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The Impact of Husband's Perception and Value towards Family Purchase Decision Patterns

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Abstract: Changes are occurring in society's norm structure. One of these changes is the shifting of women roles. More wives are working outside home and acting as a source of income, event becoming chief wage earner in the family. Many past researches have used demographic and family structure as predictor of family purchase decision patterns. This study will figure out the impact of husbands' perception and value to the usage of wife's income for family expenditure. Total 112 husbands in Jakarta and Bandung participated in this survey. This study used questionnaire to gather data. Questions to measure perception and norm of husbands were derived from qualitative study, a preliminary interview with 20 husbands in Jakarta and Bandung Indonesia. Schwartz Value Scale was used to measure husband's value structure. Findings indicate that husband perception and value have significant impact on usage of wife's income for family expenditure. This research is useful to fill the research gap in family purchase decision theory. For marketers and business practitioners the results will enhance their comprehension in segmenting, selecting more effective target and creating more creative communication strategy.

Keywords: *Working wife, Perception, Norm, Schwartz Value, Household Purchase Decision, Family Decision Making Process*

1. Introduction

Family is an important unit of analysis in consumer decision-making field (Xia et al., 2006), but the vast interest in family as unit of analysis in research has not happened only until recently (So and Yao, 2006). Family is a main reference group when individual family member is making purchase decision (Kotler, 2002). Recent researches have shown that decision to consume most goods and services by individual are made in the family rather than individually (Makgosa, 2007). Many researchers are aware of this important role that family plays in the field of consumer behavior. Accordingly, many researches in the field of consumer behavior were conducted with family as the main unit of analysis in the research, especially in understanding the way families make purchase decision. Many past studies have used family structures and demographic as predictor of family decision-making pattern. Other studies have examined the different roles of husband and wife in family decision making when making decision to purchase goods and services together. Xia *et al* (2006) stated the role of husband and wife when making purchase decision is different from time to time in regard to the product category being considered, the amount of resources possessed by each spouses, and stage of decision-making process. According to Stafford et al. (2011), Sex Role Orientation (SRO) has strong influence on degree of influence each spouses has on family purchase decision-making (Scanzoni 1977; Qualls 1987; Schaninger, Buss and Grover, 1982). Another determinant of degree of influence of husband and wife in family decision-making were education (Blood and Wolfe, 1960; Rosen and Granbois, 1983; Spiro, 1983), wife employment status (Spiro, 1983), household income (Blood and Wolfe, 1960; Filiatrault and Ritchie, 1980; Spiro, 1983), and presence of Children (Filiatrault and Ritchie, 1980; Spiro, 1983). We can see that many researches focused on demographic and family structure in predicting family decision-making patterns and most of them use western families as the unit of analysis. Very few evidence of research in family decision making that use values as predictor of family decision-making patterns. It is important to understand that even though the unit of analysis is family, the interaction and behavior among individuals within the families are highly affected by the value structure of family member.

Importance of understanding the pattern of family decision making should not only be the interests of researchers in western societies, because phenomena of family as buying unit is happening everywhere

throughout the world, not only in western societies (Harcar et al., 2005). The importance to renew our understanding of family decision-making is also increasing because value changes have occurred in societies. This shift in value has made wife to posses more and more influence in family decision making which in turn will change the structure of family and role of husband and wife. It will significantly affect the way husband and wife made purchase decision in household. This changes in value are due to more women are working outside home, pursuing career in office, and receiving higher and higher education now compare to 10 or 20 years later (Lee, 2002). Most research investigated the impact of changing role of women to family decision-making process. However, not many researchers have investigate the impact of this changing role of women and the changes occurred in family decision making pattern that it causes from the husbands' perspective. For example, how the husband react to this changes in family structure and values and how he sees the decision making process in family nowadays (So et al., 2006). Therefore, the purpose of this paper is to investigate the effect of individual values, norms, and perception on family decision-making process from the husband's perspectives. Geographically, the research is conducted in Jakarta and Bandung (Indonesia) where there is still very few-if not- no researches about family decision-making process.

2. Literature Review

Hypotheses Development: The study consisted of two stages: qualitative and quantitative method. Qualitative method was applied at the earlier part of the study to identify factors that are regarded as important factor in affecting husband's perception about their working wife and the usage of wife income for family expenditure.

Husband's Schwartz Value Structure*:* Value has been a centre of study in the field of consumer behavior for a very long time. Values are believed to be significant influencers of individual attitude towards something, which in turn will affect individual behavior. According to Rokeach, values are "enduring beliefs that a specific mode of conduct is personally or socially more preferable to an opposite or converse mode of conduct or end-state of existence" (Rokeach, 1973). According to the Value – Attitude – Behavior Model, individual attitudes and behaviors can be traced back to his or her values (Vanvara, 2009). It is said that there is no direct relationship between value and behavior, but there is a mediating role that attitudes plays between value and behavior (Vanvara, 2009). This means, values can be used as root predictor of individual's behavior, although there are no direct relationship between values and behavior. Schwartz believed that values are well defined and perceived the same across cultures, therefore it is possible for researcher to measure the relationship of values with other variables such as beliefs, attitudes, and behavior. Schwartz value scale has been used to predict behavior of individual towards environmental issues. Besides, it is also has been used to predict consumer behavior in buying products (Vanvara, 2009).

Therefore the hypotheses are:
Hypotheses 1a (H1a): Husband's personal values positively affect husband's norm belief towards his working wife.
Hypotheses 1b (H1b): Husband's personal values positively affect husband's perception towards his working wife.
Hypotheses 1c (H1c): Husband's personal values positively affect usage of wife's income for family expenditure.

Husband's Social Norm: According to Kandori (1992) social norm consist of two factors: expected behavior and sanctions. It is not written, but member of society usually will obey it. The social norm will guide the behavior of individual in the society. It is a code of conduct that existed in a society in which its member should act or behave accordingly in a given situation. The group in which social norms prevail can be a family, a peer group, an organization, or even a society (Fehr and Fischbacher, 2004). Fehr and Fischbacher (2004) believe that norms within society will guide behavior of people in doing something. If the required behavior is in accordance to a person individual goal, he or she will obey the norm voluntarily. However, if it conflicted with the person's personal goal, then he or she will obey the norm because afraid of social sanction. The work of Fehr and Fischbacher (2004) goes in line with the work of Lapinski and Rimal (2005) who stated that

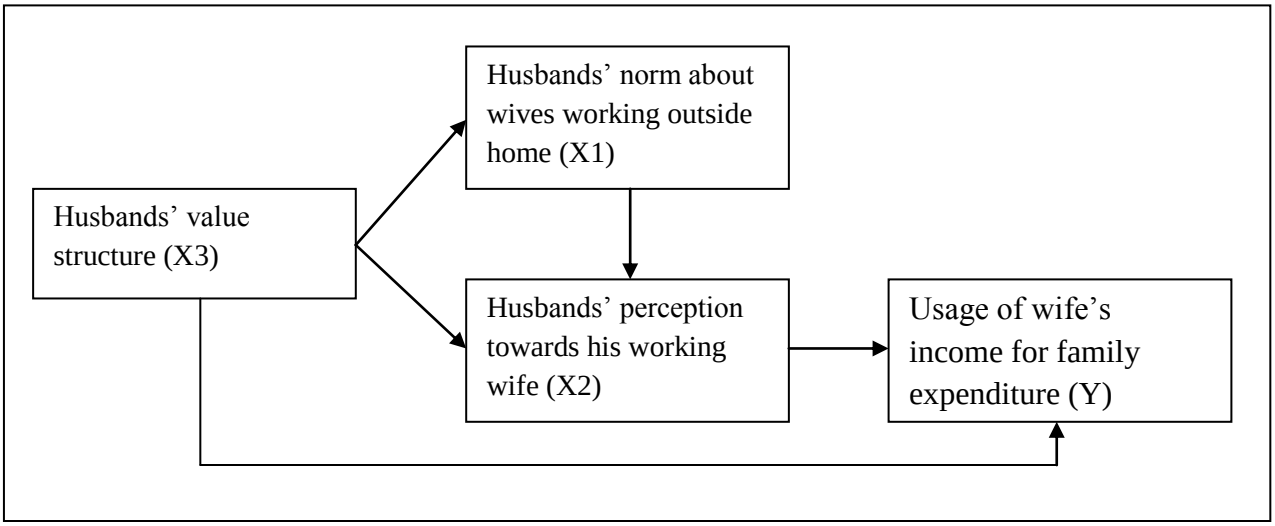
human behavior is guided by the perceptions about the popularity of the behavior. Norm of society will affect the perceived popularity of the behavior, which in turn will affect behavior of individual within the society. Therefore the hypothesis is:
Hypothesis 2 (H2): Husband's norm about wife who is working outside home will positively affect husband's perception towards his working wife.

Husband's Perception towards Working Wife: Changes in societies have given opportunities for women to work outside home and pursue career, receive higher education, and make women able to contribute to create income for household, role that were traditionally performed by husbands (Qualls, 1987: Lee and Beatty, 2002). With that, the strict division of role of husbands and wives who originally have the role as main source of income and wives who have original role to housekeeping and childcare are fading (Ndubisi and Koo, 2006). One of the affecting factors of spousal influence in family decision-making is spousal resources (Yang et al., 2006). With wife also contributing to family income, husband will now have to step down to more equal role with his working wife in deciding purchase of goods and services. It is interesting to see how husband react to this changes of role in family, for example, how husband react to new family relationship structure and to new power distribution in decision making (So and Yau, 2006). Gianopulos (1957) stated that husbands' perception towards wife's employment is one of the important factors in determining level of conflict in family decision-making process. We can infer that husband's perception will affect his attitude towards his wife's employment status. Therefore the hypotheses are:

Hypotheses 3 (H3): Husband's perception towards his working wife will positively affect usage of wife income for family expenditure.

Resource Allocation in Family Decision Making*:* Family decision-making is different from individual decision-making. Family decision-making involved at least two of family members directly or indirectly making decision towards purchasing goods or services (Harcar et al., 2005). This paper will adopt these definitions of family and family decision-making. As earlier part of the paper stated, family is an important unit of analysis in consumer behavior field. Many past researches have tried to differentiate family decision-making type as husband dominant, wife dominant, or joint (Ndubisi and Koo, 2006; Martinez and Polo, 1994; Yavas, Babakus and Delener, 1994 in Makgosa, 2007). From many past researches, we can see that perception of husband towards his wife and husbands' norm and value structure has not been used as predictors of family decision-making. Few studies have been conducted in examining usage of wife's income for family expenditure. Therefore, this paper will propose the model as can be seen in Figure 1.

Figure 1: Conceptual Framework



3. Methodology

Sample and Data Collection: The sample consisted of 112 husbands. Most of them currently live in Jakarta and Bandung. Table 1 shows demographic profiles of the respondents.

Table 1: Demography Characteristics of Sample

Variables	Categories	Frequency	Percentage
Age	21-27 y.o	8	7.14
	28-35 y.o	33	29.5
	36-43 y.o	28	25.0
	44-51 y.o	14	12.5
	52-59 y.o	26	23.2
	>59 y.o	3	2.7
Years of Marriage	0-5 years	38	33.9
	6-10 years	20	17.9
	11-15 years	12	10.7
	16-20 years	14	12.5
	>20 years	28	25.0
No. of children	0	17	15.2
	1-2	79	70.5
	3-4	12	10.7
	>4	4	3.6
Education	Junior High	0	0
	Senior High	10	8.9
	Bachelor	102	91.1
Living Place	Jakarta	57	50.9
	Outside Jakarta	55	49.1
Origin	Jakarta	49	43.8
	Outside Jakarta	63	56.3
Race	Javanese	20	17.9
	Sundanese	14	12.5
	Chinese	56	50.0
Religion	Others	22	19.6
	Christian	25	22.3
	Catholic	57	50.9
	Moslem	28	25.0
	Budha	2	1.8
	Hindu	0	0
	Others	0	0

Paper and online questionnaires were administered to collect data for this research. The online questionnaires were distributed through social media, mailing list, and personal email. Offline questionnaires were distributed personally. Questionnaires were self-administered and convenience sampling was used because of time constraint.

Measures: The study was conducted in two steps. The first step was literature review and in-depth interview to find factors that will affect husband's perception and norm towards his working wife. Based on the literature review we have conducted, value, norm, and perception is attitude predictor (Vanvara, 2009;

McCarty and Shrum, 1994; Gianopulos, 1957). Questionnaires were used to measure each variable. The questionnaire has 4 parts. The first part measures husbands' norm about wives working outside home (X1), the second part measures husbands' perception if wives earn more than him (X2), the third part measures husbands' value structure (X3), and the last part measures usage of wife's income for family expenditure (Y). Questions to measure X1, X2 and Y were derived from preliminary studies and in-depth interview with around twenty husbands who live in Jakarta and Bandung. The in-depth interview helps us to identify what factors considered as important by husbands in perceiving their working wife, what norms do they have about their working wife, and what is the factor that influence their willingness to use wife's income for family expenditure. Meanwhile husband's value structure was measured by adapted scale from Schwartz value scale. Regression was used to measure amount of influence among variables. Validity and reliability analysis was also conducted in order to examine validity and reliability of the questions used to measure the variables.

4. Results and Discussion

Measure of reliability: Reliability tests was done to measure questions measuring the following variables: husbands' norm about wives working outside home (X1), husbands' perception if wives earn more than him (X2), husbands' value structure (X3), and usage of wife's income for family expenditure (Y). Table 2 will show the results of the reliability analysis.

Table 2: Reliability analysis result

Variable	Cronbach's Alpha	Cronbach's Alpha based on standardized items
X1(Husband's norm about wife's working outside of home)	0.825	0.834
X2 (Husband's perception towards his working wife)	0.824	0.886
X3 (Husband's value belief)	0.888	0.909
Y (Usage of wife's income for family expenditure)	0.879	0.881

Cronbach's alpha values can be seen in Table 2, which reveal that all items shows good internal consistency reliability for the scale with this sample. According to Pallant (2011), values above 0.7 are acceptable, but values above 0.8 are preferable.

Validity using factor analysis: Because indicators to measure variables were not derived from theory but from in-depth interview, therefore factor analysis was used to verify the grouping of indicator representing the variable. Factor analysis also used to verify the validity of the construct. Factor analysis conducted using principal component extraction method with varimax rotation, Eigen value greater than 1, and extracted by factor loading greater than 0.55 for a sample size of 100 respondents (Hair *et al,* 2010). The results of the factor analysis is shown in Table 3.

According to Heir et al. (2010), a KMO value of less than 0.50 is not acceptable. From the Table 3, we can see that all item of indicator husband's norm, husband's perception, husband's value, and usage of wife's income for family expenditure did not have KMO value below 0.5. This means that the developed scale were adequate. Factor loading of each item must not be less than 0.45 (Hair et al., 2010). Table 4 shows the resultant factors, naming of factors, and items constructing that factor from the result of factor analysis.

Table 3: Result of factor analysis

Variable	KMO	Bartlett's test of sphericity	Sig.	Created Factors	Total Explained Variance (%)
Husbands' norm about wives working outside home (X1)	0.715	847.220	.000	3	41.038 20.026 15.147
Husbands' perception towards his working wife(X2)	0.685	570.446	.000	2	69.040 22.277
Husbands' value beliefs (X3)	0.632	1899.047	.000	4	42.391 15.572 8.325 6.096
Usage of wife's income for family expenditure (Y)	0.615	305.940	.000	1	100

Table 4: Resultant factors, naming of factors, factor loading, and items constructing factor

Variable	Sub Variable	Factor Name	Items Constructing Factor	Factor Loading
Husband's norm about wives working outside home	Working Condition Norm	1. Husband's norm about wife's working condition	Wife's level of tiredness at work	0.690
			Wife's level of work stress	0.757
			Wife's working environment safety	0.756
	Household Duty Norm	2. Husband's norm about wife's household duty	Child caring	-0.373
			Home cleaning	-0.640
			Cooking	-0.438
	Wife's Responsibility Norm	3. Husband's norm about wife's responsibility	Child education	0.450
			Respect to husband as head of household	0.507
			Respect to husband in public	0.353
Husband's perception towards his working wife	Wife's Respect	1. Husband's perception towards wife's respect	Wife listen to husband's opinion	0.844
			Wife serve husband	0.886
			Wife obey husband	0.905
	Maintain Husband's Prestige	2. Husband's perception towards how well wife maintain husband's prestige	Maintain prestige in public	0.652
			Maintain prestige in front of the children	0.570
Husband's value belief	Gender equality value	1. Husbands who have gender equality value	Excitement	0.768
			Warm	0.648

			Self respect	0.646
			Universalism	0.715
			Tradition	0.709
			Conformity	0.734
			Benevolence	0.771
	Achievement value	2. Husbands who needs to achieve personal success through demonstrating competence according to social standards	Achievement	0.457
	Accomplishment value	3. Husbands who needs to succeed at what they want to do	Accomplishment	0.457
	Respected value	4. Husbands who needs to be admired by others and to receive recognition	Respected	0.649
Usage of wife's income for family expenditure	Usage of Wife's Income for Family Expenditure	1. Using wife's income for family expenditure	How good is it to use wife's income	0.787
			Amount of wife's income used	0.964
			Frequency of using wife's income	0.943

Model forming and Regression analysis: We conducted regression analysis to find Beta coefficient (B) to measure the effect between husband's value structure, husband's perception, and husband's norm (independent variables) to usage of wife's income for family expenditure (dependent variable). From the results, not all variables have significant effect towards each other. Table 5 shows the complete results of regression analysis that we conducted.

Table 5: Results of regression analysis

Intervening (Y)	Independent (X)	Dependent (Z)	Indirect X-Y	Indirect Y-Z	Total Indirect (X-Y) * (X-Z)	Direct X-Z	Total Effect
-	Gender equality value	Working condition norm	-	-	-	0.303**	-
-	Gender equality value	Household duty norm	-	-	-	-0.126	-
-	Gender equality value	Wife's responsibility norm	-	-	-	0.270**	-
-	Achievement value	Working condition norm	-	-	-	0.041	-
-	Achievement value	Household duty norm	-	-	-	0.196*	-
-	Achievement value	Wife's responsibility norm	-	-	-	-0.010	-
-	Accomplishment value	Working condition norm	-	-	-	0.052	-
-	Accomplishment value	Household duty norm	-	-	-	0.343***	-
-	Accomplishment value	Wife's responsibility norm	-	-	-	0.307**	-
-	Respected value	Working condition norm	-	-	-	-0.310**	-

-	Respected value	Household duty norm	-	-	-	0.003	-
-	Respected value	Wife's responsibility norm	-	-	-	0.200*	-
-	Working condition norm	Wife's respect	-	-	-	0.153	-
-	Working condition norm	Maintain husband's prestige	-	-	-	-0.051	-
-	Household duty norm	Wife's respect	-	-	-	0.342***	-
-	Household duty norm	Maintain husband's prestige	-	-	-	0.012	-
-	Wife's responsibility norm	Wife's respect	-	-	-	0.652***	-
-	Wife's responsibility norm	Maintain husband's prestige	-	-	-	0.412***	-
-	Wife's respect	Usage of wife's income	-	-	-	0.109	-
-	Maintain husband's prestige	Usage of wife's income	-	-	-	0.415***	-
-	Gender equality value	Usage of wife's income	-	-	-	-0.083	-
-	Achievement value	Usage of wife's income	-	-	-	0.146	-
-	Accomplishment value	Usage of wife's income	-	-	-	0.225**	-
-	Respected value	Usage of wife's income	-	-	-	-0.055	-

Table 5: Results of regression analysis (continued)

Intervening (Y)	Independent (X)	Dependent (Z)	Indirect X-Y	Y-Z	Total Indirect (X-Y) * (X-Z)	Direct X-Z	Total Effect
-	Gender equality value	Wife's respect	-	-	-	0.329*	-
-	Gender equality value	Maintain husband's prestige	-	-	-	-0.101	-
-	Achievement value	Wife's respect	-	-	-	0.153	-
-	Achievement value	Maintain husband's prestige	-	-	-	0.100	-
-	Accomplishment value	Wife's respect	-	-	-	0.387***	-
-	Accomplishment value	Maintain husband's prestige	-	-	-	0.120	-
-	Respected value	Wife's respect	-	-	-	-0.011	-
-	Respected value	Maintain husband's prestige	-	-	-	0.250*	-
Working condition	Gender equality value	Wife's respect	0.303**	0.153	Not sig.	0.329*	-

norm							
Working condition norm	Gender equality value	Maintain husband's prestige	0.303**	-0.051	Not sig.	-0.101	-
Working condition norm	Achievement value	Wife's respect	0.041	0.153	Not sig	0.153	-
Working condition norm	Achievement value	Maintain husband's prestige	0.041	-0.051	Not sig	0.100	-
Working condition norm	Accomplishment value	Wife's respect	0.052	0.153	Not sig	0.387***	-
Working condition norm	Accomplishment value	Maintain husband's prestige	0.052	-0.051	Not sig	0.120	-
Working condition norm	Respected value	Wife's respect	-0.310**	0.153	Not sig	0.387***	-
Working condition norm	Respected value	Maintain husband's prestige	-0.310**	-0.051	Not sig	0.100	-
Household duty norm	Gender equality value	Wife's respect	-0.126	0.342***	Not sig	0.329*	-
Household duty norm	Achievement value	Wife's respect	0.196*	0.342***	0.067032*	0.153	-
Household duty norm	Accomplishment value	Wife's respect	0.343***	0.342***	0.117306***	0.387***	0.504306
Household duty norm	Respected value	Wife's respect	0.003	0.342***	Not sig	0.387***	-
Household duty norm	Gender equality value	Maintain husband's prestige	-0.126	0.012	Not sig	-0.101	-
Household duty norm	Achievement value	Maintain husband's prestige	0.196*	0.012	Not sig	0.100	-
Household duty norm	Accomplishment value	Maintain husband's prestige	0.343***	0.012	Not sig	0.120	-
Household duty norm	Respected value	Maintain husband's prestige	0.003	0.012	Not sig	0.100	-
Wife's responsibility norm	Gender equality value	Wife's respect	0.270**	0.652***	0.17604**	0.329*	0.50504
Wife's responsibility norm	Achievement value	Wife's respect	-0.010	0.652***	Not sig	0.652***	-
Wife's responsibility norm	Accomplishment value	Wife's respect	0.307**	0.652***	0.200164**	0.387***	0.587164
Wife's responsibility norm	Respected value	Wife's respect	0.200*	0.652***	0.1304*	-0.011	-
Wife's responsibility norm	Gender equality value	Maintain husband's prestige	0.270**	0.412***	0.11124**	-0.101	-

Wife's responsibility norm	Achievement value	Maintain husband's prestige	-0.010	0.412***	Not sig.	0.100	-
Wife's responsibility norm	Accomplishment value	Maintain husband's prestige	0.307**	0.412***	0.126484**	0.120	-
Wife's responsibility norm	Respected value	Maintain husband's prestige	0.200*	0.412***	0.0824*	0.250*	0.3324

Hypotheses Testing

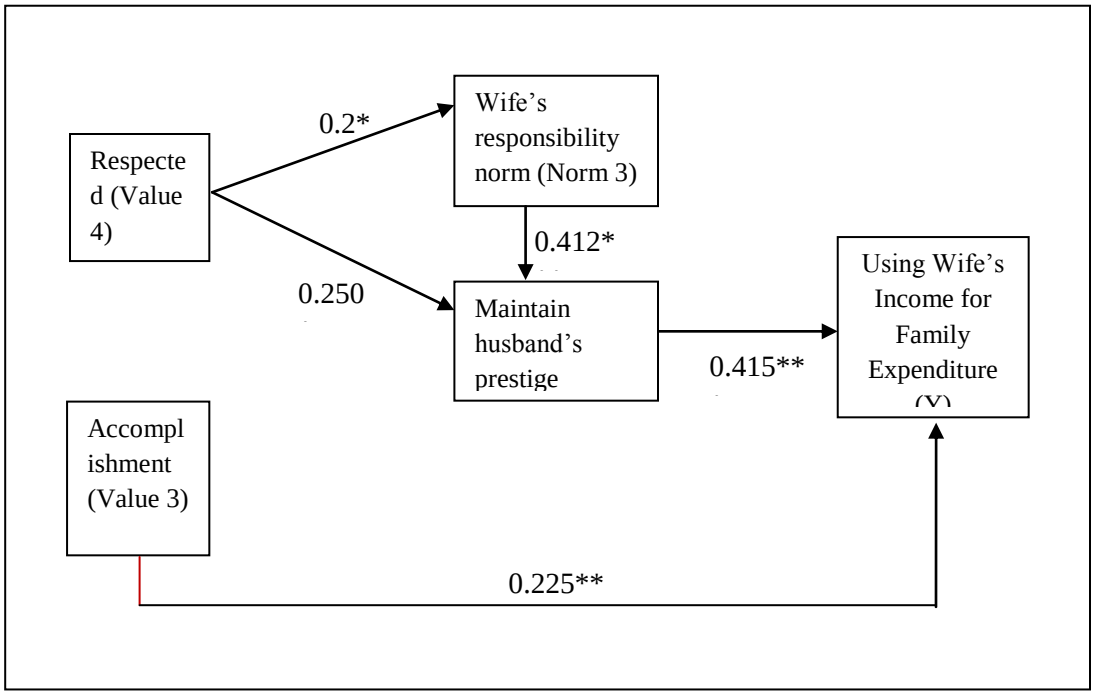
Husband's Personal Value: From four factors constructing husband's personal value, only three factors significantly influence endogen variable norm and perception: gender equality value, accomplishment value, and respected value. The result shows that gender equality value significantly influence wife's responsibility norm with a beta coefficients of 0.270**. Gender equality value measures the degree of importance husbands put in values such as warm, self-respect, universalism, and benevolence. Benevolence value (preservation and enhancement of the welfare of people with whom one is in frequent personal contact) has the biggest factor loading. Based on the definition, we can infer that people with high benevolence value will give more attention to the people he or she is close to. Meanwhile wife's responsibility norm is husband's norm about wife's responsibility consist of child education and respect to husband as head of household. In this case, a husband with high benevolence value will give more attention to his family. This might be the explanation why gender equality value will significantly influence husband's wife's responsibility norm. Accomplishment value will have direct influence on using wife's income for family expenditure variable with a beta coefficient value of 0.225***. Accomplishment value means to succeed at what you want to do. The higher importance a husband gives to this value the higher usage of wife's income for family expenditure. Meanwhile husband's respected value have direct, significant influence on both wife's responsibility norm with beta coefficient value of 0.200* and maintain husband's prestige with beta coefficient value of 0.250*. Respected value means to be admired by others and to receive recognition. It is apparent that the higher this value, the more importance husband gives on how well his wife will be able to maintain his prestige in front of his child and public and how his working wife will still respect him as the head of the household.

Husband's Norm: From three factors constructing "husband's norm about wife working outside home" variable, only household duty norm and wife's responsibility norm influence perception significantly. Household duty norm significantly influences husband's perception towards wife's respect with a beta coefficient value of 0.342***. Meanwhile wife's responsibility norm affects husband's perception towards wife's respect with a beta coefficient value of 0.652***. Wife's responsibility norm also has significant effect on husband's perception towards how well wife maintain husband's prestige with a beta coefficient value of 0.412***. Household duty norm measures husband's norm about wife's household duty. All the factor loadings of items constructing this factor are all negative. This means that husband who has working wife still see child caring (hand-feed the child, bathe the child), home cleaning, and cooking as an important household duty, but it is no longer necessarily performed by wife. This might explain the phenomena of usage of helper in a lot of modern household in Jakarta and Bandung to do those household duties. Wife's responsibility norm measures husband's norm about wife's responsibility. It is very interesting to see that even though husbands did not see child caring as wife's responsibility anymore, they still see child education (teach manners, values, politeness, etc.) as an important responsibility of wives.

Husband's Perception: Husband's perception constructed by two factors: wife's respect and maintain husband's prestige. From these two factors, only maintain husband's prestige has significant influence on dependent variable "using wife income for family expenditure" with a beta coefficient value of 0.415***. Maintain husband's prestige measures husband's perception towards how well wife maintain husband's prestige in front of public and in front of his children. We can infer that if husband sees his wife is able to maintain his prestige in front of his child and public he will not be reluctant to use wife's income for family expenditure.

Model Testing: At the beginning of the study, we try to propose a model to find out the correlation between husband's norm, value, and perception towards his working wife and usage of wife's income for family expenditure (Figure 1). We conducted regression analysis to examine the relation between variables. As can be seen in table 5, not all variables have significant impact to usage of wife's income for family expenditure. Therefore, we proposed a new model, which picture how husband's norm, value, and perception influence usage of wife's income for family expenditure in a family. This model can be seen in Figure 2.

Figure 2: Proposed Model



Our findings support some of the hypotheses (see table 6).

Table 6: Summary result of hypotheses

Variables	Hypotheses	Test Result
Husband's value affects norm	H1a	Supported partially
Husband's value affects perception	H1b	Supported partially
Husband's value affects usage of wife's income for family expenditure	H1c	Supported partially
Husband's norm affects husband's perception	H2	Supported partially
Husband's perception affects usage of wife's income for family expenditure	H3	Supported partially

Theoretical and Managerial Implication: This study give contribution in understanding the way husband's norm, perception, and value affect the usage of wife's income for family expenditure. This study also shows values and norms of Indonesian husbands, particularly husband who lives in big cities such as Jakarta and Bandung. This research also shows perception of husband towards working women, especially husband's perception towards his working wife. The research findings stated that husbands nowadays no longer think that using wife's income for family expenditure as something that is inappropriate. The statement is

especially true for husbands who belief in respected and accomplishment value. Husbands who have respected value (needs to be admired by others and to receive recognition) significantly influence husband's belief about wife's responsibility norm and husband's perception about how well his wife maintains husband's prestige. Husband's perception about how well his wife maintain his prestige significantly influence husband's willingness to use wife's income for family expenditure. Finding shows about how working wife should behave in her family and in public without making her husband feels emasculated. These findings are especially useful for government and marketers in patriarchal countries such as Indonesia and many other Asian countries where husbands still think that he is the head of the household.

Findings on the importance husbands put in how well their wife can maintain their prestige in front of public and in front of their children give an insight on how marketers should tailor their communication strategy, so that husbands will not feel emasculated when they have to use their spouse's income in buying those goods or services. The findings also important for government for example if the government wants to create a public campaign promoting gender equality.

Limitation and Future Research: The limitation of the research is the sampling method, which is convenience sampling so the findings will not be able to be generalized throughout Indonesia. The study needs to be replicated with larger number of sample and diversified geographical regions so the result can be generalized to cover Indonesia area.

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