influence in family decisions (Webster & Reiss, 2001).

Furthermore, research conducted by Yılmaz demonstrates that demographic characteristics, including education and income, have a direct impact on consumer behaviour (Yılmaz, 2023). Individuals in higher occupational positions generally make different purchasing choices compared to those in lower occupational standings, creating varying levels of influence in decision-making processes. Being part of an educated workforce enables spouses to emphasise rational choices and prioritise specific products based on their knowledge of products' quality and benefits, showcasing a direct correlation between occupations and purchasing influences.

Moreover, decision-making power distribution is contextual and shaped by societal marital roles. Webster and Reiss (2001) explored how nontraditional couples exhibit different dynamics in purchasing decisions compared to traditional couples, suggesting that societal expectations concerning gender roles create frameworks within which purchasing decisions unfold. Understanding these roles reveals that couples often exert influence that is compatible with societal norms, wherein traditional structures often see men leading financial expenditures. At the same time, women are perceived as emotional decision-makers (Webster & Reiss, 2001).

An important variable influencing purchasing dynamics is the interplay between spousal influence strategies over time. Research by Su et al. suggests that spouses adjust their strategies in response to historical preferences and adapt as their needs and the balance of power shift (Su et al., 2003). Perceptions of fairness within the marriage further complicate this landscape. As couples navigate purchasing decisions, presenting fairness can enhance harmony and satisfaction, thus reducing friction associated with power imbalances (Su et al., 2007).

The concept of social control within relationships also provides deeper insight into the power dynamics involved. Through social control mechanisms, spouses can influence purchasing decisions—sometimes consciously or unconsciously by encouraging or discouraging purchases based on a shared understanding of needs and financial constraints (Perry et al., 2016). This dynamic is evident in contexts where couples negotiate dietary choices or health-related purchases, illustrating how influence extends beyond economic considerations to encompass emotional and psychological domains.

Additionally, research by Harada et al. elaborates on how shared time increases spousal concordance in behaviours, including purchasing decisions (Harada et al., 2018). This implies that occupation-related time commitments resulting from varying workloads or job expectations can impact the synchronicity of purchases made by spouses. Increased time spent together tends to foster similar purchasing habits, reflecting a unified approach to household management (Harada et al., 2023).

Interestingly, health-related behaviours also extend to purchasing; when one spouse adopts healthier habits, the other often follows due to relational dynamics and shared lifestyles influenced by their respective occupations (Bookwala, 2005). Hence, one's occupation not only influences direct purchasing choices but also shapes overall lifestyle, impacting long-term purchasing behaviours.

Considering the influence of occupations within spousal dynamics, socioeconomic factors become critical to understanding the strength and nature of these influences. Studies such as those by Myint et al. provide empirical evidence that a spouse's economic power can protect against controlling behaviours from the husband, thereby empowering the wife to express her preferences during purchasing discussions (Myint et al., 2024). This dynamic suggests that when both partners are economically active, a balance is created that facilitates mutual decision-making.

Cultural contexts also play a significant role in shaping these decisions. Research reveals that power dynamics in purchasing are not only influenced by occupation but also deeply rooted in cultural expectations surrounding gender roles and family structures (Webster, 2000). In cultures where traditional roles are prevalent, husbands often dominate purchasing decisions unless the wife's occupation explicitly empowers her to make decisions.

Lastly, marital satisfaction tends to correlate with the extent of shared decision-making. As explored by Schoen et al., couples where both spouses are employed report higher marital happiness, suggesting that occupational roles significantly impact relational dynamics and consequently, shared purchasing behaviour (Schoen et al., 2006). As couples navigate their roles in household management, the power differential related to occupation can either serve as a bridge to equitable decision-making or a barrier to mutual satisfaction, thus underscoring the importance of both partners' employment statuses in shaping family purchasing decisions.

In conclusion, the interplay of a couple's occupations profoundly influences their purchasing decisions, navigating through various socioeconomic, psychological, and cultural dimensions. As the dynamics of modern relationships evolve, so too must the frameworks that understand the distribution of power within family purchase decisions, recognising the essential and varied roles that both spouses play, regardless of traditional stereotypes.

From the description above, the following research model can be made:

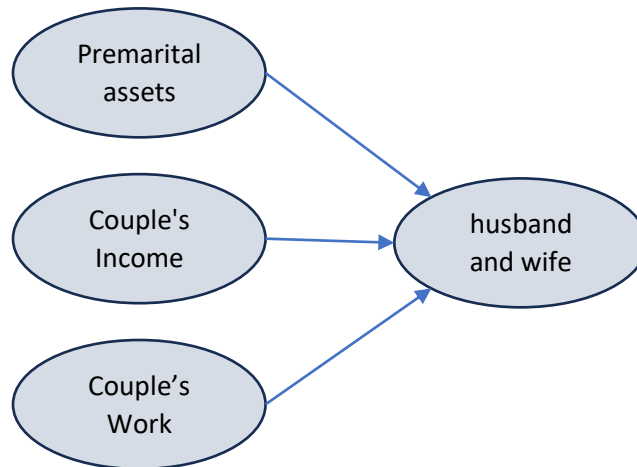


Figure 1: Research model

Research Hypothesis

Here are the research hypotheses proposed:

1. Bringing more property into marriage has a positive effect on the husband's and wife's dominance in the purchase decision.
2. A larger couple's income has a positive effect on the dominance of the husband's and wife's purchasing decisions.
3. A better job for the couple has a positive effect on the wife's dominance in the purchase decision.

METHOD

This quantitative research design is appropriate given its emphasis on numerical data and statistical analysis, which aligns with the study's objectives of testing hypotheses and establishing relationships between variables. The choice of quantitative research allows for the investigation of patterns and correlations within the collected data, facilitating a deeper understanding of the phenomena being studied. Lim and Koay emphasise the importance of methodological rigour and clear communication of findings in quantitative research papers, which are essential for ensuring that results are credible and replicable in future research endeavours (Lim & Koay, 2024).

The research was conducted in Banten Province, Indonesia, a region known for its socio-economic diversity. This context-specific location lends significant relevance to the findings, particularly in terms of local policy implications and developmental considerations. The selection of a specific geographical area in quantitative research facilitates an understanding of the unique variables influencing socio-economic conditions by providing a localised lens through which broader theories can be tested and validated, as reflected in studies that engage with regional socio-economic issues, such as poverty and economic development (Saefullah et al., 2023).

Data collection was performed using Google Forms, a method that streamlines the gathering of data from a wide geographic area without the constraints of traditional survey methods. The digital platform enables efficient data management, accurate data entry, and rapid data processing, thereby facilitating robust quantitative analysis. The use of online survey tools reflects contemporary trends in research methodology, where technology is leveraged to reach diverse populations effectively. Researchers have noted that employing digital platforms for data collection can enhance reliability and access to participant groups, particularly in environments where traditional face-to-face methodologies may be logistically challenging (Hope & Dewar, 2015).

Upon collecting the data, the analysis incorporated cross-tabulation and logistic regression techniques. Cross-tabulation allows for the examination of relationships between categorical variables, providing an overview of how distinct demographic groups respond to various factors (Song, 2023). This method is particularly useful in identifying patterns or trends within the responses that might otherwise remain obscured. Logistic regression is employed to assess the relationship between dependent and independent variables while controlling for confounding factors (Saha, 2022). This technique is instrumental in quantitative research, particularly for binary outcomes—such as the likelihood of a condition existing or not—based on various predictors. By deploying both cross-tabulation and logistic regression, the research ensures a comprehensive examination of the data, providing both descriptive and predictive insights regarding the study population in Banten Province.

The combination of a well-defined methodological design, appropriate sampling, and sophisticated statistical analysis culminates in a research framework that not only addresses the study's objectives but also contributes to existing literature by reinforcing methodological rigour and accuracy. As highlighted by Saha, the synergy of clearly articulated research methods and their execution plays a vital role in enhancing the quality of quantitative research outcomes (Saha, 2022). Overall, this methodological approach effectively aligns with best practices in quantitative analysis, ensuring that the findings are both robust and reliable.

RESULT

Respondent Characteristics

Table 1 below indicates that the majority of respondents are men, at 56.3%. The age of the respondents was almost evenly distributed across all age groups, except for the 20-30 year age range. The majority of respondents (58.1%) held an undergraduate education, followed by those with a postgraduate education (36.3%). The majority of respondents' marriage ages were 11-20 years old (34.9%) and over 20 years old (30.2%). Meanwhile, judging from their employment status, 95% are employed, while the rest are not.

Table 1. Respondent Characteristics

Variables	Catagories	Frequency	percent
Gender	Man	121	56.3
	woman	94	43.7
Age	20-30	28	13.0
	31-40	68	31.6
	41-50	69	32.1
	51-60	50	23.3
Education	High school	12	5.6
	graduate	125	58.1
	post graduate	78	36.3
Marriage Age	< 5	29	13.5
	5-10	46	21.4
	11-20	75	34.9
	>20	65	30.2
Employment Status	work	205	95.3
	doesnt work	10	4.7

Cross-tabulation analysis

Table 2 below is an analysis of the cross-tabulation between the properties brought in marriage by gender. The results showed that men carried more money in marriage than women, with a contingency coefficient of 0.458 ($p < 0.000$). This indicates that in Banten Province, men typically bring more property to marriage.

Table 2. Relationship Between Gender and Carrying Property in Marriage

		Larger	Smaller	Total
Gender	Man	e	21	121
	Woman	30	63	94
Total		130	84	215
Chi-Square / Contingency Statistics				
Value			Approximate Significance	
Contingency Coefficient			0.458	
N of Valid Cases			215	
c. Correlation statistics are available for numeric data only.				

The following table 3 explains the dominance in the decision to buy a husband and wife by bringing more property in the marriage. Husbands who bring more prices in marriage will be more dominant in making purchasing decisions in households with a contingency coefficient of 0.215 (0.001). This shows that in Banten Province, husbands who bring more property in marriage will be more dominant in making purchasing decisions between husband and wife.

Table 3

The relationship of dominance of the purchase decision with Bringing more wealth in the marriage.

		dominant role in purchasing decisions		Total
		Husband	Wife	
bring more premarital assets	Bringing more value to the wedding	49	35	84
	Bringing less price in marriage	47	84	131
Total		96	119	215
			Value	Approximate Significance
Nominal by Nominal	Contingency Coefficient		.215	.001
N of Valid Cases			215	

c. Correlation statistics are available for numeric data only.

The following Table 4 explains the relationship between husband work and dominance in husband and wife purchasing decisions. The results show that husbands who work better than their wives will be more dominant in making purchasing decisions between husband and wife with a contingency coefficient of 0.238 (0.000). This means that in Banten province, husbands who do a better job than wives will be more dominant in making purchase decisions.

Table 4. Husband's employment relationship with dominance Purchasing decision

		dominant role in purchasing decisions		Total
		Suami	Istri	
better job than partner	Yes	67	54	121
	No	29	65	94
Total		96	119	215
Symmetric Measures^c				
		Value	Approximate Significance	
Nominal by Nominal	Contingency Coefficient	.238	.000	
N of Valid Cases		215		

c. Correlation statistics are available for numeric data only.

Logistic Regression Analysis

Logistic regression analysis is used to analyse the influence of categorical variables in this case, namely marital age, occupation, spouse income, and property brought in marriage. The results of the analysis are shown in the following table 5:

Table 5. Regression Coefficient

		B	S.E.	df	Sig.	Exp(B)
Step 1 ^a	Marriage Age	-.164	.152	1	.283	.849
	Occupation(1)	1.045	.849	1	.218	2.843
	income compared to partner			2	.000	
	income compared to partner(1)	21.108	40193.712	1	1.000	1469165525.947

	income compared to partner(2)	19.666	40193.712	1	1.000	347448491.164
	bring more premarital assets(1)	.644	.315	1	.041	1.904
	Constant	-21.593	40193.712	1	1.000	.000

From table 5 above, the following equation can be made:

Husband Dominance = $-21.593 - 164MA + 1.045Occ + 21.108IPH + 19.666IPW + 0.644BMPA +$
EMA = Marriage Age; Occ = Occupation; IPH = Income compared to partner (Husband); IPW = Income compared to partner (wife); BMPA = bring more premarital assets.

From these results, it turns out that the significant influence on the husband's dominance in purchasing decisions is the price brought by the husband before marriage with an odd ratio of 1,904. It shows that husbands who bring more wealth in marriage are 1.9 times more likely than husbands who do not bring greater wealth in marriage.

DISCUSSION

The intersection of age at marriage, occupation, income, and premarital assets with purchasing decisions among couples is a multifaceted topic that draws on numerous aspects of social science research. Understanding how these demographic variables interact provides critical insights into consumer behaviour within marriage. The existing literature suggests that age at marriage, occupation, and the husband's income do not significantly influence the purchasing decisions made by husbands and wives. Conversely, the presence of premarital assets has a positive influence on purchasing decisions among couples.

Research indicates that the age of marriage has a limited impact on joint purchasing decisions. For instance, while Tomar et al. find that older age at marriage correlates with increased decision-making agency among women, this does not universally affect all types of purchasing decisions or satisfaction levels associated with them (Tomar et al., 2021). Their study emphasises decision-making in economic contexts without necessarily translating these decisions into tangible purchases, thus implying that the age of marriage does not lead to significant shifts in purchasing behaviours within marriages.

Additionally, the occupational status of spouses plays a negligible role in influencing purchasing decisions. While both partners' professional roles contribute specific competencies to the decision-making processes, they do not directly translate into joint purchasing behaviours. Lazuardi and Puspitawati discuss the financial management dynamics within dual-income households, particularly during challenging situations such as the COVID-19 pandemic, highlighting that decision-making was not

primarily influenced by either spouse's occupational status (Lazuardi & Puspitawati, 2022). This suggests that occupational identity does not inherently change the purchasing decisions made within a marriage.

Furthermore, the husband's income does not significantly impact purchasing decisions. Traditional assumptions that higher income levels lead to better purchasing power do not hold consistently in marital contexts. Increased financial resources may enhance overall spending capacity, but they do not dictate the collaborative decision-making processes that occur in partnerships. Albert and Escardíbul note that while higher education among husbands can lead to a greater assumption of decision-making authority, this dynamic reflects educational factors rather than income-based influences on decision-making authority in consumption contexts (Albert & Escardíbul, 2016).

In contrast, premarital assets exhibit a distinct positive impact on purchasing decisions made by couples. Establishing a financial foundation before marriage empowers couples to make collaborative decisions regarding purchases. Studies indicate that having premarital assets, like savings or property, enhances decision-making capability and satisfaction for both partners. The literature emphasises that these assets contribute to greater autonomy and mutual decision-making power within the household (Kariman et al., 2014). Couples entering marriage with established economic resources often experience a more equitable distribution of decision-making responsibilities, resulting in increased satisfaction with joint purchases.

It is crucial to frame these findings within the broader context of cultural norms and consumer patterns across different regions. Cultural expectations can profoundly shape how couples approach spending and financial decision-making. This highlights that while demographic and socioeconomic characteristics provide a foundational understanding of purchasing decisions, cultural variables frequently mediate these relationships (Gupta, 2010). Even in homogeneous societies, individuals' experiences and backgrounds influence their perspectives on financial management and purchasing behaviours.

Further qualitative investigations are needed to explore how life stages, socialisation experiences, and personal values influence purchasing decision-making among couples. Factors such as education and shared financial responsibilities are increasingly vital in shaping consumption behaviours, but gaps remain in understanding how varying commitment levels within marriage may impact these dynamics (Mitić & Čolović, 2022). Additionally, further research into the intersection of new financial technologies and modern marital structures could yield valuable insights into evolving consumer behaviours.

CONCLUSION

The examination of factors influencing purchasing decisions in marital contexts reveals some significant insights into how demographic variables, such as age at marriage, occupation, husband's income, and premarital assets, shape the financial behaviours of couples. Our analysis leads to the

conclusion that the age at which individuals marry does not significantly influence the purchasing decisions made by either the husband or the wife. This conclusion is supported by studies indicating that maturity and life experience are often more pivotal than mere chronological age in determining financial choices within a marital relationship. Consequently, the timing of marriage seems less relevant when examining the dynamics of spending and budgeting within households. Similarly, the occupation of both spouses is a negligible factor influencing their collective purchasing decisions. Research suggests that while occupations can dictate economic status and thereby affect financial capabilities, they do not inherently determine how couples approach buying behaviour. The interplay between spouses in making purchasing decisions tends to transcend occupational status, reflecting a more egalitarian approach where roles are defined more by personal beliefs and mutual understanding rather than professional disparity. This finding highlights the growing trend toward shared decision-making processes in household expenditure, regardless of the specific occupations of the partners involved.

Additionally, it has been revealed that the husband's income does not constitute a pivotal factor in affecting the purchasing decisions of both partners in a marriage. While one might assume that a higher income level would naturally influence purchasing behaviour, the data indicate that it is the management and allocation of resources, coupled with mutual communication and respect, that ultimately guide financial decisions. This suggests that the culture of financial decision-making within marriages is evolving, where shared responsibility is prioritised over traditional income-based hierarchies. It indicates a shift toward recognising the contributions of both partners, which may mitigate any significant dependency on the husband's income. Conversely, the presence of premarital assets does emerge as a strong positive influence on the purchasing decisions of husband and wife. Assets acquired before marriage serve not only as a financial cushion but also as a means of fostering a sense of security and stability within the relationship. Couples with premarital assets may experience increased autonomy in spending choices, which can significantly impact their financial interactions and joint decisions. This relationship highlights a broader understanding that economic stability — whether derived from personal assets or income — is crucial in shaping how couples approach spending and investments together. Thus, premarital assets can enhance collaboration and reduce conflict over financial matters, leading to healthier purchasing behaviours within the household. In summary, our investigation confirms that while specific traditional metrics of financial influence, such as age at marriage, occupation, and husband's income, do not directly dictate purchasing decisions, the accumulation of premarital assets plays a significant role in shaping a positive purchasing environment. This outcome not only reflects modern shifts in demographic and economic patterns but also signifies the evolution of partnership dynamics, where financial decision-making is increasingly a shared responsibility rather than a delineated duty based on traditional gender roles.

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