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CONSUMER DECISION MAKING STYLES: A REVIEW**POORNIMA D****RESEARCH SCHOLAR****VIT BUSINESS SCHOOL****VELLORE INSTITUTE OF TECHNOLOGY****VELLORE****DR. ASHOK D****PROFESSOR & DEAN****VIT BUSINESS SCHOOL****VELLORE INSTITUTE OF TECHNOLOGY****VELLORE****ABSTRACT**

Consumer decision making styles help in understanding and recognizing the factors which influence a consumer's purchase decision. This review article related to consumer decision making styles would give an understanding of how the Consumer Style Inventory (CSI) has been put to use in order to study the consumer decision making styles in the past 30 years since its formulation in 1986. In spite of various differences existing between people of different nationalities, the CSI study has indicated that this instrument can be used across nations with modifications. In this review article we have explained how a scale specific to decision making styles related to sports products have been developed and validated gradually. Likewise further research is necessary to develop CSI specific to a product, CSI specific to a culture, CSI specific to a country, CSI specific to a demographic factor like gender etc., and so on.

KEYWORDS

apparel, culture, CSI, decision making, PSISP.

INTRODUCTION

In today's ever changing competitive business world, it has become imperative for businesses to analyze and understand consumer behavior related facets to achieve business success. Studies related to consumer decision making styles, help marketers to understand and recognize the factors which influence a consumer's purchase decision. In 1986, Sproles and Kendall realized the importance of profiling consumers based on consumer characteristics and devised a Consumer Style Inventory (CSI), which helps to uncover the factors influencing the decision making process. Later on CSI was tested and validated by many researchers in different cultural settings. Today CSI is considered a valid and reliable scale to measure consumer decision making styles. This review article brings together important contributions related to CSI from 1986 to the present date.

CONSUMER DECISION MAKING STYLES - OVERVIEW

Consumer Decision Making Style is a consumer's psychological point of reference, which indicates the consumer's approach while purchasing the product of their choice. These styles help to predict the pattern followed by the consumer while taking purchase decisions. Consumers follow different styles or rules to make decisions related to product choices. Even though consumers decision making styles stay stable over a period of time, they might vary depending upon the product or shopping environment. Also it is not necessary that a consumer should possess only one decision making style, since there are chances for two or more decision making styles to be possessed by an individual at a given point of time with reference to one particular product (Sproles 1985; Sproles and Kendall 1986).

ORIGIN OF CONSUMER STYLE INVENTORY (CSI)

In 1985, George B. Sproles envisaged a scale to identify different consumer decision making styles as a clear and valid scale to measure this concept was not formulated till then. During the initial stages based on earlier studies a scale consisting of 50 likert scale items was administered to 111 undergraduate students in the University of Arizona. The scale was tested for nine hypothetical styles. But only six styles namely perfectionism; value conscious i.e., value for money orientation; brand conscious; novelty-fad-fashion conscious; shopping avoider-time saver-sacrificers i.e., people who spend less time for shopping and sacrifice quality for convenience; and confused, support seeking decision makers were identified.

Later Consumer Styles Inventory (CSI) was developed by Sproles and Kendall in 1986 to identify the decision making styles of consumers more accurately. The main motivation was to study the mental characteristics of a consumer's decision making process. With the help of a 40 items five-point likert-scale Sproles and Kendall tried to classify consumer decision making styles of shoppers looking for personal products like clothes, cosmetics, hair dryers, etc. The validity and reliability of the scale was checked by administering the scale to a sample of high school students in the United States. Factor analysis was used to establish 8 different dimensions or styles of consumers.

Following are the eight dimensions or styles or factors as identified by Sproles and Kendall:

1. *Perfectionistic, High Quality-Conscious* consumer purchases with care for the top quality product by weighing against similar products in an orderly manner.
2. *Brand Conscious, Price Equals Quality* consumer purchases well recognized brands which are usually priced high in contrast to similar products. They believe that high priced products are of high quality and buy products from stores which sell costly products.
3. *Novelty-fashion Conscious* consumers look for new and up to date fashion products looking for assortment. These consumers are not price conscious.
4. *Recreational-Hedonistic Conscious* shoppers purchase just for entertainment without any motivation.
5. *Price Conscious, Value for Money* consumers are very sensitive to the price of the product and evaluate prices offered by different stores. They attempt to purchase merchandise put on sale to get best value for money.
6. *Impulsive, Careless* shopper does not plan his shopping in advance and purchases without much deliberation. These people are not concerned about the price of the product.
7. *Confused by Overchoice* consumers are those who cannot make a decision or choose a product with confidence. Due to information overload they get confused.
8. *Habitual, Brand-Loyal* shoppers buy preferred brands habitually from the same stores. Their shopping habit is predetermined and goes by the recommendation given by their habitual store keeper.

After developing an appropriate CSI containing 40 items and eight styles, in 1987 Sproles and Kendall also developed a condensed version of the CSI with 16 items, by bringing together the best two items related to each of the eight styles. This short test was administered to 482 high school students in Arizona and factor analysis was performed to validate the scale. This scale helps to conduct a quick test compared to the 40 item test.

CONSUMER DECISION MAKING STYLES AND DIFFERENT NATIONALITIES

Consumer Style Inventory (CSI) was tested first using the American sample (Sproles and Kendall 1986). To test the validity and reliability of CSI across different nationalities different authors tested the scale using different nationalities.

In 1992, Hafstrom et al compared the results of American sample with that of Korean college students and found that the decision making styles of Koreans were more or less similar to that of Americans. Both samples rated high on perfectionism and brand consciousness. Construct validity of the scale was also confirmed, proving that CSI is reliable and valid across cultures.

When CSI was tested with New Zealand samples, differences were found between American and New Zealand samples especially with respect to impulsive style. In spite of the differences, based on the dimensionality and reliability of the scale, the authors concluded that the CSI is valid and reliable across different nationalities (Durvasula et al 1993).

Later the CSI was tested by comparing samples from four different countries namely, United States, Greece, New Zealand and India. A modified CSI containing 34 items under seven styles was validated by comparing the samples taken from four countries and concluded that CSI is better suited for developed nations rather than developing countries (Lyonski et al 1996).

Consumer Style Inventory was tested with a British sample, to identify differences between American and British samples. The study found that most of the traits of Americans and Britishers were similar. New traits by name store loyalty and time-energy saving were found (Mitchell and Bates, 1998).

Young university students in China were used as a sample to identify Chinese decision making styles. The results were compared with the results obtained from United States and Korea. It was found that the dimensionality with respect to a modified CSI was similar in relation to the three samples, and the differences noticed with respect to consumer decision making styles was attributed to differences in purchasing power and maturity of the consumer market (Fan and Xiao 1998).

Later the original CSI containing 40 items used with Americans was administered to a Chinese sample. This study validated 29 items under 8 dimensions. Four decision making styles namely, perfectionist, brand conscious, recreational and novelty/fashion conscious were similar for Chinese and American samples (Noel and Alice 2001).

In order to segment customers on the basis of consumer decision making styles, CSI was administered to a sample of 455 Germans and six styles namely Perfectionist, brand conscious, Novelty/Fashion conscious, Impulsive, Confused and variety seeking were identified after performing Exploratory and Confirmatory Factor Analysis (Walsh et al 2001).

Again in 2001, Walsh and Vincent studies the decision making styles of German market mavens and found that decision making styles differed between German market mavens and non-mavens.

Canabal (2002) surveyed South Indian students and recognized their decision making styles. Five reliable decision making styles were identified in this study. Some differences and some similarities related to dimensions and item loadings were discovered when this study was compared with the results obtained from American, Chinese and Korean study.

Radder et al (2006) applied the original CSI to Chinese, Motswana and Caucasian students in South Africa. Results indicated that perfectionism is common among the three groups, whereas Chinese are habitual shoppers, Caucasian students are price conscious and Motswana students are image/quality conscious. This study confirms the view of Lyonski et al (1996), that the CSI is more suited to developed nations. The CSI suited very well to the Caucasian sample and Chinese sample showed moderate suitability, where as the CSI did not go well with the Motswana sample. At this point the authors suggested more in depth research related to consumer decision making styles with varied samples and varied products to get a more clear understanding of the CSI especially with respect to developing nations.

Mokhlis (2009) administered the original 40 item CSI to Malaysian under graduate students in their classrooms after translating the questionnaire into Malay language. Exploratory Factor Analysis reduced the items to 28 and confirmed 7 styles namely Novelty & Brand Conscious; Perfectionist/Quality Conscious; Confused; Recreational; Impulsive; Variety-Seeking and Habitual/ Brand-Loyal. The identified styles resembled more or less with the CSI styles. One style namely price consciousness, which is a part of the CSI was not confirmed in this study.

In 2010, Li et al examined the decision making styles of Chinese peasant consumers with respect to purchase of durables. About 5,827 peasants living in 656 villages were administered the CSI randomly. Exploratory and Confirmatory Factor Analysis was used to arrive at a 25 item scale containing eight styles.

Mishra (2010) applied a slightly modified CSI consisting of 38 items with respect to 8 styles to 425 young adult Indian sample. Factor analysis identified 10 styles pertaining to the 38 items. All the 8 styles identified by Sproles and Kendall (1986) were confirmed in this study. In addition to the 8 styles, 2 new styles namely dissatisfied shopping conscious and store loyal style were identified.

Consumer decision making styles of Malaysians were examined by applying the CSI to a sample of 325 young Malaysians. Factor analysis confirmed that four decision making styles namely Perfectionist/High-Quality Conscious; Novelty/Brand Conscious; Recreational/Hedonistic and Impulsive/Careless. (Madahi et al, 2012)

I.-D. Anić et al (2010) used the original CSI containing 40 items to test the decision making styles of young college students in the Republic of Macedonia. Data collected from 304 samples were checked for validity and reliability. Later a scale containing 31 items under 8 styles was considered and valid. The results matched with the original study conducted by Sproles and Kendall (1986).

Dzama (2013) studied the decision making styles of female students in Zimbabwe with respect to clothing. A modified CSI containing 33 items under 8 styles was used to collect data from 100 female students. Except price consciousness and impulsiveness, remaining 6 styles namely perfectionist, confused, brand conscious, novelty/fashion conscious, habitual/brand loyal, and recreational were identified.

Sangodoyin and Makgosa (2014) administered a slightly modified CSI containing 38 items under 8 styles to 894 retail shoppers in Botswana using mall intercept method. After performing Exploratory Factor Analysis, 33 items under 7 styles namely, time energy conserving, perfectionist/quality conscious, fashion/hedonistic conscious, novelty conscious, confused by over choice, habitual and price equals quality were considered valid in the context of Botswana. Among these seven styles time energy conserving, perfectionist and fashion/hedonistic conscious were the prominent styles found among Botswana shoppers. For the purpose of classifying decision making styles of Indian students aged between 18-21 years,

Deepa et al (2014) administered the original CSI containing 40 items under 8 styles to 206 students in Pune. Exploratory Factor Analysis confirmed six decision making styles pertaining to the original CSI namely perfectionist/quality conscious, brand conscious, novelty/fashion conscious, recreational, Habitual/loyal and confused by over choice and a new factor namely shopping avoidance/time saver was recognized through this study pertaining to Indian student sample. Hence a modified CSI containing 24 items under 7 styles was validated in this study.

Consumer Styles Inventory consisting of the original 40 items under 8 styles was tested by administering the scale to 123 adults living in Czech Republic. By performing exploratory factor analysis on the adult data, the scale was reduced to a 34 items scale with 7 styles. Except habitual/brand loyal style, all other seven styles pertaining to the original CSI was confirmed. Also the reliability of the scale was tested using Cronbach's alpha coefficient (Wanninayake 2014).

Consumer decision making styles of Indian youth with respect to shopping at shopping malls were tested using the slightly modified CSI consisting 38 items under 8 styles. In total 223 filled in questionnaires were collected from college students aged between 18 and 24 years. The data was collected by administering the questionnaire in their class rooms. Factor analysis reduced the scale to 29 items under 8 styles. Cronbach's alpha coefficient reported reliability for all seven styles except price consciousness. Hence in conclusion a 29 items scale with 7 styles was considered valid and reliable (Bedi and Lal 2014).

Consumer decision making styles of Zambian females were studied using CSI. Total of 180 samples were used to test the reliability of the scale. Based on Cronbach's alpha coefficients, seven out of eight consumer decision making styles were confirmed. The style which was not supported is habitual/brand loyal style. Quality conscious and recreational style was the most prominent styles noticed among Zambian females (Molise, 2015).

CONSUMER DECISION MAKING STYLES AND SPORTS APPAREL

Consumer Style Inventory was tested by and large with respect to apparels in general. As consumer preferences tend to change in relation to product categories, there arose a need to test CSI in relation to different product categories.

Hence in 2009, Bae and Miller administered a modified CSI to 822 university students in south eastern United States to identify their decision making styles with respect to sports apparel. The modified CSI contained 27 items relating to seven styles namely, brand consciousness, quality/perfectionism, recreational shopping consciousness, confused by over choice, impulsive/careless, price/value consciousness and habitual or brand loyal. The wordings of the items were modified to suit sports apparel study. Cronbach's alpha showed satisfactory reliability levels for all the seven styles. This study also confirmed gender differences by indicating that female college students dominated male students with respect to quality consciousness, recreational shopping, confusion and impulsiveness. Keeping in view the results of an earlier study (Hafstrom et al 1992), one style namely novelty/fashion consciousness was not tested, as brand consciousness and fashion consciousness were considered to be related to each other.

In continuation to the above study, Bae et al (2009) modified the CSI and developed Purchase Style Inventory for Sports Products (PSISP) by including the endorsement consciousness style in addition to the already existing eight styles. Endorsement consciousness plays a prominent role while deciding to purchase sports products; hence its inclusion makes the scale more appropriate in relation to sports products (Brooks and Harris 1998; McCracken 1989). PSISP consisting of 46 items (40 items related to original CSI and additional 6 items related to endorsement conscious style) was administered to two sets of independent samples (one set consisting of 372 samples and another set consisting of 374 samples) of undergraduate students in the United States. Factor structure of PSISP was checked using two separate exploratory factor analyses (EFA). The results of principal component factor analysis with varimax rotation were similar for the two sets of samples. On the basis of exploratory factor analyses results, the final adaptation of PSISP contained 42 items explaining nine decision making styles after deleting two items each from brand consciousness style and impulsive style. Cronbach's alpha reliability coefficients with respect to the 9 styles ranging from 0.50 to .92 are considered to be satisfactory for an exploratory study (Hair et al 1998). Hence nine styles namely quality consciousness, brand consciousness, fashion consciousness, recreational, price consciousness, impulsiveness, confused by over choice, brand loyal and endorsement consciousness were confirmed to be valid and reliable.

Later in 2010, Bae et al examined the decision making styles of Singaporeans with respect to sports products using Purchase Style Inventory for Sports Products (PSISP). The 42 items PSISP validated by Bae et al in 2009 was administered to 234 college students. Exploratory factor analyses (EFA) using principal component factor analysis with varimax rotation was performed to confirm the factor structure. The results confirmed 9 styles with 35 items loading on any one of the nine styles, leading to a deletion of 3 items from recreational style and two items each from quality and fashion consciousness style respectively. The deletion of seven items from the scale was attributed to cultural differences between Singaporeans and Americans. Cronbach's alpha reliability coefficients with respect to the 9 styles ranging from 0.68 to .91 were satisfactory for an exploratory study (Hair et al 1998). Cronbach's alpha coefficient with respect to seven styles namely brand consciousness, fashion consciousness, price consciousness, impulsiveness, confused by over choice, brand loyal and endorsement consciousness showed nearly similar results with respect to American and Singaporean samples. Quality consciousness and recreational style showed very high Cronbach's alpha coefficient with Singaporean sample compared to American sample. These differences were attributed to cultural and economical variations between Singaporeans and Americans.

The Purchase Style Inventory for Sports Products (PSISP) developed by Bae et al (2009 & 2010) was exploratory in nature. In order to validate the Purchase Style Inventory for Sports Products (PSISP) it is necessary to perform Confirmatory Factor Analysis (CFA). Lam and Bae (2014) administered the 42 item PSISP to 455 college student in USA and used the data to perform confirmatory factor analysis. The model fit pointed out reasonable fit and confirmed the nine styles. In order to improve the model fit, items with less than 0.40 lambda values were removed. In this process four items from quality and one item from price were removed. The new model with 37 items and nine dimensions was named PSISP-II and was again tested using the same procedure used for the original PSISP. The model fit of PSISP-II improved and confirmed nine styles namely quality consciousness, brand consciousness, fashion consciousness, recreational, price consciousness, impulsiveness, confused by over choice, brand loyal and endorsement consciousness. Hence PSISP-II was considered more reliable compared to the original PSISP. This study also studied gender differences and concluded that women are more fashion conscious, price conscious, brand loyal and impulsive compared to men. Purchase Style Inventory for Sports Products (PSISP) was tested mostly with samples from United States. To validate PSISP across different cultures, Lam et al (2014) tested the construct validity of the Purchase Style Inventory for Sports Products (PSISP) with a Chinese sample. An online survey was conducted in Mainland China using the Chinese version of the original PSISP consisting of 42 items under 9 styles. After a period of 30 days, 576 people participated in the online survey. About 13 items were removed from the original PSISP as they were loading low on their primary factor or they were loading high on two or more factors. In conclusion a modified PSISP containing 29 items with 7 styles namely quality consciousness, brand consciousness, fashion consciousness, price consciousness, confused by over choice, brand loyal and endorsement consciousness was considered valid for the Chinese sample. Recreational and Impulsive style did not match up with the Chinese population.

In order to test PSISP's adaptability to different cultures, it is necessary to test PSISP with samples consisting of people from different nations or cultures. John Bae et al (2015) tested a modified PSISP consisting of 35 items with respect to 9 styles with college students from three different nationalities. Japanese, Singaporean and Taiwanese samples were tested separately to understand the differences or similarities relating to decision making styles of college students from three different East Asian nations with respect to sports products. The results of the study indicated significant differences between samples from different nations with respect to decision making styles while purchasing sports products. Japanese sample exhibited higher levels of brand consciousness compared to Singaporeans and Taiwanese.

The above differences can be attributed to differences in lifestyles, culture, education, religion, economic status, etc. Hence further in depth study is recommended in this area.

CONCLUSIONS

This review article related to consumer decision making styles would have given an understanding of how the Consumer Style Inventory (CSI) has been put in use to study the consumer decision making styles through the past 30 years since its formulation in 1986.

In spite of various differences existing between people of different nationalities, the CSI study has indicated that this instrument can be used across nations with modifications, as in most of the studies quality conscious, brand conscious, fashion conscious and recreational conscious styles were identified.

Most research related to CSI has focused on its cultural generalisability. Only few studies have tried to investigate the other dimensions of consumer decision making styles. McDonald (1993) studied the relationship between consumer decision-making styles and consumer catalogue loyalty. Shim and Koh (1997) investigated the relationship between socialization agents on adolescent consumer decision-making styles. Kwan et al (2008) investigated how lifestyle characteristics influenced decision-making styles of Chinese consumers. Kim and Rita (2009) investigated the relationship between self construals and consumer decision making styles. Bakewell and Mitchell (2003) studied generation Y female consumer decision making styles. Bakewell and Mitchell (2004) studied male consumer decision making styles. Mitchell and Walsh (2004) explored the gender differences in relation to consumer decision making styles of Germans. Yesilada and Kavas (2008) studied the consumer decision making styles of Turkish females living in the city of Cyprus. Mokhlis (2010) investigated the relationship between religion and consumer decision making styles. Zahra (2014) explored the differences in consumer decision making styles of Indians in relation to demographic variables. Salleh (2000) studied consumer decision-making styles relevant to different product classes. Cowart and Goldsmith (2007) explored consumer decision-making styles in relation to online apparel purchases. Claudio et al (2015) investigated consumer decision making styles of Indians related to international apparel brands. I.-D. Anić et al (2014) studied the antecedents of food related consumer decision making styles. Cankurt et al (2013) investigated consumer decision making styles and food shopping behavior. I.-D. Anić et al (2015) explored shopping behavior with respect to consumer's food related decision making styles. Nandi (2013) explored decision making styles of Indian consumer for mobile phones. Mohammad Ali et al (2015) studied consumer decision making styles related to mobile phones in Iran.

According to Rosenthal and Rosnow (1984) a study has to be repeated fifteen times before we generalize the obtained results. This indicates that further research is necessary in the field of consumer decision making styles. In this review article we have explained how a scale specific to decision making styles related to sports products have been developed and validated gradually. Likewise further research is necessary to develop CSI specific to a product, CSI specific to a culture, CSI specific to a country, CSI specific to a demographic factor like gender etc., and so on.

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