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# Consumer decision making styles of young adult consumers in India

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## Abstract

The present study aims to identify decision making styles of young Indian consumers in the age range 18 to 21 years and to see if these styles are similar to those found in previous research studies. Consumer styles inventory (CSI) developed by Sproles and Kendall's (1986) was administered to 206 undergraduate college students in Pune, India. Data was factor analysed by Principal Component Analysis (PCA) using Varimax rotation. The reliability of the factors was tested by computing Cronbach alpha coefficients. The original U.S eight factor model could not be confirmed completely, but support was found for six decision making styles namely recreational, brand conscious, novelty- fashion conscious ,perfectionist-high quality conscious, Habitual brand-loyal consumer orientation and confused by over choice. Shopping avoidance-Time saver a new factor specific to this Indian sample was found. The implications of the study are discussed and explanations for similarities and differences in the findings are provided.

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## 1. Introduction

A marketer needs to be aware of the factors influencing the purchase decision of the consumers in order to implement effective market segment strategies. Young-adult consumers in the age range 18-21 years today form a major part of the market segmentation and it is necessary to study the psychology of these consumers, what affects their shopping behaviour and understand their decision making styles. Young-adult consumers in India are an

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important centre point for consumer research for several reasons. Firstly according to the 2001 census, 41% of the Indian population account for less than 35 years of age. The young consumers entering adult hood have their own unique consumption patterns which are affected by their personality, attitudes, values and behavior. They are in the process of identity formation and hence buy to define themselves (Holbrook and Schindler 1989). In India one also sees a sea change in the market structure with globalization since the last decade .A young Indian consumer today has more choices than ever before. The Generation Y and Z are more technologically aware and driven. They are in general more conscious and have the power to influence the market through their decisions when confronted with choices in the market. They are radical agents of change who influence the society and culture (Leslie, Sparling and Owen, 2001; Waite, 2003). ). Today's youngsters are often seen affecting family purchasing decisions. They love to consume, are ready to experiment and are aware of their experience (Sproles and Kendall, 1986). They form a powerful spending group and are a specialized market segment. (Grant and Waite, 2003).

However the problem of “plenty” with regards to availability of goods and services makes decision-making more complex than ever for consumers in India. Hence it is necessary to study and identify the behavioural patterns and decision making styles for Indian consumers. Fan, et al. (1998), have suggested that comparing decision-making styles of consumers from different countries will contribute to the understanding of the effect of market environment as well as cultural factors on consumer decision-making styles. The purpose of this research is to investigate the decision-making profile of young college going consumers in India and to examine the applicability of Consumer Style Inventory (CSI) designed by Sproles and Kendall (1986) to measure Indian consumer decision-making styles. There have been many studies conducted to profile these decision-making styles (Sproles, 1985; Hafstrom et al, 1992; Westbrook and Black, 1985). Consumer behavior specialists, advertisers and marketers will be keen to use such profiles to understand a consumer's shopping behavior. It will help position and advertise their products according to consumer segments.

## **2.Consumer Decision Making Styles**

Consumer decision-making styles influence the attitude and behavior towards shopping. Consumer decision making styles are “basic buying-decision-making attitudes that consumers adhere to, even when they are applied to different goods, service or purchasing decisions” (Walsh et al. 2001). It can also be defined as “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”, similar to the concept of personality in psychology.

The literature suggests three ways to understand consumer decision-making styles, namely, psychographic approach, the consumer typology approach and the consumer characteristics approach (Sproles and Kendall 1986). The consumer characteristics approach focuses on the mental orientation of consumers in making decisions and hence is the most powerful approach to consumer studies. This approach identifies the general orientation that consumers have towards shopping and buying which helps in determining the decision making styles. To understand consumer characteristics it was Sproles (1985) who developed an instrument of 50 items to measure general orientations towards shopping and buying. He gave nine decision making styles out of which six decision making styles were confirmed using principal component analysis with varimax rotation. Sproles and Kendall (1986) developed the Consumer Style Inventory (CSI) a more parsimonious version of the original scale using 40 items to measure consumer decision-making styles. They proposed that consumers approach the marketplace with specific styles of decision-making. According to Sproles & Kendall(1986) identifying such characteristics help in profiling an individual consumer style which can be used to further influence them. Through empirical research, they identified eight categories of decision-making styles: Perfectionistic; Price-Value Consciousness; Brand Consciousness; Novelty-Fashion Consciousness; Confused by Over choice; Recreational Shopping Consciousness; Impulsiveness; Habitual, Brand –Loyalty. Since the study was based on sample of US high school students, Sproles and Kendall (1986) recommended validating the instrument across other populations before using it for consumer profiling. There have been numerous studies that have used the CSI which have resulted in different findings than the original study indicating cultural differences (Canabal, 2002; Fan and Xiao, 1998). Fan and Xiao (1998) used Sproles and Kendall (1986) Consumer Styles Inventory to see if the consumer decision-making styles were generalizable to Chinese consumers. Their findings suggested that the decision-making styles of Impulsive/Careless and Habitual/Brand Loyal were not characteristic of the Chinese sample. Similarly a study on German consumers in the age range 18 and above confirmed six factors of the original US study. However a new factor of Variety seeking

emerged and replaced brand royalty and price-value consciousness factors found in other studies (Walsh, Mitchell, and Hennig-Thurau, 2001). In Korean sample Hafstrom et al. (1992) found a new consumer decision making style, Time-Energy Conserving which included a part of brand conscious and habitual brand-loyal characteristics of Sproles and Kendall's (1986) original study. 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. In a Malaysian study, Kamaruddin and Mokhlis (2003) found that socio demographic factors influence the consumer decision making. Males were more brand conscious than females, where as females were more recreational shoppers. Adolescents residing in urban areas were more brand conscious where as those staying in rural area were more novelty seeking.

There have been a few studies done using Indian samples. Cannabal (2002) study suggested that Indian consumers were indifferent to brands and hence impulsive while making purchasing decisions rather than careless. In fact, this study also added a new factor named dissatisfied/careless. A multi country study conducted (Lysonski et al., 1996) taking sample from India, Germany, New Zealand and USA suggested that decision-making styles from the Consumer Styles Inventory might be influenced by different retail business environments like type of retail stores, usage of credit cards in a country and cultural differences. The study also showed that the CSI was more applicable to developed countries like New Zealand and the United States and was not as applicable to India and Greece. This indicates that differences in decision-making style may be culture specific. Hafstrom et al. (1992) suggested to examine the decision-making styles of other young consumers from nations with diverse macro economic conditions. This study contributes to the consumer behavior literature in India by investigating decision making styles of young Indian consumers namely Under graduate college students who form an important and lucrative market segment for many products and services in India. Marketers have started seeing them as potential loyal consumers and lucrative target both in the present and in the future (Feldman, 1999). However this segment is also complex to understand as majority of these consumers are dependent on their parents for financial support or educational loan and hence must be carefully examined. It is a need to understand their consumer decision making styles and buying behavior as college students' today have easy access to credit cards, internet, multiple choices and lack financial knowledge (Kidwell and Turrisi, 2000; Norvilitis and Maria, 2002). This study attempts to throw a light on the consumer decision making profile of undergraduate college students.

The objectives of the present study are:

1. To see the applicability of the original Consumer Style inventory developed by Sproles and Kendall (1986) in India.
2. To identify specific consumer decision making styles for Indian college students.
3. To compare the decision-making styles identified in this study with the results of similar studies in other countries.

### 3. Methodology

#### 3.1 Sample

The sample consisted of a total of 254 undergraduate college students (72 males and 182 females) from Pune urban area, India who participated voluntarily in the study. The mean age of males was ( $M=19.89$ ,  $SD=1.176$ ) and those of females was ( $M=19.92$ ,  $SD=1.192$ ). The participants completed the Consumer Style Inventory (CSI) measuring the consumer decision making styles. All the participants were well versed in English and hence no translation of the questionnaire was required. Informed consent was taken from the respondents and they were assured about anonymity and confidentiality of their data. They were given a copy of the questionnaire to complete during the class hours. A total of 273 students participated in the study. The filled questionnaires were scrutinized before analyzing and 19 questionnaires were rejected as they were incomplete.

#### 3.2. Measure Used

Consumer Style Inventory (CSI), a 40-item Likert scaled questionnaire developed by Sproles and Kendall's (1986) (CSI) was used for the study. The items are measured by five point scale ranging from 5 (strongly agree) to

1 (strongly disagree). The scale shows good reliability and validity ( Sproles and Kendall ,1986) and the reliability coefficients range from 0.48 to 0.76. The items were randomly ordered to counterbalance possible order effects. It is a self administered questionnaire and generally takes not more than 15 to 20 minutes to complete.

**4. Analysis**

In order to investigate the applicability of Consumer Style Inventory (CSI) to the Indian sample, Principal component analysis (PCA) with varimax rotation was computed using SPSS 18. The rationale for using PCA with varimax rotation is that it helps to extract a small number of latent variables (factors) from a large number of observed variables (40-items on the CSI) by minimizing correlation across factors and maximizing within the factors (Hair et al. 1998). When all 40 items were entered into the PCA, twelve primary factors were extracted. In the next step items showing communality score less than 0.50 were eliminated and a factor analysis of the remaining items was done. After this the pattern of factor loadings was examined to identify variables having complex structure i.e variables having high loadings or correlations (0.40 or greater) on more than one component. Such variables were removed from the subsequent analysis. The procedure was conducted till there were no items with equivocal loadings. The final analysis resulted in a seven factor solution. The factors with Eigen values greater than one were considered to be significant. Factor loadings of 0.4 and above were extracted in the factor matrix ( Sproles and Kendall ,1986).

To test the suitability of the sample for factor analysis, the Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett’s test of sphericity were carried out. (Hair et al. 2006). Also Cronbach alpha coefficients were calculated in order to test the internal consistency of each factor group identified.

**5. Results and Discussion**

The results show that the Kaiser-Meyer-Olkin measure of sampling adequacy is 0.707 and Bartlett’s test of sphericity is 1278.969 (p<0.01) indicating the adequacy of the sample for factor analysis ( Table 1). Based on Principal Component Analysis (PCA) seven factor solution with eigen values greater than 1.0 was obtained as the best fit model for Indian sample. It accounted for 57.584% of the total variance (see Table 2) which is higher than that of previous studies using the same variables Sproles & Kendall ,1986; Hafstrom et al.,1992; Fan and Xiao,1998; Canabal ,2002). All the seven factors had eigenvalues in the range of 1.476 to 2.426. Cronbach’s alpha for seven factors was calculated to establish the internal consistency and the coefficients were 0.750, 0.721, 0.695, 0.630, 0.621, 0.642 and 0.460 respectively (Table 3).All the seven factors showed good internal consistency .For consistency it was decided that alpha coefficients should not be less than 0.4 ,the same level used by Sproles and Kendall (1986).The factor analysis (factor loadings) indicated only 24 items can be used for Indian sample from the original 40 items of CSI. Many of the items showed complex loading and hence had to be removed from the analysis. The study shows that two factors from the original study by Sproles and Kendal (1986) price value conscious and Impulsive careless were not identified in this sample. It is important to note that items that did not contextually fit the model and had complex loadings were not included in the subsequent analysis. Hence items related to impulsiveness and price value conscious factor given by Sproles and Kendall (1986) had to be removed from the factor analysis

Table 1 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.688
Bartlett's Test of Sphericity	Approx. Chi-Square	2197.169

\*P<0.01

All the seven factors had reliability coefficients above 0.40.Six of the original eight factors from CSI were found to be applicable in the Indian sample. Factor 7, entitled Shopping Avoidance, was identified as a new factor in the Indian sample of college students. The factor is a combination items from the High-Quality Conscious and Recreational, Hedonistic constructs developed by Sproles and Kendall (1986). Two items loaded positively on the new factor, one from Perfectionist, high-quality conscious factor: “I shop quickly, buying the first product or brand I

find that seems good enough” and other from Recreational, Hedonistic Consumer factor: “I make my shopping trips fast.”

Table 2 Results of Factor Analysis on 24 Items and seven Constructs

Factor/Items	Eigen Value	Factor Loadings	Variance %	Cumulative Variance %
<b>Factor I Recreational, Hedonistic Consumer</b>	<b>2.426</b>		<b>10.109</b>	<b>10.109</b>
It's fun to buy something new and exciting.		.618		
*Shopping is not a pleasant activity to me.		.793		
Going shopping is one of the enjoyable activities of my life.		.726		
*Shopping the stores wastes my time.		.735		
<b>Factor II Perfectionist, high-quality conscious consumer</b>	<b>2.283</b>		<b>9.514</b>	<b>19.623</b>
Getting very good quality is very important to me.		.737		
When it comes to purchasing products, I try to get the very best or perfect choice.		.706		
In general, i usually try to buy the best overall quality.		.811		
I make special effort to choose the very best quality products.		.642		
<b>Factor III Novelty fashion conscious consumer</b>	<b>2.040</b>		<b>8.499</b>	<b>28.121</b>
I usually have one or more outfits of the very newest style.		.665		
I keep my wardrobe up-to-date with the changing fashions.		.824		
Fashionable, attractive styling is very important to me.		.698		
I usually have one or more outfits of the very newest style.		.665		
<b>Factor IV Brand conscious consumer</b>	<b>1.951</b>		<b>8.128</b>	<b>36.249</b>
The more expensive brands are usually my choices.		.629		
The higher the price of a product, the better its quality.		.688		
Nice department and specialty stores offer me the best products.		.709		
I prefer buying the best-selling brands.		.625		
<b>Factor V Habitual, brand-loyal consumer</b>	<b>1.824</b>		<b>7.599</b>	<b>43.848</b>
I have favorite brands I buy over and over.		.659		
Once I find a product or brand I like, I stick with it.		.798		
I go to the same stores each time I shop.		.692		
<b>Factor VI Confused by over choice consumer</b>	<b>1.821</b>		<b>7.587</b>	<b>51.435</b>
There are so many brands to choose from that often I feel confused.		.684		
Sometimes it's hard to choose which stores to shop.		.814		
The more I learn about products, the harder it seems to choose the best.		.739		
<b>Factor VII Shopping Avoidance</b>	<b>1.476</b>		<b>6.149</b>	<b>57.584</b>
I shop quickly, buying the first product or brand I find that seems good enough.		.771		
I make my shopping trips fast.		.614		

\*reverse scoring

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Rotation converged in 6 iterations.

The seven factors listed below are labeled in line with Sproles (1985) and Sproles and Kendall (1986) as they reflect similar decision making styles. The order of the factors is in accordance with the highest Eigen values and amount of variance explained by each one of them (Table 2).

Factor 1 Recreational, Hedonistic shopping conscious. Consumers scoring high on this factor find shopping pleasant, fun and one of the most enjoyable activities. This factor is seen to be the most important factor in terms of amount of variance explained. It is obvious that this factor is an important factor in young college

students who view shopping as fun, excitement and recreation.

Table 3 Cronbach's Alpha coefficients for seven factor solution

Sr. No	Factor	Cronbach's Alpha	No of items
1	Recreational, Hedonistic Consumer	0.750	4
2	Perfectionist, high-quality conscious consumer	0.721	4
3	Novelty fashion conscious consumer	0.695	4
4	Brand conscious consumer	0.630	4
5	Habitual, brand-loyal consumer	0.621	3
6	Confused by over choice consumer	0.642	3
7	Shopping Avoidance	0.460	2

Factor II Perfectionist, high-quality conscious. This factor indicates that consumers' preference for best quality products, taking effort to buy quality goods and not being satisfied with good enough products.

Factor III Novelty fashion conscious. High scorers on this factor are fashion and novelty conscious. They like trying new and stylish things and are updated with the latest styles and trends.

Factor IV Brand Conscious. This factor measures the orientation of the consumers towards buying expensive well known brands, equating price with quality and preferring big stores selling speciality brands over small local shops. The reason for this factor to be obtained is again the characteristic of the sample; the respondents are from urban area, in the age range of 18 to 22 years and are exposed to brands and multi speciality stores at a very young age.

Factor V Habitual, brand-loyal consumer orientation. High scorers on this do not like to change brand once they like it, prefer shopping at the same stores. In short they are brand loyal consumers.

Factor VI Confused by over choice. A high score on this factor indicates consumers confused by availability of many brands and stores in making their shopping decisions.

Factor VII Shopping Avoidance. This is a new factor that has emerged in this sample and has two items. It is a mix of High-Quality Conscious and Recreational, Hedonistic constructs developed by Sproles and Kendall (1986). It suggests the existence of consumers who dislike shopping and thus shop around very little because they make shopping trips fast. This factor is opposite of the *Recreational, Hedonistic* consumer trait.

As seen in Table 4 there are similarities and differences with regards to decision making styles of the young Indian consumers as compared to other samples. The order of factors in the present study is totally different than previous findings. The most important decision making style identified is recreational and hedonistic shopping consciousness. The present sample believes shopping is a pleasant activity and a lot of fun and they look at shopping experience as recreational and pleasure giving. This finding is not surprising considering the age of the sample. One can also see that Shopping Avoider-Time Saver is a separate style identified in this study, in addition to recreational/hedonistic style. Shopping Avoider style was identified by Sproles (1985) but later research by Sproles and Kendall (1986) identified Recreational hedonistic shopping conscious style which had items of shopping avoidance style. A study by Mokhlis and Salleh (2009) have also found that recreational hedonistic shopping consciousness and shopping avoider-time saver were two different styles. Therefore there is some indication that the two styles do not overlap and should be treated differently. Also price value conscious and impulsiveness were the two factors not confirmed in this sample of Indian college students. Sproles and Kendall (1986) have also confirmed these two factors marginally in their study on U.S sample. Thus findings indicate the need for additional research in the area of consumer decision making styles.

## 6. Conclusion

This study was an attempt at verifying the generalizability of Sproles and Kendall's CSI in a sample of Indian students. The results confirmed the presence of only six decision making styles (Recreational, Quality Conscious, Novelty Fashion Conscious, Brand Conscious, Habitual, brand-loyal, and Confused by Overchoice) in young Indian consumers though with different factor loadings. In addition, one new decision-making style was identified; Shopping Avoidance-Time Saver in this sample. Some similarities and differences both in factors as well as



individual item loadings were found between the Indian consumers and other countries such as U.S., Korea, New Zealand, Greece, U.K., China, and Malaysia.

Table 4 Consumer decision making styles: Cross Cultural Studies

Sproles (1985) (U.S sample)	Sproles and Kendall (1986) (U.S sample)	Lyonski, Durvasula & Zotos (1996 (Indian sample)	Canabal (2002) (Indian sample)	Mokhlis and Salleh (2009) (Chinese sample)	Current study
Perfectionist	Perfectionist	Perfectionist	Brand Conscious	Brand Conscious	Recreational and hedonistic shopping consciousness Perfectionist
Value conscious	Brand Conscious	Brand Conscious	Perfectionist	Recreational and hedonistic shopping consciousness	
Brand Conscious	Novelty-Fashion Conscious	Novelty-Fashion Consciousness	Confused by Overchoice	Confused by Overchoice	Novelty fashion conscious
Novelty- Fashion Conscious	Recreational and hedonistic shopping consciousness	Recreational and hedonistic shopping consciousness	Impulsive/Brand Indifferent	Fashion Conscious	Brand conscious
Shopping Avoider-Time saver	Impulsiveness	Impulsiveness	Time Conscious*	Quality Conscious	Habitual brand loyal
Confused by over choice	Confused by over choice	Confused by over choice	Recreational and hedonistic shopping consciousness Dissatisfied/Careless*	Shopping Avoidance Careless	Confused by over choice Shopping avoider -Time saver

\*Factor loading less than 0.40

The instrument however did not seem to be fully applicable to the Indian sample, as only 24 out of 40 items loaded onto six factors. This is in line with the proposition put forth by (Lyonski et al., 1996) that CSI is more relevant for developed countries like United States of America and not applicable to India. Thus it appears that CSI needs to be validated and modified before using it cross culturally. Market researchers and marketers need to test the model and items included in the inventory before using in another country setting. A modified model of decision-making traits may be necessary to more adequately account for the consumer behavior and retail environment of another culture (Walsh et al. 2001). A further refinement and development of the scale is called for. However the above findings have important implications for the marketers and consumer behavior specialists in India. Young college students living in urban areas shop for pleasure, are more quality conscious, interested in fashionable, stylish products and are brand conscious. To target this segment, measures should include marketing prestigious brands, advertising on fashion and style aspects of the product, emphasizing on quality, and exhibiting products in exciting, novel ways. Strategies should be designed to motivate them towards buying by making their shopping experience enjoyable pleasant and full of fun.

Finally, this study uses student sample which is not a true representative sample and poses a limitation with regards to the generalizability of the results. Therefore other segments in different age groups, socio economic strata, occupations, regions in India who may have different decision-making orientations, should be studied to see if there are interesting findings..

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