

THE INTERPLAY OF DEMOGRAPHIC FACTORS IN CHANGING FEMALE BUYING BEHAVIOR

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Abstract: This study aimed to measure the demographic factors that influence the Buying process of Jordanian families. These factors include age, education, occupation, income, number of children, years of marriage, family life cycle, and family origin. The research focuses on two main variables: Buying decisions and the criteria used by women in making these decisions within Jordanian families. A quantitative approach was deemed appropriate for this study, which falls under the category of descriptive analytical research. The research population comprises all Jordanian women aged 15 to 64 years, totaling approximately 3.251 million. The snowball sampling method was used to select a sample of 387 Jordanian women for the study. A five-point Likert scale was employed to gather data. The findings indicate a positive effect of women on Buying roles within Jordanian families, revealing a significant positive impact of women on Buying decisions. The statistical analysis identified that certain modified variables, specifically occupation and location, significantly affected women's Buying roles in Jordanian families. In contrast, factors such as age, education, income, number of family members, years of marriage, and family origin did not show a significant effect. Additionally, there was a moderate impact on the criteria for product selection among Jordanian families. The difference tests further revealed that the adjusted variables (age, education, occupation, income, number of children, years of marriage, family life cycle, and family of origin) did not influence the Buying criteria of Jordanian women. Overall, the buying criteria were found to be consistent among Jordanian women in general.

Key Words: Female Consumer, Buying Behavior, Family, Jordan.

1. INTRODUCTION:

Society recognizes the significant influence of family on its members, particularly over extended periods. Families play a crucial role in acquiring various skills and buying behaviors for their members, thereby enhancing their learning and experience (Al-Nsour, 2023; Vazquez & Greenfield, 2021). In the buying decision process, the family is the core of an interactive approach that allows all members to share their experiences and expertise by expressing their interests and aspirations (Wang & Wang, 2024; Al-Nsour, 2024). This interaction occurs through various roles that reflect individual preferences, leading to maximized benefits for both the group family and its members (Shah & Asghar, 2023). Despite early research back to the 1950s (Ryan, 2015), there has not been a consensus on how buying roles are distributed among family members (Carstensen et al., 2024; Al-Nsour, 2024). This lack of agreement arises from the numerous behavioral differences that influence individuals, such as taste, color preferences, design choices, levels of knowledge, and perception. These factors create the complexity and ambiguity of the buying decision process in the family (Al-Sayyed et al., 2025).

Current studies affirm that each family member has specific roles that they act based on their duties and responsibilities within the family (Chen et al., 2022). These roles and obligations toward other family members are clearly defined, and individual psychological traits significantly influence these responsibilities (Beaulieu et al., 2022). For instance, women often seek buying decisions that enhance their feminine identity by focusing on traditionally feminine products such as furniture, food, household items, and cosmetics. In contrast, men typically take charge of searching for information related to masculine products, such as cars and their accessories (Al-Nsour, 2023; Ricciardelli et al., 2010).

1960 is recognized as the official starting point of the consumer research movement. Since this date, the role of women in buying decisions has evolved significantly, becoming more inclusive and influential within families at all stages of the buying process. This involvement begins with problem recognition, continues through the search for information, and culminates in the final buying decision (Al-Nsour & Al-Sahli, 2022; Kandemir et al., 2019). Women's impact on buying decisions has expanded and included

the products traditionally considered masculine, such as cars, financial services, and savings plans (Ben-Shmuel et al., 2024). Additionally, the merging of women's buying roles has become a sign of evolving interests, practices, and priorities, which is largely due to their increasing independence and improved economic status (Adanzounon et al., 2024). For example, a study found that while 80% of men purchased only 25% of their family's fruit and vegetables, women have a more active role in buying cars, financial services, and insurance (Al-Nsour & Hasnin, 2024; Al-Nsour, 2019).

Moreover, women have begun to engage in joint buying decisions (Al-Nsour & Al-Shaibani, 2024), and children have started to play many roles in this process, including direct demand, satisfaction, emotional influence, and providing references to others (Liu et al., 2024). Women tend to make buying decisions based on emotional considerations and are significantly influenced by the opinions and recommendations of others (Al-Nsour, 2018). In this context, women's buying decisions are objective, comprehensive, and sensory, driven by the desire to gather extensive information to inform their choices (Alnsour et al., 2025; Bessouh et al., 2017). In contrast, men often focus on utilitarian aspects of products and rely on clear information when making decisions. They tend to use analytical criteria but exhibit limited capacity for processing information when selecting specific items (Zhi-Xuan et al., 2025).

Consequently, women interpret marketing and advertising messages differently from men. While women strive to resolve challenges through participation, discussion, and further exploration, men often show less interest in problem recognition. Instead, they may emphasize traditional notions of masculinity, power, and authority, which can be less effective in problem-solving (Al-Nsour, 2018). In this framework, the study aims to assess the women's contributions to the buying decision process within Jordanian families. The businesses are looking to enhance their marketing strategies directed at women. The research highlights that women play a crucial and influential role in buying decisions in Jordanian households, aligning with their evolving position in the broader social and economic landscape of the local society.

2. LITERATURE REVIEW:

2.1 Factors Affecting the Women's Buying Decisions:

Research indicates that consumption, acquisition, and preference for products are influenced by personal factors that determine individuals' buying behaviors and their perceived cognition (Wang et al., 2023). Consumption patterns and the strategies employed in buying decisions vary accordingly (Carlos et al., 2020). Differences in these behaviors are largely attributed to various factors, with gender being one of the most prominent (Al-Nsour et al., 2024; Boada et al., 2023). In societies with strong masculine traits, men often feel a heightened sense of authority and responsibility, which leads to decision-making based on sacrifice and limited market knowledge (Bessouh et al., 2017). Male power is defined as an individual's access to resources that establish dominance in household decision-making processes (Sambo & Huseby-Lie, 2025). As a result, the structure of buying decisions varies significantly between categories, such as cars and furniture. Buying conflicts often arise in selecting specific details like model, industry, color, quantity, and time of purchase (Gharib et al., 2025). Factors such as the family life cycle, social class, women's working status, social networks, and priorities in buying decisions all play a role in influencing family members when selecting preferred products (Amirtha & Sivakumar, 2018).

Other studies have categorized products based on the roles of family members in the buying relationship. For example, children are typically interested in toys and sweets, while parents focus on items like coffee and rice. Joint decisions among family members often involve products such as toothpaste, shampoo, and food (Bessouh et al., 2017). The differentiation in buying roles of couples within families stems from a variety of values, attitudes, and opinions that shape these roles (Walser-Luchesi et al., 2024). Personal and cultural factors significantly influence the selection of certain products and impact the time and mechanisms of decision-making for individuals (Joya, 2025). The presence of progressive husbands in a family often enhances female roles in buying decisions, whereas traditional female roles can reduce their influence in this area (Lin, 2024). Additionally, in families with traditional wives, the differences in decision-making between parents and children tend to be more pronounced than the differences between spouses (Xu et al., 2025; Al-Nsour & Al-Sahli, 2024).

Cultural references and the nationalities of spouses affect the buying roles within families, leading to variations in how joint decisions are made (Nain, 2021). Studies categorize these influential factors into two main groups. The first group includes culture and gender, which significantly affect spontaneous and automatic buying decisions, particularly for low-risk products (Szakal et al., 2024). Kancheva and Marinov (2014) emphasized the notion of equality in Western societies, which fosters consensual and joint buying decisions between spouses. This shift moves away from patriarchal structures characterized by unilateral control, promoting justice and equality between men and women. The second group consists of the owners of resources and their impact on buying decisions (Jafari et al., 2022). These resources are influenced by factors such as education level, marital status, and occupation (Al-Qahtani & Al-Nsour, 2025; Zhang & Liang, 2022).

Research has demonstrated that the influence of income on buying decisions varies in countries like Greece, Yugoslavia, and Western and Arab countries. Specifically, men tend to have more power in families within lower socioeconomic classes (Conger et al., 2010). Studies conducted after 2000 have produced different conclusions compared to earlier research. Recent findings confirm women's independence in thought, economic, and financial autonomy (Sundarasan et al., 2023). Businesses are increasingly recognizing women as vital economic partners in making Buying decisions, aided by improved education, awareness, and evolving social customs that embrace their contemporary identities. This shift has allowed women to extend their roles beyond traditional ones, previously dominated by men in selecting certain products, such as cars and related supplies, as well as insurance, financial planning, and travel arrangements (Lwamba et al., 2022). Previously, women's roles were often restricted to buying groceries, kitchen supplies, clothing, and small appliances like gas ovens (da Silva Oliveira, 2021). Based on this information, we can formulate the following hypothesis:

- **It is expected a statistically significant differences in the factors influencing the buying decisions of Jordanian women, according to demographic factors (Age, Education, Occupation, Income, Number of Children, Years of Marriage, Family Life Cycle, and Family Origin).**

2.2 Buying Criteria of Consumer Women:

Since 1974, women's control in buying has primarily focused on problem recognition and searching buying decisions, especially concerning traditional feminine products such as home furniture and food (Alem et al., 2023). In contrast, men have been dominant in the information search stage for masculine products such as cars, televisions, and razors (Kirkwood et al., 2024). Another study found that women have become more involved in buying decisions compared to men, with evaluations often linked to their emotional perspectives (Mehta, 2020). Men, on the other hand, tend to focus on competence (Teoh & Kriwangko, 2022), and products traditionally marketed to men have increasingly become joint decisions between spouses (Alem et al., 2023). Women often exhibit emotional traits in their buying decisions and rely heavily on the opinions and recommendations of others (Al-Sahli & Al-Nsour, 2022; Al-Nsour, 2018).

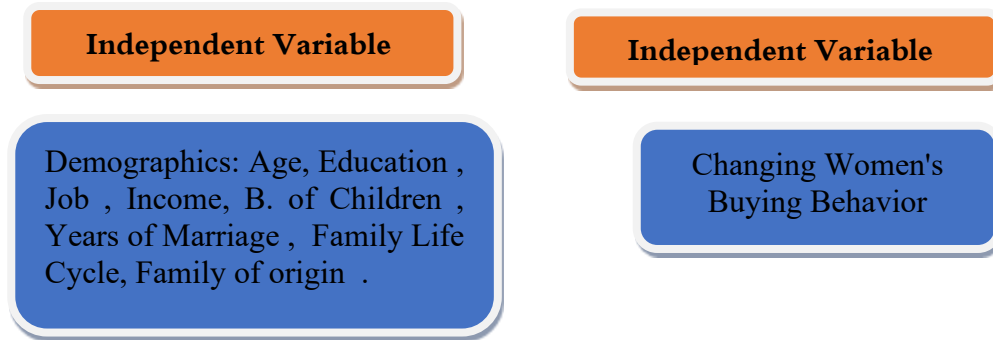
From this perspective, women's buying decisions can be described as objective, comprehensive, and sensory, aiming to gather a substantial amount of information to inform their choices (Al-Sahli et al., 2025; Bessouh et al., 2017). In contrast, men tend to make decisions based on utilitarian aspects of preferred products, using clearer information and analytical criteria to make specific selections (Liu et al., 2024; Bin Khunin & Al-Nsour, 2024). Buying criteria also differ between spouses within families. Women often prefer personal interaction with salespeople and show little interest in automated services or pre-recorded messages, as they seek personal attention (Jain et al., 2024). They feel satisfied when they find customer service numbers on company websites, as noted by Ashi in 2012 (Wang et al., 2023).

Studies indicate that women are influenced by customer service dimensions, discounts, promotion offers, and pricing in shaping their buying decisions (Albashtawi et al., 2025; Tania et al., 2023). Furthermore, women are particularly interested in the benefits and advantages of products (Al-Nsour & Alshaibani, 2024; Akter et al., 2024), value interaction and integration into consumption and shopping groups, and seek to forge genuine friendships while searching for products (Moodhi Raid et al., 2024; Guo & Li, 2022). Their past buying patterns reveal a set of criteria to express themselves and manage others under their responsibility (Maddah et al., 2023). Additionally, women show interest in pricing, quality, and store cleanliness (Mortimer & Clarke, 2011), although they sometimes prioritize price over quality (Zamfirache et al., 2025; Al-Nsour & Al-Sahli, 2025).

Furthermore, there is a strong tendency for women to show loyalty towards their preferred products (Malkawi et al., 2025; Myrzabekkyzy et al., 2021), and this loyalty increases when they find the purchased goods are highly suitable (Yum & Kim, 2024). Additional services such as credit, transportation, and free shipping enhance this loyalty (Al-Nsour & Al-Saleh, 2025; Maddah et al., 2023). The growing interest in products consistent with brand perception, as studies confirm that perception significantly influences women's buying decisions (Naqrash et al., 2025; Valerie & Rodhiah, 2025). Furthermore, research indicates that marketers strategically use payment options to attract women, as these strategies create distinct points of preference and attraction that lead to increased interest in the products (Zamfirache et al., 2025). It is also important to note that when women perceive the benefits of a product to outweigh its price, their interest is significantly piqued (Naqrash et al., 2025; Samoggoia et al., 2025). Based on this information, we can formulate the second hypothesis as follows:

- **It is expected that be statistically significant differences in the criteria used by women to evaluate the purchase decisions of a Jordanian family according to demographics (age, education, Occupation, income, Number of Children, years of marriage, family life cycle, and family origin).**

After reviewing the existing literature, we were able to establish a conceptual framework for the study and determine the nature and direction of the relationship between the independent and dependent variables.



3. RESEARCH METHODOLOGY:

3.1 Research Design and Type: The quantitative approach is suitable for this study. It involves collecting data and converting it into numerical formats, allowing for statistical operations and drawing conclusions. This study also falls under the category of descriptive analytical studies, which aim to describe specific situations, conditions, and circumstances.

3.2 Research Population: According to the population survey results, the total number of women in Jordan is approximately 5.14 million, representing 47.1% of the total Jordanian population in 2023. The study population includes all Jordanian women aged between 15 and 64 years, as this group accounts for the productive segment identified by the Department of General Statistics. Of all females, 60.6% fall into this age range, amounting to 3.251 million Jordanian women. Out of this number, 1.116 million women, or 20.6%, are part of the workforce (Department of Statistics, Labor Force Survey, 2022).

3.3 Sampling Technique: The snowball sampling method was employed on social media platforms, particularly Facebook, which is the most widely used platform in Jordan. The 387 Jordanian women were selected for the study. Gathering data by electronic questionnaire using Google Drive, which was distributed randomly through e-channels, including Facebook Messenger, email, social networking sites, and mobile applications. All distributed questionnaires were returned, and their responses were analyzed. The unit of analysis includes both working and non-working Jordanian women, regardless of their marital status, who reside in any city in Jordan and are over 15 years of age, as per the Department of Statistics (2022).

3.4 Measurement: The study utilized a five-point Likert scale to measure the variables in the research: the independent variable (sports sponsorship), the dependent variable (Jordanian audience behavior), and the modified variable (brand immersion). The response levels were rated from 1 to 5 to indicate the degree of agreement with the statements provided. A score of 5 indicates "very high," 4 indicates "high," 3 indicates "medium," 2 indicates "low," and 1 indicates "very low." Consequently, the relative scale for assessing response levels is defined as follows: (1) 5 - 4.2 indicates a "very high" level, (2) less than 4.2 - 3.6 indicates a "high" level, (3) less than 3.6 - 2.4 indicates an "average" (acceptable) level, (4) less than 2.4 - 1.6 indicates a "weak" level, and (5) less than 1.6 indicates a "very weak" level.

3.5 Research Instrument and Data Collection Methods: The questionnaire serves as the main tool for collecting data from a randomly selected sample. It consists of various questions and prompts that require participants to express their levels of agreement or disagreement. For this study, a survey was conducted among Jordanian women via Messenger on Facebook, social media, websites, and email. The researcher developed the questionnaire using Google Drive and consulted multiple specialists and local university professors to evaluate the clarity and relevance of the questionnaire items. This consultation ensured the external validity, internal validity, and overall effectiveness of the tool in meeting the study's objectives. The final version of the questionnaire was distributed electronically to participants, and all completed questionnaires were collected for final analysis.

3.6 Data Analysis: To analyze the responses from the sample, descriptive analysis tools such as the arithmetic mean, standard deviation, and relative frequencies were utilized to assess perceptions of sports sponsorship activities and brand value dimensions. Data analysis was conducted using the Structural Equation Modeling (SEM) method in PLS Smart. This methodology relies on various statistical indicators to evaluate the study data. The P-value was used to indicate a directional relationship between the study variables, while the standard beta value helped to determine the strength and direction of that relationship. The impact factor (f^2) and the determination factor (R^2) were employed to measure the strength and capacity of the independent variable to explain the dependent variable. Lastly, the Q^2 value provided predictions regarding the behavior of the study variables, and the final GoF test assessed the performance of the regression model.

4. Validity and Reliability:

4.1 Discriminant Validity: This measures the degree of overlap between items in the scale (Hair et al., 2020). Discriminant validity includes the Cross Loading load distribution test, indicating that each statement's value in the latent variable should be higher than the values of other variables (Hair et al., 2020). Table 1 shows that the load distribution values for each item in the latent variables exceed those of the other variables, demonstrating a clear distinction.

4.2 Convergent Validity: This refers to the extent of agreement among multiple items measuring the same variable (Ringle et al., 2024) and consists of three subtests:

- Individual Item Validity: This assesses the level of agreement among several items measuring the same phenomenon, where respondents provide similar answers. The accepted statistical threshold is a value higher than 0.7. According to Table 1, most statements exceed this threshold, making them statistically acceptable. However, some items, particularly those related to women's contributions to Buying decisions, did not meet this standard and were consequently removed from the structural model.
- Composite Alpha: The statistical benchmark states that a latent variable is acceptable if the test achieves a value higher than 0.7. Table 1 shows that all latent variables exceeded this threshold and met the required statistical conditions (Hair et al., 2021). Nevertheless, some items failed this test and were removed from the structural model.
- Average Variance Extracted (AVE): The minimum acceptable value for this test is 0.5. Table 1 indicates that most latent variables had an AVE higher than 0.5, thereby satisfying the statistical evaluation criteria for testing the study hypotheses, after removing items that did not perform adequately (Ringle et al., 2024).
- Rho_A Reliability and Validity Test: The benchmark for this test is a value greater than 0.7. Table 1 confirms that the construction is statistically reliable and valid following the removal of items that did not meet this standard (Zijlmans et al., 2019).

Table 1: Cross Loading, CR, AVE, CR & VIF

Items	Cross Loading	CR	AVE	Rho_A
PAP4	0.905	0.943	0.571	0.943
PAR1	0.694			
PAR2	0.560			
PAR3	0.738			
PAR4	0.740			
PAR5	0.617			
PAR6	0.769			
PAR7	0.784			
PAR8	0.700			
PAR10	0.590			
PAR11	0.676			
PAR12	0.721			
PAR13	0.677			
PAR14	0.576			
PAR15	0.743			
PAR16	0.669			
PAR17	0.679			
PAR18	0.681			
PAR19	0.779			
PAR20	0.724			
PAR21	0.763			
PAR22	0.647			

5. Path Analysis of Demographics in Changing Women's Buying Behavior

- H01: It is expected a statistically significant differences in the factors influencing the buying decisions of Jordanian women, according to demographic factors (Age, Education, Occupation, Income, Number of Children, Years of Marriage, Family Life Cycle, and Family Origin).

Table 2: Path Analysis Coefficients

H	Relationship	Std. Beta	Std. Dev.	T-Value	P-Value	f ²	Decision	R ²	Q ²
H ₁	Participations → Role in Furniture	0.796	0.044	18.265	0.00	0.737	High Positive Effect	0.630	0.625

H ₁ ₂	Participations →	Role in Food	0.805	0.030	29.254	0.00	0.46	High	Positive Effect	0.638	0.630
H ₁ ₃	Participation →	Role in Education	0.672	0.092	7.354	0.00	0.802	High	Positive Effect	0.449	0.439
H ₁ ₄	Participation →	Role in Cars	0.768	0.077	9.946	0.00	0.838	High	Positive Effect	0.587	0.569
H ₁ ₅	Participation →	Role in Health	0.725	0.073	9.928	0.00	0.451	High	Positive Effect	0.522	0.504
H ₁ ₆	Participation → Transactions	Role in Financial	0.773	0.074	10.514	0.00	0.119	Small	Positive Effect	0.594	0.586
H ₁ ₇	Participation → Products	Role in Tourism	0.808	0.049	16.670	0.00	0.495	High	Positive Effect	0.652	0.644
H ₁ ₈	Participation → Products	Role in Fashion	0.895	0.024	37.852	0.00	0.912	High	Positive Effect	0.794	0.789
H ₁ ₉	Participation → Products	Role in Beauty	0.847	0.041	20.481	0.00	0.921	High	Positive Effect	0.712	0.702
H ₁ ₁₀	Participation → Decoration	Role in Home	0.871	0.030	29.254	0.00	0.515	High	Positive Effect	0.712	0.740
H ₀	Participation →	Buying Roles	0.958	0.010	96.155	0.00	0.843	High	Positive Effect	0.917	0.622

Significant at $P_0^* < 0.01$. Significant at $P_0^{**} < 0.05$.

The path analysis coefficients explain the impact of women on buying roles within Jordanian families. As shown in Table 3 above, there are ten buying roles that the Jordanian family engages in, according to the product type. The statistical significance of all correlational relationships was found to be below the permissible margin of error (0.05). Thus, all sub-hypotheses in this study have been validated. More specifically, the highest positive correlation was between women and the buying of fashion products (0.895), followed by home improvements (0.871) and beauty products (0.847). These three roles exhibit the strongest correlations that reflect the feminine nature of these purchases. The power of the correlations between women and other buying roles is as follows: tourism products (0.808), food products (0.805), furniture items (0.796), financial transactions (0.773), cars and accessories (0.768), and health and treatment (0.725). Conversely, the relationship between women and the buying roles of educational products had the lowest level of correlation (0.672).

In summary, a strong positive correlation (0.958) exists between women's contributions and buying roles in Jordanian families. Additionally, when evaluating the impact factor (f^2), it was found that women's contributions have a significant influence on the buying of beauty products (0.921), followed closely by fashion products (0.912), cars (0.838), education (0.802), furniture (0.737), home decorations and improvements (0.515), tourism products (0.495), and health products (0.451). The tiny impact was observed in women's contributions to the buying roles related to financial transactions for Jordanian families (0.119). In conclusion, there is a positive effect of women on buying roles in Jordanian families (0.843), which aligns with the findings presented in the first hypothesis in this study.

The R^2 indicates a strong relationship between women's contributions and their roles in buying fashion, beauty, and home decoration products, with variation ratios ranging from 0.712 to 0.794. However, women's contributions explain a low level of variation for buying tourism products (0.652), food (0.638), and furniture (0.630). Additionally, women account for a contribution of 0.594 in financial transactions, 0.587 in car purchases, and 0.522 in health and treatment purchases. The tiny contribution is seen in education products, with a ratio of 0.449. Notably, women's contributions explain 91.7% of the changes in the buying roles within Jordanian families. This figure highlights the significant role women play in their families' buying decisions, corroborating the second main hypothesis of this study.

Moreover, the analysis suggests a high potential for understanding the variance in the buying roles of Jordanian families, indicated by a Q^2 of 0.622. The f^2 falls between 0.15 and 0.35, indicating strong predictive power regarding women's contributions to various product buying roles. To test the hypothesis using path analysis in the Smart PLS4 method, personal factors were considered as moderators. The significance level (P-value) was calculated to determine whether to accept or reject the moderator effect. The statistical rule says that acceptance occurs if the P-value is lower than 0.05 (the probability of error). Table No. (2) illustrates the effect of demographics on the dependent variable "buying roles of Jordanian women" based on statistical significance values. The results from the T-test and P-values indicate that moderators, specifically occupation and location, significantly affect women's buying roles in Jordanian families. In contrast, other moderators, such as age, educational level, income level, number of family members, number of years of marriage, and family of origin, have no significant impact on the buying roles of Jordanian women.

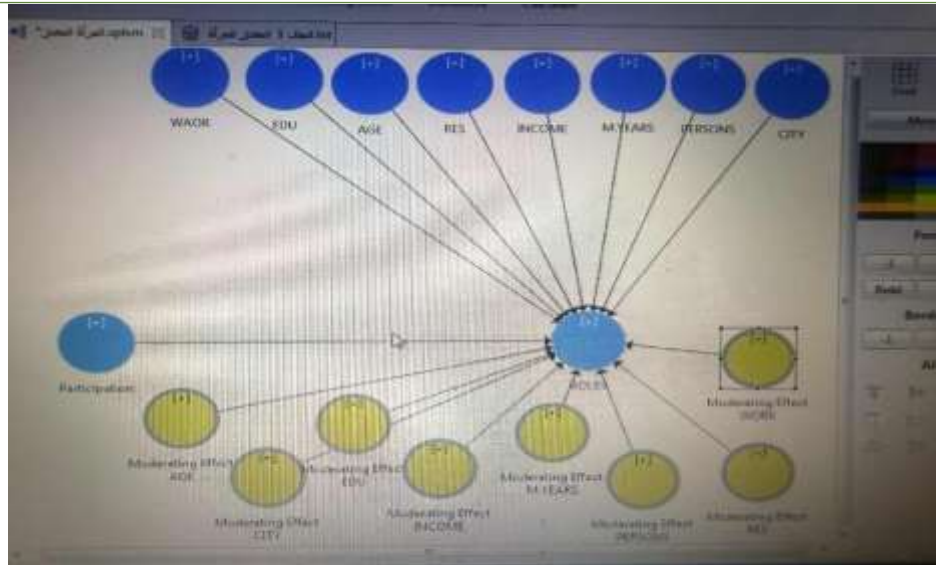


Table 3: First Sub-Hypothesis Results

Relationship	Std. Beta	Std. Dev.	T-Value	P-Value	Decision
Age → Buying Roles	- 0.005	0.044	0.237	0.813	No Significant Effect
Edu → Buying Roles	-0.050	0.056	0.804	0.423	No Significant Effect
Occ → Buying Roles	0.67	0.051	3.325	0.018	No Significant Effect
Income → Buying Roles	0.039	0.058	0.606	0.546	No Significant Effect
N. Sons → Buying Roles	-0.056	0.044	1.242	0.217	No Significant Effect
Marriage Years → Buying Roles	0.001	0.050	0.119	0.906	No Significant Effect
City → Buying Roles	0.47	0.045	4.203	0.023	No Significant Effect
Family of origin → Buying Roles	0.008	0.061	0.033	0.974	No Significant Effect

- H02: It Is expected that be statistically significant differences in the criteria used by women to evaluate the purchase decisions of a Jordanian family according to demographics (age, education, Occupation, income, Number of Children, years of marriage, family life cycle, and family origin).



Table 4: Path Analysis Coefficients

H	Relationship	Std. Beta	Std. Dev.	T-Value	P-Value	f ²	Decision	R ²	Q ²
H0	Participation → Buying Roles	0.409	0.059	3.428	0.015	0.159	High Positive Effect	0.370	0.007

Significant at $P_0^* < 0.01$. Significant at $P_0^{**} < 0.05$.

The table (4) above indicates a moderated positive correlation (0.409) between women and product selection criteria in Jordanian families. Additionally, the impact factor (f^2) explains that female contributions have a moderated impact on the selection criteria of products within these families, with a value of 0.159. This finding supports the text of the second hypothesis in the current study. Based on the R^2 , there are moderated relationships between women's contributions and the product selection criteria of Jordanian families. Furthermore, a high potential for analyzing the variance in product selection criteria among Jordanian families was identified ($Q^2 = 0.007$). The f^2 , which falls between 0.15 and 0.35, indicates a strong predictive power of contribution on the buying criteria of various products in the Jordanian family. To test the hypothesis, the researcher included demographic factors as moderators and calculated the statistical significance level, known as the P-value. The decision rule states that the effect of a moderator is accepted if the significance level (P-value) is less than 0.05 (margin of error); otherwise, it is rejected. Table No. (4) illustrates the effect of moderators on the dependent variable, "buying criteria among Jordanian women". According to the results of the T and P-value, there are no statistically significant differences in buying criteria among Jordanian women according to demographics (age, education, Occupation, income, number of children, years of marriage, family life cycle, and family of origin).

Moreover, buying criteria differ among spouses within a family, with women often preferring personal interaction with salespeople. They tend to be less interested in automated services or pre-recorded messages, as they value personalized attention (Meyers, 2007). Women's satisfaction is likely to increase if a customer service number is easily accessible on the company's website, according to Ashi (2012, as cited in Andrés, Arizón & Salinas, 2013 (Wang et al., 2023). Women's Buying decisions are influenced by various factors, including customer service quality, discounts, promotional offers, and product pricing mechanisms (Datta et al., 2021). Women also show a keen interest in engaging with consumer and shopping groups, often seeking to build friendships while shopping (Rossolov et al., 2025).

Historical buying patterns reveal that women utilize several criteria to express their needs and those of their family members (Lwamba et al., 2025). Furthermore, women demonstrate a strong interest in product quality as well as store cleanliness (Mortimer & Clarke, 2011), and they may prioritize price over quality (Uzir et al., 2020). Their loyalty towards preferred products tends to increase when those products closely meet their needs (Yin et al., 2025). Access to additional services like credit, transportation, and free shipping also enhances loyalty (Ricardianto et al., 2024). An increasing interest in products correlates with positive brand perception, which plays a significant role in women's Buying decisions (Gao & Shen, 2024). Additionally, research indicates that marketers often employ a female-oriented push strategy. This approach generates various preference and attraction points that can heighten interest in the product (Freihat et al., 2021). Finally, a higher level of perceived benefits compared to the price paid for a product is an important factor that captures women's attention (Samoggoia et al., 2025).

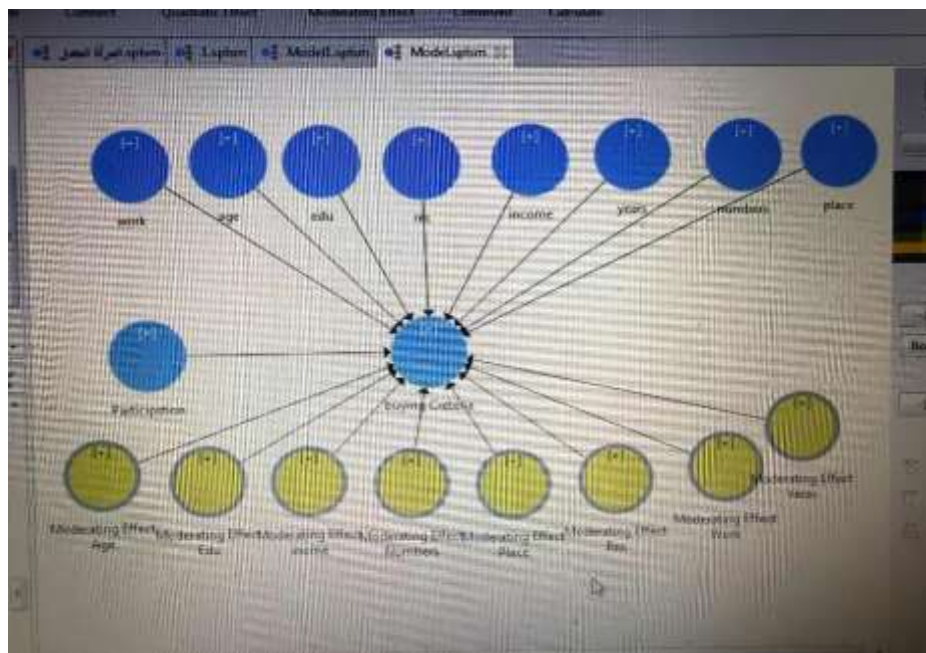


Table 5: Second Hypothesis Results

Relationship	Std. Beta	Std. Dev.	T-Value	P-Value	Decision
Age → Buying Criteria	-0.034	0.137	0.199	0.843	No Significant Effect
Edu → Buying Criteria	-0.019	0.039	0.720	0.473	No Significant Effect

Occ → Buying Criteria	-0.069	0.053	1.234	0.220	No Significant Effect
Income → Buying Criteria	0.075	0.195	0.001	0.999	No Significant Effect
N. Sons → Buying Criteria	0.040	0.185	0.285	0.776	No Significant Effect
Marriage Years → Buying Criteria	-0.133	0.274	0.373	0.709	No Significant Effect
City → Buying Criteria	-0.007	0.044	0.358	0.721	No Significant Effect
Family of origin → Buying Criteria	0.044	0.166	0.112	0.911	

6. DISCUSS FINDINGS AND RECOMMENDATIONS:

The current study found that Jordanian families exhibit ten buying roles, which differ according to the type of product. It was shown that women significantly influence these buying roles, particularly for beauty and fashion products, highlighting their traditional feminine interests. Conversely, women's involvement in the buying decisions for cars, education, furniture, home improvements, tourism, health products, and financial transactions is notably less. These latter categories generally reflect a shared approach to buying within the family. In general, men in Jordanian families tend to broaden their buying roles beyond products that align with their personal inclinations. They often retain a substantial portion of individual buying decisions for themselves.

Moreover, they play various roles in family purchasing, such as initiator, influencer, determinant, and buyer, regardless of product differences. The findings also indicated a statistical effect of occupation and location on the formation of women's Buying roles within Jordanian families. However, factors such as age, educational level, income level, number of family members, years of marriage, and family of origin have no significant impact. Differences in consumption patterns and decision-making strategies are influenced by several factors, most notably gender (Mehta, 2020). In a society that emphasizes masculinity, a man's authority and responsibility are heightened, encouraging him to make a broad range of decisions that benefit all family members (Stegeman et al., 2019). Access to resources can enhance an individual's power and influence in family buying decisions (Abbasi & Nikbakht, 2020). Additionally, the dynamics of marriage, social class, and women's economic status all play a role in shaping the varying buying responsibilities of women within the family (Amirtha & Sivakumar, 2021). Other research has confirmed that personal and cultural factors, the time of decision-making, and the level of civilization have no significant effect on women's roles in buying decisions (Zeng, 2023).

In our current study, women's occupation emerged as a significant factor influencing their roles in buying decision-making within Jordanian families. The results indicate that the residence place of the family—whether in a capital city (Amman), governorate, village, or refugee camp—reflects their level of urbanization. This observation aligns with existing literature, which suggests that urbanization enhances women's involvement in buying decisions (Alhamdi et al., 2024). Conversely, the length of marriage has not appeared significantly among the Jordanian women. This suggests that factors such as the female age, maturity, and experience in married life (Huang et al., 2018) have no statistically significant implications for their buying roles. Additionally, other factors—such as age, education, income, number of family members, and years married—also have no significant effects on the buying roles of Jordanian women. Similar findings were reported by Khatun et al. (2025), which highlighted that factors like a female's age, educational status (both wife and husband), the number of children, place of residence, and family economic situation are essential to women's decision-making independence. More specifically, aging, having a well-paying occupation, and having many children positively correlate to women's independence in daily household decisions and major purchases. However, the study found that women in rural areas has no higher levels in decision-making independence compared to the woman in the urban areas. Educated women tended to favor shared decision-making, while less educated women were more likely to make decisions independently.

The second hypothesis confirmed the moderated positive impact of women on product selection criteria within Jordanian families. This dimension consists of "13" criteria derived from previous literature that used by women when choosing products. According to consumer behavior theory, Jordanian women predominantly focus on cognitive criteria when selecting products, such as the suitability of product benefits to family needs (89.6%), product quality and brand awareness (89.6%), customer service and after-sales support (89.6%), use of reference groups (87%), appropriate pricing (85.7%), and relevant product information (84.9%). Notably, women tend to prioritize perceived benefits, including product attributes, selling price, reviews from others, or previously published information, over emotional factors, which are considered at a lower rate of 44%. This finding contrasts with the results of the Al-Nsour study (2018). Additionally, it was observed that women prioritized product quality over price, consistent with the results from Goedertier & Weijters (2023). Our research also revealed that women's personal factors—such as age, education, occupation, income, number of children, years of marriage, family life cycle stage, and family of origin—have no affect the criteria they used during the buying

process. This indicates a consistency in Buying Criteria among Jordanian women, supporting the findings from the Al-Nsour study in 2018.

Zeng's study (2023) indicates that various factors influence women's buying decisions, including the hierarchy of female needs, personality traits, social identity, cultural influences, cognitive biases, and prior experiences. Bessouh et al. (2017) found that the buying process for Algerian women is predominantly cognitive rather than emotional when buying cars. Additionally, a study by Alhddad and Alghadeer (2010) revealed that the buying roles within Jordanian families lack consideration of risk and country of origin. There is a noticeable need to emphasize personal relationships and guarantees in this context. Interestingly, while Jordanian women tend to engage in emotional marketing during their buying decisions at a rate of 56%, they also seek to gather substantial factual information. Moreover, they tend to avoid influencer and celebrity advertisements, doing so at a rate of 68.8%, and commercial ads at a rate of 55.8%. They are, however, inclined to rely on reference groups, with an influence rate of 87%. A study by Mohammad (2020) highlighted a statistically significant correlation between the extent of Jordanian women's exposure to company promotional web pages on social networking and their buying intentions. The findings of this study is consistent with those of Elareshi et al. (2022).

CONCLUSION:

The family serves as a social unit that influences the behavior of all its members, including consumers. In studying consumer behavior theory, the family's influence is observed in two ways: its impact on individual personal characteristics, attitudes, and values, and its effect on the consumer's buying process. The family can influence consumers both directly and indirectly. There may also be individuals within social environments who can indirectly affect consumers' thought processes, desires, attitudes, and motivations. The family directly influences certain stages of the buying decision- process. One of its most crucial roles is raising and shaping the behavior of children, serving as a mediator for transmitting social values that contribute to a valuable position in society. There have been many changes within the family structure that have, in turn, altered the traditional roles of women. In the modern era, women's roles have become increasingly significant. Contemporary women strive to build their own feminine authority and establish their social and professional position. They seek respect for their opinions and decisions and aspire to be active decision-makers within the family. This shift signifies an expansion in the boundaries of women's influence and control, which now extends beyond traditionally male-oriented products. Women's buying roles have become intertwined with emerging interests and practices, driven by greater independence and economic power.

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