

CONSUMER DECISION-MAKING STYLES AND YOUNG-ADULT CONSUMERS: AN INDIAN EXPLORATION

PhD Candidate Anubhav Anand MISHRA
The ICFAI University Dehradun, India

Abstract:

The economy of India is on a growth spree since the last two decades. This growth has increased the shopping options available to the consumers. The present study has tried to ascertain the decision-making styles of young-adult consumers so as to provide information to marketers interested in the decision-making profile of Indian consumers and thus enabling them to build their marketing efforts accordingly. The research has made use of Sproles and Kendall's (1986) consumer styles inventory (CSI) on a sample of 425 young-adult Indian consumers and has attempted to examine the generalisability of the scale. Factor analysis has been employed to summarise the 38 variables identified into smaller sets of linear composites that preserved most of the information in the original data. The study has confirmed the applicability of the original US characteristics as well as two new traits specific to the Indian context. Furthermore, similarities and differences between different cultures have been discussed and implications have been proffered.

Key Words: Consumer decision-making, Consumer Style Inventory (CSI), Young-adult consumers, Factor analysis, India

Introduction

The last two decades has ushered an unprecedented growth in the economy of India. An ever increasing plethora of consumer products are being offered, many of which are new, and technologically complicated. This is, in addition to, an overwhelmingly large and varied numbers of shopping choices being made available to the consumers. Along with these, an increase in promotional activity and the number of promotional and distribution channels are contributing to the making of decision-making process more complex. For some time now, it has been acknowledged that, consumers interrelate with the market place and deal with this complexity by displaying particular decision-making styles and also by employing certain purchasing

strategies (e.g. Hafstrom, Chae and Chung 1992; Lysonski, Durvasula and Zotos 1996; Mitchell and Bates 1998). Since a long time, consumer-interest researchers have been interested in identifying the underlying decision-making styles of shoppers (Sproles and Kendall 1986). For example, consumers have been typified as quality seekers, novelty-fashion seekers, information seekers, comparison shoppers, and habitual or brand loyal consumers (Thorelli, Becker, and Engeldow 1975; Maynes 1976; Jacoby and Chestnut 1978; Bettman 1979; Sproles 1979; Miller 1981; Sproles 1983).

The Guidelines on Consumer Protection adopted by the UN General Assembly in April, 1985 (UN GN vide resolution A/RES/39/248) have encouraged the espousal of consumer

protection statutes in many countries in Europe, Latin America as well as Asia. However, there is a need to understand the behaviour of consumers in different cultures and economies that are at different levels of development. Although, India has its own consumer protection statute, The Consumer Protection Act 1986, yet, the Indian consumer market has a large number of counterfeit products (local as well as imported). The presence of such market environment gives rise to the following research questions:

- How do young-adult Indian consumers make their purchase decisions?
- How are the processes of consumer decision making different for young-adult Indian consumers when compared with the consumers in other nations?

Need and Relevance of the Study

The present research attempts to answer these questions. It is also evident that a better understanding of the decision making behaviour of Indian consumers would contribute towards the meeting of the needs of marketers as it is inextricably linked to their purchase behaviour. This characterisation of consumers will allow marketers to make a distinction of their offerings, both at the store as well as product level. This concern is particularly of interest to the debate around the issue of standardisation of multi-country marketing programmes, where local market conditions may require tailored marketing programmes. According to Sproles and Kendall (1986, p. 267), identification of decision-making styles among consumers “helps to profile an individual consumer style, educate consumers about their specific decision-making characteristics, and counsel families on financial

management.” It has also been suggested by Fan, Xio and Xu (1997) that a comparison of decision-making styles of consumers from different countries would contribute towards the understanding of the effect of market environment on consumer decision-making styles. Therefore, this study contributes to the literature on consumer decision-making and consumer education efforts in India and other Asian countries. Moreover, it provides information to marketers interested in the decision-making profile of Indian consumers and thus enabling them to construct their marketing efforts accordingly.

Literature review

Historical Research on Decision-making Styles

Since the 1950's, researchers in the field of consumer behaviour have been interested in identifying the underlying decision styles of shoppers. A review of previous research has revealed a large number of studies that have studied some or the other aspect of the consumer-decision making behaviour (See for example: Stone 1954; Darden and Reynolds 1971; Thorelli, Becker and Engeldow 1975; Moschis 1976; Furse, Punj and Stewart 1984; Westbrook and Black 1985; Sproles 1985; Sproles and Kendall 1986; Hafstrom et al. 1992; Durvasala, Lysonski and Andrews 1993; Lysonski et al. 1996; Fan and Xiao 1998; Mitchell and Bates 1998; Walsh, Mitchell and Thureau 2001) and these studies have moved from the general to specific. They have broadly categorised them as being based on shopping orientation, store patronage, consumer decision-making styles, and information search behaviour. These classifications (See Table 1) have provided a number of measuring methods for the marketers to

segment the consumer markets (Hui, Siu, Wang and Chang 2001).

Table 1

Historical research in consumer decision-making

Author(s)	Year	Consumer Classification
Stone	1954	Economic Shoppers
Darden and Reynolds	1971	Personalizing Shoppers
Bellenger and Korgaonkar	1980	Ethical Shoppers Apathetic Shoppers
Stephenson and Willett	1969	Store-loyal Shoppers
Moschis	1976	
Stephenson and Willett	1969	Recreational Shoppers
Bellenger and Korgaonkar	1980	
Stephenson and Willett	1969	Convenience Shoppers Price-oriented Shoppers
William, Painter and Nicholas	1978	
Korgaonkar	1984	
Moschis	1976	Brand-loyal Shoppers
Jocoby and Chestnut	1978	
Darden and Ashton	1974	Name-conscious Shoppers
Lumpkin	1985	Fashion Shoppers
Korgaonkar	1984	Brand-Conscious Shoppers
Gehrt and Carter	1992	Impulse Shoppers

Consumer Decision-making Style

Decision-making style refers to a mental orientation describing how a consumer makes choices (Durvasala et al. 1993). Sproles and Kendall (1986, p.276) have defined it as "a mental orientation characterising a consumer's approach to making choices." As it has cognitive and affective characteristics, it is a basic consumer personality (Sproles and Kendall 1986). According to Sproles and Kendall (1986), the research on consumer-decision making styles can be categorized into three main approaches: the psychographic/life style approach (Wells 1974; Lastovicka 1982), the consumer

typology approach (Stone 1954; Stephenson and Willett 1969; Darden and Ashton 1974; Moschis 1976), and the consumer characteristics approach (Sproles 1985; Westbrook and Black 1985; Sproles and Kendall 1986; Sproles and Sproles 1990; Walsh et al. 2001). Lysonksi et al. (1996) indicated that among these three approaches, the consumer characteristics approach seemed to be the most powerful and explanatory as it focused on the mental orientation of consumers in making decisions. Thus, decision-making styles can be determined by identifying the consumer's general orientations towards shopping and buying.

In this context, Sproles (1985) and Sproles and Kendall (1986) have been the pioneers in developing and testing Consumer Styles Inventory (CSI). Sproles (1985), on the basis of his review of previous literature, identified 50 items related to consumers' cognitive and affective orientation towards

shopping activities. Sproles and Kendall (1986) further refined this inventory and accordingly developed a more parsimonious scale consisting of 40 items. The Consumer Style Inventory (CSI), that they developed, consisted of eight consumer decision-making style characteristics (See Table 2).

Table 2

Description of consumer decision-making traits

Decision-making Traits	Description
Perfectionism or high-quality consciousness	A characteristic that measures the degree to which a consumer searches carefully and systematically for the highest or very best quality in products.
Brand consciousness	Measures a consumer's orientation to buying the more expensive, and well-known brands in the belief that the higher price of a product is an indicator of better quality.
Novelty-fashion consciousness	A characteristic that identifies consumers who like new and innovative products and gain excitement from seeking out new things.
Recreational, hedonistic consciousness	A characteristic measuring the degree to which a consumer finds shopping a pleasant activity and shops just for the fun of it.
Price conscious, and "value-for-money" shopping consciousness	A characteristic identifying those consumers who have a high consciousness of sale prices and lower prices in general.
Impulsiveness	A characteristic that identifies those consumers who tend to buy on the spur of the moment and appear to be unmindful of the amount they spend on getting "best buys".
Confused by overchoice	A characteristic identifying those consumers who perceive too many brands and stores from which to choose, and thus experience an information overload.
Habitual, brand-loyal	A characteristic indicating consumers who have favourite brands and stores, who have formed habits in choosing these repetitively.

The CSI has pointed towards a new direction in the consumer decision-making research. The CSI provides a

good base for additional comparative work as it is a robust questionnaire and it can be used to compare the results

with prior research (Sproles and Kendall 1986; Hafstrom et al. 1992; Durvasala et al. 1993; Lysonski et al. 1996; Fan and Xiao 1998; Mitchell and Bates 1998; Walsh et al. 2001). In turn, this will aid in the reduction of conceptual and measurement differences and will further augment the possibility of identifying cultural differences.

Cross-Cultural Consumer Decision-Making Style

In an attempt to get a better understanding of consumer decision-making processes across different cultures, the CSI has been tested and validated in several countries. Hafstrom et al. (1992) examined the cross-cultural applicability of the CSI developed by Sproles and Kendall (1986) using a sample of Korean students. They found that five of the styles, Brand Consciousness, Quality Consciousness, Recreational Shopping Consciousness, Impulsiveness, and Confused-by-Overchoice were common in both Korean and U.S. cultures. An additional factor of Time/Energy Conserving was suggested by them. Durvasala et al. (1993) confirmed a high level of reliability and validity of the scale via the use of a sample of 210 undergraduate students in New Zealand. Lysonski et al. (1996) further investigated the cross-cultural applicability of the CSI using multi-country samples from India, Greece, U.S and New Zealand. While the CSI inventory received some support from these four different samples, the researchers noticed that the inventory appears to be more applicable to the economically developed countries (U.S. and New Zealand) than to the economically developing countries (India and Greece).

More recently, some researchers attempted to adopt the CSI to profile the decision-making styles of consumers in India (Canabal 2002; Patel 2008), China

(Fan et al. 1997; Fan and Xio 1998; Hiu et al. 2001; Siu, Wang, Chang and Hui 2001), United Kingdom (Mitchell and Bates 1998), Germany (Walsh et al. 2001; Walsh and Vincent 2001), South Africa (Radder, Li and Pietersen 2006) and Turkey (Gonen and Osemete 2006; Kavas and Yesilada 2007), Malaysia (Wan Omar, Mohd Ali, Hussin and Abdul Rahim 2009), Taiwan (Hou and Lin 2006), Brazil (Dos Santos and Fernandes 2006). These studies confirm varying portions of the original CSI factors while none of them reproduced all eight completely. These cross-cultural studies have shown that four consumer styles are relatively more applicable to different countries as suggested by the factor structure and reliability estimates of the factors. They are namely quality conscious, brand conscious, fashion conscious and recreational conscious.

Few other studies have attempted to thoroughly explore the antecedents and consequences of consumer decision-making styles. McDonald (1993) investigated the roles of shopper decision-making styles in predicting consumer catalogue loyalty. Shim and Koh (1997) examined the effects of socialisation agents and social-structural variables on adolescent consumer decision-making styles. Salleh (2000) analysed consumers' decision-making styles dimensions across different product classes. Wesley, LeHew and Woodside (2006) explored how consumers' decision-making styles relate to their shopping mall behaviour and their global evaluations of shopping malls. Cowart and Goldsmith (2007) investigated the influence of consumer decision-making styles on online apparel consumption by college students. More recently, Kwan, Yeung and Au (2008) explored the effects of lifestyle characteristics on

consumer decision-making styles of young fashion consumers in China.

There is a general consensus among researchers that decision-making styles can vary across cultures. Thus, CSI in its original form cannot be generalised to different countries without some modification. Rosenthal and Rosnow (quoted in Walsh et al. 2001) suggest that a study needs to be replicated at least fifteen times before results can be generalised, indicating that additional work on the CSI is necessary. Sproles and Kendall (1986) recommended using the inventory with different population groups to determine the generality of its applicability. The study reported in this article responds to these calls and extends the research stream into India. This study has attempted to serve three purposes:

(1) To examine the cross-cultural applicability of the CSI in India.

(2) To identify the decision-making styles of the young-adult consumers in India.

(3) To compare the identified styles with the results of previous studies.

Rationale for Young-Adults

Young-adult consumers provide an interesting topic for the consumer research for at least four reasons (Grant and Waite 2003). First, at the period of transition from adolescence to early adulthood, the young people seek to establish their own individual personas and form behaviour patterns, attitudes, and values, hence their own consumption patterns. They make purchases to define themselves and to create an identity of their own making (Holbrook and Schindler 1989). Many of these patterns are carried well into individual's lifetimes (Moschis 1987). Secondly, young people are able to influence the purchase and decision-making of others (Grant and Waite 2003). Thirdly, they act as a change

agent by influencing society and culture (Leslie, Sparling and Owen 2001). And finally, from a marketing perspective, young adults are recognised as a specialised market segment that forms a powerful consumer spending group in their own way (Moschis 1987; Grant and Waite 2003).

One specific group of young-adult population in Malaysia that represents the most lucrative market segment is college students. Despite the fact that the majority of college students are unemployed and their 'earning' comes mainly from educational loans and parental contributions, college students represent an extremely large and important market segment for many products and services. They are seen as a lucrative market since they have higher than average lifetime earnings and are just beginning a major transition period which is a key time to change previous behaviours (Warwick and Mansfield 2000). Marketers are keen to target this group because they perceive them as potential loyal customers both currently and in the future (Speer 1998; Feldman 1999).

The role of the young especially in consumer decision making should be defined and examined for several reasons. Young people are eager to consume, are conscious of their experience (Sproles and Kendall 1986). Young consumers are recognized as a specialized market segment for a variety of goods and services (Moschis and Moore 1979). The young within the family often influence family purchasing decisions (Turk and Bell 1972).

While this segment is a potentially lucrative target for many marketers, it is also complex and must be examined carefully. One aspect of consumer behaviour of college students that deserve investigation is their decision-making styles. Nationwide, educators and consumer advocates are concerned

about college students' spending habits, easy access to credit cards, credit card debt, and lack financial knowledge (Danes and Hira 1987; Hayhoe, Leach and Turner 1999; Kidwell and Turrisi 2000; Braunstein and Welch 2002; Norvilitis and Maria 2002). Even college administrators are concerned about students' ability to make sound financial decisions (Kidwell and Turrisi 2000). Recommendations for more research on students' consumer decision making have been proposed (Kidwell and Turrisi 2000).

Methodology Adopted

The Questionnaire

A thorough review of the existing literature suggested in favour of Sproles and Kendall's (1986) 40-item Likert scaled Consumer Style Inventory (CSI). The anchors and values for the scale were 1 (strongly disagree) to 5 (strongly agree). Furthermore, existing and established measures were modified and adopted for this study (Churchill 1979). In order to gain objective views, and guard against faulty assumptions and search for face validity problems (Mitchell and Bates 1998) in the questionnaire, consultation with experts and pilot tests were conducted. Thus, the Indianised version of CSI was reduced to 38 items and these were randomly arranged so as to counterbalance the possibility of order effects.

The Sample

The Indianised CSI was self-administered to elicit the perceptions of a non-probability sample of 425 postgraduate students in a Business Management course. Since the spread of opinions in the population was unknown therefore, calculation of exact sample size using formulae was not possible. Instead, as suggested by Hair, Black, Babin, Anderson and Tatham (2006, 137), a rule of thumb method

was adopted i.e., the minimum sample size should be ten times the number of variables measured ($n = 425$) was used. Apart from Mitchell and Bates (1998), this guideline has not been followed by the majority of studies that have replicated Sproles and Kendall's (1986) research (for example, Hafstrom et al. 1992 used 310; Durvasala et al. 1993 used 210; and Lysonski et al. (1996) used 95, 73, 108 and 210 students in four countries). Furthermore, it has been suggested (Calder, Phillips and Tybout 1982, 1983; Winer 1999) that a relatively more homogeneous group of respondents (e.g. post graduate students) are an advantage and help in the minimization of random error that may take place when compared with a heterogeneous sample (e.g. general public). They were of the opinion that the likelihood of error within the measurement model would be inflated by certain situational factors which were inherent in diverse samples (e.g. age, income and social class).

Analysis

The analysis was primarily directed to investigate the psychometric properties of the CSI. The raw data was factor analysed using SPSS 17.0 to summarise the 38 variables into smaller sets of linear composites that preserved most of the information in the original data set. The data was subjected to principal component analysis, a method categorised under the broad area of exploratory factor analysis. A varimax rotation was used to aid in the interpretation. Regarding the pre-analysis testing for the suitability of the entire sample for factor analysis, the Kaiser-Meyer-Olkin measure of sampling adequacy was 0.879 and the Bartlett's test of sphericity was 1154.689 significant at $p < .001$ thus, indicating that the sample was suitable for factor analytic procedures (Hair et al. 2006). The null hypothesis H_0 assumes

that the population correlation matrix of the measures is an identity matrix. The chi square (χ^2 test) statistic was 1154.689 and the p value of 0.000 implied that there was a very low probability of obtaining this result (a value greater than or equal to the obtained value) if the null hypothesis (H_0) were true. Therefore, the null hypothesis was rejected and it was concluded that the variables were correlated with each other. Factor loadings of 0.4 and above were extracted in the factor matrix, the same level as used by Sproles and Kendall (1986). The factors with eigenvalues greater than one were considered to be significant. Secondly, an analysis of Cronbach alpha coefficients were done in order to quantify the internal consistency of the factors identified. This would be the first step in determining the generalisability of the scale (Irvine and Carrol 1980).

Results and Discussion

Based on the analysis, ten factors with eigen values greater than 1.0 were obtained and these accounted for 66.690% of the total variance (see Table 3) and it is imperative to say that the total variance explained was much higher than that of previous studies using the same variables, i.e, 46% in Sproles & Kendall (1986), 47% in Hafstrom et al. (1992), 52.2 to 57.7 % in Lyonski et al. (1996), 57.5% in Mitchell and Bates (1998), 35% in Fan and Xiao (1998), and 35% in Canabal (2002). In order to establish the internal consistency, Cronbach's alpha was calculated for the ten factors and were 0.811, 0.787, 0.778, 0.714, 0.849, 0.674, 0.720, 0.654, 0.621, and 0.589 respectively (Cronbach 1951) (see Table 4).

Table 3

Results of Factor Analysis on 38 Items and its Ten Constructs

Factor/Items	Eigenvalue	Factor Loadings	Variance (%)	Cumulative Variance (%)
<i>Perfectionist, High Quality Consciousness</i>	4.323		13.012	13.012
The higher the price of the product, the better its quality.		0.873		
I make a special effort to choose the very best quality products.		0.816		
I have very high standards and expectations for products I buy.		0.753		
In general, I usually try to buy the best overall quality.		0.694		
I usually buy the more expensive brands.		0.621		
Getting good quality is very important to me.		0.568		
<i>Dissatisfied Shopping Consciousness</i>	3.531		10.891	23.903
Shopping in different stores is a waste of my time.		0.829		
I often make purchases I later wish I had not.		0.792		
I regularly change the brands I buy.		0.756		
Shopping is not a pleasant activity for me.		0.674		
I should spend more time deciding on the products I buy.		0.651		
<i>Impulsiveness</i>	2.740		8.966	32.869
I spend little time deciding on the products and		0.787		

brands I buy.				
I really don't give my purchases much thought or care.		0.761		
I frequently purchase on impulse.		0.697		
I normally shop quickly, buying the first product or brand that seems good enough.		0.616		
A product doesn't have to be exactly what I want, or the best on the market to satisfy me.		0.591		
<i>Price-Value Consciousness</i>	2.438		6.721	39.590
I buy as much as possible at sale price.		0.845		
I carefully watch how much I spend.		0.829		
I usually buy the lower priced products.		0.789		
I look very carefully to find the best value for money.		0.731		
<i>Confused by Overchoice</i>	2.101		5.979	45.569
I get confused by all the information on different products.		0.892		
Sometimes it is hard to decide in which stores to shop.		0.864		
There are so many brands to choose from that I often feel confused.		0.817		
The more I learn about products, the harder it seems to choose the best.		0.771		
<i>Brand Consciousness</i>	1.712		5.385	50.954
I prefer buying the best selling brands.		0.779		
I usually buy well known brands.		0.762		
The most advertised brands are usually good choices.		0.710		
Good quality department and speciality stores offer the best products.		0.633		
<i>Fashion Consciousness</i>	1.533		4.717	55.671
Fashionable, attractive styling is very important to me.		0.867		
I usually have at least one new outfit of the newest style.		0.809		
I keep my wardrobe up to date with the changing fashions.		0.673		
<i>Recreational Shopping Consciousness</i>	1.347		4.169	59.840
It's fun to buy something new and exciting.		0.825		
Shopping is very enjoyable to me.		0.769		
I enjoy shopping just for fun.		0.689		
<i>Brand Loyalty</i>	1.249		3.741	63.581
I have favourite brands which I buy every time.		0.731		
Once I find a product I like, I buy it regularly.		0.616		
<i>Store Loyalty</i>	1.061		3.109	66.690
I go to the same stores each time I shop.		0.727		
To get variety, I shop in different stores and buy different brands.		0.594		

Table 4

Internal Reliability of the Constructs

Sl. No.	Factor	Cronbach's alpha	No. of Items
1	Perfectionist, high-quality consciousness	0.811	6
2	Dissatisfied Shopping Consciousness	0.787	5
3	Impulsiveness	0.778	5
4	Price-Value Consciousness	0.714	4
5	Confused by Overchoice	0.849	4
6	Brand Consciousness	0.674	4
7	Fashion Consciousness	0.720	3
8	Recreational Shopping Consciousness	0.654	3
9	Brand Loyalty	0.621	2
10	Store Loyalty	0.589	2

Referring to Table 3, factor 1 "*Perfectionist, High Quality Consciousness*" represents the seeking of the best of quality as well as the best choices in products by the consumers. They tend to relate the price with the quality and are willing to make special efforts to choose the very best. Items that load into the second factor were concerned with the level of dissatisfaction of the consumers and have been termed as "*Dissatisfied Shopping Consciousness*." Under this mental orientation, young-adult Indian consumers seem to view shopping in different stores as a waste of time, and often regretted their purchases. For them shopping was not a pleasant activity and they often changed the brands that they bought. Another concern was that they should spend more time on making the decisions on the product purchases.

The third factor obtained was "*Impulsiveness*" as is wont with young-adults. They tend to spend little time deciding on the brands and products that they buy. They don't give their purchases much thought or care and frequently purchase on impulse. They get satisfied even if the product is not exactly as what they want or the best on

the market. The fourth factor measures "*Price-Value Consciousness*" consumer orientation. High scorers on this characteristic look for sale prices and generally appear to be conscious of lower prices. They tend to carefully watch their spending and it is quite pertinent to notice that they are also concerned with getting the best value for their money. The fifth factor measures a "*Confused by Overchoice*" consumer characteristic. High scorers on this characteristic tend to get confused by the information overload. They aren't able to choose from among a wide variety of brands and stores. Furthermore, the more they learn about the products the tougher the choice becomes.

The sixth factor measures the brand dimension of consumer decision-making for young-adult Indian consumers in our sample and is named as "*Brand Consciousness*." High scorers under this characteristic prefer to buy the best selling and well known brands. The brands that are most advertised are usually good choices for them. Their belief is that good quality department and speciality stores offer them the best products. Factor number seven related to the "*Fashion*

Consciousness” characteristic of the consumers. Consumers scoring highly on this factor are fashion conscious and like to keep up to date with changing fashions. For them fashionable, attractive styling is very important and therefore they have at least one new outfit of the newest style. The eighth factor was related to the pleasurable aspect of shopping and has been termed as “*Recreational Shopping Consciousness*.” The ninth factor relates to the loyalty that the consumers have with their brands and has been named “*Brand Loyalty*.” Under this shopping orientation consumers buy their favourite brands over and over again and if any product matches their liking then they are likely to buy it regularly. Finally, the tenth factor measures the “*Store Loyalty*” of the Indian consumers. High scorers under this characteristic stick to their chosen stores. However, they are also apt to shop in different stores so as to get variety and buy different products.

As is evident, the decision-making styles identified for young-adult Indian consumers are quite similar to those for U.S. young consumers confirmed by Sproles and Kendall (1986) yet, there are quite a few differences in the items loading on each factor (see Table 3). Furthermore, two new characteristics were found to be applicable in the Indian scenario, namely, ‘Dissatisfied Shopping Consciousness’ (also identified by Canabal, 2002) and ‘Store Loyalty’ (also identified by Moschis, 1976 and Mitchell and Bates, 1998). It should also be noted that the ordering of the factors is unique and may be due to the changing face of consumerism as being experienced in the present decade. A new consumer decision making characteristic put forward by this study is the discovery of ‘Dissatisfied Shopping Consciousness’. This

characteristic consisted of a mix of items that belonged to ‘Recreational, Hedonistic’, ‘Impulsive, Careless’ and ‘Habitual, Brand-Loyal’ styles of the original CSI scale. The foremost reason for this observation is that young-adults are prone to have a high perception of products being offered and are willing to shift their loyalties if their product expectations are not met (see for example, “I regularly change the brands I buy”). Secondly, there is dissatisfaction due to their inherent nature of being impulsive with their shopping decisions (see for example, “I often make purchases I later wish I had not” and “I should spend more time deciding on the products I buy”). Thirdly, among them a faction of consumers exist who are shopping averse due to their being too focussed on their career priorities and thus are constrained for time (see for example, “Shopping is not a pleasant activity for me” and “Shopping in different stores is a waste of my time”). The new ‘Store Loyalty’ trait can be compared with the ‘Store Loyal’ shopping orientation identified by Moschis (1976) and recently as identified by Mitchell and Bates (1998). However, the items that loaded onto the ‘Confused by Overchoice’ characteristic of consumer decision making in this study are the same as in that of Sproles and Kendall (1986). Thus, it can be proposed that this factor is stable across populations.

When compared with previous studies using Indian samples, the present study can be said to be a pioneer as it has identified a more comprehensive set of factors unique to the Indian shopping culture (see Table 6). In addition to this, all the factors identified have considerably higher scores of internal consistency i.e., greater than 0.5 (see Table 4).

Table 5

Cross cultural comparison consumer decision-making characteristics identified in different studies

Sproles & Kendall (1986)	Hafstrom, Chae & Chung (1992)	Lyonski, Durvasula & Zotos (1996)	Fan & Xiao (1998)	Mitchell & Bates (1998)	Hiu, Siu, Wang & Chang (2001)	Mokhlis (2009)	Present Study
Perfectionist	Brand Conscious	Perfectionist	Brand Conscious	Perfectionist	Perfectionist	Novelty, Brand Consciousness	Perfectionist, High Quality Consciousness
Brand Conscious	Perfectionist	Brand Conscious	Time Conscious	Price-Value Conscious	Brand Conscious	Perfectionist	Dissatisfied Shopping Consciousness
Novelty-Fashion Conscious	Recreational-Shopping Conscious	Novelty-Fashion Conscious	Quality Conscious	Brand Conscious	Novelty-Fashion Conscious	Confused by Overchoice	Impulsiveness
Recreational-Shopping Conscious	Confused by Overchoice	Recreational-Hedonistic	Price Conscious	Novelty-Fashion Conscious	Recreational-Hedonistic	Recreational-Hedonistic	Price-Value Consciousness
Price-Value Conscious	Time-Energy Conserving*	Impulsiveness	Information Utilization	Confused by Overchoice	Price Conscious	Impulsiveness	Confused by Overchoice
Impulsiveness	Impulsiveness	Confused by Overchoice		Time- Energy Conserving	Confused by Overchoice	Variety-Seeking	Brand Consciousness
Confused by Overchoice	Habitual, Brand-Loyal*	Habitual, Brand Loyal		Recreational-Hedonistic	Habitual, Brand Loyal	Habitual, Brand Loyal	Fashion Consciousness
Habitual, Brand Loyal	Price-Value Conscious*			Impulsiveness		Financial, Time-Energy Conserving*	Recreational
				Brand Loyal			Brand Loyalty
				Store Loyal			Store Loyalty

Notes:

**Factors with Cronbach alpha levels below 0.4*

Factors appear in the order as presented and named by the authors.

Table 6

Comparison with studies using Indian sample

Lyonski, Durvasula & Zotos (1996)	Canabal (2002)	Patel (2008)#	Present Study
Perfectionist (0.61)	Brand Consciousness (0.77)	Price Consciousness (0.89)	Perfectionist/High-Quality Consciousness (0.81)
Brand Consciousness (0.71)	Perfectionist/High-Quality Consciousness (0.70)	Quality Consciousness (0.87)	Dissatisfied Shopping Consciousness (0.79)
Novelty-Fashion Consciousness (0.72)	Confused by Overchoice (0.63)	Recreational (0.89)	Impulsiveness (0.78)
Recreational/Hedonistic (0.45)	Impulsive/Brand Indifferent (0.59)	Confused by Over Choice (0.83)	Price-Value Consciousness (0.71)
Impulsiveness (0.41)	Time Conscious*	Novelty Consciousness (.84)	Confused by Overchoice (0.85)
Confused by Overchoice (0.64)	Recreational Shopper (0.47)	Variety Seeking (0.81)	Brand Consciousness (0.67)
Habitual, Brand Loyal (0.51)	Price/ Value-Conscious*		Fashion Consciousness (0.72)
	Dissatisfied/Careless*		Recreational (0.65)
			Brand Loyalty (0.62)
			Store Loyalty (0.59)

Notes:

Values in parentheses represent the reliability coefficients

*Factors with Cronbach alpha levels below 0.4

Sample of mall shoppers used

Implications, conclusions and further research

Looking back, the present study has classified the general consumer decision-making characteristics of young-adult Indian consumers. Some similarities and differences both in factors as well as individual item loadings were found between the Indian consumers and other countries such as

U.S., Korea, New Zealand, Greece, U.K., China, and Malaysia. The reasons for the differences can be many say for example, due to chance variation or change in the phenomenon over time. Moreover, it is also likely that the findings are not generalisable over locations, situations or populations. In spite of the above mentioned differences, there's been an indication of the generalisability of some decision-

making attributes across these cultures. With the exception of 'Dissatisfaction' and 'Store Loyalty', the Indian ten-factor model has confirmed all eight of Sproles and Kendall (1986) characteristics. Thus, it has emerged from this study that the CSI is sensitive enough and is able to assess cultural differences and produce sensible results. In other words, it can be said that consumer decision-making styles are culturally dependent. Future studies can make use of both the ten factor model identified here, for replicating the research in other populations and countries.

The factor model used in this study has accounted for satisfactory percentages of the total variance, but there is some variance in the data that has not been explained by the model. This leads us to the conclusion that a further refinement and development of the scale is called for. In turn this may improve the reliability and validity of the scale. The observed variations can be due to genuine culture and country differences in decision-making styles and therefore, a need arises to develop culture and country-specific scales. An approach that makes use of qualitative (ethnographically-grounded) and exploratory variables can be used to generate additional items as well as new traits.

Since, the 'Confused by Overchoice' factor has been identified in every factor model and there is no denying the fact that it plays a very important role in the consumer decision-making in today's cluttered market place, therefore, the variables used to measure this trait can be refined and expanded in order to develop a scale

that specifically measures consumer confusion. Apart from a representative sample of the population, specific consumer groups (say for example the elderly or rural or less educated) can be targeted for the development of the scale. Additionally, consumer decision-making in various product categories can also be looked into.

Information on young-adult consumers' decision-making style will be of much use for organisations targeting Indian markets. It is very much likely that consumers scoring high on certain decision making characteristics will be having clear needs associated with those characteristics and thus, will enable marketers to target and segment them. The profile of consumer decision-making has a broad application in the field of consumer education as well. Researchers can add these decision-making characteristics to their existing inventory of psychographic and lifestyle studies. Academicians can introduce the scale to students and general public to enable them to assess their own personal styles in decision-making. This will aid in their own financial planning and purchasing goals.

Finally, the use of student sample has posed a limitation with regards to the generalisability of the findings and therefore, future studies can use a random sample of the general public to address this issue. However, it must be mentioned here that the student sample drawn for the study included young-adults from all over the country and it can be said that various cultural, political, and economic conditions prevalent in India has been taken into consideration.

REFERENCES

- Bellenger, D. N. and Korgaonkar, P. K. (1980), "Profiling Recreational Shopper", *Journal of Retailing*, Vol. 56 (Fall), pp. 77-91
- Bettman, J. R. (1979), *An Information Processing Theory of Consumer Choice*, Reading, MA: Addison Wesley Publishing Company.
- Braunstein, S. and Welch, C. (2002), *Financial Literacy: An Overview of Practice, Research, and Policy*, Washington, DC: Federal Reserve Board.
- Calder, B. J., Phillips, L. W. and Tybout, A. M. (1982), "The Concept of External Validity", *Journal of Consumer Research*, Vol. 9, No. 3, pp. 240-244.
- Calder, B. J., Phillips, L. W. and Tybout, A. M. (1983), "Beyond External Validity", *Journal of Consumer Research*, Vol. 10, No.1, pp. 112-114.
- Canabal, M. E. (2001), "Decision Making Styles of Young South Indian Consumers: An Exploratory Study", *College Student Journal*, Vol. 36, No. 1, pp. 12-19.
- Cowart, K. O. and Goldsmith, R. E. (2007), "The Influence of Consumer Decision-Making Styles on Online Apparel Consumption by College Students", *International Journal of Consumer Studies*, Vol. 31, No. 6, pp. 639-647.
- Cronbach, L. J. (1951), "Coefficient Alpha and the Internal Structure of Tests", *Psychometrika*, Vol. 31, pp. 93-96.
- Danes, S. M., and Hira, T. K. (1987), "Money Management Knowledge of College Students", *Journal of Student Financial Aid*, Vol. 17, No.1, pp. 4-16.
- Darden, W. R. and Reynolds, F. D. (1971), "Shopping Orientations and Product Usage Rates", *Journal of Marketing Research*, Vol. 8 (November), pp. 505-508.
- Darden, W. R. and Ashton, D. (1974), "Psychographic Profiles of Patronage Preference Groups", *Journal of Retailing*, Vol. 50 (Winter), pp. 99-112.
- Dos Santos, C. P. and Fernandes, D. V. D. H. (2006), "Evaluation of the Consumer Style Inventory (CSI) Scale in the Brazilian Context", *Revista de Administracao Mackenzi*, Vol. 7, No. 2, pp. 11-38.
- Durvasula, S., Lysonski, S. and Andrews, J. C. (1993), "Cross-Cultural Generalizability of a Scale for Profiling Consumers' Decision-Making Styles", *Journal of Consumer Affairs*, Vol. 27, No. 1, pp. 55-65.
- Fan, J. X., Xio, J. J. and Xu, Y. (1997), "Decision-Making Styles of Young-Adult Chinese Consumers: An International Comparison", *Consumer Interests Annual*, Vol. 43, pp. 76-82.
- Fan, J. X. and Xio, J. J. (1998), "Consumer Decision-Making Styles of Young-Adult Chinese", *Journal of Consumer Affairs*, Vol. 32, No. 2, pp. 275-294.
- Feldman, J. (1999), "Back-To-School Buying Guide", *Money*, Vol. 28, No. 9, pp. 165-168.
- Furse, D. H., Punj, G. N. and Stewart, D. W. (1984), "A Typology of Individual Search Strategies among Purchasers of New Automobiles", *Journal of Consumer Research*, Vol. 10 (March), pp. 417-431.
- Gehrt, K. C. and Carter, K. (1992), "An Explortory Assessment Catalog Shopping Orientations", *Journal of Direct Marketing*, Vol. 6, pp. 29-39.
- Gonen, E. and Osemete, E. (2006), "Decision-Making Styles of Young Turkish Consumers", *Journal of the Home Economics Institute of Australia*, Vol. 13, No. 1, pp. 26-33.

- Grant, I. C. and Waite, K. (2003), "Following the Yellow Brick Road-Young Adults' Experiences of the Information Super-Highway", *Qualitative Market Research: An International Journal*, Vol. 6, No. 1, pp. 48-57.
- Hafstrom, J. L., Chae, J. S. and Chung, Y. S. (1992), "Consumer Decision-Making Styles: Comparison between United States and Korean Young Consumer", *Journal of Consumer Affairs*, Vol. 26, No. 1, pp. 114-22.
- Hair, J. F., Jr, Black, W. C., Babin, B. J., Anderson, R. E. and Tatham, R. L. (2006), *Multivariate Data Analysis*, New Delhi: Pearson Education, Inc.
- Hayhoe, C. R., Leach, L. and Turner, P. R. (1999), "Discriminating the number of Credit Cards held by College Students using Credit and Money Attitudes", *Journal of Consumer Affairs*, Vol. 34, No. 1, pp. 113-133.
- Hui, A. S. Y., Siu, N. Y. M., Wang, C. C. L. and Chang, L. M. K. (2001), "An Investigation of Decision-Making Styles of Consumers in China", *Journal of Consumer Affairs*, Vol. 35, No. 2, pp. 326-345.
- Holbrook, M. and Schindler, R. M. (1989), "Some Explanatory Findings on the Development of Musical Tastes", *Journal of Consumer Research*, Vol. 16, No. 1, pp. 119-124.
- Hou, S. C. and Lin, Z. H. (2006), "Shopping Styles of Working Taiwanese Female". In: *Proceedings of International Conference on Business and Information*, Singapore, 12-14 July 2006.
- Irvine, S. H. and Carroll, W. K. (1980), "Testing and Assessment across Cultures: Issues in Methodology and Theory". In: Triandis, H. C. and Berry, J. W., (eds.), *The Handbook of Cross-Cultural Psychology*, Boston, MA: Allyn and Bacon, Inc, pp. 127-180.
- Jacoby, J, and Chestnut, R. (1978), *Brand Loyalty: Measurement and Management*, New York, NY: John Wiley & Sons.
- Kavas, A. and Yesilada, F. (2007), "Decision Making Styles of Young Turkish Consumers", *European Journal of Economics, Finance and Administrative Sciences*, Vol. 9, pp. 73-85.
- Kidwell, B. and Turrisi, R. (2000), "A Cognitive Analysis of Credit Card Acquisition and College Student Financial Development", *Journal of College Student Development*, Vol. 41, No. 6, pp. 589-598.
- Korgaonkar, P. K. (1981), "Shopping Orientations of Catalog Showroom Patrons", *Journal of Retailing*, Vol. 57 (Spring). pp. 78-89.
- Korgaonkar, P. K. (1984), "Consumer Shopping Orientations, Non-Store Retailers, and Consumers' Patronage Intentions: A Multivariate Investigation", *Journal of the Academy of Marketing Science*, Vol. 12, pp. 11-22.
- Kwan, C. W., Yeung, K. W. and Au, K. F. (2008), "Relationships between Consumer Decision making Styles and Lifestyle Characteristics: Young Fashion Consumers in China", *Journal of the Textile Institute*, Vol. 99, No. 3, pp. 193-209.
- Lastovicka, J.L. (1982), "On the Validation of Lifestyle Traits: A Review and Illustration", *Journal of Marketing Research*, Vol. 19 (February), pp. 126-38.
- Leslie, E., Sparling, P. B. and Owen, N. (2001), "University Campus Settings and the Promotion of Physical Activity in Young Adults: Lessons from Research in Australia and the USA", *Health and Education*, Vol. 101, No. 3, pp. 116-125.
- Lumpkin, James R. (1985), "Shopping Orientation Segmentation of the Elderly Consumer", *Journal of Academic of Marketing Science*, Vol. 13, pp. 271-289.

- Lysonski, S., Durvasula, S. and Zotos, Y. (1996), "Consumer Decision-Making Styles: A Multicountry Investigation", *European Journal of Marketing*, Vol. 30, No. 12, pp. 10-21.
- Maynes, E. S. (1976), *Decision-Making for Consumers: An Introduction to Consumer Economics*, New York, NY: Macmillan.
- McDonald, W. J. (1993), "The Roles of Demographics, Purchase Histories and Shopper Decision Making Styles in Predicting Consumer Catalog Loyalty", *Journal of Direct Marketing*, Vol. 7, No. 3, pp. 55-65.
- Moschis, G. P. (1976), "Shopping Orientations and Consumer uses of Information", *Journal of Retailing*, Vol. 52, No. 2, pp. 61-70, 93.
- Moschis, G. P. and Moore, R. L. (1979), "Decision Making among the Youth: A Socialization Perspective", *Journal of Consumer Research*, Vol. 6 (September), pp. 101-102.
- Moschis, G. P. (1987), *Consumer Socialization: A Life Cycle Perspective*, Lexington, MA: Lexington Books.
- Miller, Roger LeRoy (1981), *Economic Issues for Consumers*, New York: West Publishing Company.
- Mitchell, V.W. and Bates, L. (1998), "UK Consumer Decision-Making Styles", *Journal of Marketing Management*, Vol. 14, No. 1-3, pp. 199-225.
- Norvilitis, J. M. and Maria, P. S. (2002), "Credit Card Debt on College Campuses: Causes, Consequences, and Solutions", *College Student Journal*, Vol. 36, No. 3, pp. 356-363.
- Patel, V. (2008), "Consumer Decision Making Styles in Shopping Malls: An Empirical Study". In: Dhar, U., Nath, V.V., Nair, S.K. and Yadav, P.K., (eds.), *New Age Marketing: An Emerging Realities*, New Delhi: Excel Books, pp. 627-637.
- Radder, L., Li, Y. and Pietersen, J. J. (2006), "Decision-Making Styles of Young Chinese, Motswana and Caucasian Consumers in South Africa: An Exploratory Study", *Journal of Family Ecology and Consumer Science*, Vol. 34, pp. 20-31.
- Salleh, R. (2000), "The Analysis of Consumers' Decision-Making Styles Dimensions Across Different Product Classes", *Unpublished Doctoral Dissertation*, Glasgow, UK: University of Strathclyde.
- Shim, S. and Koh, A. (1997), "Profiling Adolescent Consumer Decision-Making Styles: Effects of Socialization Agents and Social-Structural Variables", *Clothing and Textiles Research Journal*, Vol. 15, No. 1, pp. 50-59.
- Siu, N. Y. M., Wang, C. C. M., Chang, L. M. K. and Hui, A. S. Y. (2001), "Adapting Consumer Style Inventory to Chinese Consumers: A Confirmatory Factor Analysis Approach", *Journal of International Consumer Marketing*, Vol. 13, No. 2, pp. 29-47.
- Speer, T. (1998), "College Come-Ons", *American Demographics*, Vol. 20, No. 3, pp. 41-45.
- Sproles, E. K. and Sproles, G. B. (1990), "Consumer Decision-Making Styles as a Function of Individual Learning Styles", *Journal of Consumer Affairs*, Vol. 24, No. 1, pp. 134-147.
- Sproles, G. B. (1979), *Fashion: Consumer Behavior towards Dress*, Minneapolis, MN: Burgess Publishing Company.

- Sproles, G. B. (1983), "Conceptualisation and Measurement of Optimal Consumer Decision-Making", *Journal of Consumer Affairs*, Vol. 17 (Winter), pp. 421-38.
- Sproles, G. B. (1985), "From Perfectionism to Fadism: Measuring Consumers' Decision-Making Styles". In: Schnittgrund, K.P, (ed.), *The Proceedings of the American Council on Consumer Interests*, Columbia, MO: The American Council on Consumer Interests, pp. 79-85.
- Sproles, G. B. and Kendall, E. L. (1986), "A Methodology for Profiling Consumer Decision-Making Styles", *The Journal of Consumer Affairs*, Vol. 20, No. 2, pp. 267-79.
- Stephenson, P. R. and Willett, R. P. (1969), "Analysis of Consumers' Retail Patronage Strategies". In: McDonald, P. R., (ed.), *Marketing Involvement in Society and the Economy*, Chicago: American Marketing Association.
- Stone, G. P. (1954), "City Shoppers and Urban Identification Observations on the Social Psychology of City Life", *American Journal of Sociology*, Vol. 60. pp. 36-45.
- Thorelli, H. B., Becker, H. and Engeldow, J. (1975), *The Information Seekers: An International Study of Consumer Information and Advertising Image*, Cambridge, IL: Ballinger.
- Turk, J. L. and Bell, N. W. (1972), "Measuring Power in the Family", *Journal of Marriage and the Family*, Vol. 34 (May), pp. 215-222.
- Walsh, G., Mitchell, V. W. and Thureau, T. H. (2001), "German Consumer Decision Making Styles", *Journal of Consumer Affairs*, Vol. 35, No.1, pp. 73-95.
- Walsh, G. and Vincent, W. (2001), "German Market Mavens' Decision-Making Styles", *Journal of Euro-Marketing*, Vol. 10, No. 4, pp. 83-108.
- Wan Omar, M., Mohd Ali, M. N., Hussin, Z. and Abdul Rahim, H. (2009), "Decision Orientations towards Shopping and Buying among Young-Adult Malays in the Universities", *International Journal of Business and Management*, Vol. 4, No. 7, pp. 26-30.
- Warwick, J. and Mansfield, P. (2000), "Credit Card Consumers: College Students' Knowledge and Attitude", *Journal of Consumer Marketing*, Vol. 17, No. 7, pp. 617-626.
- Wells, W. D. (1974), *Life Style and Psychographics*, Chicago: American Marketing Association.
- Wesley, S., LeHew, W. and Woodside, A. G. (2006), "Consumer Decision-Making Styles and Mall Shopping Behavior: Building Theory using Exploratory Data Analysis and the Comparative Method", *Journal of Business Research*, Vol. 59, No. 5, pp. 535-548.
- Westbrook, R. A. and Black, W. C. (1985), "A Motivation-Based Shopper Typology", *Journal of Retailing*, Vol. 61, No. 1, pp. 78-103.
- William, R. H., Painter, J. J. and Nicholas, H. R. (1978), "A Policy-Oriented Typology of Grocery Shoppers", *Journal of Retailing*, Vol. 54, No. 1, pp. 27-42.
- Winer, R. S. (1999), "Experimentation in the 21st Century: The Importance of External Validity", *Journal of the Academy of Marketing Science*, Vol. 27, No. 3, pp. 349-358.