



Consumer Decision-Making Patterns in Indian Households: A Scoping Review and Integrative Framework

Relissa Reynold Rodricks¹, Kamlesh Kumar²

¹Education, University of Mumbai, Ashadeep Adhyaapak
Mahavidyalaya, Nallasopara, Maharashtra, India

²Assistant Professor, University of Mumbai, Ashadeep
Adhyaapak Mahavidyalaya, Nallasopara, Maharashtra, India

Abstract – The family roles, socialization, aspiration, perception of risk, the digital market places that are in rapid change influence the way Indian households make purchase decisions. This work summarizes the evidence regarding the consumer decision making patterns within the Indian households through a scoping review of 40 core peer-reviewed articles (2000-2025) in (a) household role structures and family influence, (b) consumer socialization (children/adolescents), (c) decision psychology and limited rationality, (d) adoption of technology and online shopping, and (e) sustainability-oriented consumption. This review has been informed by the well-known theories of decision making Theory of Planned Behavior, Technology Acceptance Model, and UTAUT/UTAUT2 in mapping the progression of Indian households in the need recognition to post-purchase evaluation process, and the role of various factors in influencing decision making and the question of who decides and how choices are made across product categories. The evidence shows that household choices are regularly made as a negotiated result, not individual decision: the influence dynamics depend on the product involvement, perceived risk, and decision phase; the digital channels are increasing the information search at the cost of intensifying worries of trust, safety of delivery, and safety of payment. There is also some evidence that there is rising joint decision-making of households living in cities and greater adolescent control in given categories, and sustainability decisions are limited by price sensitivity, availability, and assertion believability. The paper adds (1) India-specific decision journey model of household (2) role stage influence matrix to understand decision making in the family and (3) future research agenda that relates digital adoption, household bargaining, and after sales experiences. The implications concerning the transparency, grievance redressal, and inclusive policies on digital consumer protection are provided to the marketers, consumer educators, and policymakers.

Keywords – Indian households, family decision-making, consumer socialization, online shopping adoption, perceived risk, UTAUT2, trust, sustainable consumption.

I. INTRODUCTION

Consumer household decision-making needs to be conceptualized as a collective and negotiated event and not as an individual event. Purchase decisions in India are incorporated within the family framework and culturally patterned the roles and responsibilities of who has authority, who does the carework, who controls budgets, and which gender undergoes a transformation based on urbanization, increasing dual-income families, platform business, and growing access to online payments and logistics. The classical consumer research approach views the process of decision-making as a process (need recognition → information search → evaluation of alternatives → purchase → post-purchase evaluation). In domestic situations, however, all of these steps are complex due to the involvement of more than one individual of unequal influence; decisions involved in the situation are often a matter of bargaining, compromise and constraint management as opposed to the optimization that is solely rational (Simon, 1955; Kahneman and Tversky, 1979).

Bounded rationality means that decisions taken by families simplify by using a set of shortlisting and satisficing strategies: picking a limited number of alternatives, or consulting familiar brands, or obeying the member of the family that you believe to know the most about a category (Simon, 1955). Prospect theory also describes why

household can easily count losses (e.g. losing money, purchasing a defective product) more than the same gains, and thus the perception of risk and regret avoidance can be a primary determinant of family decision making (Kahneman and Tversky, 1979).

The Indian households too have high diversity like nuclear and joint family setups, extent of workforce involvement among women, and intergenerational attachment and this affects the decisions that families make on what and what brands they prefer, price versus quality, safety or privilege choices. Most purchases include role specialization (initiator, information seeker, payer, influencer, decider, user) and these positions may alternate around the category and where the perceived stakes are concerned. To illustrate, all of education-related options and necessary groceries can be addressed through a different mindset compared to high-involvement goods like electronics or high-quality cars, where the evidence of discussion, comparison, and approval is more conspicuous (Kakati and Ahmed, 2016).

According to Indian consumer research, continuity (presence of traditional role expectations in some households) and change (more joint decision-making between spouses, more youth influence in certain categories, and digital-first information search trends even in offline purchasing final decision-making) are both suggested (Goswami, 2015; Aggarwal and Shefali, 2019).



This is further complicated by digitalization through the broadening of the household decision space and information environment coupled with enhanced worries of privacy, fraud, product mismatch, returns, and quality of service. Online shopping intention is determined by the views on technology adoption, including usefulness, ease of use, social influence, and facilitating conditions, although in Indian environment, the beliefs regarding perceived risk and trust seem decisive (Tandon et al., 2016; Kesharwani and Bisht, 2012). Consequently, risk management will frequently be orchestrated by the entire house: a person can become the digital guru, who navigates apps and payments, and other members of the household will ensure the credibility of the seller, scrutinize options, and provide restrictions, such as a certain price limit or brands of choice.

It is in this context that the main question might be as follows: What patterns of decision-making are predominant in Indian households, and how they are transformed by family roles and digital ecosystems? To answer this question, the integrative approach incorporating roles dynamics, decision processes of a stage, and digital trust/risk systems are needed to explain how the Indian families come to a real purchase decision (Simon, 1955; Kahneman and Tversky, 1979; Kakati and Ahmed, 2016; Tandon et al., 2016).

Objectives

The four objectives, which are interrelated and direct the present study, aim at contributing to the development of the knowledge about the consumer decision-making processes in the Indian household, combining the knowledge about family decision-making research, behavioral economics, and digital adoption research.

To begin with, the literature review of the peer-reviewed evidence on the role of consumer decision and patterns of influence in a household in India are to be synthesized in the research. The previous studies reveal that household buying is and can hardly be controlled by one person; rather, it is a multiparty phenomenon where differentiated roles are practiced by initiator, an information seeker, an influencer, a decider, a payer, and a user. The Indian family diversity (in terms of family type: nuclear, joint), gender division, and intergenerational processes make the Indian households have elaborate influence patterns that differ by products and stages of decision making (Kakati & Ahmed, 2016; Goswami, 2015).

This goal will be fulfilled by synthesizing empirical literature in an orderly manner, which will yield regularities in role-configuration, persistence in existing traditional authority patterns, and further changes like decision-making by the joint efforts and the influence of the younger generation. It is necessary that such synthesis be undertaken to go beyond fragmented category-specific data to an internally consistent comprehension of the distribution of influence in Indian households.

Second, the paper is aimed at mapping household decision determinants along major decision processes, that is, information search, alternatives evaluation, and purchase and post purchase assessment. The traditional consumer behavior theories use an episodic or staged process when it comes to how household situations make it more complex since various individuals influence the process at different stages (Simon, 1955). The field of behavioral economics also says that households do not act rationally, but instead, act with heuristics and satisficing, and they do not act under the banners of complete rationality (Kahneman & Tversky, 1979). This goal can be achieved by mapping the determinants of the price sensitivity, perceived value, brand reputation, social norms and perceived risk over stages to determine the time and manner in which a particular factor becomes salient in the household-decision process. These stage-based mapping can help researchers comprehend more about why influence can be greater in the case of evaluation and shrink in the process of purchasing and how the post-purchase experience can alter the future preference of the household.

Third, the research will seek to incorporate digital adoption with risk-trust studies in household decision-making models. The emerging e-commerce, mobile payments, and platform-based retail in India have changed the way Indian households look for information and carry out purchases. Although research into technology acceptance identifies usefulness, ease of use, and facilitating condition as critical elements in technology adoption, Indian studies are finding the decisive role of perceived risk and trust in adoption decisions (Kesharwani and Bisht, 2012; Tandon et al., 2016). Notably, these risks tend to be considered on the household level as opposed to the individual one. By making digital adoption studies become part of the household decision making processes, it is possible to attempt to explain such phenomena like the appearance of a so-call digital gatekeeper in the family and the impact of the previous online usage on the household trust and role distributions.

Lastly, the study also seeks to conduct a proposal on an India contextual conceptual framework and a practical implication. The framework is based on synthesized evidence and connects the situation at the household level, the role organization, drivers of decision making, and the outcomes at the stage in a feedback mobilization based on post purchase learning. The ramifications in practice include marketers formulating household-based warranties, policy-makers reinforcing the consumer safety in the digital market, and researchers creating context-sensitive consumer decision-making models (Simon, 1955; Kakati and Ahmed, 2016; Tandon et al., 2016).

II. LITERATURE REVIEW

Household consumer decision is based upon (i) decision psychology, (ii) family decision and consumer socialization studies, (iii) the technology adoption and online shopping literature and (iv) market and cultural evidence in India.



Decision psychology and bounded rationality in household buying

Families have little time, scarce mental ability, and complicated trade offs; therefore, they satisfice not optimize (Simon, 1955). When making decisions under risk, they are no longer made according to the so-called expected utility - loss aversion, reference dependence influence the manner in which families respond to price changes, discounts, and perceived value (Kahneman and Tversky, 1979). These impacts manifest in the household budgeting as mental accounting: money is divided into spending account (such as grocery vs education vs festivals) and households are not easy to redirect the budget even with economic soundness (Thaler, 1999).

The issue of consumer choice is also constructive: preferences may be realized in the course of evaluation where families did compare the options and argue priorities (Bettman et al., 1998). Constructed preferences are highly applicable in India, where symbolic consumption (Status, respectability, identity of good family) is considered in most categories. An example is the purchase of luxury cars, which is not only practical but also a sign of success, security, and social status (Ravi & Rangarajan, 2016). Household decisions, therefore, in combination with utilitarian value and identity value.

Household roles and family decision structure

It is identified by research of family decision that the influence differs among the members and the level of decision-making. Roles of great importance in the traditional models are the initiator, influencer, decider, buyer, and the user. In reality, Indian families can allocate these functions on the fly: it is possible that a spouse will start, an older person will grant permission, and a younger individual will look on the internet and suggest brands. Empirical research of Indian families shows that influence and participation vary based on type of products (FMCG vs. durables), as well as households (income, education, urbanity) (Kakati and Ahmed, 2016).

Family communicational patterns determine the type of influence strategies adopted by the children and the response gotten by the parents. Pattern comparison working reveals that conversation-oriented families are more accommodating to discussion and negotiation systems, yet conformity oriented families support hierarchy; both systems influence marketplace power of children (Aggarwal and Shefali, 2019). More extensive studies between families also prove that the parental and adolescent effect is quantifiable and contextual (Belch et al., 1985; Beatty and Talpade, 1994). Even after much of the background supporting evidence comes externally to India; the drivers work: information advantages, trends, and digital literacy give teenagers influence, especially in the category of mobile, fashion, and food delivery.

The Indian studies that revolve around the family purchases bring forth the idea of role reversals with the concept of

modernization and the involvement of females in the workforce. There is also some evidence suggesting that the level of involvement of women and co-determination increases with the education and income levels, and high-involvement purchases are accompanied by the power of negotiations and veto by the identified financial authority (Goswami, 2015; Khare, 2012). The question of who decides cannot therefore be answered without putting into consideration product involvement, risk and the stage of decision making.

Consumer socialization: children and adolescents as household marketplace actors

Family purchases are affected by children because they request, bargain and use expertise. It is established in traditional research that children are more likely to exert influence and that parents are willing to give in on certain conditions (Ward and Wackman, 1972). Later studies discover that categories most closely linked with youth identity and those that allow participation through family structures and norms all have their impact on teens raised (Flurry, 2007). Parenting style also influences socialization: consumer socialization styles are predicted by the parental socialization style (Carlson and Grossbart, 1988), and the cross-cultural data indicate the influence style and peer vulnerability of adolescents depend on parent style (Yang et al., 2014).

Within the context of India, children may force household decisions even when the final decision is made by the elders due to the increasing exposure to advertising and social media as well as platform marketplaces and their power of information and awareness of trends. The place of the store is also significant: The number of requests by children increases when the products are more visible, and the movement is not as limited (Ebster et al., 2009). Such mechanisms apply to Indian retail settings, including: kirana stores, supermarkets and malls, where family shopping is still prevalent.

Digital commerce, trust, and perceived risk in India

The theories of digital adoption offer a systematic approach to the way the households consider online shopping and payment ecosystems. Technology Acceptance Model maintains that the perception of usefulness and easiness predict adoption (Davis, 1989; Davis et al., 1989). Extensions bring social influence and facilitating conditions (Venkatesh et al., 2003). Online shopping study adoption has demonstrated that perceived risk (including privacy, fraud, product mismatch, and failure to deliver) decreases the intention in India, whereas the perceived risk can be counterbalanced by trust-building mechanisms (Tandon et al., 2016).

Substantiations that are particular to India highlight the obstacles related to institutions and psychology: there is the constraint of consumer confidence in internet banking and online transactions based on perceived safety and danger (Kesharwani and Bisht, 2012). The adoption of mobile wallets in India is also based on the elements of trust,



perceived usefulness, and mitigation of risks (Chawla and Joshi, 2019). The adoption work of e-grocery indicates that households consider such aspects as reliability of fulfillment, freshness guarantees and returns/refunds, which is unique to food types (Gupta and Kumar, 2023).

Digitalization transforms the role patterns in houses. One of them frequently turns into the so-called digital buyer, who makes purchases, although others do not neglect their preferences and constraints. This may lead to the bargaining power of the digitally proficient member increasing, yet may also produce conflict in the house when older members sense they have been left out or when there are problems with the purchase post-purchase (returns, customer services). Therefore, there is no displacement of household negotiation, instead, it is displaced, to search, reviews, and platform trust.

Sustainability-oriented household choices in India

Sustainable consumption is on the increase in discussion but lacks action. The research in the context of Indian consumers reveals that the attitudes, norms, and perceived behavioral control are correlated with the intentions of making a green purchase, but the price factors and the lack of availability translate into a reduction of purchase intention into the actual purchase (Yadav and Pathak, 2016; Jaiswal and Kant, 2018). Studies also suggest that the model of behavior has higher explanatory power when the perceived consumer effectiveness, trust in eco-labels, and social norms are used (Jaiswal and Kant, 2018). The presence of ecological interest and action within the Indian setting indicates that ecological issues and efficacy regulate the transformation of pro-environmental attitudes into actual decisions (Yadav and Pathak, 2017).

When options are constructed in terms of health and safety (e.g. organic foods) then households may favour sustainable options, but doubt of claims may lead to reluctance. Sustainability choices are compromised in most of the Indian families in terms of price, taste, acceptance of the family and trust of the sellers. Thus, the problem of the household trade-off will be sustainability-based--the issue may be settled by the house member, who values its health or child wellbeing, or ethical consumption.

III. METHODOLOGY

The current study will employ the scoping review technique of the research that will help in mapping the breadth and theoretical structure of the literature on consumer decision-making relating to Indian households instead of estimating a single pooled effect-size. Scoping reviews are especially suited to situations in which the evidence base is heterogeneous in the choice of research designs, theoretical views and outcomes measures and where the main aim is to synthesize the concepts, look at trends and develop integrative theories (Arksey & O'Malley, 2005; Munn et al., 2018). Since the amount of existing research on the topic of household roles, a digital adoption, and sustainability-related consumption in India is

varied, a scoping review makes it possible to have a exhaustive evidence mapping and theory development instead of a parsimonious hypothesis testing.

Corpus definition and scope. The literature review will cover 40 peer-reviewed journal articles published between 2000 and 2025. These articles have been chosen purposely with an aim of capturing four streams of literature that are related to the other topics: (a) Indian household role structures and family decision dynamics; (b) adopting digital commerce and payment systems in India and in particular, in reference to the perceived risk and trust; (c) sustainability and green purchasing intentions of Indian consumers; and (d) foundation theories of family influence, decision psychology and behavioral economics that utilize Indian consumer rationalities (household decision models). This was found to be an adequate corpus size to capture the conceptual diversity; yet permit a thematic synthesis of significant depth, which is in line with good practice guidelines of scoping review (Arksey and O'Malley, 2005).

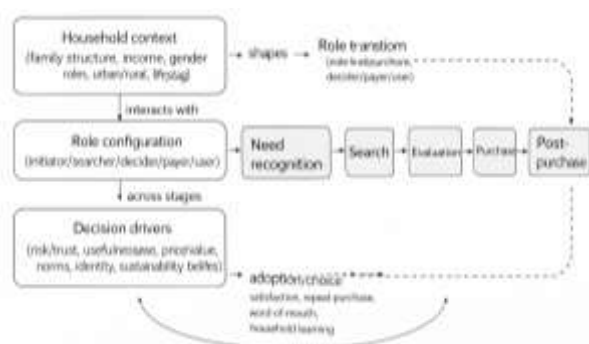
Search discriminativity and search replicability. The review does not aim at a complete exhaustive systematic review but there was clear and clear cut search logic. The conceptual-based key words arrangements were inclusive of terms: India household decision making, family buying roles India, children influence purchase, online shopping adoption India perceived risk, mobile wallet adoption India trust and green purchase intention India TPB. Search within the popular academic databases and publisher services such as Scopus, Web of science, Google scholar, and the portals of major journals were used. The sources are chosen due to the indexing of large percentage of peer reviewed studies on consumer behavior, marketing and information systems in the context of India.

Inclusion criteria. The review involved the inclusion of studies that fulfilled four criteria. One, they needed to respond to purchase decisions inside the household or family, decision roles, or influence pattern, or look at the consumer adoption of digital commerce or payment system at the household decision making level in India. Second, peer-reviewed journal articles were used, as peer-reviewed articles are more scholarly. Third, the studies needed to present a clear and easily understandable construct of the study, research procedure and interpretation of the findings to be able to compare and synthesize. Fourth, the articles included were required to include easily accessible DOI identifiers to track and secure the integrity of citation.

Coding data, data extraction, and synthesis. All the chosen studies were coded in a systematic manner according to four dimensions, namely: (a) primary domain (family roles and socialization, digital adoption, sustainability, or foundational theory); (b) focus on decision stage (search, evaluation, purchase, post-purchase); (c) important determinants to be examined (e.g., trust, perceived risk, social influence, price, value tradeoffs); and (d) the outcome variables (e.g., intention, adoption, share of influence, satisfaction, loyalty). Patterns have been

determined through the process of repeated comparison and unifying themes, both present among studies and synthesizing them to create a model of the household decision journey that incorporates role configuration, decision drivers, and feedback on post-purchase experiences. Such a methodology is consistent with the best practices in scoping review that has a goal of conceptual integration and framework development (Munn et al., 2018).

Figure 1. Integrative Conceptual Framework for Indian Household Consumer Decisions



IV. RESULT

Since the field of study of household consumer decision in India is methodologically varied, including survey designs, structural equation models, retail behaviour designs as well as family influence designs, the findings in this review paper are presented in a way that highlights patterns and conceptual convergence rather than statistical convergence. It is given accordingly on two connected basis, first by way of a theme distribution map that represents the distribution of the 40 sample studies under study in major research domains, and secondly by way of a stage-wise analysis of patterns in household decision behavior that brings forth the variations among the determinants and influence across the decision process (Arksey and O'Malley, 2005).

Theme distribution across the 40-study corpus

The examination of 40 central peer-reviewed studies shows that the literature is grouped to seven general thematic areas that represents both the theoretical background and the India-specific empirical issues. The largest one is general family influence and consumer socialization research study, and to a large extent, these studies are all based on the global research but very much applicable to learning about the Indian household setting. These researches give some of the reasons behind involvement and influence of family members on the purchase decisions as spouses, parents, children and adolescents through bargaining, persuasion and division of role (Belch et al., 1985; Beatty and Talpade, 1994). The household dynamics of India can be discussed as interpreting the concept with the help of the critical conceptual tools provided in this body of work, though it is not always India-focused.

The second eminent group is India digital commerce and payment adoption studies. This stream indicates a fast growing popularity of online shopping sites, mobile payment systems, and electronic payment systems in India. Research in the field usually relies on technology adoption models and focuses on such constructs as perceived usefulness, perceived ease of use, facilitating conditions, trust, and perceived risk (Kesharwani and Bisht, 2012; Tandon et al., 2016). The topicality of this theme implies the fact that the study of household decisions has entered a different direction of learning how digital ecosystem redefine the search behavior, the execution of purchasing decisions, and the post-purchase judgment among families.

It also encompasses a significant bulk of basic research in decision theory and behavioral economics, which, although globally oriented, forms the basis of the empirical examination of household behavior. Bounded rationality, satisficing, mental accounting, and loss aversion are the concepts that result in people simplifying decisions, using heuristics, and risk aversion, rather than expected benefits (Simon, 1955; Kahneman and Tversky, 1979). Using these theories, the analytical perspective of understanding the household level of negotiation and compromise can be obtained.

One more important cluster is associated with the India specific family role structure and household decisions research. These writings directly discuss the impact of Indian cultural beliefs, roles of gender, generation control and family structure on the buying functions and performance. The results of this stream indicate consistency in the traditional role expectations and a slow process of transition to joint decision-making and increased youth participation in particular categories (Goswami, 2015; Kakati and Ahmed, 2016). The theme provides a connection between the global theory and local contexts and forms the models of household decisions on the basis of Indian socio-cultural realities.

Smaller but still significant clusters are India market/category-specific studies, (specific), which is an area of study dealing with specific groups like automobiles, cosmetics, or premium goods and India sustainability and green purchase studies, (specific), which deals with consumption oriented towards the environment. Although they are less in quantity, these studies demonstrate the difference in the decision-making of households across the level of involvement and the negotiation process on pro-environmental attitudes between price, trust, and availability constraints (Yadav and Pathak, 2016; Jaiswal and Kant, 2018).

The theme analysis indicates, in general, that current studies on Indian household consumer decision making are interdisciplinary and skewed, with secure bases in family influence and digital adoption, and a new interest in sustainability. Mapping of these themes gives a systematic review of the evidence base and preconditions the further



analysis of stage patterns of household decisions in further paragraphs.



Figure 2. Evidence Map: Number of Studies by Theme in the 40-Study Corpus

This distribution shows that the role of the Indian household decision research is becoming more dependent on the digital adoption and risk/trust issue, and traditional family role research is crucial in explaining who influences and who makes decisions.

Stage-wise patterns in Indian household decision-making

Need recognition. In Indian households, need recognition can be socially caused, namely, festivals, life events (education admissions, weddings), and aspirational cues stimulate category entry. Mental accounting invents budget constraints: households can afford to spend on goods and services in festivals like it is separate and therefore justifies spending premiums, which would otherwise not be accepted (Thaler, 1999). In long-lasting goods, durability, and reliability, and long term value are often stressed especially in instances where the purchase can be considered as a family (Ravi and Rangarajan, 2016).

Information search. Search is becoming more digital-focused despite an offline purchase. The search labor is often divided into households: one of the members would ask peers/relatives, another reviews go online, and an older individual would consider the reputation of sellers. In the situation with perceived risk, the search is more severe and more comparative (Tandon et al., 2016). Search can be strongly affected by children and adolescents who could suggest a brand, trends, and deals online (Flurry, 2007; Yang et al., 2014).

Evaluation and negotiation. The negotiation phase of the household is evaluation: the family members are in disagreement on the basis of the items, which are price, quality, brand reputation, after-sales service, and the symbolism of the item. The concept of bounded rationality suggests that families are simplified: they narrow the list of brands available, use their heuristics (recognized brand, high ratings, best seller) and get the consensus to avoid regret as much as possible (Simon, 1955; Bettman et al., 1998). According to Indian evidence, structures of roles depend on the category: the decisions involving FMCG can

be routine and delegated, whereas in the case of durables, the participation is broader and more negotiated (Kakati and Ahmed, 2016).

Purchase and payment. Trust and risk reduction in a purchase behavior, described by secure payment perceptions, a policy of returns and credibility of platforms, are crucial factors in online situations (Kesharwani and Bisht, 2012; Tandon et al., 2016). The situation with mobile wallets and digital payments do not differ: the utility and convenience are important, and the trust and perception of risk are still decisive (Chawla and Joshi, 2019). Households also engage in trial purchases to minimize uncertainty consumption i.e. purchase low value items first, and increment consumption following post-trial experience.

After sale analysis and the household education. Where the households update trust and reassign decision authority, it is post-purchase. An effective online delivery not only can enhance the power of the digital buyer in other decisions in the future, but also a bad experience (wrong product, poor customer service) can shake the household towards offline shopping or well-known brands. Brand loyalty may be further reinforced by post-purchase satisfaction as seen in category specific Indian research (e.g. the determinants of cosmetics brand loyalty) (Srivastava, 2016).

Table 1. Stage \times Driver Matrix for Indian Household Decisions

Decision stage	Dominant household drivers (most frequently reported)	Typical “high influence” members
Need recognition	Life events, social norms, aspiration, mental budgets	Spouse(s), elders, sometimes children (wants)
Search	Digital literacy, peer networks, platform credibility, risk scanning	Youth/tech-savvy member; spouse managing category
Evaluation	Price-quality tradeoff, brand reputation, after-sales, risk avoidance	Joint (spouses), elders for approval, youth for tech specs
Purchase	Trust, payment security, convenience, availability, promotions	Payer/executor (often one member), with prior negotiation
Post-purchase	Service quality, returns experience, perceived value, regret/relief	User + executor; household retrospective discussion

India-Specific Household Role Patterns: What Changes “Who Decides”

The literature review synthesis points to the fact that the topic of who decides in Indian households is not absolute but, based on the involvement of the product, the perceived risks, and the level of digital mediation, it varies in a systematic manner. Across the literature, three themes of household roles are observable, which represent the aspects of decision authority distribution and negotiation within families in modern India.

Routine delegation pattern (low involvement purchases).



To make low-involvement and high purchase frequency decisions, like to buy groceries, basic FMCG products, and consumption goods, the decision making authority is often assigned to one member of the household, most commonly the primary shopper. The role can be linked to the day to day management of the house in most Indian families, although again this is based on the family structure and status in employment.

This pattern of decisions is based on the habits, recognition of brands, promotion, and previous experience and is less dependent on nominal deliberation. Bounded rationality is at the core: households save time and mental resources through the process of routinizing decisions and make a use of a familiar brand or shop (Simon, 1955). Nevertheless, the delegation may be interrupted temporarily when the health factor, nutritional needs of children, or unexpected changes in price can occur, and the work of this delegation may be discussed or intervened by other members on a larger scale (Goswami, 2015). Accordingly, power is conditional even in normal delegation.

Pattern of joint negotiations (high involvement durables).

Indian households will tend to adopt a joint pattern of negotiation with high-involvement purchases including appliances, consumer electronics, vehicles as well as other high-price products. Decision roles are distributed among many members in this setup: the user who identifies a need might become the initiator; the person responsible to pay might be the main stream of income; other members aged might have the power to approve or withhold; and younger members might have technical information, internet reviews, and comparative analysis (Kakati and Ahmed 2016).

The negotiating process portrays the economic interests as well as the symbols of the purchases because such purchases can be used to communicate the family status, security or even long term relationships. Could there be some evidence that this pattern can accommodate both continuity and change both the old hierarchies can be preserved in an approval authority, but more and more information power is concentrated in the hands of digitally literate members (Goswami, 2015). Joint negotiation also fits the behavioral decision theory, as households aimed at reducing the feeling of regret and perceived loss by considering multiple opinions before investing towards high-risk situation (Kahneman and Tversky, 1979).

Digital gatekeeper model (intermediated commerce).

A third pattern which has been brought about through the emergence of e-commerce websites, mobile wallets, and services operated through apps is the digital gatekeeper. Here, the choice of platforms, the performance of payments, and returns/ complaints is taken by one member of the household. This is usually a position that arises as a result of disparities in digital literacy, the ease of using online payments, and the understanding of platform interface.

Nevertheless, there is no unconditional authority in the gate keeping factors yet they rely on household trust and risk perceptions. The existing literature on the topic of online shopping and mobile wallet uptake in India constantly demonstrates that the concept of perceived security and reliability, as well as the history of prior experience, influences the acceptance of digital transactions (Tandon et al., 2016; Chawla and Joshi, 2019).

The positive experiences of the post-purchase strengthen the influence of the gatekeeper when these experiences are good, and diminish the impact when things go wrong, and the households will end up revoking or restricting this role and returning to the conservation of the offline channel or collective control.

Altogether, these three trends prove that it is situational and dynamic in terms of decision authority in Indian households influenced by involvement level, digital mediation, and risk evaluation. Such patterns given meaning explain the Indian household distribution of influence among members and contexts with a more subtle explanation than given by earlier or fixed assumptions of a single decision-maker.



Figure 3. Stage-Wise Household Influence Across the Consumer Decision Process

Table 2. India-Specific Household Role Patterns and Decision Contexts

Role pattern	Decision context	Key decision-makers	Negotiation level	Typical risk
Routine delegation	Groceries, everyday FMCG	Primary shopper	Low	Low
Joint negotiation	Durables, high-value purchases	Spouses, elders, youth	High	High



Digital gatekeeper	E-commerce, digital payments	Platform-savvy member	Moderate	Moderate-High
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V. DISCUSSION & CONCLUSION

This literature review has shown that consumer decision-making in Indian households is essentially a multi-actor phenomenon, involving the interplay of two household role structures, limited rationality and the interplay of trust in ever more digital consumption spaces. Instead of viewing the Indian household as making consistent or general decision-maker roles, the India household decisions are most appropriately viewed through a stage approach where impact varies based on the requirement to accept or reject a need, information seeking, evaluation, purchase performance and evaluation of results post purchase.

The available evidence throughout the reviewed studies clearly demonstrates that search and evaluation processes are the least restrictive in terms of participation and negotiation and family members share information, offering alternatives, and debating trade-offs, but the later execution of purchase is usually limited to a single member due to commercial convenience, accountability, and control over payment (Simon, 1955; Kakati and Ahmed, 2016). This dynamic division of power puts under attack the individualistic models of consumers and the necessity of analyzing it at a household level.

One of the key lessons that can be determined during the synthesis is the increasing role of risk governance in households, especially in digital commerce. The perceived risk in Indian families is not often limited to one person, but it is measured by using them as the group due to not only the negative results of the problem, as the risk is fraud, low-quality products, failed delivery, or hassle with refund, but also shared household resources and wellbeing. This means that trust is an asset in the house which is accumulated or depleted through experience. Research on internet banking, online shopping, and mobile payments in India has repeatedly determined perceived security, protection of privacy, and institutional reliability as some of the areas that determine adoption (Kesharwani et al., 2013). Once confidence is built by providing secure payment solutions, clear provisions in terms of returns and reliable sellers, the comfort and efficiency of online platforms may override the residual risk issues, and households will increasingly move towards digital platforms. On the other hand, if trust breaks down it is quite common to go back to off line heuristics including using a familiar retailer, brand or face to face purchases, which is an example of how post purchase experiences are a source of feedback into subsequent household choices.

The article also shows the role of limited rationality and mental budgeting in determining the household behavior in the online and offline environment. In India, family buying decisions often are made based on simplified decision criteria-familiarity with a brand, price point or suggestion

by authority social groups to handle cognitive and time-based limitations (Simon, 1955).

Loss aversion also increases the level of caution in risky or uncertain purchases and thus households are more attentive to losses than to equivalent gains (Kahneman & Tversky, 1979). Such behavioural patterns support the value of trust cues and history, especially on the online market where no physical interaction can be made.

The problem of constraint of the household can be well illustrated through sustainability-oriented consumption. Though people claim that there are positive attitudes in the environment and supportive social norms of Indian consumers, the transformation of intention to actual purchase is rather imbalanced. There is an indication that attitudes and norms might be major determinants of intention, but affordability, availability, and trust of sustainability claims are the major determinants of the final behavior (Yadav and Pathak, 2016; Jaiswal and Kant, 2018). Sustainability decisions made within families need to be harmonized among the members with varying priorities and budget sensitivities.

Consequently, the likelihood of sustainable products being adopted will increase when they are presented in terms of health, safety, or a wellbeing of the family, or when the perceived possibility of risk is reduced due to credible certifications and labels. The result supports the conclusion that sustainability decisions in India cannot be seen only as an individual ethical choice and discuss them as negotiated household consequences limited by economic and informational conditions.



Figure 4. Feedback Loop of Post-Purchase Experience and Household Learning

Practical implications

The observations have a number of implications in real sense among the stakeholders.

- As a marketer and digital platform, it is necessary to design based on transparency of decision making in a household. Functionalities like comparisons that allow side-by-side comparisons, specific carts or wish list that may be shared, and every item having a defined process of returning and refunding may make the process of negotiating with a family less expensive and less risky. It should be addressed by actively abiding by visible assurance mechanisms, such as verifying



sellers, displays of quality of service, and avenues of redressing grievances. Further, platforms must realize the presence of the digital gatekeeper at the household level. Although loyalty schemes and usability changes can prove effective in altering the purchaser of the executor, messaging and trust clues should also help in appeasing the rest of the household members who might not directly be involved with the platform but still who may affect acceptance.

- The results have implications to consumer educators as they prove the need to enhance digital literacy at the household level. The educational programs focused on clean payment practices, phishing, data protection, and wise decoding of return policies have the potential to empower the households to analyze the risk better and minimize unnecessary lines of digital services.
- In the case of policymakers, it is important to increase consumer protection regulations in e-commerce and online payment systems. On top of this, by providing a good dispute resolving mechanism, making the transparent practices of the sellers effective and the liability structures transparent can assist in creating a less risky perception to households and confidence to the use of the formal digital platforms, thus in an inclusive digital consumption (Kesharwani and Bisht, 2012).

Research gaps and future directions

Even though there is increased scholarship, a number of gaps still exist. First, empirical research in India that estimates the influence share at each stage and by product types is required instead of emphasizing the final base actions. Second, longitudinal studies are needed to determine the restructuring of household roles assignments and digital adoption patterns over time by post-purchase experiences. Third, cross-regional, cross-language and cross-family structure (joint versus nuclear) comparisons of family situations would enhance insights into cultural norms and their relations with decision-making. Lastly, household negotiation storytelling research based on mixed-methods research could provide an insight into how families explain their trade-offs between price, status, convenience, and sustainability.

VI. CONCLUSION.

The decision-making process of Indian household consumers can be described as negotiated stage-dependent process with an increasing degree of mediation by digital ecosystems. The determination of who decides must be understood with the mapping of the changing roles on each stage of decision making and integrating the aspect of trust, risk and household learning of post purchase experiences. Future empirical studies will be based on the integrative model and prospective evidence map created during the review, and present some feasible recommendations to marketers and educators as well as policymakers who strive

to reach out to Indian households in a more efficient way (Simon, 1955; Tandon et al., 2016).

Figure 5. Household Decision Trade-offs in Sustainability-Oriented Consumption



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