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# Consumer Decision Making Styles: A Multi-Country Investigation

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## **Abstract:**

Argues that profiling consumer decision-making styles has importance to marketers, advertisers and consumer affairs specialists, but developing an approach to quantify such profiles has been problematic. Reports the application of an instrument known as the consumer style inventory (CSI) to measure these profiles for samples of consumers from Greece, India, New Zealand and the USA. Indicates, from the results, that the instrument seems more applicable to higher income countries than to developing ones. Discusses implications regarding use of the instrument and cross-cultural issues.

**Keywords:** Consumer behaviour, Decision making, Factor analysis, Shopping

## **Introduction**

As commercial global integration unfolds in the world's marketplaces, decision making is becoming increasingly complex for

consumers. The unprecedented abundance of choice and retail outlets creates a massive array of choice for consumers. Indeed, the retail environment is becoming saturated with competitors vying for the consumers' expenditures. Providing even more stimuli is the seemingly relentless barrage of advertising, direct mailing and information on goods and services urging the consumer to buy. With the emergence of electronic forms of product display and information, the complexity of decision making intensifies further.

Despite these significant changes in the commercial environment, very little is known about the decision-making processes of consumers in various countries. An examination by Israelsen (1990) of over 60 years of five major journals used by resource management scholars located only five research articles related to decision making in a family context; and these articles were applicable only to the USA. Ostensibly, the paucity of research in this area hinders our understanding of consumer decision-making processes. Additional research seems warranted if marketers are to understand the many dimensions of consumer decision-making behaviour in a global context.

The purpose of this research is to investigate the decision-making profiles of consumers in four diverse countries and to examine the applicability of an instrument designed to measure consumer decision-making styles. There have been many attempts to profile these decision-making styles (Bettman, 1979; Jacoby and Chestnut, 1978; Maynes, 1976; Sproles, 1985; Thorelli *et al.*, 1975; Westbrook and Black, 1985). Consumer affairs specialists have been particularly keen about using such profiles to understand a consumer's shopping behaviour so as to use this as a counselling device. Advertisers and marketers can use such profiles to segment consumers into viable and profitable clusters. Armed with such knowledge, marketers and advertisers can have a better understanding of how to position or advertise their products. This concern is particularly germane to the controversy regarding standardization of marketing programmes. If decision-making styles of consumers vary among countries, advertising and other elements of the marketing mix must be adjusted to accommodate these differences. For example, if there is a large segment of impulsive buyers in a specific country, advertising appeals may be formulated with this in mind.

Although most of the empirical research on decision-making styles has focused on US consumers, some empirical studies have looked at other countries. However, such research has been confined to comparisons between the USA and one other country and has not looked at a multitude of countries simultaneously. Furthermore, the limited extant studies present certain anomalies with respect to the psychometric dimensions of the existing data collection instruments. Hence, it is somewhat equivocal the extent to which such instruments can be transferred easily to other countries. Our aim is to examine an accepted instrument for profiling consumer decision making using a database of four countries, each representing different levels of economic and social development.

## **Consumer decision-making styles**

Consumer decision-making style can be defined "as a mental orientation characterizing a consumer's approach to making choices" (Sproles and Kendall, 1986, p. 267). Sproles and Kendall (1986) view this construct as "basic consumer personality", analogous to the concept of personality in psychology (p. 268). Research on this construct can be categorized into three main approaches: the consumer typology approach (Darden and Ashton, 1974; Moschis 1976); the psychographics /lifestyle approach (Lastovicka, 1982; Wells, 1975); and the consumer characteristics approach (Sproles, 1985; Sproles and Kendall, 1986; Sproles and Sproles, 1990). The unifying theme among these three approaches is the tenet that all consumers engage in shopping with certain fundamental decision-making modes or styles including rational shopping, consciousness regarding brand, price and quality among others. Parenthetically, the focus on this topic seems to be an American preoccupation since no studies could be located from researchers in other countries.

Among these three approaches, however, the consumer characteristics approach seems to be the most powerful and explanatory since it focuses on the mental orientation of consumers in making decisions. As such, this approach deals with cognitive and affective orientations of consumers in their process of decision making. It assumes that decision-making styles can be determined by identifying general orientations towards shopping and buying. It is useful to marketers since it provides a quantitative instrument for classifying heterogeneous decision-making styles among consumers

into discrete categories of orientation. Such knowledge is also useful in terms of identifying segments or clusters of consumers sharing similar orientations to shopping.

The origin of this approach began with Sproles (1985) who developed an instrument of 50 items to measure general orientations towards shopping and buying. Nine hypothetical decision-making styles were derived from this 50-item inventory, and a conceptual framework was proposed for analysing consumer decision-making styles. Principal components factor analysis using varimax rotation confirmed only six of the nine hypothetical traits. The unconfirmed three traits were considered similar to the remaining six.

Sproles and Kendall (1986) developed a more parsimonious version of the early original instrument using 40 items, calling it the consumer style inventory (CSI). Many of the original 50 items are not directly comparable to the CSI, however. To develop the CSI, factor analysis with varimax rotation identified eight mental characteristics of consumer decision making:

- 1) perfectionism or high-quality consciousness;
- 2) brand consciousness;
- 3) novelty-fashion consciousness;
- 4) recreational, hedonistic shopping consciousness;
- 5) price and "value for money" shopping consciousness;
- 6) impulsiveness;
- 7) confusion over choice of brands, stores and consumer information;
- 8) and habitual, brand loyal orientation towards consumption.

Because the reliability and validity of the CSI were established using a sample of US high school students, Sproles and Kendall (1986) recommended validating the instrument across other populations. Durvasula *et al.* (1993) examined the cross-cultural generalizability of the instrument using a sample of New Zealand university students and found that the instrument was applicable even though some items loaded differently compared with the Sproles and Kendall (1986) original study. Hafstrom *et al.* (1992) examined Korean university

students and found that "there is reason for cautious optimism that the CSI has elements of construct validity and has potential use across international populations" (p. 120). Both of these studies urged additional research on other populations to examine the transferability of this instrument and the degree to which the CSI can be extended to other cultures and countries.

The goal of this paper is to verify the applicability of the CSI to other countries. This goal responds to the criticism that models and empirical findings developed with US data may have serious validity problems in other countries; further research must be pursued to demonstrate their applicability (Albaum and Peterson, 1984; Hui and Triandis, 1985; Lee and Green, 1991). One of the major challenges in cross-cultural research is the attainment of measurement equivalency (Hui and Triandis, 1985). Stated differently, it is necessary that constructs and measurements are conceptually and operationally equivalent across the cultures under examination. This study follows the recommended methodology for testing the cross-national applicability of measures (Berry, 1980; Douglas *et al.*, 1994; Green and White, 1976; Hui and Triandis, 1985; Irvine and Carroll, 1980). In particular, the study examines whether the same constructs or factors of the CSI, as identified by Sproles and Kendall (1986), also emerge across diverse group of countries and whether the constructs have satisfactory reliabilities, as measured by Cronbach alpha (Nunnally, 1978). In this study student samples are used because it was possible to match the samples cross-nationally (e.g. with respect to age, sex, and educational background). Employing such matched samples is necessary for theory testing purposes. Student samples were also considered appropriate because they represented relevant target markets for many types of product where students' choices of brands were likely to be affected by their decision-making styles.

## **Method**

Data to examine the CSI inventory were obtained from university students in four countries. The countries chosen vary by the per capita income and marketing expenditures such as advertising. For example, advertising expenditures in the USA are among the highest in the world (2.40 per cent of gross national product (GNP) and \$499 per capita), whereas in India (0.30 per cent GNP; \$0.90 per capita) and Greece (0.70 per cent GNP; \$11.80 per capita) advertising expenditures are among the lowest. New Zealand (1.60 per cent GNP;

\$191 per capita) represents a country with a medium range of advertising expenditures (*Survey of World Advertising Expenditures*, 1989). The range of expenditures on marketing activities and the cultural diversity of the countries allows for a rigorous test of the cross-national applicability of the research instrument and construct.

The samples consisted of undergraduate college students, all majoring in business administration. A total of 486 students, evenly divided by gender, completed the research instrument in a classroom setting. The breakdown is as follows: (95 from Greece, 73 from India, 210 from New Zealand, and 108 from the USA. Although these samples are not representative of all cross sections of the populations, they are relatively homogeneous in a matched- samples sense (i.e. in terms of education, area of study and age) and are considered appropriate for cross-national theory testing (Douglas and Craig, 1983; Irvine and Carroll, 1980). For reasons of sample homogeneity, the authors purposely chose student samples. Using a relatively more homogeneous group such as undergraduates minimizes random error that might occur by using a heterogeneous sample such as the general public (Calder *et al.*, 1981).

In each country, the CSI instrument was administered during class time. Only the Greek sample received a translated version of the questionnaire, since the samples in the other countries were fluent in English. The Indian respondents expressed no difficulty in responding to the English version of the questionnaire. The Greek version of the questionnaire was drafted with the assistance of a bilingual expert fluent in both English and Greek. The questionnaire was first translated into Greek and then back-translated into English to enhance translation equivalence (Douglas and Craig, 1983; Hui and Triandis, 1985). Minor changes were made in the wording to clarify the semantics in the Greek version.

The instrument contained 40 Likert-scaled items scored from 1 (strongly disagree) to 5 (strongly agree), and the analysis employed statistical procedures equivalent to those used by Sproles and Kendall (1986). Unlike the home economics high school students used by Sproles and Kendall (1986) (81 per cent of whom were female), the sample of undergraduate students used in this study permits a more rigorous test of the applicability of the instrument. Similarity in findings among the samples would support the robustness of the inventory.

To examine the applicability of the instrument, the analysis investigated the psychometric properties of the CSI. First, the dimensionality of the consumer styles inventory was examined by examining the factor solution (Gerbing and Anderson, 1988). In essence, the amount of variance explained by the extracted factors (i.e. their eigenvalues) was recorded. Additionally, item-factor correlations (i.e. factor loadings) and other indices of model adequacy were examined. Principal components factor analysis with a varimax rotation was used to obtain the factor solution which is consistent with the analytic procedure used by Sproles and Kendall (1986). There is no a priori reason to expect that the various factors representing the different items of the CSI would be uncorrelated. Therefore, first a factor solution with oblique rotation was obtained by allowing the factors to be uncorrelated. The correlations among the resulting samples were fairly small with most factor correlations across the samples being less than 0.10. As a result, we proceeded with a varimax rotation of the factor structure. The main intention of the factor analysis of the 40-item inventory was to determine if the factors identified by Sproles and Kendall (1986) were common among the four countries. For the second step, Cronbach alpha coefficients were computed to quantify the scale reliabilities of the factors identified and to make comparisons among the countries. In cross-cultural research, such an approach is commonly the first step in determining the generalizability of a model or scale to another culture (Irvine and Carroll, 1980).

## **Results**

The 40-item CSI inventory was factor analysed using data from the four countries. For the purposes of comparing the factor solution with Sproles and Kendall's (1986) findings, an eight-factor solution was obtained. This solution, however, was difficult to interpret for the Greek and Indian samples. After inspecting the factor solution and the item loadings, six of the items from the original CSI inventory, including all three items representing Sproles and Kendall's (1986) "price conscious, value for money consumer" factor were deleted. The remaining 34 items of the CSI inventory were again factor analysed and a seven-factor solution was obtained. Hence, the original factor structure presented by Sproles and Kendall (1986) was found not to apply to three of the countries. This result seems to indicate that some of the factors are not applicable in describing decision-making styles in other countries.



Table I features varimax rotated factor loadings of the 34-item inventory for the four samples. As shown in Table I, the results are to some extent similar to those reported by Sproles and Kendall (1986) for the US sample. For example, the seven-factor model appears to be adequate since they explained between 52.2 per cent and 57.7 per cent of the variance across the four samples. Further, all the seven factors have eigenvalues greater than one, which is a rule often used in judging the adequacy of the factor solution.

### [Table I]

The sign of the factor loadings is also mostly consistent across the samples. In the Indian sample, the sign of loadings for the "recreational, hedonistic consumer" factor is consistent but in the opposite direction of those in the other three samples. However, as an exception, the sign of items 28 and 29 of the "impulsive, careless consumer" factor is different from the other samples.

Next, of the 34-item inventory, 88.2 per cent of the items in the New Zealand sample, 74 per cent of the items in the Greek sample, 91 per cent of the items in the US sample, and 65 per cent of the items in the Indian sample loaded on the Sproles and Kendall (1986) specified factors. Table I also shows for each sample the percentage of items loading correctly on the intended factors. For example, for the "brand conscious" factor (factor 2), of the six items that represent this factor according to Sproles and Kendall (1986), five of them (i.e. 83 per cent of the items) in the Indian sample indeed loaded on this factor. Making a similar interpretation, it is apparent that the "brand conscious" factor, "novelty-fashion conscious" factor, and the "habitual, brand-loyal" factor are the most stable factors across the four samples, as most (i.e. 67 per cent or more) of the items representing these factors loaded on the correct factors. With the exception of the Indian sample, the percentage of items assigned to the right factors is above 50 per cent for the New Zealand, Greek, and the US samples.

### [Table II]

Table II shows the reliability coefficients across the four samples for various factors, as measured by coefficient alpha. Of the seven factors, 71 per cent of the factors in the New Zealand sample, 71 per cent in the Greek sample, 71 per cent in the Indian sample, and 100 per cent of the factors in the US sample had reasonable alpha values, as they exceeded 0.60. Therefore, the overall results across the four samples provide some support to the Sproles and Kendall (1986) inventory.

In the light of the results reported above, there are some problems with the inventory. First, we found it difficult to interpret the eight-factor solution when using all 40 items of the CSI inventory. Six of the items of the original inventory were found to be problematic, as they distorted the factor solution. When deleting these items and working with the 34-item inventory as listed in Table I, some of the items loaded on factors other than those specified by Sproles and Kendall (1986). For example, item 5 of the "perfectionist, high quality conscious" factor (i.e. factor 1) had a higher loading on factor 6 across the four samples, suggesting that this item better belongs to the "impulsive, careless consumer" factor. Similar discrepancies are listed in Table I, though they are not consistent across the samples. Moreover, the Indian and, to a lesser degree, the Greek samples provided results not entirely consistent with those reported by Sproles and Kendall (1986). A higher percentage of items in these two samples (35 per cent in India and 26 per cent in Greece) loaded on factors other than those anticipated.

It must also be noted that in the US sample, the "novelty-fashion conscious consumer" factor (factor 3) and the "recreational, hedonistic consumer" factor (factor 4) were indistinguishable, in the sense that the items representing those two factors had high loadings on only one factor. It is likely that these factors are tapping the same dimension for American consumers which relates to shopping for material gratification. The reliability estimates for two of the factors ("recreational shopping conscious" and "impulsive") in India and "habitual, brand loyal" factor in Greece had reliability coefficients of less than 0.50.

## **Discussion**

The CSI inventory receives some support from four different samples, two of which represent economically developed countries and

the other two represent economically developing countries. However, the inventory appears to be more applicable to the more developed countries (i.e. New Zealand and the USA) than to the developing countries (i.e. India and Greece) as evidenced by the factor solution in Table I and the reliability estimates of the factors in Table II. It does appear that the three factors of "brand conscious", "novelty-fashion conscious" and "habitual, brand loyalty" are common to the four countries since these were the most stable ones in the analysis. Perhaps the differences in the retail environment in India and Greece explain why the inventory cannot be applied to these two countries without modification of the instrument.

Numerous differences in retail infrastructure and culture exist among these countries. For example, the retail scene in India is much different from that in the USA and New Zealand. In India, most retail stores are family owned and are much smaller in size. With the exception of a few (small) super bazaars, consumers are not allowed to walk freely inside the stores, examine and compare labels of different brands before making the selection. Instead, consumers approach shops with a predetermined list of items to purchase, which are then pulled out of the bins by the salesperson. There are some regional shopping chains that carry tailored clothes or uncut fabric in different designs and fashions. However, Indian consumers, on average, do not have as much disposable income as they do in the Western countries. A relatively small percentage of people in India carry credit cards, and most purchases are made with cash, even though purchases of some durables can be made by paying for them in monthly instalments. As a result, shopping for clothes is generally done during the Indian festival and wedding seasons, but not throughout the year. Moreover, in clothing stores the shopper specifies the range of price he/she is interested in spending and the salesperson brings the selection of clothing to the customer. Browsing for merchandise cannot be done so easily as a result. These are, perhaps, some of the reasons why consumer decision-making styles may not have developed in the same fashion as those in the USA and New Zealand.

In Greece, there are also differences in the retail environment. Although it is a member of the EC, economically it stills belongs to the less developed countries. It reflects a society in transition where the traditional way of life coexists with modernization. The overall

economic and social situation in Greece is reflected in the retail environment. The majority of stores are family owned and small in size. Disposable income is much lower than in the USA or New Zealand; hence, shopping for pleasure is less popular. Most purchases are made in cash although credit cards are becoming more popular. These are only some of the reasons that may account for the differences in shopping behaviour and expectations which affect consumer decision-making styles.

Even though the retail environment in New Zealand is in contrast to the USA, application of the CSI in New Zealand appears promising. In New Zealand, stores close at 5.30 p.m. except for one night each week when they are open until 9.00 p.m. Stores are also closed on Sundays, and many are closed on Saturday afternoons. With a population of only 3.3 million, competition among retailers is not as intense nor are there as many competitors as one finds in the USA. Hence, consumers have less choice. Discretionary and disposable incomes are lower compared with the USA. Brand consciousness may even be at a different state of development compared with the USA. Despite these differences, the original decision-making styles inventory with 40 items was more applicable to New Zealand but less so to the other countries.

However, it is not known whether the CSI inventory, validated with student samples, can be generalized to other consumers. For example, students may be different from non-students with respect to demographics such as income or social class and other socio-psychological variables (e.g. alienation, dogmatism, conservatism, status consciousness, cosmopolitanism, social responsibility, etc.). Such differences might, in turn, affect decision-making styles and purchase preferences. Hence, it is also necessary that the CSI be tested on samples other than students if the instrument is to be used on the general population. Student samples were used because of our attempt to demonstrate whether the CSI inventory can be applied cross-nationally. As such, it represented a theory test to see whether the psychometric properties of the scale are similar across the cultures. In such studies, it is necessary to use comparable or matched samples. Student samples, as suggested in other studies (cf. Douglas and Craig, 1983, Andrews *et al.*, 1991) are appropriate because they can be matched with respect to factors such as age, sex, education, etc.

This study began with the belief that decision-making styles (much like personality traits) are likely to be largely independent of the culture and descriptive of a personal orientation (Sproles and Kendall, 1986). This exploratory study examined the usefulness of the consumer style inventory (CSI), developed and tested in the USA, to cultures distant from the USA. Support was found for a modified version of the inventory; however, the CSI requires additional psychometric work before it can be applied to other countries, particularly those that are less developed. Structural differences among the economies and the state of economic development seem to affect the generalizability of using the CSI as a method to gauge consumer decision-making styles. All of the countries in the sample share a commonality of free markets and consumers have considerable choice in their product selections. It is likely that this instrument would have little applicability in countries where consumers' choice making is constrained either because of the level of economic development or by government intervention (e.g. Vietnam, China, Africa). When domestic competition is non-existent or insignificant, this instrument could not be used.

In sum, searching for a universal instrument that can describe consumers' decision-making styles among a wide domain of cultures is problematic. Additional effort is clearly needed to establish an instrument with psychometric properties that permit it to be applied in multiple countries. A caveat, therefore, can be expressed: international marketers should not assume that instruments validated in the USA on limited samples are immediately applicable to other countries (Parameswaran and Yaprak, 1987). Perhaps a more parsimonious version of the inventory with fewer scale dimensions that exhibits greater internal consistency could be developed and validated using confirmatory factor analysis. The abbreviated version of the original instrument reported in this article is a step in that direction. It is also necessary that the CSI be tested on samples other than students if the instrument is to be used on the general population. Researchers are cautioned not to use this inventory without first establishing the applicability of the CSI in the specific culture under examination.

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**Table I.** Consumer style characteristics: seven-factor model

Factors and items	Loadings			
	New Zealand sample	Greek sample	US sample	Indian sample
Factor 1 – Perfectionist, high quality conscious consumer				
1. Getting very good quality is very important to me	0.76	0.48	0.77	0.23 (5, -0.51)
2. When it comes to purchasing products, I try to get the very best or perfect choice	0.73	0.68	0.46	0.76
3. In general, I usually try to buy the best overall quality	0.71	0.27 (1, 0.69)	0.67	0.22 (6, -0.37)
4. I make special effort to choose the very best quality products	0.82	0.63	0.81	0.64
5. I really do not give my purchases much thought or care	-0.13 (5, 0.70)	-0.14 (5, 0.71)	-0.26 (5, 0.56)	-0.30 (5, 0.37)
6. My standards and expectations for products I buy are very high	0.67	0.50	0.76	0.46
8. A product does not have to be perfect, or the best, to satisfy me	-0.56	-0.18 (3, -0.47)	-0.11 (7, -0.37)	-0.25 (5, 0.34)
Percentage of items loading on the factor	86	57	71	43
Factor 2 – Brand conscious, “price equals quality” consumer				
9. The well-known national brands are best for me	0.42	0.60	0.52	0.29 (7, 0.56)
10. The more expensive brands are usually my choice	0.26 (3, 0.48)	0.39 (3, 0.54)	0.55	0.53
11. The higher the price of the product, the better its quality	0.57	0.66	0.43	0.58
12. Nice department and speciality stores offer me the best products	0.23 (7, 0.47)	0.22 (7, 0.62)	0.69	0.52
13. I prefer buying the best-selling brands	0.67	0.71	0.10 <sup>a</sup>	0.54
14. The most advertised brands are usually very good choices	0.70	0.56	0.44	0.75
Percentage of items loading on the factor	67	67	83	83
Factor 3 – Novelty fashion conscious consumer				
15. I usually have one or more outfits of the very newest style	0.76	0.52	0.57	0.75
16. I keep my wardrobe up to date with the changing fashions	0.83	0.70	0.59	0.73
17. Fashionable, attractive styling is very important to me	0.68	0.71	0.59	0.68
19. It is fun to buy something new and exciting	0.15 (4, 0.37)	0.39 (7, -0.59)	0.52	0.57
Percentage of items loading on the factor	75	75	100	100
Factor 4 – Recreational, hedonistic consumer				
20. Shopping is not a pleasant activity for me	-0.77	-0.66	-0.79	0.55
21. Going shopping is one of the enjoyable activities of my life	0.81	0.73	0.84	-0.51
22. Shopping in many stores wastes my time	-0.54	-0.22	-0.51	0.25 (7, 0.49)
23. I enjoy shopping just for the fun of it	0.84	0.36 (5, 0.46)	0.82	-0.24 (5, 0.38)
24. I make shopping trips fast	-0.71	-0.68	-0.52	0.72
Percentage of items loading on the factor	100	80	100	60

(continued)

**Table I. (Continued)**

Factors and items	Loadings			
	New Zealand sample	Greek sample	US sample	Indian sample
Factor 5 – Impulsive, careless consumer				
28. I should plan my shopping more carefully than I do	0.71	0.52	0.35	-0.28 (6, 0.49)
29. I am impulsive when purchasing	0.70	0.72	0.69	-0.06 (6, 0.48)
30. Often I make careless purchases I later wish I had not	0.56	0.67	0.50	0.58
31. I take the time to shop carefully for the best buys	-0.57	-0.27 (4, 0.70)	-0.69	-0.27 (1, 0.48)
32. I carefully watch how much I spend	-0.66	-0.66	-0.77	-0.62
Percentage of items loading on the factor	100	80	100	60
Factor 6 – Confused by overchoice consumer				
33. There are so many brands to choose from that often I feel confused	0.72	0.63	0.64	0.34
34. Sometimes it is hard to choose which stores to shop	0.56	0.38	0.70	0.61
35. The more I learn about products, the harder it seems to choose the best	0.61	0.62	0.59	0.16 (4, 0.57)
36. All the information I get on different products confuses me	0.80	0.77	0.68	0.19 (4, 0.48)
Percentage of items loading on the factor	100	100	100	50
Factor 7 – Habitual, brand-loyal consumer				
37. I have favourite brands I buy over and over	0.61	0.45	0.58	0.68
38. Once I find a product or brand I like, I stick with it	0.75	-0.08 (3, 0.41)	0.81	0.51
39. I go to the same store each time I shop	0.59	0.43	0.50	0.49
Percentage of items loading on the factor	100	67	100	100

**Notes:** Values in parentheses represent suggested factors and corresponding loadings. The seven factors together explained a total variance of 54.6 per cent in the New Zealand sample, 53.7 per cent in the Greek sample, 57.5 per

cent in the US sample and 52.2 per cent in the Indian sample. Across the samples, the eigenvalues of all the factors is greater than 1. In the US sample, items representing factor 3 and factor 4 loaded on the same factor.

<sup>a</sup> This item had a loading on a non-identifiable factor of 0.74.

**Table II.** Reliability for eight consumer style characteristics

Factors	Cronbach alpha for subscales			
	New Zealand sample	Greek sample	US sample	Indian sample
1. Perfectionist	0.80	0.65	0.72	0.61
2. Brand conscious	0.59	0.68	0.63	0.71
3. Novelty-fashion conscious	0.75	0.63	0.75	0.72
4. Recreational shopping conscious	0.82	0.61	0.85	0.45
5. Impulsive	0.71	0.64	0.68	0.41
6. Confused by overchoice	0.66	0.55	0.69	0.64
7. Habitual, brand-loyal	0.54	0.34	0.62	0.51