CONSUMER SHOPPING DECISION MAKING STYLES AT DEPARTMENTAL **STORES: AN EXPLORATORY STUDY OF GENDER DIFFERENCES**

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ABSTRACT

Retailing has brought about an immense change in the economy today. It entails direct access to a customer's needs. The present study focuses on the Organized Retailing Sector. It has been argued that gender is of immense importance when it comes to a retail activity. Since gender has been identified in much literature on consumer shopping behavior as a significant factor in understanding consumer behavior and as a fundamental market segmentation index for companies to meet their customers' needs and wants, marketers should strive to understand the gender differences in decision-making styles. Research addressing the issue of gender differences in decision-making styles could help marketers to find better ways of communicating with both sexes and to guide marketing mix decisions (Mitchell & Walsh, 2004). This research will contribute to the body of consumer behavior literature by investigating the decision-making styles of male and female consumers in Mumbai using the Sproles and Kendall's (1986) 40-item Consumer Style Inventory (CSI). Specifically, this research examined the interrelationships among observed variables and subsequently, a model of interrelationships was created by means of exploratory factor analysis. The sample for the study was 100 respondents from Mumbai. One of the key findings of this study is the confirmation of gender differences in decision-making styles among young-adult consumers.

Keywords: Decision making styles, Consumer Style Inventory, Consumer behavior, Departmental Stores.

Introduction:

Retailing & Departmental Stores in India:

The word 'Retailing' refers to any activity that involves the direct sale to an individual customer or end user. While the retailing industry itself has been present throughout the history in our country, it is only the recent past that has witnessed so much dynamism. While international retail store chains have caught the fancy of many travelers abroad, the action was missing from the Indian business scene, at least till recently.

The emergence of organized retailing in India has more to do with the increasing purchasing power of buyers, specially post liberalization, increase in product variety, and the increasing economics of scale, with the aid of modern supply and distribution management solutions. The change that organized retail has brought about is evident from how it has transformed the neighbourhood grocery or 'kirana' store. Gone are the dust-coated shelves and cluttered displays and in place are neat rows of the latest products and spruced up appearance and attentive staff. Organized retail accounts for merely 2% of total retail market. The pace of development is, of course, still below the desired level but the phased growth has been strong enough to ensure that retail does not go the way some of the other 'sunrise' industries did following overinvestment.

Departmental stores in Mumbai:

Departmental store offers a wide range of products in an organized fashion that are easily accessible to the consumers. The product line of the departmental stores is substantially long. The department stores provide better amenities to the consumer for shopping by developing adequate infrastructure for parking, leisure, coffee shops etc. Therefore the customers are able to purchase whatever they want from a single Roof. In Mumbai, most of the departmental stores attract customers with attractive formats of apparels and discount based daily needs (FMCG) products etc. A departmental store is a retail establishment which specializes in selling a wide range of products without a single predominant merchandise line. Department stores usually sell products including apparel, furniture, appliances, electronics, and additionally select other lines of products such as paint, hardware, toiletries, cosmetics, photographic equipment, jewelry, toys, and sporting goods.

Also, market segmentation is an essential element of marketing. Goods can no longer be produced and sold

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without considering consumer needs and recognizing the heterogeneity of those needs (Wedel & Kamakura, 2000). The earliest attempts at market segmentation were usually based on demographics. While there are many ways to segment a market, the marketing of products and services today is still predominantly based on demographic features of consumers. A reason for the popularity of demographic segmentation is the possible correlation between demographic characteristics and specialized consumer activities such as shopping and buying. Products such as clothing and personal care are designed, targeted and promoted with either men or women in mind. Another reason for the popularity of demographic segmentation is that demographics are usually well-defined, and above all, are amongst the easiest to measure (Pol, 1991).

Several demographic variables may be used to segment consumer markets, among the commonly used by marketers include income, age, gender, ethnicity, marital status and household size. Among these variables, gender has been and continues to be one of the most popular forms of market segmentation for a significant proportion of products and services. Marketing scholars (Meyers-Levy & Sternthal, 1991; Darley & Smith, 1995) argue that gender-based segmentation, meets several of the requirements for successful implementation: the segments were easy to identify, easy to access, and large enough for consumer products and services to be marketed profitably. Numerous studies in the past have provided considerable evidence that gender relates to consumers' perceptions, attitudes, preferences and purchase decisions (Fischer & Arnold, 2004; Slyke, Comunale & Belanger, 2002; Mitchell & Walsh, 2004; Bakewell & Mitchell, 2006). Research addressing the issue of gender differences in decisionmaking styles could help marketers find better ways of communicating with both sexes and to guide marketing mix decisions (Mitchell & Walsh, 2004).

Purpose of The Study:

The purpose of this study is to investigate the different approaches of male and female Mumbai consumers toward shopping and buying activities. The research used Sproles and Kendall's (1986) Consumer Style Inventory (CSI) on a sample of 386 Mumbai males and females. Exploratory factor analysis was used to understand the decision-making styles of both genders. New traits were identified for male and female consumers that were in contrast with the original CSI factors. Implications and directions for future research are provided based on the results.

Review of Literature:

The previous studies agree that a consumer decisionmaking style is "a patterned, mental, cognitive orientation towards shopping and purchasing, which constantly dominates the consumer's choices. [...] these traits are everpresent, predictable, central driving forces in decisionmaking" (Sproles, 1985). He proposes that consumers adopt a "shopping personality" that is relatively enduring and predictable in much the same way as psychologists view personality in its broadest sense. The underlying idea is that consumers engage in shopping with certain fundamental decision-making styles including rational, brand conscious, quality conscious, brand loyal and impulsive shopping.

Based on his review of previous literature, Sproles (1985) has identified 50 items related to consumers' cognitive and affective orientation towards shopping activities. Sproles and Kendall (1986) developed a Consumer Style Inventory (CSI) which consists of eight mental consumer style characteristics:

Perfectionistic, high-quality conscious consumer:

A characteristic measuring the degree to which a consumer searches carefully and systematically for the best quality in products.

Brand conscious, "price equals quality" consumer:

Measuring a consumer's orientation to buying the more expensive, well-known brands

Novelty-fashion conscious consumer:

A characteristic identifying consumers who appear to like new and innovative products and gain excitement from seeking out new things

Recreational, Hedonistic Consumer:

A characteristic measuring the degree to which a consumer finds shopping a pleasant activity and shops just for the fun of it

Price conscious, "value-for-money" consumer:

A characteristic identifying those with particularly high consciousness of sale prices and lower prices in general

Impulsive, careless consumer:

Identifying those who tend to buy on the spur of the moment and appear unconcerned how much they spend or getting "best buys"

Confused by over choice consumer:

A characteristic identifying those consumers who perceive too many brands and stores from which to choose, experiencing information overload in the market.

Habitual, Brand-Loyal Consumer:

A characteristic indicating consumers who have favorite brands and stores, who have formed habits in choosing these repetitively.

Since its introduction, a series of investigation has been conducted aimed at testing the generalisability of the CSI

within a single country (Korea: Hafstrom, Chae & Chung, 1992; China: Fan & Xiao, 1998; Hiu, Siu, Wang & Chang, 2001; New Zealand: Durvasula, Lysonski & Andrews, 1993; India: Canabal, 2001; Germany: Walsh, Mitchell & Thurau, 2001; UK: Mitchell & Bates, 1998; South Africa: Radder, Li & Pietersen, 2006; Brazil: Dos Santos & Fernandes, 2006) as well as across different countries (e.g. USA, New Zealand, India and Greece: Lysonski, Durvasula & Zotos, 1996; China and Macau: Ng, 2005). These studies confirm varying portions of the original CSI factors while none of them reproduced all eight completely.

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 socialization agents and social-structural variables on adolescent consumer decision-making styles. Salleh (2000) analyzed 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 behavior and their global evaluations of shopping malls. Cowart and Goldsmith (2007) investigated the influence of consumer decisionmaking 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. Bakewell and Mitchell (2003) examined the decision-making styles of adult female Generation Y consumers in the UK. In their later study on decision-making styles of male consumers in the UK (Bakewell & Mitchell, 2004), all of the original eight traits plus four new traits were identified. Three previous studies have reported gender differences in decision-making styles of consumers. Mitchell and Walsh (2004) compared the decisionmaking styles of male and female shoppers in Germany. Bakewell and Mitchell (2006) undertook a similar study in the UK and found that nine decision-making styles were common to both genders. In addition, three new male traits (store-loyal / low-price seeking, confused time-restricted and store-promiscuity) and three new female traits (bargain seekers, im-perfectionists and store loyalists) were also identified in their study. A recent study conducted by Hanzaee and Aghasibeig (2008) in an Iranian setting also indicated that Generation Y male and female consumers differ in their decision-making styles.

In conclusion, prior studies provide convicting evidence that consumers' decision-making styles varies by genders. Meanwhile, none of these studies have focused on Generation Y male and female consumers in Mumbai. It is believed that male and female consumers in Mumbai may also have certain distinctive characteristics in terms of their decision orientation towards shopping and buying that could be of equal interest to both researchers and marketing practitioners. This study fills this gap by studying the differences in decision-making styles based on gender in the Mumbai context.

Research Methods:

Research Instrument:

The questionnaire consisted of Sproles and Kendall's (1986) 40-item Likert scaled Consumer Style Inventory (CSI). All scales were measured on a 5-point Likert-type scales ranging from 1 (strongly disagree) to 5 (strongly agree). The reliabilities of the CSI Scale, according to Sproles and Kendall (1986), ranged from 0.48 to 0.76.

Sample:

The questionnaire was self-administered to a nonprobability convenience sample of 386 male and female undergraduates in a private company at Mumbai. Using a relatively more homogeneous group such as undergraduate employees is particularly helpful to minimise random error that might occur by using a heterogeneous sample such as the general public (Calder, Philips & Tybout, 1981, Assael & Keon, 1982).

Research Analysis:

Exploratory principal components analysis with a varimax rotation was used to summarise the items into an underlying set of male and female decision-making factors. For both samples, the value of KMO statistics were higher than the acceptable limit of 0.5 (Hair et al. 2005) and Bartlett's tests were significant, indicating the suitability of data for factor analysis. The eight male decision-making traits accounted for 59.2 per cent of the variance and had a range of Eigen values of 1.18 to 3.74. The nine-factor solution for females had a range of Eigen values of 1.11 to 5.17, which accounted for 55.3 per cent of the variance. The male eight factor solution shows that five of the eight CSI original factors plus three new male factors were found. The nine factor solution for females found support for six of the eight CSI original factors plus three new factors, two of which similar to males. The factor structure of the male and female models is presented in Table 1. To assess the internal consistency of each factor group obtained, a reliability analysis was conducted by calculating the Cronbach's alpha for each factor (Table 1).

Results:

There were a total of seventeen factors out of which eight male factors and nine female factors, six were similar for both males and females which were quality consciousness, brand consciousness, fashion consciousness, confused by over choice, satisfying and value seeking. Furthermore, it is interesting to note that the first four styles identified for both genders are similar to those for U.S. young consumers confirmed by Sproles and Kendall (1986). Each of these factors appear to be stable (all had acceptable alpha values). Although there are some differences in items loading on each factor, the overall decision-making styles are similar. Tables 3 and 4 compare the factors identified in this and previous studies. A brief description of each of the factors is given below.

Items	Factor Loadings (Males)	Factor Loadings (Females)
Common Factors		
Factor 1c : Quality Consciousness	$(\alpha = 0.62)$	$(\alpha = 0.64)$
Getting very good quality is very important to me.	0.725	0.750
When it comes to purchasing products, I try to get the very best or the perfect choice.	0.431	0.658
In general, I usually try to buy the best overall quality.	0.595	0.642
I make special efforts to choose the very best quality products.	0.537	Satisfying
Factor 2c : Brand Consciousness	$(\alpha = 0.66)$	$(\alpha = 0.77)$
The well known national brands are best for me.	0.548	0.734
The more expensive brands are usually my choice.	0.513	0.605
The higher the price of the product, the better its quality.	0.549	0.645
Nice department and specialty stores offer me the best products.	n/a	0.687
I prefer buying the best selling brands.	0.733	0.717
The most advertised brands are usually very good choices.	0.785	0.470
Factor 3c : Fashion Consciousness	$(\alpha = 0.64)$	$(\alpha = 0.67)$
I usually have one or more outfits of the very newest style.	0.531	0.757
I keep my wardrobe up to date with the changing fashions.	0.767	0.716
Fashionable, attractive styling is very important for me.	0.818	0.642
To get variety, I shop different stores and choose different brands.	n/a	0.416
Factor 4c : Confused by Over choice	$(\alpha = 0.44)$	$(\alpha = 0.61)$
There are so many brands to choose from that I often feel confused.	n/a	0.711
Sometimes it is hard to choose which stores to choose from.	n/a	0.555
The more I learn about product, the harder it seems to choose the best.	0.510	0.680
All the information I get on different products confuses me.	0.714	0.675
Factor 5c - Satisfying	$(\alpha = 0.34)$	$(\alpha = 0.3)$
A product does not have to be perfect, or the best to satisfy me.	0.705	0.683
I make special effort to choose the very best quality products.	Perfectionist	-0.490
Shopping is not a pleasant activity to me.	0.704	Shopping avoidance
Factor 6c – Value Seeking	$(\alpha = 0.59)$	$(\alpha = 0.41)$
I should plan my shopping more carefully than I do.	0.798	n/a
The lower price products are usually my choice.	0.613	Price Consciousness
I really don't give my purchases much thought or care.	Time Energy	-0.656
I look carefully to fund the best value for the money.	0.463	0.593
I take time to shop carefully for best buys.	0.500	0.587
I make shopping trips fast.	Time Energy	-0.461
Male Factors		
Factor 1M – Brand Loyal	$(\alpha = 0.38)$	
I have favorite brands I buy over and over.	0.751	
Once I find a brand I like I stick with it.	0.506	(2,0.487)
Factor 2M – Time – Energy Conserving	$(\alpha = 0.52)$	
Shopping at the stores wastes my time.	0.730	
I really don't give my purchases much thought or care.	0.674	
I make shopping trips fast.	0.494	
I go to the same store each time I shop.	0.402	
Female Factors		
Factor 1F – Price Consciousness		$(\alpha = 0.3)$
I buy as much as possible at sale prices		0.521
The lower price products are usually my choice.		0.665
I carefully watch how much I spend.		0.542
Factor 2 F - Recreational		$(\alpha = 0.43)$
Going shopping is one of the enjoyable activities of my life.		0.635
Shopping at the stores wastes my time.	(3, 0.492)	-0.695
I enjoy shopping just for the fun of it.		0.462
It's fun to buy something new and exciting.		0.461
		$(\alpha = 0.37)$
Factor 3F – Shopping Avoidance		
Factor 3F – Shopping Avoidance I shop quickly, buying the first product or brand I find that seems good enough.		0.762

Table 1: Results of Factor Analysis for Males and Females

Notes: Values in parentheses represent suggested factors and corresponding loadings.

The factors explained a total variance of 59.2 percent in the male sample and 55.3 in the Female sample. Across the sample, the Eigenvalues of all the factors is greater than 1.

n/a = Not applicable (factor loadings < 0.4)

*				
Mitchell and Walsh (2004)	Bakewell and Mitchell (2006)	Hanzaee and Aghasibeig (2008)	Present Study	
Brand Consciousness (0.76)	Recreational (0.58)	Fashion conscious (0.83)	Quality Consciousness (0.62)	
Perfectionism (0.76)	Perfectionism (0.47)	Perfectionist, high quality conscious (0.73)	Brand conscious (0.66)	
Impulsiveness, carelessness (0.69)	Brand Consciousness (0.76)	Recreational, hedonistic (0.74)	Fashion conscious (0.64)	
Confused by over choice (0.71)	Novelty/ Fashion consciousness (0.73)	Confused and carelessness by over choice (0.69)	Confused by over choice (0.44)	
Enjoyment variety seeking (0.64)	Confused by over choice (0.64)	Time – energy conserving (0.75)	Satisfying (0.34)	
Satisfying (0.75)	Price/ Value Consciousness (0.36)	Brand conscious (0.69)	Value seeking (0.59)	
Fashion $-$ sale seeking (0.67)	Impulsive / Careless (0.26)	Careless (0.42)	Brand loyal (0.38)	
Time restricted (0.47)	Habitual, brand loyal (0.09)	Habitual, brand loyal (0.47)	Time – energy conserving (0.52)	
Economy seeking (.48)	Time – energy conserving (0.66)	Non – perfectionist/ brand indifference (0.38)		
	Confused, time restricted (0.32)	Low price seeking (0.45)		
	Store loyal, low price seeking (0.36)			
	Store promiscuous (0.35)			

Table 2: Comparison with Previous Studies: Male Decision Making Traits

Note: The reliability coefficients are presented in parentheses. **Common Factors:**

Factor 1_C : Quality Consciousness. Three items were identical in both samples. However, the item "I make special effort to choose the very best quality products" which loaded onto this factor for males, loaded onto satisfying for females. High scorers on this factor tend to maximize quality and to get the best choice.

Factor 2_C: Brand Consciousness. This factor measures consumers' decision orientation towards purchasing the well-known, best selling brands. Males and females scoring high on this factor also appear to believe that the higher the price of a product, the better its quality.

Factor 3_C: **Fashion Consciousness.** This factor describes the tendency of both sexes to keep their wardrobe up-todate with the changing fashions. This factor is consistent with Mitchell and Walsh (2004) and Bakewell and Mitchell (2006).

Factor 4_C : Confused by over choice. High scorers on this factor are likely to experience difficulties in choosing the best products due to information overload.

Factor 5_c: Satisfying. This factor is best described by one item: "A product doesn't have to be perfect or best to satisfy me". Males and females scoring high on this factor could be expected to be willing to sacrifice quality in order to avoid spending much time shopping. However, the alpha values of 0.34 for males and 0.3 for females indicates this factor is not a reliable scale and was not confirmed in the previous studies.

Factor 6_C : Value seeking. Two items were identical in both samples: "I look carefully to find the best value for the

money" and "I take time to shop carefully for the best buys". The high negative loading on the statement that purchases are made without much thought indicates strong tendency to maximise values.

Male Factors:

In addition to six common factors discussed above, two factors were found for males namely brand loyal and time-energy conserving.

Factor 1_M: **Brand loyal**. Male consumers scoring highly on this factor tend to have favorite brands and will use these habitually. The Bakewell and Mitchell (2006) UK male data also confirmed the presence of this trait despite having low reliability ($\alpha = 0.09$).

Factor 2_M: **Time-energy conserving.** This factor was not found for females and characterizes males who often save energy by making shopping trips fast and shopping in the same stores. They don't give their purchases much thought; believing that going shopping is a waste of time. This factor is similar to the time-energy conserving trait identified by Bakewell and Mitchell (2006) in the UK, albeit associated with a different set of items.

Female Factors:

Three female factors were found in addition to the six common factors namely price consciousness, recreational and shopping avoidance.

Factor 1_F : Price Consciousness. Females scoring highly on this factor can be characterized as those who are conscious of sale prices and often choose the lower price products. It is comparable to price/value consciousness trait previously identified by Bakewell and Mitchell (2006).

Mitchell and Walsh (2004)	Bakewell and Mitchell (2006)	Hanzaee and Aghasibeig (2008)	Present Study
Perfectionism (0.77)	Recreational (0.38)	Fashion conscious (0.80)	Quality Consciousness (0.64)
Brand consciousness (0.79)	Perfectionism (0.64)	Brand conscious (0.79)	Brand conscious (0.77)
Novelty/ Fashion consciousness (0.73)	Brand Consciousness (0.76)	Confused and carelessness by over choice (0.71)	Fashion conscious (0.67)
Recreational, hedonism (0.69)	Novelty/ Fashion consciousness (0.79)	Quality / Value Conscious (0.62)	Confused by over choice (0.61)
Time – energy conserving (0.50)	Confused by over choice (0.71)	Recreational / Hedonistic (0.72)	Satisfying (0.3)
Impulsiveness / Carelessness (0.71)	Price/ Value Consciousness (0.39)	Perfectionistic, high quality conscious (0.57)	Value seeking (0.41)
Confused by over choice (0.79)	Impulsive / Careless (0.48)	Time energy conserving (0.75)	Price consciousness (0.3)
Variety seeking (0.37)	Habitual, brand loyal (0.43)	Variety seeking (0.35)	Recreational (0.43)
Quality Consciousness (0.56)	Bargain seeking (0.59)	Habitual, brand loyal (0.42)	Shopping avoidance (0.37)
	Imperfectionism (0.40)	Low price seeking (0.48)	
	Store loyal (0.31)	Careless (0.42)	

Table 3: Com	narison with	Previous Stu	udies: Female	Decision	Making Traits
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Note: The reliability coefficients are presented in parentheses.

Factor 2_F: Recreational. High scorers on this factor find seeking out new things pleasurable, and they shop just for the fun of it. This factor is consistent with Mitchell and Walsh's (2004) and Bakewell and Mitchell's (2006) characterisation of a recreational consumer.

Factor 3_F: Shopping Avoidance. High scorers on this factor find shopping unpleasant and thus they tend to shop quickly by buying the first brands or products that seem good enough. This factor approximates to an opposite of the recreational trait.

Conclusion:

One of the key findings of this study is the confirmation of gender differences in decision-making styles among young-adult consumers. In addition to four decisionmaking styles that were found common to both genders and similar to the original CSI factors (quality consciousness, brand consciousness, fashion consciousness and confused by overchoice), the study has identified two new common factors (satisfying and value seeking), and five exclusive factors namely brand loyal and time-energy conserving for males and price consciousness, recreational and shopping avoidance for females. Five male factors and six female factors were found similar to the original CSI factors identified by Sproles and Kendall (1986). A comparison of the present study with the previous ones (refer to Tables 2 and 3) indicate that the initial Sproles and Kendall's eight factor model are not entirely consistent in other cultures. Some of the factors have higher reliability in some cultures, and lower reliabilities in others. Additionally, this and all three previous studies have identified new factors exclusive to males and females. The identification of new consumer traits for both genders, apart from those traits identified by Sproles and Kendall, provides direct support for previous studies that concluded that the CSI in its original configuration cannot be applied without considering the socio-cultural factors among a wide domain of cultures and that this instrument needs to be developed to be applicable in multiple countries (Mitchell & Walsh, 2004; Bakewell & Mitchell, 2006; Hanzaee & Aghasibeig, 2008). Given considerable differences in the factor structures of decision-making styles between males and females, it may be necessary to develop a more gender-specific CSI through exploratory study to develop new scale that will be more relevant to each gender (Mitchell & Walsh, 2004).

The factor models for both males and females accounted for satisfactory percentages of the total variance explained (over 50 per cent in both cases), but there is still some variance in the data which remains unexplained. In addition, of the eight factor solution confirmed for males, two factors (satisfying and brand loyal) and three factors of the eight factor solution confirmed for females (satisfying, price consciousness and shopping avoidance) had a poor reliability score (below 0.4), indicating that the items used to measure these constructs are poor. Thus it may be necessary for future research to probe each item of the scale exhibiting poor reliability in order to generate new items to improve the internal consistency of the factors.

As with all research projects, the findings presented are characterized by limitations that restrict the extent to which they can be reliably generalized. The data analysis was limited to undergraduate student segment in Mumbai only. Future research could incorporate data from customer groups from different countries and regions to seek the extent to which shopping styles are valid and whether capable of being generalized.

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