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Impact of Online Jewelry Consumer's Decision-making Style on

Attitudes of Product Quality and Price

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Abstract: Based on CSI (Consumer style inventory) theory, this article develops online jewelry consumer's decision-making style scale to investigate 378 samples, through exploratory and confirmatory factor analysis, proposes six decision-making styles, including fashion and perfection consciousness, self-recreation consciousness, personal style consciousness, price and quality consciousness, confused by overchoice and network media consciousness. And this article analyses influence of online jewelry consumer's decision-making style on attitudes of product quality and price toward marketing practice. The results indicate that self-recreation conscious, personal style conscious and network media conscious consumers have significant positive effect on attitude of product quality, while consumer confused by overchoice has significant negative effect on attitude of product quality; self-recreation conscious, personal style conscious and price quality conscious consumers have significant positive effect on attitude of price. These findings have an import implication for jewelry network marketing which enterprises can use differentiation marketing strategy based on consumer's decision making style.

Keywords: jewelry consumer, online consumer's decision-making style, consumer attitudes toward marketing practice

1. INTRODUCTION

China will become the world's largest jewelry consumption market by 2020. With the development of the Internet and big data, a new e-commerce model has emerged—O2O. Jewelry O2O is understood as an online and offline jewelry e-commerce platform formed by "Jewelry+ Internet+ Traditional store operation mode". In the research on consumer's shopping motivation, shopping motivation, shopping value and consumer's decision-making style are three different but related streams of research [1]. Domestic and foreign researches on consumer's decision-making style are mainly related to shopping products and everyday products, while jewelry belongs to hedonic and experience product. Hedonic products refer to products or services that enable people to get aesthetic or perceptual pleasure, fantasy and fun in emotional and sensory experience (Hirschman and Holbrook, 1982), such as professionally designed fashion, jewelry, sports car, chocolate, music and so on. As jewelry is a kind of special cultural commodity, consumers have special motivations and value to purchase jewelry, which will inevitably affect their decision-making style. Although scholars have discussed the influencing factors of online jewelry consumer behavior and online shopping tendency, little research has been done on the decision-making style of online jewelry consumers. Product selection is influenced by the decision-making process and style that ultimately control consumer's decision. Consumers' price sensitivity varies according to their shopping behavior and decision-making style. It can be seen that consumers' decision-making style influences their attitudes toward marketing practice such as product quality and price and their shopping behavior. Few empirical studies examine online and shopping mall consumers' decision-making style and marketing practice [2]. Based on the theory of consumer decision-making style, the purpose of this paper is to develop online consumer's decision-making style scale to identify the types of online jewelry consumers' decision-making style, and analyze the impact of decision-making style on attitudes of product quality and price toward marketing practice. This study can expand the product category of online consumer's decision-making style research, and provide empirical basis and implications for jewelry enterprises to

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implement differentiation online marketing strategy according to consumer decision-making style.

2. THEORETICAL BASIS AND HYPOTHESE

2.1 Theoretical basis

Sproles and Kendall (1986) defined consumer decision-making style as a mental orientation characterizing a consumer's approach to making choices, which has cognitive and affective characteristics. In essence, it is a basic consumer personality, analogous to the concept of personality in psychology ^[3]. They developed the Consumer Style Inventory (CSI): perfectionism or high-quality consciousness; price and "value for money" shopping consciousness; brand consciousness; novelty-fashion consciousness; confusion from over choice; impulsiveness; recreational, hedonistic shopping consciousness; and habitual, brand loyal orientation towards consumption. Online consumer's decision-making style is mainly discussed by CSI. Sam and Chatwin (2005) studied eight online consumer decision-making styles, including high-quality and buying habit consciousness, brand consciousness, price consciousness, website content consciousness, website vivid consciousness, website interface consciousness, portability consciousness and novelty-fashion consciousness ^[4]. Foreign studies of online consumer decision-making style have taken into account network characteristics, but Chinese studies have not yet. According to the psychological variables in the decision-making process, online consumer decision-making style is defined as the relatively stable psychological characteristics and psychological tendencies of consumer in online shopping, mainly including cognitive and emotional characteristics, as well as psychological tendencies such as values and motivations.

The researches on consumer attitudes toward marketing began with the scale of Barksdale and Darden (1972) and Perreault ("BDP" hereafter) in the 1970s. Gaski and Etzel (1986) adapted the Barksdale scale to develop the Index of Consumer Sentiment toward Marketing (ICSM). ICSM is a measurement of sentiment structure. In a marketing context, sentiment can be described as the definite favorable or unfavorable emotion to an attitude object ^[5]. ICSM is a Likert scale consisting of four variables with product, retailing, advertising and retailing, each reflecting one of the elements of marketing as it is experienced by consumers. A study conducted by Sajad (2015) examined retails' marketing practices by product, price, advertising and retailing ^[2].

The factors that attract consumers to buy colored gems are: 66% color; 12% uniqueness; 8% quality; 6% price; 4% meaning to buyers and 4% others. The first three factors related to product characteristics are 86%, followed by price. When purchasing jewelry, consumers pay attention to the quality first, followed by brand, price, guarantee and service (Wu, 2006) ^[6]. Therefore, this study examined attitudes of online jewelry consumer's decision-making style toward marketing practice based on product quality and price.

2.2 Hypotheses

Based on CSI and the characteristics of jewelry, six online jewelry consumer's decision styles are identified, including fashion and perfection consciousness, self-recreation consciousness, personal style consciousness, price and quality consciousness, confused by overchoice and network media consciousness. Jewelry belongs to highly hedonic product, which enable consumers to get beautiful experience and show good style. Fashion and perfection conscious consumers like new and innovative products, gain excitement from seeking out new things and search for the highest or the best quality products. They will have positive attitudes toward product quality and price when novel, fashionable and exquisite online products satisfy their preferences. Thus, the following hypotheses are proposed:

H1: Fashion and perfection conscious consumers have positive effects on attitudes of product quality (H1a) and price (H1b).

Self-recreation conscious consumers regard shopping as a pleasant activity, just for its fun. When online jewelry shopping can be full of happiness, fantasy and fun, consumers will have positive attitudes toward product quality and price. Therefore, this study hypothesizes that:

H2: Self-recreation conscious consumers have positive effects on attitudes of product quality (H2a) and price (H2b).

Personal style conscious consumers seek products that reflect personal style and characteristics, and matched their personal tastes and occupational demands [8]. When online jewelry products can better present unique personal style and tastes, consumers may have positive attitudes toward product quality and price. Thus, the hypotheses are as follows:

H3: Personal style conscious consumers have positive effects on attitudes of product quality (H3a) and price (H3b).

Price and quality conscious consumers will spend much time comparing product quality and price online, "value for money", looking for sale prices and generally paying attention to lower prices, and searching for the highest quality products ^[3]. Consumers are interested in products which are cheap and cheerful products, then they will have positive attitudes toward product quality and price. Thus, the hypotheses are as follows:

H4: Price and quality conscious consumers have positive effects on attitudes of product quality (H4a) and price (H4b).

Consumers confused by overchoice feel that they have too many brands and stores to choose from and it is difficult to make a decision ^[4]. Consumers generally lack systematic knowledge of jewelry and cannot make accurate judgments on the corresponding relationship between the quality and price of jewelry. Due to the excessive product information provided by online stores, consumers are confused, so they will have negative attitudes toward product quality and price. Therefore, the hypotheses are as follows:

H5: Consumers confused by overchoice have negative effects on attitudes of product quality (H5a) and price (H5b).

Network media conscious consumers attach importance to website function design, communication channel and media. For example, privacy, security, search tools, communication tools for product query and order tracking, available and rich product information, consumer reviews and social networks ^[9]. Network media information is beneficial to consumer's decision-making, and they will have positive attitudes toward product quality and price. Therefore, the following hypotheses are proposed:

H6: Network media conscious consumers have positive effects on attitudes of product quality (H6a) and price (H6b).

3. EMPIRICAL RESEARCH AND RESULTS

3.1 Method of measurement and sample

Consumers buy jewelry with special motivation and value. Li et al. (2011) proposed that Chinese jewelry consumers have ten consumption motivations, including conspicuous/status symbol, praying, self-gift, self-pleasure, sociality, bandwagon, congruity with internal self, quality, uniqueness and value-added [10]. Consumption motivations can influence consumer's decision-making style. Based on consumer decision-making style, CSI and the characteristics of Chinese jewelry consumption motivation, online consumer decision-making style initially identified 13 dimensions, including perfect quality, price-value, brand, novelty-fashion, confused by overchoice, impulsiveness, entertainment shopping, personal style, variety seeking, convenience and time, website content, attitude towards network media and shopping influences. Based on this, 65 items were compiled and jewelry experts were consulted to form online jewelry consumer's decision-making style scale. The preliminary scale retained seven dimensions of perfect quality, price-value, brand, novelty-fashion,

confused by overchoice, impulsiveness and recreational shopping in CSI, and added six dimensions of personal style, variety seeking, convenience and time, website content, attitude towards network media and shopping influences based on the research of Susan, Sam et al. and Lim et al. [11].

Through exploratory factor analysis and reliability analysis of 42 prediction samples, the online jewelry consumer decision-making style questionnaire was developed using a 5-point Likert scale. The formal questionnaire includes three parts: the basic information of consumer, online jewelry consumer decision-making style and consumer attitudes toward marketing practice. Consumer attitudes toward marketing practice select two important dimensions of product quality and price from the ICSM scale of Gaski and Etzel (1986), using 7-point Likert scale. The 378 valid samples from 19 provinces and municipalities were all consumers who had selected or purchased jewelry products online. Among them, 78.3% were in Hubei; primarily aged between 18-50, with 39.2% of 25-35; 38.1% male and 61.9% female. The subjects were mainly employees of enterprises and institutions, teachers and students who shop online frequently; Bachelor degree or above (78.9%); disposable monthly income more than 2000-5000 (73%); acceptance price of 1000-5000 (52.2%). The most preferred way of payment was Alipay payment in advance (65.4%) and cash on delivery (14.0%).

3.2 Results

3.2.1 Exploratory factor analysis

Principal component analysis in SPSS18.0 was used to analyze the survey data. The goodness of fit test showed that KMO value was 0.818, and Bartlett's test result was significant (Sig=0.000). Six factors were separated by maximum variance rotation, including fashion and perfection consciousness, self-recreation consciousness, personal style consciousness, price and quality consciousness, confused by overchoice and network media consciousness (see table 1). The cumulative variance contribution rate of the scale was 61.312%, greater than 60%, and the factor analysis results were acceptable, which proved that the scale had good structural validity. Through reliability analysis, the total reliability of the decision-making style scale was 0.837, with high reliability, and the reliability of each dimension was between 0.783 and 0.604. The reliability of product quality and price in the marketing practice attitude scale was 0.737 and 0.710, with high reliability.

Table 1. Exploratory factor analysis and reliability analysis

Items	Factor Loadings	Cronbach's Alpha
Factor 1—Fashion and perfection consciousness		0.783
Online jewelry shopping is one of the enjoyable activities of my life.	0.744	
I keep my jewelry up-to-date with changing fashions.	0.706	
I usually have one or more jewelry of the very newest style.	0.678	
I have favorite jewelry brands and I buy over and over in online stores.	0.669	
I try to choose the best quality or the most perfect jewelry online.	0.620	
Factor 2—Self-recreation consciousness		0.717
When I am in down mood, I will buy jewelry online to comfort myself.	0.827	
The most expensive jewelry is usually my choice.	0.763	
When celebrating or enjoying something, I will buy jewelry online to reward myself.	0.653	
Factor 3—Personal style consciousness		0.648
I prefer buying jewelry that reflects my personal taste and interests.	0.745	
I usually choose well-known, international or jewelry designer brands.	0.698	
When buying jewelry, I will consider whether it suit my occupational characteristics.	0.659	
Factor 4—Price and quality consciousness		0.649

Items	Factor Loadings	Cronbach's Alpha
I will consider the price of jewelry online at first.	0.732	
I think the online store with the highest degree of jewelry brand credit has the best product quality.	0.681	
I usually prefer buying the best overall quality jewelry online.	0.637	
Factor 5—Confused by overchoice		0.618
Sometimes it's hard to choose which online stores to shop.	0.819	
It is hard to choose the various jewelry styles online.	0.641	
Often I buy jewelry carelessly online, and later I always regret it.	0.598	
The jewelry information obtained from different channels makes it more difficult for me to choose.	0.542	
Factor 6—Network media consciousness		0.604
It is important for me that the website offers communication channels for product enquiry and order tracking.	0.743	
I prefer referring to newspapers and magazines reviews of jewelry.	0.738	
The integration of network media and mass media is a good way to promote jewelry.	0.636	

3.2.2 Confirmatory factor analysis

A confirmatory factor analysis was conducted using AMOS17.0, the structural equation model achieved a good adaptability (see table 2). The resulting measurement model was GFI=0.953, AGFI=0.919, NFI=0.904, IFI=0.952, TLI=0.926, CFI=0.951, all above 0.90; RMSEA less than 0.05 (0.049), which indicated a good fit. The test results showed that the standardized factor loading was higher than 0.5, and most of factor loadings were between 0.6 and 0.7, indicating that the measurement index variables of each latent construct can effectively reflect its corresponding latent trait, and the convergence validity of factor construct was good. The square root of AVE (see table 2 diagonal elements) was larger than the correlation coefficient of cross variables, indicating that there was sufficient discriminant validity between variables and within variables. The scale of this study was developed based on theoretical literature research and consulting jewelry experts, to ensure that the scale has good content validity.

Table 2. Correlation coefficients between latent variables and the square root of AVE

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	FAS	REC	PER	PQU	CON	NET	PRO	PRI
1.Fashion and perfection (FAS)	0.672							
2.Self-recreation (REC)	0.398**	0.689						
3.Personal style (PER)	0.233**	0.016	0.684					
4.Price and quality (PQU)	0.427**	0.226**	0.381**	0.624				
5.Confused by overchoice (CON)	0.161**	0.127^{*}	0.362**	0.257**	0.632			
6.Network media (NET)	0.200**	0.119^{*}	0.370**	0.358**	0.300**	0.629		
7.Product (PRO)	0.244**	0.213**	0.313**	0.274**	0.045	0.233**	0.626	
8.Price (PRI)	0.248**	0.218**	0.291**	0.287**	0.089	0.173**	0.634**	0.700

Notes: **p<0.01,* p<0.05

3.2.3 Multiple regression analysis

Multiple regression analysis is used to examine the causal relationship between independent variables and dependent variables. The variance inflation factor (VIF) of the two regression models ranged from 1.215 to 1.451, and the tolerance ranged from 0 to 1, closing to 1, indicating that there was no multiple mutual linear problem. The significance level of F value of adjusted R2 indicated that the overall effect of the regression model was ideal (see table 3 and table 5). According to regression model 1, self-recreation conscious consumer

had relatively significant positive effect on attitude of product quality (β =0.175, p<0.01); personal style conscious consumer had very significant positive effect on attitude of product quality (β =0.311, p< 0.001); consumer confused by overchoice had relatively significant negative effect on attitude of product quality (β =0.173, p<0.01); and network media conscious consumer had significant positive effect on attitude of product quality (β =0.133, p< 0.05) (see table 4). Thus, H2a, H3a, H5a and H6a were supported, while H1a and H4a were not. According to regression model 2, self-recreation conscious consumer had relatively significant positive effect on attitude of product price (β =0.194, p<0.01); personal style conscious consumer had very significant positive effect on attitude of product price (β =0.308, p<0.001); and price and quality conscious consumer had significant positive effect on attitude of product price (β =0.165, p<0.05) (see table 6). Therefore, H2b, H3b and H4b were supported, while H1b, H5b and H6b were not. The predictive power of online jewelry consumer decision-making style on attitude of product quality (R2=18.2%) was slightly higher than that on attitude of price (R2=15.9%).

Table 3. Model 1 Summary ^b

Model	Std. Error				ne	Change Statistics				
	R	\mathbb{R}^2	Adjusted R ²	Estimate	R ² Change	F Change	df1	df2	Sig. F Change	Watson
1	0.427ª	0.182	0.169	0.83750	0.182	13.776	6	371	0.000	1.886

a. Predictors: (Constant), network media, self-recreation, confused by overchoice, price and quality, personal style, fashion and perfection.

Table 4. Model 1 Coefficients ^a

	Model	Unstandardized Coefficients		Standardized Coefficients			95.0% Co Interva		Collinearity Statistics	
		β	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	2.552	0.297		8.583	0.000	1.967	3.137		
	Fashion and perfection	0.081	0.060	0.075	1.352	0.177	-0.037	0.198	0.712	1.405
	Self-recreation	0.175	0.056	0.161	3.097	0.002	0.064	0.286	0.818	1.223
	Personal style	0.311	0.064	0.266	4.818	0.000	0.184	0.437	0.725	1.379
	Price and quality	0.109	0.060	0.103	1.824	0.069	-0.009	0.226	0.689	1.451
	Confused by overchoice	-0.173	0.063	-0.142	-2.741	0.006	-0.297	-0.049	0.823	1.215
	Network media	0.133	0.067	0.106	1.997	0.047	0.002	0.264	0.784	1.275

a. Dependent variable: product

Table 5. Model 2 Summary b

Model		S	td. Error of tl	ne	Change Statistics				Durbin-	
	R	\mathbb{R}^2	Adjusted R ²	Estimate	R ² Change	F Change	df1	df2	Sig. F Change	Watson
2	0.399 ^a	0.159	0.146	0.95692	0.159	11.720	6	371	0.000	2.031

a. Predictors: (Constant), network media, self-recreation, confused by overchoice, price and quality, personal style, fashion and perfection.

Table 6. Model 2 Coefficients ^a

	Model	Unstandardized Coefficients		Standardized Coefficients			95.0% Co Interva	onfidence al for β	Collinearity Statistics	
		β	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Tolerance	VIF
2	(Constant)	2.466	0.340		7.259	0.000	1.798	3.134		
	Fashion and perfection	0.094	0.068	0.078	1.377	0.169	-0.040	0.228	0.712	1.405
	Self-recreation	0.194	0.065	0.158	3.002	0.003	0.067	0.321	0.818	1.223
	Personal style	0.308	0.074	0.234	4.185	0.000	0.163	0.453	0.725	1.379

b. Dependent variable: product

b. Dependent variable: price

Model	Unstandardized Coefficients		Standardized Coefficients			95.0% Co Interva		Collinearity	Statistics
	β	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Tolerance	VIF
Price and quality	0.165	0.068	0.139	2.417	0.016	0.031	0.299	0.689	1.451
Confused by overchoice	-0.098	0.072	-0.071	-1.353	0.177	-0.239	0.044	0.823	1.215
Network media	0.034	0.076	0.024	0.452	0.652	-0.115	0.184	0.784	1.275

a. Dependent variable: price

4. DISCUSSION AND IMPLCATIONS

Based on CSI, this study developed a scale to investigate online jewelry consumer decision-making style, and proposed six dimensions of fashion and perfection consciousness, self-recreation consciousness, personal style consciousness, price and quality consciousness, confused by overchoice and network media consciousness, which retained two dimensions of self-recreation consciousness and confused by overchoice in CSI, combined to form two dimensions of fashion and perfection consciousness and price and quality consciousness, and added two dimensions of personal style consciousness and network media consciousness. And this study believes that online jewelry consumers have obvious personal style consciousness and network media consciousness. They pay attention to jewelry products that can reflect personal tastes and occupational demands, and they are easily affected by website function design, communication channels and mass media.

This paper also discussed the influence of online jewelry consumer decision-making style on attitudes of product quality and price toward marketing practice. Using multiple regression analysis to test hypotheses, the results showed that H2a, H2b, H3a, H3b, H4b, H5a and H6a were supported, while H1a, H1b, H4a, H5b and H6b were not. These findings indicate that self-recreation conscious, personal style conscious, confused by overchoice and network media conscious consumers are product quality orientation, while self-recreation conscious, personal style conscious and price quality conscious consumers are price orientation. Among them, self-recreation conscious and personal style conscious consumers have both product quality and price orientations. Fashion and perfection conscious consumers have no significant influence on product quality and price. As long as jewelry products can satisfy the motivations of seeking novelty, beauty and conspicuous/status symbol, they are willing to choose. Thus, H1a and H1b are not supported. This is consistent with the research conclusion of Sajad (2015) on segmenting consumer decision-making styles toward marketing practice (offline research, no specific product). Self-recreation conscious consumers are easily attracted by favorite jewelry products and attractive prices online, who have both product quality and price orientations, so H2a and H2b are supported. However, self-recreation belongs to product quality orientation and has no significant impact on price in Sajad's research. Personal style conscious consumers have strong orientations toward price and product quality. When jewelry products can better show their unique styles and tastes, and price reflects product quality, they have very positive attitudes toward product quality and price, so the results support H3a and H3b. Price and quality conscious consumers are very sensitive to jewelry price and mainly rely on price to judge the quality of jewelry, who belong to price orientation. Therefore, H4b is supported, while H4a is not. Price consciousness had relatively significant and very significant positive effects on product and price respectively in Sajad's study, but this study did not focus on a specific product. The characteristic of confused by overchoice style is a consumer's confusion caused by too much product information or too many product choices, rather than price. Consumers have a relatively significant negative impact on the attitude of product quality, thus, H5a is supported but H5b is not. Network media consciousness has a significant positive impact on the attitude of product quality, indicating that consumers attach great importance to product information provided by network media and do not care much about price. Thus, H6a is supported while H6b is not.

These findings have important implications for online jewelry marketing practice. Firstly, market

segmentation and product positioning are carried out according to the decision-making style of online jewelry consumer. Then, using the online and offline jewelry e-commerce platform formed by "Jewelry+ Internet+ Traditional store operation mode", enterprises can adopt differentiation marketing strategy based on consumer's decision-making style. For example, for self-recreation conscious consumers, operators adopt some interesting, experiential and competitive promotion methods for medium and low price products, such as group buying, scanning two-dimensional code to get online coupons for members, limited time to snap up special offers and other activities to attract them to purchase; for consumers confused by overchoice, operators can provide jewelry product knowledge recommendation services to help them make choices about goods, especially high-tech goods. Moreover, the authority and credibility of knowledge recommendation services need to be improved. Although this study conducted exploratory and confirmatory factor analysis on the online jewelry consumer's decision-making style scale, it still needs to be improved. Future research can compare online and offline jewelry consumer's decision-making styles, revealing antecedent variables and outcome variables that influence jewelry consumer's decision-making styles under the digital background, and provide some empirical support for the research of consumer behavior and marketing strategy under the model of jewelry O2O.

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