

HUSBAND-WIFE ROLES IN FAMILY MONEY MANAGEMENT IN THAILAND: A CROSS-CULTURAL COMPARISON WITH THE U.S.

Dr. Roger J. Baran
DePaul University
1 East Jackson Blvd.
Chicago, IL 60604-2287
USA
312-262-8302 Phone
312-362-5647 Fax
rbaran@depaul.edu

Dr. Nattada Sappasree
University of the Thai Chamber of Commerce
Vibhavadee Rangsit Road
Bangkok Thailand
662-276-1040 Phone
662-276-2126 Fax

ABSTRACT

Husbands and wives in every culture are faced with a myriad of money management decisions and tasks. This empirical study of nearly four hundred Thai husbands and wives investigates how Thai couples handle money management decisions and tasks and the roles they assume in the decision-making process for savings and checking accounts. To determine if Thai roles are traditional, where there is husband –wife specialization, or companionship, where there is joint decision-making and task performance, comparisons will be made with an empirical study conducted in the U.S.

CULTURE AND ITS IMPACT ON HUSBAND-WIFE ROLES

Culture affects husband-wife roles in the decision-making process by prescribing general mores with respect to marital role attitudes and authority patterns that affect which spouse performs certain tasks and makes certain decisions in the home. This study investigates money management decision-making and task performance roles within Thai families. While family decision-making studies have been conducted in the U.S. for many years (Baran, 1975, 1981, 1981; Davis, 1970, 1971; Ferber and Lee, 1974; Fitzsimmons, 1991; Imperia, et al, 1985) few cross-cultural studies exist. When investigating family financial decision-making in a cross-cultural context, studies are even more rare. A literature search did uncover, however, some husband-wife decision-making studies in a variety of contexts and countries.

Hempel (1974) investigated husband-wife decision-making for five housing decision in England and the U.S. He found that English husbands and wives were more likely to practice syncratic (joint) decision-making than U.S. husbands and wives, although joint decision-making predominated in both cultures. He found that in both cultures husbands were more involved in the financial decisions concerning mortgage and price; wives were more involved in decisions regarding neighborhood and house style and were more likely to perceive

jointness in purchase decisions; and there was a tendency for both spouses to perceive themselves as more influential than reported by their mates.

Green and Cunningham (1980) found husband dominance in Venezuela whereas their U.S. sample was characterized by more joint husband-wife decisions. They assert that in Latin families the husband occupies a supreme position with much more power than his U.S. counterpart. Green, Verhage and Cunningham (1981) found that it is the husband in Holland who keeps track of the family's money and bills, whereas in the U.S. the wife tends to perform this role. Van er Geest (1976) looked at role relationships between husband and wife in rural Ghana and concluded that outward male dominance "appears to be a cloak to cover the lack of real male power while women carry on the handling of their own affairs." Imperia, O'Guinn and MacAdams (1985) found more husband dominance and fewer joint decisions among Mexican-Americans families than Anglo families and wife-dominant decisions were virtually non-existent.

Ford, LaTour and Henthorne (1995) state that the institution of marriage within the Peoples' Republic of China remains strongly influenced by patriarchal traditionalism. Their study showed that in China, there are significantly fewer joint decisions and significantly greater husband-decides decisions than in the U.S. U.S. wives reported significantly more "wife decides" decisions than their Chinese counterparts. They conclude that the more patriarchal Chinese society fosters more husband dominance and suppresses not only the number of joint decision but also the number of "wife decides" decisions. Yau and Sin (1991) investigated twenty family purchase decisions and found that Chinese husbands in Hong Kong perceived their influence to be greater and the degree of joint decision making to be less.

Green, Leonardi, Chandon, Cunningham, Verhage and Strazzieri (1983) found in studying U.S., France, Holland, Gabon and Venezuela that certain product categories were universally male or female stereotyped. In all countries surveyed the wife had major influence in grocery decisions whereas husbands were more likely to dominate automobile and insurance decisions. They did find cultural differences however. For example, developing countries exhibited more autonomous decision-making in various product categories and husbands in developing countries made significantly more decisions than those in modern countries. Gabon, a patriarchy, showed husband dominance and little shared decision-making. Venezuela, a modified patriarchy, had a greater degree of shared decision-making. They assert that U.S., France and Holland are in the transitional stage with some specified autonomous roles but with a large degree of shared decision-making as well.

Yavas, Babakus, Delener (1994) studied family purchasing roles in Saudi Arabia and found that overall husbands were more dominant on all items with respect to "how much to spend" with the exception of women's clothing; and on all items with respect to "where to buy" with the exception of furniture and women's clothing. The wife was dominant only on the purchase timing of groceries and women's clothing.

Rodman (1967) states that in Belgium, Denmark, France, USA and West Germany, the norms about marital decision-making favor an equalitarian ethic; in Greece and Yugoslavia the norms are more patriarchal; and Denmark and Sweden approach equalitarianism with a high level of husband-wife sharing of power.

Webster (2000), while stating that Indian wives today exert considerable influence in marital affairs, asserts that Indian norms are patriarchal and consequently wives' influence on

decisions is against the norm. "The androcentric ideology of pativraty dictates that women be economically dependent on men because property is inherited by and transmitted through male heirs." Financial decisions are considered to be generally male dominated in India even if a wife works.

There are few studies available on the topic of husband-wife decision-making in Thailand. This study will investigate husband-wife role structure in Thailand with respect to money management decisions and tasks. Will decision making and task performance in the area of money management be based on traditional marital role attitudes or companionship attitudes? Traditional marital role attitudes, as found in segregated conjugal role-relationships, are reflected in a high degree of specialization between husband and wife. In such families there are few shared activities or decisions, and the dominance of the husband is apparent across most family decisions. Democratic or companionship attitudes, as found in joint conjugal role-relationships, are reflected in a low degree of specialization between husband and wife. In such families most activities or decisions are shared or interchangeable and there is an equalitarian balance of power across most family decisions.

In keeping with the commonly held belief and research findings that in Asian households the husband is more likely to unilaterally make decisions and handle financial tasks than his Western counterpart, it is expected that Thai husbands will exhibit more unilateral involvement in family money management than their wives; however, it is also felt that Thailand does not exhibit the degree of traditional marital role attitudes found in Saudi Arabia, Latin America and rural China. On the other hand, it is felt that Thailand does not exhibit the democratic or companionship attitudes found in Scandinavia or even the U.S. Consequently it is felt that while there will be some degree of specialization between husbands and wives regarding financial money management, a fair amount of joint decision-making exhibiting companionship attitudes will emerge.

METHOD

The Thai data reported were collected from 198 couples. A convenience sample was obtained by contacting married graduate students at a major Thai university. Husbands and wives were administered the questionnaires separately. The Thai couples in the study were married an average of slightly over seven years. They had on average 14.5 years of education and one child. Ninety-seven percent of husbands and ninety-five percent of the wives were employed before they were married and ninety-six percent of the husbands and eighty-eight percent of the wives were currently employed. Their current occupations were varied: Thirty-eight percent of the husbands were employed in clerical positions versus 54% of the wives; eighteen percent of the husbands were managers versus 7% of the wives; nearly ten percent of both husbands and wives were in sales positions; fifteen percent of the men were craftsmen versus 9% of the wives; and the remainder were in professional or service positions.

The U.S. data reported was collected from 307 wives from a nation-wide panel managed by Market Facts, Inc. that consists of over one-million panel members. U.S. data was collected at approximately the same time as the Thai data. Random samples were taken from both black and white wives currently residing with their husbands. The Market Facts panel is the

premier U.S. mail panel in that it represents the U.S. population in terms of all relevant demographics. The response rate to the mail questionnaire was over 90%.

Both the Thai data and U.S. data were collected from samples that are unusually large for husband-wife studies. For example, Davis (1970) reported on data collected from 100 couples living in 3 Chicago suburbs and in (1971) analyzed responses from 77 of these couples. Davis and Rigaux (1974) reported on data collected from 73 Belgian households selected by students for their accessibility.

FINDINGS

Thai Husband-Wife Involvement in Money Management Decisions and Tasks

Table I shows the distribution of Thai husbands' and wives' responses to questions about their involvement in sixteen money management tasks and decisions. (1) The decisions and tasks are listed in order of decreasing wife involvement based on the percentage of wives and husbands stating that the wife alone is the ones performing the task or making the decision. For the most part, these are continuously occurring decisions and tasks and the "joint" category is most likely to reflect autonomic involvement; that is, sometimes husband/sometimes wife handles the task or makes the decision. (For discrete or one-time decisions and activities, autonomic involvement is not applicable but syncratic--both together--involvement is.)

Table I reveals the following: Thai husbands do not unilaterally manage the family's money. They do, however, handle the family's money for insurance and housing. A commonly held belief is that Thai wives control the family's purse strings. This is not far from the truth for they are most likely to handle surplus money, money for incidental expenses, food and beverages, clothes, major appliances and utilities. In addition, they are the ones who usually look after paying the bills. How much cash to get and keep on hand is most likely to be handled jointly, as is keeping track of expenditures, handling money for gifts and contributions, transportation, recreation and house furnishings.

The "joint" response averages 38% across all sixteen management tasks and decisions but does not exceed 50% for any item. Unilateral wife involvement across all 16 family financial decisions and tasks averages 35% (with a range of 13% to 67%) while unilateral husband involvement averages 24% (with a range of 4% to 56%).

TABLE I: THAI MARITAL ROLES IN MONEY MANAGEMENT TASKS & DECISIONS

Money Management Tasks and Decisions	Which Spouse Performs Task or Makes Decision		
	Wife %	Joint %	Husband%
Who handles money for miscellaneous expenses?	67	24	9
Who handles money for food and beverages?	66	24	10
Who handles money for clothes?	57	39	4
Who handles surplus money?	50	36	14
Who decides on purchase of major appliances?	46	42	12
Who looks after having cash on hand?	44	46	9
Who handles money for utilities?	43	26	31

Who usually looks after paying the bills?	42	29	29
Who decides how much cash to get?	38	42	20
Who handles money for gifts and contributions?	36	50	14
Who keeps track of expenditures?	31	50	20
Who handles money for house furnishings?	24	46	30
Who handles money for transportation?	18	42	40
Who handles money for housing?	17	34	49
Who handles money for recreation?	15	44	41
Who handles money for insurance?	13	31	56

(N=396 Thai husbands and wives)

Based on husband-wife roles with respect to these money management tasks and decisions it is apparent that Thai couples are not characterized by a traditional marital role model since the “joint” role averages nearly 40% across these money management items. There are some aspects of traditionalism, however, in that husbands are much more likely than their wives to handle insurance and housing issues while wives, on the other hand are much more likely than their husbands to handle miscellaneous expenses, surplus money, keeping enough cash on hand, and money for food, beverages, clothing and major appliances. Nearly half (46%) of wives handle major appliance decisions on their own. This is quite surprising given the impact of major durable goods purchases on the Thai household budget.

Thai Husband-Wife Involvement in Money Management Decisions and Tasks Compared With U.S. Couples

While interesting, the findings shown in Table I, by themselves, do not allow one to make any generalizations about how democratic or companionship Thai marital attitudes are. To do so requires a comparison with other cultures. With this in mind, Thai family financial decision-making and task performance roles will be compared with marital roles in the U.S. for the same sixteen family financial decisions and tasks with data collected at approximately the same time. U.S. couples are considered to have democratic or companionship attitudes reflecting a low degree of specialization with most activities shared or interchangeable between spouses.

TABLE 2: THAI MARITAL ROLES IN MONEY MANAGEMENT TASKS & DECISIONS COMPARED WITH U.S. ROLES

Money Management Tasks and Decisions	Which Spouse Performs Task or Makes Decision					
	Thai Wife %	U.S. Wife %	Thai Joint %	U.S. Joint %	Thai Husband %	U.S. Husband %
Who handles money for miscellaneous expenses?	67	37	24	55	9	8
Who handles money for food and beverages?	66	66	24	28	10	7
Who handles money for clothes?	57	57	39	41	4	2
Who handles surplus money?	50	32	36	55	14	13
Who decides on purchase of major appliances?	46	14	42	82	12	5
Who looks after having cash on hand?	44	30	46	56	9	14
Who handles money for utilities?	43	57	26	24	31	19
Who usually looks after paying the bills?	42	64	29	18	29	18
Who decides how much cash to get?	38	22	42	66	20	12

Who handles money for gifts and contributions?	36	45	50	50	14	5
Who keeps track of expenditures?	31	56	50	30	20	14
Who handles money for house furnishings?	24	43	46	51	30	6
Who handles money for transportation?	18	23	42	62	40	15
Who handles money for housing?	17	46	34	27	49	26
Who handles money for recreation?	15	23	44	65	41	11
Who handles money for insurance?	13	44	31	44	56	22
(N=396 Thai husbands and wives)						
(N=307 U.S. wives)						

Findings in Table II indicate: Thai husbands are two and a half times more likely to unilaterally handle money for insurance, transportation and purchase of major appliances than U.S. husbands, four times as likely to handle money for recreation, nearly twice as likely to handle money for housing, five times as likely to handle the money for house furnishings, three times as likely to handle money for gifts and contributions and over one and a half times more likely to handle money for utilities and for paying the bills. Clearly, unilateral husband involvement in family money management in Thailand being much greater than unilateral husband involvement in the U.S. is consistent with a traditional marital role orientation.

In a complete reversal, not only are U.S. wives nearly three and a half times more likely to handle money for insurance than Thai wives, they are twice as likely to unilaterally handle money for insurance when compared with U.S. husbands! They are 2.7 times as likely to handle money for housing as Thai wives and 1.8 times as likely to handle money for housing as their U.S. husbands! U.S. wives are 1.5 times as likely to be the family bill payer as our Thai wives and 3.5 times as likely to be the family bill payer as their U.S. husbands. Insurance and housing have been found to be in the husband's realm (Hempel, 1974) and it is surprising that U.S. wives have such high unilateral involvement in these areas.

Thai wives, on the other hand, have their own areas of specialization and unilateral influence. They are three and a quarter times as likely to unilaterally decide on the purchase of major appliances as are U.S. wives (46% vs. 14%). In addition, Thai wives are one and a half to two times as likely as U.S. wives to unilaterally handle money for miscellaneous expenses, surplus money, having cash on hand, and how much cash to get. In a sense, the Thai wife performs the role of the family's bank.

It is believed that the U.S. culture emphasizes companionship and joint involvement in decision-making and task performance to a degree perhaps only exceeded by the Scandinavians. Consequently we would expect more "joint" decision-making and task performance in the U.S. vs. Thailand. This is confirmed in Table II which indicates the "joint" response in the U.S. averages 47% vs. 38% in Thailand. Further, while the highest "joint" category in Thailand was 50%, the U.S. has 8 over 50% with a high of 82% joint decision making for the purchase of major appliances. The major contributor to greater jointness in U.S. roles is less husband unilateral involvement (12% in the U.S. versus 24% in Thailand). Unilateral wife involvement in Thailand averages 38% versus 42% in the U.S.

Thai Husband-Wife Involvement with Savings and Checking Accounts

While Tables I and II explore 16 general money management decisions and tasks, Table III investigates husband-wife involvement in two common financial services: savings and checking accounts. As can be seen in Table III, with respect to savings accounts there is maximum diversity among Thai families in terms of husband-wife roles. Withdrawing money from the account tends to be a joint task but the suggestor, account opener and money depositor are nearly equally divided among unilateral wife involvement, unilateral husband involvement and joint involvement. Further research is needed to determine what causes such differentiation among Thai husbands and wives.

Checking accounts are an altogether different matter. They are clearly the realms of Thai husbands with respect to suggesting the account be opened, actually opening the account, making deposits, carrying the check book and cashing checks for needed family cash. While the husband is unilaterally involved with these 5 checking matters in over 50% of Thai families, Thai wives handle these matters in a quarter of Thai households and the matters are handled jointly in a quarter of Thai households.

TABLE 3: THAI MARITAL ROLES IN CHECKING ACCOUNT AND SAVINGS ACCOUNT INITIATION AND TASK PERFORMANCE

	Which Spouse Performs Task or suggested opening account		
	Wife %	Joint %	Husband %
Savings Account Tasks and Initiation			
Who made initial suggestion to open Savings account?	33	33	33
Who actually went to bank or S&L and opened acct?	39	28	33
Who usually makes the savings deposits in your family?	35	33	32
Who usually withdraws money when necessary from Sav acct?	28	42	30
Checking Account Tasks and Initiation			
Who made initial suggestion to open Checking account?	18	14	68
Who actually went to bank and opened the checking account?	19	24	57
Who usually goes to bank or ATM and makes checking deposits?	28	29	43
Who usually cashes a check when you need cash?	24	22	54
Who usually carries the check book in your family?	26	29	45

Thai Husband-Wife Involvement with Savings and Checking Accounts Compared with U.S. Couples

Table IV compares Thai husband and wife roles with respect to savings and checking account activities and suggestions with the U.S. U.S. couples have more joint involvement than Thai couples by an average of 12% across the 4 savings account items; and U.S. wives have slightly more unilateral involvement across all 4 savings items than Thai wives. However, it is the high unilateral involvement of Thai husbands vs. U.S. husbands that stands out. Regarding unilateral husband involvement, Thai husband are over 4 times as likely to suggest opening the savings account than U.S. husbands, three and a quarter times as likely to go to the bank and open the account, and one and three quarters times as likely to both make deposits and withdrawals from the account as U.S. husbands. Unilateral Thai husband involvement averages 32% across the savings items versus only 14% for U.S. husbands—two and a quarter times greater.

TABLE 4: THAI MARITAL ROLES IN SAVINGS ACCOUNT AND CHECKING ACCOUNT INITIATION AND TASK PERFORMANCE COMPARED WITH U.S. ROLES

	Which Spouse Performs Task or suggested opening account					
	Thai U.S. Wife %		Thai U.S. Joint %		Thai U.S. Husband%	
Savings Account Tasks and Initiation						
Who made initial suggestion to open Savings account?	33	37	33	54	33	8
Who actually went to bank or S&L and opened acct?	39	47	28	41	33	12
Who usually makes the savings deposits in your family?	35	40	33	41	32	18
Who usually withdraws money when necessary from Sav acct?	28	34	42	49	30	17
Checking Account Tasks and Initiation						
Who made initial suggestion to open Checking account?	18	73	14	7	68	19
Who actually went to bank and opened the checking account?	19	53	24	35	57	11
Who usually goes to bank or ATM and makes checking deposits?	28	10	29	55	42	35
Who usually cashes a check when you need cash?	24	28	22	54	55	18
Who usually carries the check book in your family?	26	62	29	32	45	5

The pattern continues for checking accounts with Thai husbands nine times as likely to unilaterally carry the checkbook as U.S. husbands, five times as likely to have gone to the bank and opened the checking account, three and a half times as likely to make the suggestion to open a checking account, and three times as likely to cash checks for cash. Unilateral Thai husband involvement averages 53% across the checking items versus 18% for U.S. husband—three times greater.

U.S. wives are 4 times as likely as Thai wives to unilaterally make the suggestion to open a checking account, nearly three times as likely to have gone to the bank and opened the checking account, and nearly two and a half times as likely to carry the checkbook; however, Thai wives are nearly three times as likely to go to the bank or ATM to unilaterally make checking deposits.

Consistent with our expectations, again we see greater joint involvement for U.S. couples. Thirty-seven percent of U.S. couples handle the checking account items jointly versus 24% of the Thai couples.

The findings indicate substantial differences regarding how husbands and wives in Thailand versus the U.S. make savings and checking account suggestions and handle related activities with respect to both accounts. Such substantial differences between cultures regarding husband-wife roles suggest it would not be appropriate for financial institutions to standardize their marketing efforts across both cultures with respect to these retail banking services.

Decision-Making Influence with Respect to Savings and Checking Accounts Among Thai Couples

While Tables III and IV investigate husband-wife roles with respect to checking and savings account activities and suggestions to open, it is necessary to investigate the decision-making process within the dyads. It is possible that while husbands, for example, handle many of the checking activities unilaterally in Thailand, the wife may be the one delegating them. Consequently it is necessary to determine who in the dyad is actually making the many related savings and checking account decisions; in other words, who has the influence. Table V investigates decision-making influence patterns for Thai husbands and wives.

TABLE 5: THAI MARITAL ROLES IN SAVINGS AND CHECKING ACCOUNT

	Which Spouse Has More Influence		
	Wife	Joint	Husband
Savings Account Decisions			
Who decided when to open the savings account?	31	41	28
Who decided at what bank or S&L to open this savings account?	33	37	30
Who decides how much money to put into your savings account?	28	44	28
Who decides when this money should be deposited into sav acct?	29	43	28
Who decides how much should be saved out of each paycheck?	36	45	19
Checking Account Decisions			
Who decided when to open this checking account?	19	19	63
Who decided at what bank this checking act should be opened?	20	17	63
Who decides how much money to put into your checking acct?	26	22	52
Who decides when this money should be deposited into cx acct?	25	20	55

Thai husband-wife decision-making roles for savings show more jointness than do their savings account suggestion and activities and. Thai couples average 42% “jointness” across all 5 savings decisions versus an average of 34% “jointness” across savings suggestion and activities. Regarding checking decisions, however, Thai husbands show even more unilateral involvement in this area than in checking suggestion and activities (58% versus 53%). However, Table V indicates extreme variability in decision-making roles among Thai couples especially with respect to savings accounts. Nearly a third of Thai wives handle the savings decisions unilaterally while nearly a fourth of Thai husbands handle the savings account decision unilaterally. Even with checking accounts quite a bit of variability in decision-making roles emerges with nearly a fourth of Thai wives handling the checking decisions unilaterally and a fifth of Thai couples making checking account decisions jointly. Thus, while nearly sixty percent of Thai husband make checking account decision unilaterally, it would be a mistake for financial institutions to aim their marketing efforts only at Thai husbands.

Decision-Making Influence with Respect to Savings and Checking Accounts Among Thai Couples Compared with U.S. Couples

Table VI compares Thai husband-wife decision-making roles with respect to savings and checking accounts with that of U.S. couples. With respect to savings accounts, Thai husbands

are twice as likely as U.S. husbands to unilaterally make the decisions (27% versus 13%), U.S. wives are more likely than Thai wives to unilaterally make the decisions (37% versus 31%), and U.S. couples exhibit more jointness in savings decisions versus Thai couples (50% versus 42%). With respect to checking, Thai husbands are nearly five times as likely as U.S. husbands to unilaterally make the decisions, U.S. wives are more likely than Thai wives to unilaterally make the decisions (31% versus 23%). And U.S. couples are nearly three times as likely as Thai couples to make checking account decisions jointly (58% versus 20%).

TABLE 6: THAI MARITAL ROLES IN SAVINGS AND CHECKING ACCOUNT DECISIONS COMPARED WITH U.S. ROLES

	Which Spouse Has More Influence					
	Thai U.S. Wife	Thai U.S. Joint	Thai U.S. Joint	Thai U.S. Joint	Thai U.S. Joint	Thai U.S. Joint
Savings Account Decisions						
Who decided when to open the savings account?	31	49	41	39	28	12
Who decided at what bank or S&L to open this savings account?	33	39	37	47	30	13
Who decides how much money to put into your savings account?	28	33	44	53	28	14
Who decides when this money should be deposited into sav acct?	29	34	43	53	28	13
Who decides how much should be saved out of each paycheck?	36	29	45	58	19	13
Checking Account Decisions						
Who decided when to open this checking account?	19	27	19	65	63	8
Who decided at what bank this checking acct should be opened?	20	36	17	49	63	15
Who decides how much money to put into your checking acct?	26	31	22	56	52	13
Who decides when this money should be deposited into cx acct?	25	29	20	60	55	11

Findings again indicate the substantial amount of “jointness” that exists for U.S. couples with respect to retail banking service decisions, the substantial amount of influence that Thai husbands have with respect to checking account decisions, and the variability that exists among Thai couples with respect to husband-wife decision-making roles for retail banking services.

Factor Analysis of All Money Management, Savings Account and Checking Account Decisions

In an effort to determine if the various money management and savings and checking account decisions might be reduced to a smaller set of factors, a principal component factor analysis was conducted using varimax rotation. The results are shown in Table VII.

TABLE 7: FACTOR ANALYSIS OF ALL MONEY MANAGEMENT SAVINGS ACCOUNT AND CHECKING ACCOUNT DECISIONS

	Factor Loadings		
	Factor 1	Factor 2	Factor 3
Who Decides:			
How much money to put into family's savings account?	0.77		
When this money should be deposited into sav acct?	0.77		
When this money should be deposited into cx acct?	0.76		
How much money to put into family's cx acct?	0.74		
How much should be saved out of each paycheck?	0.6		
When to open this checking account?		0.71	
At what bank this checking acct should be opened?		0.71	
How much cash to get?			0.46
On the purchase of major appliances?			0.41
When to open this savings account?			
At what bank or S& L this sav acct should be opened?			
Whether or not you have enough to "splurge" on an expensive item you both would like to have?			

Factor I could be labeled the Family Financial Decision Maker Role. This role is responsible for how much money to put into each account and when to do so along with how much money can be saved. Factor II is the Checking Account Specialist Role while Factor III are the decisions involving how much cash to get and the purchase of major appliances. This finding supports the popular assumption that there is, in fact, a key financial decision-maker role in families that is responsible for the key decisions regarding money management.

Role Consensus: Do Thai Husbands and Wives Agree in Their Perceptions of Roles

The data displayed thus far from the Thailand sample of couples combines husbands and wives responses (U.S. responses are from wives only). An important issue with respect to husband-wife studies is whether husbands and wives considered as groups agree in their perception of roles. The roles considered in this further analysis are task-performance roles and decision-making roles. Contingency tables were analyzed for all items across all roles by husbands and wives as respondents.

Using the chi-square statistic it was found that for the sixteen money management decisions and tasks (see Table I) there were no significant differences between Thai husbands and wives. Such a finding supports the assertion that "previous research has shown few consistent differences between responses of husbands as a group compared with wives" (Davis and Rigaux, 1974). Thus, agreement can be said to exist in husband-wife perceptions of these money management roles when viewed in aggregate terms. Such consensus is surprising since many of the items used are somewhat general in scope: "who handles money for housing" can mean many things as can "who handles money for transportation". The latter could mean saving for an automobile or putting aside bus-fare. The findings are encouraging in that they suggest that either husbands or wives as respondents would provide similar results with respect to money management studies in Thailand and perhaps other Asian cultures.

Such agreement was not the case however for many of the savings and checking account items studied in Tables III and V. Beginning with the savings tasks, there were significant differences between husband and wife assessment of roles for the following items:

Who actually went to the bank or S&L and opened this savings account?

Chi-square is significant at the .00 level. Fifty-two percent of Thai husbands said that they unilaterally did while only 12% of Thai wives said their husbands did. Fifty-eight percent of Thai wives said that they unilaterally did versus only 22% of Thai husbands said their wife did.

Who usually withdraws money, when necessary from your savings account?

Chi-square is significant at the .00 level. Thirty-eight percent of Thai husbands said that they unilaterally do while only 22% of Thai wives said their husbands do. Thirty-four percent of Thai wives said that they unilaterally do while only 23% of Thai husbands said their wives do.

Who usually makes the savings account deposits in your family?

Chi-square significant at the .00 level. Forty-one percent of Thai husbands said that they unilaterally do while only 23% of Thai wives say their husbands do. Forty-six percent of Thai wives said that they unilaterally do while only 25% of husband said their wives do.

Regarding checking account activities, Thai husbands and wives agree on who carries the check book and who usually goes to the bank or ATM and deposits money into the checking account but significant differences exist between Thai husbands and wives on their assessment of roles for the following checking account activities:

Who went to the bank and opened the checking account?

Chi-square significant at the .00 level. Thirty-five percent of Thai wives said they both did versus only 16% of husbands saying they both did. Seventy-one percent of the husbands said they went by themselves versus only 38% of Thai wives who said the husband went by himself. Twenty-seven percent of Thai wives said they went by themselves versus only 13% of Thai husbands saying the wife went by herself.

Who usually cashes a check when you need cash?

Chi-square significant at the .00 level. Two-thirds of Thai husbands say they do versus 36% of Thai wives who say their husbands do. A third of Thai wives say they do versus 17% of Thai husbands who say their wives do. A third of Thai wives say it is autonomic (sometimes husband/sometimes wife) versus 14% of husbands.

There are numerous instances of lack of consensus between Thai husbands and wives taken as groups and differences in all instances are due to what could be called a “vanity” bias: husbands attribute more unilateral involvement in checking and savings account activities than their wives attribute to them and similarly, wives attribute more unilateral involvement than their husbands attribute to them.

Regarding savings and checking account decisions, significant differences exist on all items and all are in the form of “vanity” bias as indicated in Table VIII below:

TABLE 8: WHO HAS THE INFLUENCE IN SAVINGS AND CHECKING ACCOUNT DECISIONS AS SEEN BY THAI WIVES AND HUSBANDS SEPARATELY

	Respondents Who has the influence Sig.	H H	W H	H W	W W
Who decided when to open the savings account?	(.00)	48	9	38	44
Who decided at what bank or S&L this savings account should be opened?	(.00)	45	13	21	46
Who decides how much money to put into your family's savings account?	(.00)	41	16	21	34
Who decides when this money should be deposited into your family's savings account?	(.00)	37	17	22	37
Who decides how much should be saved out of each paycheck?	(.01)	26	13	30	42
Who decided when to open the checking account?	(.01)	73	47	14	25
Who decided at what bank this checking account should be opened?	(.02)	71	49	18	24
Who usually decides how much money to put into your family's checking account?	(.01)	63	36	20	34
Who usually decides when this money should be put into your family's checking account?	(.05)	64	43	19	33

Vanity bias exists across all nine savings and checking account decisions for both groups of husband and wife respondents. Both husbands and wives are likely to attribute more influence to themselves than their spouses attribute to them. When studying husband-wife decision-making roles for automobiles and furniture Davis (1970) found that a "modesty" bias existed; i.e., husbands attributed more influence to their wives than wives attributed to themselves, and/or vice-versa. It would be interesting to see if, when studying husband-wife influence for automobiles and furniture in Thailand, we continue to see a "vanity" bias as we do for checking and savings account decisions, or whether a "modesty" bias would be found as in the U.S. The answer might have something to do with whose "realm" the product/service falls into. For example, furniture decisions in the U.S. are often stereotyped as being in the women's realm of influence and automobiles in the husband's realm of influence. Financial services, on the other hand, are more difficult to stereotype. This could be part of the reason we see a "vanity" bias for savings and checking account decisions and tasks in Thailand. Perhaps husbands see these services as most appropriately belonging in their realm or area of expertise while Thai wives, often viewed as carrying the purse strings in the family, see these services as most appropriately belonging in their realm or area of expertise.

Conclusions are clear, however, for financial institutions researching Thai families: spouses differ significantly in their assessment of who handles and make decisions regarding financial services and, consequently, it may be necessary to interview both to determine the actual state of affairs.

CONCLUSIONS, IMPLICATIONS AND NEED FOR FURTHER RESEARCH

Are husband-wife decision-making and task performance roles in the area of money management based on traditional marital role attitudes or companionship attitudes in Thailand? The findings indicate that a great deal of joint decision-making and task performance exists among Thai couples but not to the degree that it exists in the U.S. On the other hand it appears that Thailand does not exhibit the degree of traditional marital role attitudes found in Saudi Arabia, Latin America and rural China.

Thai husbands do not unilaterally manage the family's money. They do, however, handle the family's money for insurance and housing. A commonly held belief is that Thai wives control the family's purse strings. This is not far from the truth for they are most likely to handle surplus money, money for incidental expenses, food and beverages, clothes, major appliances and utilities. In addition, they are the ones who usually look after paying the bills. How much cash to get and keep on hand is most likely to be handled jointly, as is keeping track of expenditures, handling money for gifts and contributions, transportation, recreation and house furnishings.

U.S. couples are considered to have democratic or companionship attitudes reflecting a low degree of specialization with most activities shared or interchangeable between spouses. Clearly, unilateral husband involvement in family money management in Thailand being much greater than unilateral husband involvement in the U.S. is consistent with a traditional marital role orientation. The major contributor to greater jointness in U.S. roles is less husband unilateral involvement (12% in the U.S. versus 24% in Thailand). Unilateral wife involvement in Thailand averages 38% versus 42% in the U.S.

With respect to savings accounts there is maximum diversity among Thai families in terms of husband-wife roles. Withdrawing money from the account tends to be a joint task but the suggestor, account opener and money depositor are nearly equally divided among unilateral wife involvement, unilateral husband involvement and joint involvement. Further research is needed to determine what causes such differentiation among Thai husbands and wives.

Checking accounts are an altogether different matter. They are clearly the realms of Thai husbands with respect to suggesting the account be opened, actually opening the account, making deposits, carrying the check book and cashing checks for needed family cash. Unilateral Thai husband involvement averages 53% across the checking items versus 18% for U.S. husband—three times greater. Consistent with our expectations, again we see greater joint involvement for U.S. couples. Thirty-seven percent of U.S. couples handle the checking account items jointly versus 24% of the Thai couples.

The findings indicate substantial differences regarding how husbands and wives in Thailand versus the U.S. make savings and checking account suggestions and handle related activities with respect to both accounts. Such substantial differences between cultures regarding husband-wife roles suggest it would not be appropriate for financial institutions to

standardize their marketing efforts across both cultures with respect to these retail banking services.

Thai husband-wife decision-making roles for savings show more jointness than do their savings account suggestion and activities and. Thai couples average 42% “jointness” across all 5 savings decisions versus an average of 34% “jointness” across savings suggestion and activities. Regarding checking decisions, however, Thai husbands show even more unilateral involvement in this area than in checking suggestion and activities (58% versus 53%).

Findings indicate the substantial amount of “jointness” that exists for U.S. couples with respect to retail banking service decisions, the substantial amount of influence that Thai husbands have with respect to checking account decisions, and the variability that exists among Thai couples with respect to husband-wife decision-making roles for retail banking services.

Using the chi-square statistic it was found that for the sixteen money management decisions and tasks (see Table I) there were no significant differences between Thai husbands and wives. The findings are encouraging in that they suggest that either husbands or wives as respondents would provide similar results with respect to money management studies in Thailand and perhaps other Asian cultures.

Such agreement was not the case however for many of the savings and checking account items studied. Vanity bias exists across all nine savings and checking account decisions for both groups of husband and wife respondents. Both husbands and wives are likely to attribute more influence to themselves than their spouses attribute to them. Perhaps husbands see these services as most appropriately belonging in their realm or area of expertise while Thai wives, often viewed as carrying the purse strings in the family, see these services as most appropriately belonging in their realm or area of expertise.

Conclusions are clear, however, for financial institutions researching Thai families: spouses differ significantly in their assessment of who handles and make decisions regarding financial services and, consequently, it may be necessary to interview both to determine the actual state of affairs.

The Thai findings are based on couples residing in the greater Bangkok metropolitan area and consequently should not be extrapolated to couples living in rural Thailand. In addition, a convenience sample was used and caution should prevail before extrapolating the results to the general population.

Southeast Asia is the perfect venue in which to study the impact of religion on husband-wife roles. It would be interesting to see if the results for Thailand with its Buddhist principles holds for Indonesia with its Muslim population and the Philippines with its Catholic population.

Finally, further studies are needed to determine husband-wife roles in areas other than family money management.

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