CHAPTER III

REVIEW OF LITERATURE & DESIGN OF THE STUDY

The purpose of this research is to explore the influence of personal values on the young adults’ shopping style for apparels. In this chapter, a review of the literature pertinent to the study is presented. An examination of studies on the psychographics and values is followed by a review of studies using the CSI – Consumer Style Inventory. This is followed by review of studies on youth, and finally literature relative to apparels/clothing behaviour is examined. The guiding research questions and the model development were formulated based on these studies.

STUDIES ON PSYCHOGRAPHICS/VALUES

Munson & McQuarrie (1988), 59 tried to shorten the Rokeach Value Survey (RVS) to reflect on consumption relevant values. Researchers identified a subset of 24 value items as maximally relevant to product consumption. Using this 24 item subset, the researchers constructed a Values Instrumentality Inventory which demonstrated satisfactory psychometric properties with respect to its internal consistency, stability over two independent samples, and factor structure. Thus, conclusions made were, the values reduction methods investigated here could be used to purge the RVS of values which are largely irrelevant or tangential to most consumption behaviors.

Shrum et.al, (1990), 60 examined individual differences in the stability of a target value in the Rokeach Value Survey (RVS). All participants ranked and rated the values of the RVS and completed a scale measuring private self-consciousness and the participants in the control condition received no communication. The results from the study provided a considerable support for reasoning that degrees of private

self-consciousness are related to value stability. Results also indicated that the individuals who were high in self-consciousness were more aware of the values.

**Allen (2001)**,\(^{61}\) assessed a method for uncovering the direct and indirect influences of human values on consumer decisions. It was found that the ability to identify a relationship between consumer values and the image of a product/service is especially useful in situations where brand image is more important to the consumer's decision making than the specific features of the product. The results from the study indicated that the advertiser always faced problems regarding how to identify which values the consumer associated with the product and how to incorporate that knowledge into the words and pictures within the advertisement.

**Kim (2002)**,\(^{62}\) developed and tested a conceptual model that featured the role of personal value structures in guiding individuals' environmentalism. The study examined how personal values affected the perception of pro-environmental attributes and buying-green products. It explored the effects of cultures on personal value orientations and commitments to pro-environmental behaviours. Thus, as a result, the study demonstrated that personal values play an important role in determining individuals' environmental sensibility and suggested that the relationship between attitudes and behaviour are stronger in some cases than in others.

**Roper (2002)**,\(^{63}\) conducted a study to identify values of American consumer groups. Six groups namely: strivers, devout, creatives, fun seekers, altruists and intimates. It was found that the strivers are more materialistic than any of the other groups and they seeded power, wealth and status. Brands were looked into for status and self-definition and are most likely to attribute wealth and personal success. Finally, the researcher intimated that the consumers who earned highest house hold

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income were ranked under family and leisure activities which formed the most important part of life.

**Kittichai (2005),** the paper attempted to establish the overall hierarchical flow of the cultural values of materialism, individualism, and collectivism with regard to consumers’ perceived symbolic and functional roles of price, which in turn affected the on-going search and mall shopping behaviour for apparel products based on the combined sample from two cultures, American and Korean. The findings illustrated the cross-cultural validation using the hierarchical model of values-price perception on-going search shopping behaviour. However, the underlying constructs explained that such flow differed considerably across the cultures. Finally, concluded that a considerable degree of cross-cultural research recognized the impact of cultural values of individualism and collectivism on individuals’ consumption behaviour.

**Kropp et.al, (2005),** examined the inter-relationships between values, collective self-esteem, and consumer susceptibility to interpersonal influence. Results indicate that external and interpersonal values are positively related to the normative component of consumer susceptibility to interpersonal influence, while internal values are negatively related to the normative component of consumer susceptibility to interpersonal influence. The researchers found that consumer susceptibility to interpersonal influence is an important factor in many consumer purchases that related to self-image. It suggested that the relationship of values and collective self-esteem to consumer susceptibility to interpersonal influence provided valuable insights to managers regarding consumer purchasing behavior.

**Anandan et.al, (2006),** studied the preferences of English newspaper readers and segmented them on psychographic basis using Values & Life style

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(VALS), a tool created by the SRI International in 1978 to understand people’s personality through their behaviours. The researchers analyzed the influence of psychographic factors on brand loyalty using a Brand Loyalty scale, which segregated the VALS segments for the study. It was found that Brand image are related to psychographic profiles of the customers. Thus, based on the findings of the study, it was suggested that different types of market dominance strategies were necessary to sustain in the market environment.

Roy & Goswami (2007), examined the frequent clothing purchase behavior of undergraduate urban college-goers in India and also assessed the value-psychographic traits-clothing (VPC) purchase behavior hierarchy. A List of Values (LOV) scale was used by the researchers for Exploratory Factor Analysis (EFA) with principal components analysis and Varimax rotation. The results from the study indicated that EFA of the LOV scale yielded two dimensions- outer-directed values and inner-directed values. Thus, the study suggested that the marketers of clothing, for college-goers should frame his/her product and build communication strategy in such a way that it appeals to the fashion-conscious and innovative consumers.

Kevin Kuan-shun Chiu (2008), adopted a psychographic approach to study how personal values could be associated with the demographic characteristics to establish a market segmentation tool to understand the relative perceived importance among various marketing mix elements for athletic foot wear. Kahle’s LOV was used to explore the patterns of influence of personal values on consumer’s decision-making process for a buying behaviour. The major findings indicated that personal values were far more likely than demographic characteristics to comprehend the significance that existed among different decision-making criteria for sport shoes buying behaviour.

68Kevin Kuan-Shun Chiu (2008) The Role of Psychographic Approach in Segmenting Young Adults’ Buying Behavior for Athletic Footwear.
Vigaray & Hota (2008)\(^{69}\) assessed the regular consumers of fashion apparel, which focused on extending Schwartz’s motivational typology of values and measured Spanish consumer values and identified actionable target markets and consumer segments. The researchers found that there existed significant differences with respect to Schwartz’s original typology and the differences are consistent with the nature of values, as different cultures and societies could give origin to similar value structures, but with values varied somewhat in intensity and direction. Thus, the results showed that Schwartz’s typology is valid for most part in the Spanish cultural context.

Thompson (2009)\(^{70}\) explored the validity of three constructs of Kahle’s List of Values (LOV) - viz., Being Respected, Security and Self-fulfilment. Researcher used qualitative exploration of the meanings individuals’ attached to the component values of the LOV. A sample of under-graduate students were selected, using the diary-interview method, students wrote the subjective definition of each value label which were later clustered and analyzed using quantitative content analysis. No single inclusive definition could be derived for any of the values examined from the study. Thus, the researcher concluded that each value of the LOV was subjected to the varied interpretations to the respondents. Hence clear definitions to the values are to be provided in the scale for common understanding of the value labels.

Foula Kopanidis (2009)\(^{71}\) this paper develops a reliable and valid personal values importance scale (PVIS) using a two phase approach designed to capture the specific domains of the nine List of Values for application in the context of education. The role of values as that of standard or criterion used in the formulation of attitudes and guidance of behaviour is particularly relevant for marketers. Values impact choice criteria and are instrumental in determining benefit segmentation. Undergraduate students as a market are recognised as a relevant and important segment by tertiary institutions, but few studies have taken on an approach to


\(^{71}\)Foula Kopanidis. (2009).Towards the Development of a Personal Values Importance Scale (PVIS) - Application in Education. ANZMAC 2009
examine personal values as an underlying driver. The results showed support that the LOV scale consists of two underlying dimensions that of ‘internal’ and ‘external values’. The internal dimension was measured by the four values of ‘self fulfilment’, ‘self of accomplishment’, ‘self respect’, and ‘excitement’. The external dimension was measured and represented by the values of ‘being well respected’, ‘sense of belonging’ and ‘warm relationships with others’. The data indicates that these factors are convergent on these two dimensions and that the relationship of the PVIS scale developed has discriminant validity.

Kaze & Skapars (2010), 72 analysed the consumption patterns and consumer behaviour in Latvian alcohol market, suggesting a behavioural consumer segmentation model to the industry to gain competitive advantages. It was proposed that both life-style and social values as behavioural segmentation approaches which delivered applicable customer-centric insights and developed the Social Values Model (Kaze 2010) linking human values, life-style and need states. This model was applied to the Latvian alcohol market. The findings of the study revealed that life style based segmentation offers simplicity but is negatively affected by situational character. However, social values model offer better understanding of consumer motivation than life style based model.

Mathews & Nagaraj (2010), 73 together made a ‘Values, Attitudes and Lifestyles’ analysis of youth based on gender to identify the behaviour of the youth with reference to family, fashion, education, brand and shopping activities. For the purpose of the studying Values, Attitudes and Lifestyles (VALS) a set of 15 statements on Activities, Interests and Opinions (AIOs) were asked to the respondents. Then the statements were rated on 5 point Likert scale. It proposed that market segmentation by gender revealed men and women respond differently to marketing messages, and different marketing appeals influenced them differently. Thus in order to market effectively the product, the marketers should know that

among men and women there are certain differences in values and purchase motivations on different items.

**Narang, R (2010)**, aimed to study and identify the psychographic segments among the Indian youth and compare the results with the youth from other developing nations. 270 students from various disciplines in the age group of 16-26 from various colleges in Lucknow were selected using stratified sampling method. The researcher developed an instrument to profile the youth based on psychographics. The instrument comprised of sixty seven AIO statements drawn from literature review of previous studies and nine statements based on the LOV Scale. Finally, the findings revealed that psychographic segmentation would provide deeper insights into the leisure behaviour, motives, interests and activities of different segments of the Indian youth to draw more meaningful and effective marketing strategies for the marketers.

**Rebecca Garnett, B.S. (2010)**. The purpose of this study was to determine the effects of psychographic (shopping orientation, lifestyle, social class), demographic (gender, ethnicity, age), and geographic (area of residence) variables on time-related shopping behaviours when shopping for clothing for the self. Data were collected via a questionnaire with an online survey company. Through analysis of chi square statistics, ANOVA, Pearson product-moment correlation, and factor analysis, it was found that psychographics and demographics affected time-related and other shopping behaviours. Geographics was found to affect shopping behaviour, but not specifically the time-related shopping behaviours studied. The study also found that the demographic variables of gender, ethnicity, and age affected time-related shopping behaviours and shopping preferences. Area of residence was found to only affect general preference for bricks-and-mortar stores versus online stores. Age was the only other variable in the study found to affect this preference. Area of residence seems to be less interconnected to the psychographics and demographics examined in this study.

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Fotopoulos et.al, (2011),\textsuperscript{76} aimed to validate the 42item PVQ (Schwartz's portrait value questionnaire) typology, which is extensively been used in personal values research, using a sample that is nationally representative, consisting of 997 consumers. The main objective was to investigate whether higher-than-average regular purchasing of quality food products (i.e. organic and PDO labelled products) coincided with stronger identification with specific PVQ values. However, findings revealed that despite the emergence of a clear relation between consumers' self-transcendence and security value similarity and higher-than-average frequency of quality food purchasing, quality food consumers did not form a separate and clearly diversified cluster if the PVQ inventory functions are treated as a basis for segmentation. Finally the paper showed that values could be used to meaningfully segment quality food consumers, but there is still much to learn regarding the direct and indirect determinants of quality food purchase behaviour.

Jain et.al,(2011),\textsuperscript{77} explored the relationship between General Values and Clothing Behaviour of College-going Students. The study was carried out on 160 girls from colleges in Jaipur, Rajasthan. Two scales were used – Ojha’s Value Scale and Clothing behaviour scale developed by the researchers. Results indicated that, students place economic value on top and their educational background does make an impact on clothing behaviour. It was also found that aesthetic and economic clothing values have more dominant positions in the value configuration of women than any of the other clothing values.


STUDIES USING THE CONSUMER STYLES INVENTORY (CSI) ON YOUTH

Arroba (1977),\textsuperscript{78} looked into the increased interest in teaching decision-making skills, so the need for an empirically-derived classification system of decision-making behaviours would have its growth and importance. Six styles of decision making were accordingly isolated and validated by content analysis in the research. Using cluster analysis, the styles were found to group into types along a passive-active continuum of involvement in the decision. The results showed that uses of styles were found to vary across situations, and to be related to the decision's perceived importance and the decision-maker's control in the particular situation.

Hou & Lin (1986),\textsuperscript{79} used the CSI on non-student sample to investigate shopping styles of working Taiwanese female. Both an exploratory factor analysis and a confirmatory factor analysis were adopted to validate the CSI inventory. The study also modified the measured items of the CSI, which was originally developed by Sproles and Kendall (1986), and Susan (2005). A ten factor model was proposed in the study in order to explore the shopping styles of Taiwanese working female. Finally, four (Active Fashion Chaser, Value Buyer, Rational Shopper and Opinion Seeker) of the ten dimensions have been confirmed by the use of the data that as collected from working female from Kaohsioung and Taipei city in Taiwan.

Sproles & Kendall (1987),\textsuperscript{80} the research developed a short-form Consumer Styles Inventory for easy application by classroom teachers. It has helped to understand the varied approaches consumers use, educate consumers on the decision-making approaches they pursue, and develop educational and informational strategies that improve these approaches. In conclusion, it was recommended that educators administered the Consumer Styles Inventory in the classes and discussed the results with students in class. These applications would help students to gain


\textsuperscript{79}Hou, C., & Lin, Z. H. (1986). shopping styles of working Taiwanese females. \textit{Graduate School of Marketing Management, National Chung Cheng University.}

understandings while they are learning the consumer styles, and thus help to improve or redefine the purchasing styles to better reflect the personal interests and goals.

**Sproles & Sproles (1990),**

the study examined the interrelationships between individual learning styles and specific consumer decision-making styles. Statistically significant relationships were found between 21 of the 48 learning style-consumer style characteristic pairs. The research has implied that consumer decision making is a function of the particular learning style a consumer has pursued. Thus, the study is one step towards formally delineating the associations of human learning and consumer decision making, but it is one of many steps that must be taken before those relationships and their causal nature are to be understood.

**Halfstrom, et.al, (1992),**

identified decision-making styles of young consumers in Korea and investigated if those styles were similar to that of U.S. young consumers. An instrument, based on previous research in the United States, was administered to 310 college students in Korea. Data was factor analyzed and alpha coefficients were computed for scale reliability. Thus, findings indicated the generality of some consumers’ decision-making styles. Similarities and differences between cultures were also discussed, and relevant implications were provided.

**Durvasula et.al, (1993),**

the study examined the cross-cultural applicability of a scale for were similar to Sproles and Kendall (1986) and were also consistent with the stream of research that addressed the cross-cultural generalizability of consumer behaviour measurement scales and procedures. Examination of the scale's psychometric properties (i.e., dimensionality and reliability) offers general support for the scale's applicability to different cultures. Some differences were detected. However, the paper concluded with a discussion of

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these differences and the implications of the findings. As a result, their cross-cultural
generalizability remains unknown.

Lyonski et al. (1996), conducted with undergraduate business students in
four countries to investigate the applicability of the Consumer Styles Inventory
keeping intact with other countries. The results of factor analysis were quite similar
to Sproles and Kendall (1986). However, the study confirmed seven of the eight
Sproles and Kendall decision-making styles, which excluded Price Conscious/Value
for Money. It was suggested that decision-making styles from the Consumer Styles
Inventory might be influenced by different cultures in other countries, as well as
different retail environments (types of retail stores available, whether consumers use
credit cards in the particular country). Thus the researchers concluded that there
might be specific decision-making style differences within cultures.

Shim (1996), attempted to conceptualize the distinct factors that would
characterize an adolescent’s consumer decision-making style from the perspective of
consumer socialization. Eight consumer decision-making styles were proposed to be
associated with the influence of socialization agents and antecedent variables (e.g.,
social structural and developmental variables). Antecedent variables, especially
social structural variables such as gender, ethnicity, main reason for working, and
the amount of parental allowance, demonstrated significant correlations with
consumer decision-making styles. Antecedent variables, however, were in general
found to be only distantly related to the influence of socialization agents.

Consumer Styles Inventory to see if the consumer decision-making styles could be
generalised to Chinese college students. Their findings suggested that the decision-
making styles of Impulsive/Careless and Habitual/Brand Loyal were not
characteristic of the Chinese sample.

Perspective.” Psychology & Marketing, 13(6), 547-569 pp.
Mitchell & Bates (1998),\(^87\) administered the Consumer Styles Inventory in undergraduate students in the United Kingdom and expanded the categories of consumer decision-making styles from eight (Sproles & Kendall, 1986) to ten. The two new categories introduced were Time-Energy Conserving (Hafstrom et.al, 1992) and Store Loyalty. These new categories were re-combined with some statements from Sproles and Kendall’s (1986) and other consumer decision-making styles, such as Impulsiveness, Perfectionist and Brand Loyalty.

Siu & Hui (2001),\(^88\) the study attempted to validate a widely adopted US-based Scale, Consumer Style Inventory (CSI), with a sample in China. It resulted in a 29-item and 8-factor solution. The cross-cultural examination reinforced the inventory as a universal theory in the area of decision-making style. Thus the overall results compared favoured to those of the original study and provided a general support to the inventory. The findings showed that four decision-making styles, namely: Perfectionistic, Novelty-Fashion Conscious, Recreational and Brand Conscious, are common characteristics to both Americans and Chinese. Thus, study has shed some light to global marketers who intend to enter the China consumer market.

Walsh et.al, (2001),\(^89\) tested the generalizability of Sproles and Kendall’s consumer styles inventory (CSI) in different countries and therefore an attempt was made to extend the original work which led the authors to test the structure of decision-making styles of German shoppers and it’s use in segmenting consumers. The authors concluded that consumers’ decision-making styles could be used as the basis of segmenting consumers and it was likely that both specific needs and product and service preferences are associated with these segments. Thus, further research is required to determine to what extent purchase behavior differed at the product level,

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which would give more information on exactly what the identified segments could look for in products to satisfy the differing needs.

**Canabal (2002),** the exploratory study investigated the decision-making styles of young South Indian consumers. The data for the study were collected from two institutions of higher education in the city of Coimbatore, India in the fall of 1995 utilizing the Consumer Style Inventory (CSI) and also adapted the conceptual framework to determine applicability of the Consumer Styles Inventory. The results of the study were compared to similar studies where data from the United States, Korea and China were analyzed. Five reliable factors and their corresponding decision-making styles were identified. The findings suggested that Indian consumers’ impulsiveness were more related to indifference to brands rather than carelessness of decision-making. The South Indian students tend to be mainly perfectionists in their market decisions. They look for high quality products and they also enjoy shopping. However, they can be confused by too many choices and to a lesser degree these consumers tend to be brand conscious. The study also added a new category, “dissatisfied/careless,” to reflect the findings.

**Ng (2002),** confirmed the eight-factor model of Sproles & Kendall (1986) and two more decision-making characteristics were also found as part of the Chinese Eleven-Factor Model of CSI. The additional factors were labelled as "Time-Energy Conserving", "Store-Brand-Hopping Consumer", and "Shopping Indifference Consumer". They thus established the generalizability and applicability of the CSI in China setting. The study concluded that consumers’ decision-making styles and profiling their buying characteristics not only determined the success of marketing segmentation strategy in the real business world, but also improved the academic research in consumer research discipline.

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Backwell & Mitchell (2003), examined the decision-making styles of adult female Generation Y consumers in the UK. Five meaningful and distinct decision-making groups were identified in the study: “recreational quality seekers”, “recreational discount seekers”, “trend setting loyals”, “shopping and fashion uninterested” and “confused time/money conserving”. In the further study on decision-making styles of male consumers in the UK (2004), all of the original eight traits plus four new traits namely; store-loyal/low-price seeking, time-energy conserving, confused time restricted and store-promiscuity were also identified. The study also demonstrated the potential of the CSI for segmenting markets as meaningful and distinct groups of male consumers with different decision-making styles. Later (2006), the study used a sample of 480 male and female undergraduate students in UK, to compare their decision-making styles. They 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 seeking, imperfectionism and store loyal) were also identified in the study.

Bao et.al, (2003), explored the effects of two cultural dimensions, face consciousness and risk aversion, on consumers’ decision-making styles. Data from China and the United States show that consumers in the United States differed from their counterparts in China in decision-making styles. Face consciousness and risk aversion appeared to contribute to such divergence. Thus, the exploratory study stimulated scope for further research in order to identify more underlying contributors rather than merely examining the cross national differences in consumer decision-making styles.

Kamaruddin & Mokhlis (2003), together defined four social structural variables (social class, gender, ethnicity, residence, and religion) and used it to

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determine its influences on consumer decision-making styles. The CSI was administered to adolescents in secondary schools. Multiple regression analysis disclosed the differences in decision-making styles between males and females. Thus, results showed that males tended to be more brand-conscious and females tended to be more recreational shoppers. Adolescents in urban areas tended to be more brand-conscious and novelty-conscious than rural adolescents.

Bae (2004),\textsuperscript{95} earlier studies focused only on general consumer's shopping behaviors. The main purpose of the study was to apply a consumer decision-making model based on Consumer Style Inventory (CSI), invented by Sproles and Kendall (1986), to be more specific on the shopping styles involved in athletic apparel and to examine whether specific shopping pattern differences existed between selected university students in the United States and South Korea. As a result, American and Korean college-aged consumers demonstrated different shopping patterns on quality, recreation, confusion, fashion, impulse, price, and brand consciousness.

Chase (2004),\textsuperscript{96} investigated the relationship between beginning college students' self-reported mind styles, consumer decision-making styles, and shopping habits. Three instruments were administered: the Gregorc Style Delineator(TM), the Consumer Styles Inventory, and a Demographic Survey. Findings showed that there is a significant relationship between gender and self-reported shopping habits. Females tend to self-report purchases of clothing more frequently than males. And as well, a Mann-Whitney Rank Sum Test showed that there was a significant relationship between gender and the Recreational/Hedonistic consumer decision-making style. Finally, concluding that females tend to be more recreational shoppers than then males.


Kwan et al. (2004), explored young Chinese consumers’ decision-making behaviour towards casual wear purchase in Mainland China. The Consumer Style Inventory (CSI), developed by Sproles and Kendall (1986) was adapted in the study and was administered to 161 University students in Shanghai, Beijing and Guangzhou in the Mainland. The results showed that six decision-making styles (recreational and hedonistic consciousness, perfectionism consciousness, confused by over-choice, habitual and brand loyalty, price and value consciousness and brand and fashion consciousness) were found in the Mainland. Confirmatory Factor Analysis (CFA) was first performed with AMOS program for testing the applicability and appropriateness of Sproles and Kendall’s 8-factor structured consumer decision-making style model in the study. The results of the CFA disconfirmed the original structure of Sproles and Kendall’s model, as Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Root Mean Square Residual (RMR) and Comparative Fit Index (CFI) were all fall out of their critical values. This indicated that there was a bad fit between the original 8 factors structured model and the data.

However, in the year (2006), similar study done subsequently, identified that seven styles were valid for young clothing consumers in China. Significant influence of demographic characteristics, such as gender, number of siblings and birth order on several consumer decision-making styles were also identified. The findings from the study gave valuable insights for academic practitioners and clothing marketers into young Chinese consumers' decision-making practices in terms of casual wear purchases. In addition, they also provided a basis for academic practitioners for investigating consumer decision-making styles in a more comprehensive manner.


Mitchell & Walsh (2004)\textsuperscript{99} compared the decision-making styles of male and female shoppers in Germany. The researchers confirmed the construct validity of all eight CSI factors for female shoppers and four of the factors for male shoppers. It was subsequently concluded that male individuals were slightly less likely to be perfectionists, somewhat less novelty and fashion conscious, and less likely to be confused when making purchases than their female counterparts.

Wang et.al, (2004)\textsuperscript{100} studied the relationship between consumers’ decision-making styles and their choice between domestic and imported brand clothing using a sample of Chinese consumers. The results indicated that seven decision-making styles together with other consumer behavioral characteristics can be used to distinguish and profile consumers who preferred to buy domestic, imported or both types of clothing. Empirical findings revealed that consumers who preferred to buy imported brand clothing tend to have a unique lifestyle and shopping orientation that differed from those who preferred domestic brand clothing. Conceptual contributions and managerial implications were also discussed.

Akturan & Tezcan (2007)\textsuperscript{101} the study aimed at profiling young adults as consumers through their decision-making styles for apparel products. The data was collected from college students aged 18-24 by face-to-face interviews. The consumer decision-making styles were measured by the CSI scale (Sproles and Kendall, 1986) and 2 additional dimensions (shopping influences and reliance on mass media) taken from Shopping Styles Dimensions (Tai, 2005). As a result of the exploratory factor analysis six factors were identified. Finally, in order to classify the respondents through the decision-making styles, cluster analysis was utilized. The young consumers form a powerful consumer spending group and hence they were the target group. These groups have their own consumption patterns, motives, feelings and styles. They have been also nurtured by companies to cement loyalty so


that they would be valuable consumers later. They are also perceived as valuable early adopters. Thus concluded that the companies need to understand the behaviors of the target group as a consumer in order to get closer and establish a long term relationship with them.

**Ghodeswar (2007),** investigated the decision-making style among students of a Business School in India. Findings revealed seven decision-making styles which were grouped into six factor structure. Price Consciousness was the factor which was not confirmed in the study.

**Hanzaee & Aghasibeig (2008),** in an Iranian setting, indicated that Generation Y male and female consumers differ in their decision-making styles. However, of the 10-factor solution confirmed for males and 11-factor solution for females, nine factors were found to be common to both genders. The researchers regarded the similarity as a result of the changing gender roles in modern Iran.

**Unal & Ercis (2008),** attempted to study consumers’ decision-making styles with the CSI approach. Males and females living in Erzurum, Turkey, constituted the population of the study. How gender affected consumers’ decision-making styles was analyzed in the study. The CSI dealt with the mental orientation of consumers in making decisions and, therefore, focused on the cognitive and effective orientations in consumer decision-making and identified eight mental characteristics of consumer decision-making. According to the results concluded, male and female consumers had different decision-making styles.

**Patel (2008),** investigated the consumers’ decision making styles in shopping malls and studied variations in the consumer decision making styles across different demographic variables. An attempt was made to profile the decision

making styles of Indian Consumers in shopping malls. Sproles and Kendall (1986) identified nine decision making styles while in the study, researcher found only six decision-making styles in Indian environment. Results showed that single consumers are more price conscious than married consumers. Young consumers between the age group of 11-20 years are most recreational in their shopping. Above all Indian consumers are confused by over choice, novelty conscious, and variety seekers.

Yesilada & Kavas (2008), the study investigated whether the CSI could be generalized to the female consumers living in TRNC. Findings of the study gave some idea about the decision making styles of the Turkish Cypriots, which might be of value for the retailers not only in the north, but also in the south of the island as these consumers preferred to shop from the south as well. The results confirmed three of the eight original decision making traits and identified five new ones two of which are somewhat similar to the two original traits. Thus, the CSI’s generalizability across cultures, have received only limited support from the current study.

Boonlertvanich (2009), adapted the Consumer Style Inventory (CSI), to examine the consumer’s purchasing behaviour of digital still camera market in Bangkok. Some factors other than the Consumer Style Inventory were added to increase credibility of the study such as social influence, media influence and lifestyles. It focused on the relationship among age, gender, income and other factors with eight styles of consumer decision making. Finally, it was found that genders had different tastes in their fashion, social habits, brand loyalty, lifestyle consciousness and style of customers.

Kamaruddin & Kamaruddin (2009), the study investigated the Malays’ decision-making styles pertaining to shopping behavior. It also examined the association between Malays’ cultural value orientations and their decision-making

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styles. The findings revealed that Malay consumers are quite incompetent in handling product and market information, resulting in information overload and confusion. Therefore, the results suggested that formal consumer education should be introduced in secondary schools in developing knowledgeable and efficient young consumers.

Mokhlis et al., (2009)\textsuperscript{109} investigated the decision-making styles of young Malay, Chinese and Indian consumers in Malaysia using Consumer Style Inventory (CSI) developed by Sproles and Kendall (1986). It attempted at verifying the generalizability of Sproles and Kendall’s CSI across three ethnic groups within a Malaysian retail environment. However, the results revealed some interesting patterns in the decision-making traits of young Malay, Chinese and Indian consumers. Eight meaningful factors resulted for the Malay and Chinese samples, and six for the Indian sample. Further (2010)\textsuperscript{110} gave an insight into similarities and differences in cognitive structure underlying consumers’ shopping styles. A total of 477 respondents were classified into three groups based on their religious affiliations: Muslim, Buddhist and Hindu. Exploratory factor analyses were employed to compare the shopping styles of these three religious micro-cultures. The results indicated that interesting similarities and differences in consumer shopping styles existed among the three religious micro-cultures.

Mokhlis & Salleh (2009)\textsuperscript{111} investigated the differing approaches of male and female Malaysian consumers toward shopping and buying activities using Sproles and Kendall’s (1986) Consumer Style Inventory (CSI) on a sample of 386 Malaysian males and females. Exploratory factor analysis was used to understand the decision-making styles of both genders. Finally, the study revealed new traits for male and female consumers that were in contrast with the original CSI factors. The most important finding is that there is an indication of the generality of several


consumer decision-making styles of young U.S. and Malaysian consumers. Thus, the researchers suggested that there is reason for cautious optimism that the CSI has elements of construct validity and has potential use across international populations.

Anic et.al, (2010),\textsuperscript{112} examined decision making styles among young-adult consumers in the Republic of Macedonia using the Sproles and Kendall’s (1986) CSI. Significant gender differences were found on four factors of consumer-decision making styles (brand consciousness, novelty-fashion consciousness, recreational hedonistic consumer and habitual, brand-loyal consumer). Cluster analysis was employed to classify consumers according to their decision making styles. The results showed that as compared to male consumers, females appeared to be less brand conscious and less brand loyal, but more novelty and fashion conscious and more interested in hedonistic shopping behaviour. The study further indicated that male consumers and female consumers among the young-adult showed similarity with respect to perfectionism, price consciousness, impulsiveness, and confused by overchoice.

Mishra (2010),\textsuperscript{113} made use of Sproles and Kendall’s (1986) consumer styles inventory (CSI) on a sample of 425 young-adult Indian consumers and examined the generalizability of the scale. The study confirmed the applicability of the original US characteristics as well as two new traits specific to the Indian context. Thus, emerged from the study that the CSI is sensitive enough and is able to assess cultural differences and produce sensible results for the research.

Hou & Lin (2011),\textsuperscript{114} investigated the shopping styles of working Taiwanese females. Since Sproles and Kendall (1986) developed a consumer style inventory (CSI) based on the assumption that consumer decision making style could be divided into eight dimensions, therefore the study focused on the decision making of students sample with a very few focused on the non-students sample. The most important findings in the study is that there is an indication of the generality of


several working female decision making styles and the CSI has the potential use across international population.

**Radam et.al, (2011)**, researched based on the Sproles and Kendall’s (1986) Consumer Style Inventory (CSI). 200 Chinese consumers in Klang Valley were selected as sample. Six reliable factors of consumer decision-making styles on clothing were identified in the study. One of the key findings in the study is the confirmation of majority of the Chinese consumers in Klang Valley were highly concerned in price/value of money.

**Vieira et.al, (2011)**, examined the cross-cultural applicability of CSI scale for profiling consumers’ decision-making style in Brazil. It was investigated 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. The results showed that the eight factors structure existed such as: Perfectionism or High-Quality; Brand Consciousness; Novelty-Fashion Consciousness; Recreational and Hedonistic Shopping Consciousness; Price and Value for Money Shopping Consciousness; Impulsiveness, Careless Consumer Orientation; Confusion from over Choice of Brands, Stores and Consumer Information; and Habitual, Brand-Loyal Orientation. The study concluded that the scale, as an overall, was suitable to be used in Brazil.

**STUDIES ON YOUNG ADULTS / YOUTH**

**Comegys & Brennan, (2003)**, investigated the online purchase behavior of a key segment of the population, the “Next Generation” undergraduate college aged student, from two of the countries the United States and Ireland. Researchers analyzed how frequently students from each country interactively shop online, how much they spend, what they buy, as well as analyzed whether the students from the two countries under study approached the Buyer Decision Process differently in the

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use of the Internet. Thus, the results indicated and concluded that almost all college students were found to use the Internet and they are an integral part of “Next Generation”.

**Jiyeon Kim, (2003)**\(^{118}\). The purpose of this research was to examine the relationship between college students’ apparel impulse buying behaviours and visual merchandising. This study provides information as to why visual merchandising should be considered an important component of a strategic marketing plan in support of sales increase and positive store/company image. This study further investigated some external factors that influence impulse buying behaviour. The results proved that there were significant relationships between college students’ impulse buying behaviour and in-store form/mannequin display and promotional signage. Even though the window display and floor merchandising did not appear to significantly lead to college students’ impulse buying behaviour, the results still suggested that these variables and consumers’ impulse buying behaviour are significantly correlated.

**Sullivan(2004),**\(^{119}\) examined socioeconomic characteristics and motivational factors related to shopping. Additional attitudes toward shopping, direct marketing, and advertising were also analyzed. The study pointed out a little significant difference between the two groups with the exception that the Internet shoppers placed more value on convenience. However, minor differences were found between education level and age. Thus, the results demonstrated that the internet buyers lacked strong opinion with the exception of their desires, for convenience when the shop.

**Tremblay(2005),**\(^{120}\) invested into the subject of impulse buying which has been studied since the late 1980's mainly by two teams; one Canadian and one is American. The Self-Completion Theory and the general literature on impulse buying.

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purchasing provided the foundation for understanding the purchasing power of college students in 2004. Therefore, it was observed that some main variables such as gender, credit money, childhood experiences and obsessive-compulsive disorder could help explain the high rates of impulse purchases among college students in America.

Magie(2008),\textsuperscript{121} examined the fashion involvement of female and male consumers, aged 13 to 18, residing in the United States and the relationships among demographic characteristics, lifestyle, usages of fashion information sources, apparel shopping orientations, patronage behaviours and fashion involvement. Findings indicated that female teens have higher fashion involvement than male teens, and lifestyle activities, shopping orientations, and patronage behaviours do influence fashion involvement.

Szendrey(2008),\textsuperscript{122} examined the underlying familial/parental factors which would increase degrees of frugality, an opposite behaviour to that of compulsive buying. However, results indicated that the proposed model significantly predicted the degree of undergraduate frugality and that the following four familial/parental influences are conducive to raising more conscientious consumer- and consumption-minded students: (1) the perceived degree of frugal behaviours of the family in which a student was raised, measured by a newly developed scale (statistically significant, positively related), (2) intergeneration communication relating to consumer skills (statistically significant, positively related), (3) intangible family resources such as time and attention, discipline, life skills and instruction, emotional support and love, and role modelling and guidance (statistically significant, positively related), and (4) family socioeconomic status including perceived family financial status, parental education levels, and home ownership status (statistically significant, negatively related).


Bhawnani (2010), investigated on what excited the youth, grabs their attention, interests and influences them. It aimed to capture key youth trends based on factors such as: Lifestyle, Technology, Entertainment, Education, Career and Culture. A small survey of youth in Urban India (Delhi) was conducted between the age group of 16 to 25 years. It studied the lifestyle of youth, their perception and the buying behaviour. Results showed that Indian youth profile were looking on more towards factors such as: Freedom to pursue their talents, Fame, Success & Growth, Fitness freaks, Showcase their strengths and Tech-savvy.

Hemalatha et al, (2010), investigated the behaviour of youth in shopping malls in a globalised economy. 19–25 years old constituted a bridge between adolescents and adults when buying behavior is in transition. It would help retailers to examine current and potential patrons, thereby providing guidance for store design and marketing communications strategy. The most important factors for visiting malls is social shopping, idea shopping, role shopping, adventure shopping, value shopping, gratification shopping, shopping for stress relief, shopping to alleviate a negative mood, and shopping as a special treat to oneself.

Saleem et al, (2010), determined the effect of factors like age, tendency to spend, post purchase guilt, drive to spend compulsively, and feeling about shopping and spending and dysfunctional spending on compulsive buying behaviour of youth in Pakistan. Data was collected from college and university students from Lahore, Islamabad and Bahawalpur of age 18 to 32 years. The compulsive buying scale established by Edward (1993) was used to measure compulsive buying of youth in Pakistan. Results showed that compulsive buyers generally tend to be younger and also compulsive buyers are motivated by an internal trigger such as shopping and spending.

123Bhawnani (2010). What all excites the Indian Youth now?
4Ps B&M in association with Indian Council for Market Research (ICMR) & Cvoter, (2011),\textsuperscript{126} researched to know the Indian youth inside out in order to showcase an in-depth analysis of the Indian youth (in the age bracket of 18-25 years) and its unique buying behaviour across product categories. The survey included responses from 1,628 respondents belonging to 31 different Indian cities. The target respondents were administered with a structured questionnaire and the survey had a good mix of working and non-working individuals. The process was an attempt to understand the buying behaviour of the youth in categories like mobile phones, gadgets, internet usage and apparels (especially casual wear). Thus, the analysis of the survey represented the categorized and the cities’ different tier zones to further understand the diversity of the Indian youth.

Ram Kulkarni and Dilip Belgaonkar. (2012).\textsuperscript{127} This paper reports the results of a study of brand selection and loyalty within the 18–25 age groups of Indian youth surveyed in Nashik city. The study explores brand loyalty behaviour across different product categories, and investigates the dimensions that drive loyalty behaviour within this age group. Finally, the study is concluded stating Indian youth is more quality conscious, they prefer only brands those are time tested, performing well and showing consistency in quality of the product. Indian culture is reflecting in their purchase behaviour as they are more cost conscious and their choice is utility oriented and not price oriented. They don’t go blindly behind the brands therefore brands are trying to attract more youth consumer.

STUDIES ON APPARELS / CLOTHING BEHAVIOUR

Forsythe and Thomas (1989),\textsuperscript{128} conducted a study to find the preference for natural, synthetic, or blended fibre contents or to link perceptions of fibres with any particular market segment. The researchers examined fibre content preferences and perceptions among female apparel consumers and the relationship between fibre

\textsuperscript{126}4Ps B&M - ICMR SURVEY, 2011.
content preference and perceptions and demographic variables. Thus, results from the study indicated that female apparel shoppers had definite fibre content preferences for various items of apparel; however, these preferences were not generally related to demographic characteristics.

Shim et.al, (1989),\(^{129}\) assessed the role of external variables on attitudes toward imported and domestic apparel among college students. External variables included demographics, clothing attitudes, students' self-perceptions, and level of fashion involvement. The researchers found that the attitudes toward imported clothing were influenced by the level of fashion involvement, the prestige clothing attitude, the social activities clothing attitude, and social acceptance. The results also indicated that students have more favourable attitude towards domestic apparel than imported apparel.

Thomas et.al, (1991),\(^{130}\) investigated the underlying dimensions of apparel involvement in consumers' purchase decisions. The researchers analyzed whether the apparel involvement is composed of more than one dimension and also determined whether there is any variation in apparel involvement dimensions with the help of fibre information sources and demographics. The results from the study indicated that apparel involvement is composed of more than one dimension and is partially explained by fibre information sources. It was also found that one of the two identified apparel involvement dimensions differed based on the consumer demographic variables.

Huddlestonet.al,(1993),\(^{131}\) assessed whether apparel selection were the predictors of female consumers' brand orientation. The criteria’s included quality proneness, fibre consciousness, easy care preference and made in the USA. Data was collected from 383 female consumers through mailed questionnaire regarding


brand orientation and apparel selection criteria. The results from the study revealed that quality proneness and made in the USA were predictors of brand orientation. The researchers suggested that this would help in planning consumer programs and as well helps retailers in planning product and promotion mixes, understanding target consumers, and refining training programs.

Lee & Burns (1993),\textsuperscript{132} examined the relationships between the criteria that individuals used in the purchase of clothing and the individual traits of public and private self-consciousness between two cultural groups namely United States and Korea. Researchers explored the importance of criteria used in the purchase of clothing, private and public self-consciousness, and demographic characteristics. It was also found that a significant interaction effected between self-consciousness and cultural group for the importance of brand name as a clothing purchase criterion. The results from the study indicated that there is a significant relationship between the trait of public self-consciousness and the importance of fashion and attractiveness as clothing purchase criteria in both cultural groups.

Shim and Kotsiopulos (1993),\textsuperscript{133} analyzed the typology of apparel shopping orientation segments among female consumers. The researchers segmented female apparel shoppers into unique apparel shopping orientation groups and developed a profile for each segment with respect to information sources, importance of store attributes, lifestyle activities, patronage behaviour, and demographics. The results indicated that shopping orientations are a base for segmenting female apparel shoppers and these groups are unique in consumer buying characteristics. The characteristics included three factors of information sources (Store Fashion Service/Promotion, Fashion Publications, and Mass Media) and also five factors of importance of store attributes (Store Personnel, Visual Image of Store, Customer Service, Easy Access, and Brand/Fashion).


Hines & O'Neal (1995),\textsuperscript{134} assessed how consumers evaluated clothing quality by examining the cognitive structure that existed between the evaluated criteria used to judge quality and personal values. It was also found that consumers evaluated quality by using attributes that they associated with social, psychological, economic, physiological, and aesthetic consequences. Results from the study indicated that for this group of consumers, the concept of perceived clothing quality included a number of associated concepts at various levels of abstraction. The researchers finally suggested that a proper study should be carried out to assess how consumers’ evaluated quality and to include factors other than physical attributes.

Fairhurst et al. (1996),\textsuperscript{135} assessed apparel retail buyers' perceptions about the importance and satisfaction with services available at market shows. Researchers measured manufacturers’ sales representatives’ perceptions of the importance of the market services. Data was collected from 161 apparel retail buyers and 146 manufacturers’ sales representatives who attended a local Midwest market show. The results from the study revealed that apparel retail buyers and manufacturers’ sales representatives differed regarding the importance of five market show services. As compared to retail buyers, manufacturers’ sales representatives attributed more importance to help for new retailers, show books, and timing of the markets.

Beaudoin et al. (1998),\textsuperscript{136} investigated whether females fashion leaders and fashion followers differed in the attitudes towards buying imported and domestic apparel products. Data was collected from a sample of 283 female consumers between 18 and 25 years of age through mailed questionnaire. Results showed that fashion followers have the same overall attitude toward buying American or imported apparel. However, fashion leaders have significantly more positive attitude towards followers for buying imported apparel than buying domestic apparel.


Gaal & Burns (2001) conducted a study to identify and clarify important yet inadequate information in a catalogue’s apparel descriptions, and tested if clarifications of the descriptions altered consumers’ perceived ability to evaluate the garments and the degree of perceived risk associated with purchasing the garments. The researchers conducted an experiment to test whether the changes made to the descriptions influenced consumers’ perceived ability to evaluate the garments, as well as consumers' perceived risk associated with purchasing the garments. Thus, results indicated that changes made regarding the fabric/fibre content increased participants' perceived ability to evaluate the garments, whereas changes made regarding the sizing/fit did not. However it did not support the notion that type of change would alter the degree of perceived risk associated with purchasing the garments.

Asma Kiran, Ayesha Riaz & Niaz Hussain Malik, (2002) investigated and explained the factors responsible for the change in clothing patterns of the adolescent girls, that are yet not clearly defined but are un-ignorable. In order to find out the affect of various factors like social status, education, mass media and peer pressure on the clothing patterns of young girls, a survey was conducted in the University of Agriculture Faisalabad by distributing a comprehensive questionnaire among 102 students of B.Sc. Home Economics classes. Results clearly indicated that friends, family’s socio-economic status, changing trends and education were the most important responsible factors. It was also revealed that the adolescent girls were more impressed by the T.V., fashion shows and magazines while bringing change in their clothing patterns.

Xu & Paulins (2005) studied the college students’ attitudes and behavioral intention of shopping online for apparel products by using the theory of reasoned action. The results from the study showed that the students, in general, had

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positive attitudes toward shopping online for apparel products and intended to shop more online for apparel products and had more positive attitudes than those who did not have the intentions. Internet usage, employment status, and card access had significantly influenced on students’ attitudes toward online shopping for apparel products.

Comegys et.al, (2006) investigated the online purchase behaviour of university students, from Finland and USA. The research was carried out to find whether online shoppers from the two countries approached the consumer buying decision process differently over time. The results from the study indicated that online shopping has increased in popularity among both male and female portions of the target groups in Finland, and more so in the USA. The study found that in both Finland and USA affordable broadband connections was the main reason that made people to take online purchase decisions. Thus, the results indicated that it was worthwhile for e-marketers to keep the customers satisfied. If the e-marketer satisfied the customer, that customer is a prime candidate for a repurchase. So the e-marketer who effectively served, satisfied, and delighted the online buyers would enjoy repeated patronage.

Kim & Jin (2006) examined virtual communities of consumption hosted by companies that sell apparel products. The researcher tried to present a general overview of the characteristics of virtual communities hosted by apparel retailers. The results from the study indicated that apparel retailers selling casual merchandise to the young teen’s market had the strongest representation. Therefore, the study suggested that the virtual communities should be given more importance by marketers because it helps them in consumer research and feedback.

Park & Stoel (2006) examined the effects of brand familiarity, the number of pieces of product information presented on a web site, and previous

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online apparel shopping experience on perceived risk and purchase intention. The results from the study indicated that there is a significant effect of brand familiarity and previous experience on perceived risk and purchase intention, and no effect of amount of information on perceived risk and purchase intention. Thus the study suggested that internet retailers should capitalize on the power of their brand names to gain advantage.

Cowart & Goldsmith (2007), investigated the motivational factors for online apparel consumption using the Consumer Styles Inventory. Data from a sample of 357 US college students showed that quality consciousness, brand consciousness, fashion consciousness, hedonistic shopping, impulsiveness and brand loyalty were positively correlated with online apparel shopping. Price sensitivity was negatively correlated with online spending. The findings revealed that impulsive shoppers spend more for apparel online in a typical month and spend more time online than other consumers. These findings could lead one to infer that a substantial number of online apparel purchases are unplanned and precipitous.

Inglessis (2008), explored how Hispanic women (living in the United States) of different levels of acculturation communicated their individual, social and cultural identities through clothing and appearances. The study demonstrated that, when it comes to clothing and appearance, Hispanic women have more commonalities than differences. The values and beliefs are learned early on from their mothers and maintained through constant interaction with the Hispanic culture through friends and families. Hispanic cultural values drive the way Hispanic women communicate, attractiveness, ethnicity and social class. Finally, the study illustrated the interconnection between the different aspects of the adoption of clothes by pointing out sensorial experience, fit, and interpersonal influence as the major drivers of adoption among Hispanic women.


Reiley (2008),\(^{145}\) examined the relationship between the desire for a unique appearance and sources of clothing acquisition- vintage or new clothing. Subjects were 97 female college students within the age group of 18-25 years, who purchased clothing from vintage and/or new clothing sources. The survey included the “desire for unique consumer products” (DUCP) scale developed by Lynn and Harris (1997a) with eight statements on a 5-point scale. The outcome was that regular vintage wearers did have a higher desire for unique consumer products according to the DUCP scale than the new clothing wearers. The regular vintage and new clothing wearers with high DUCP scores used a greater variety of unique pieces from different clothing sources and put them together in unexpected ways to create a unique appearance. Therefore, concluded that those with similar high DUCP scores created an appearance that was more unique than the wearers with low DUCP scores.

Zeng (2008),\(^{146}\) investigated Chinese college online apparel shoppers’ decision-making styles and their online apparel shopping behaviours. It explored the relationships between the decision-making characteristics and the related online apparel shopping behaviours and consumptions. The results demonstrated that some of the characteristics of the CSI were related to the frequency of buying apparel online, and the dollar amount spent online for apparel purchasing. The findings showed that recreational consciousness, hedonistic consciousness, brand consciousness, habitual consciousness and brand-loyalty consciousness have significant correlations with the frequency of online apparel purchases. However, only brand conscious and habitual conscious, brand-loyalty conscious are significantly correlated with the amount of money spent online for apparel purchases by Chinese college students.


Mandloi (2010), ascertained the buying decision-making styles of Indian shoppers in Indore shopping malls, so as to provide information to marketers interested in the decision-making profile of Indian consumers and thus enabling them to build their marketing efforts accordingly. Results showed that the main influencing factor which influenced and affected the respondents in order to make buying decision from shopping malls is brand consciousness. Demographic variables like age and gender also influenced the customer choices and buying decision-making style of Indian shoppers.

Meenakshi & Arpita (2010), examined the Indian youth's need for uniqueness (NFU) and their attitudes towards luxury brand as an expression of individuality. It was apparent that while the NFU is not very high amongst the Indian youth, luxury brands do symbolize status and individuality to them and serve a value-expressive function.

Noh & Lee (2011), analysed the effects of brand difference on multichannel apparel shopping behaviors in a multichannel environment. The researcher investigated the effect of brand difference on the path parameters in the Structural Equation Model developed by Noh in a multichannel shopping context. The results revealed that the Structural Equation Model developed by Noh needs to be applied to each brand separately. Therefore, the researchers suggested that multiple-group causal models need to be applied to a research dealing with several groups, such as a research regarding cross-national consumer behaviors that are important to global marketers.

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147Mandloi, M. (2010). A study on buying decision making style of Indian shoppers in Indore shopping malls.
Padmanabhan, Parvathi (2012),\textsuperscript{150} conducted a study that examined how young Indian professionals make decisions about apparel products considering the myriad of options that are now available to them in the marketplace. In this study, a qualitative approach was used to understand the role of brands in the decision-making process of young, urban Indian consumers. Data collection took place in Bangalore, a large city in the South of India. Thirty-four males and females between the ages of 22 and 35 participated in the study. In addition, consumption behaviours of young consumers in three shopping malls in and around Bangalore were observed.

ZeenatIsmail, Sarah Masood and Zainab Mehmood Tawab (2012)\textsuperscript{151}, conducted a study in order to determine the consumer preferences of global brands instead of local ones. It is also designed to find out the buying behaviour patterns of young Pakistani consumers. Consumer evaluates products based on information cues, which are intrinsic and extrinsic. A number of factors affect the consumer purchase decisions. The results suggest that most important factors that influence a consumer’s final decision are the price and quality of the product in question. Since the consumers usually associate the price of the brand with its quality, a brand priced too low is generally perceived as a low quality product. Similarly, a product priced too high may not be affordable by many. Other factors that have an impact on the consumer preferences are: consumer ethnocentrism, country of origin, social status, price relativity with the competing brands and family and friends. The research was conducted in Karachi and the samples selected included 200 people of age 16-24. The data collected for the research was through a questionnaire and was conducted in two popular shopping malls of the city and two universities since the target audience was largely the youth. Calculations were then analyzed and interpreted using a percentage of respondents and through frequency distribution tables and charts.


Lawan and Zanna (2013), in their study titled ‘Evaluation of Socio-Cultural Factors Influencing Consumer Buying Behaviour of Clothes’ assessed the cultural factors influencing consumer buying behaviour of clothes in Borno State, Nigeria. The study was specifically carried out to examine the cultural, economic as well as personal factors influencing clothes buying behaviour. Findings revealed a highly significant influence of cultural factors on consumer buying behaviour. The study concluded that culture, either acting independently or in conjunction with economic and personal factors significantly influences buying behaviour of clothes. It was recommended that marketing managers should take cognizance of the fact that socio-cultural factors are some of the fundamental determinants of a person’s want and behaviour and should therefore be considered when designing clothes for their markets.

RESEARCH GAP AND DIMENSIONS OF THE PRESENT STUDY

The review based on available literatures at international and national level has provided an incentive to think on various levels about the present study. It has shed light on the problem focussed and helped to determine the scope of the study.

The studies on psychographic / values discussed above have mostly explored the validity and the applicability of the values scales. A couple of studies have recommended the psychographic approach to market segmentation and have profiled the segments based on life –style or values. Very Few studies have attempted to study the relationship between values and consumer behaviour. Only one study has been conducted in India using the LOV to examine the frequent clothing purchase behavior of undergraduate urban college-goers in Kolkata, India (Roy S., Goswami P., 2007). However, the study assessed the value-psychographic traits-clothing (VPC) purchase behavior hierarchy and did not employ the consumer Styles Inventory.

The review of literature on the Consumer Styles Inventory Many revealed that many studies have been conducted using the Sproles and Kendall Consumer Styles inventory, but most of them were done abroad. Further, most of the studies were undertaken to study the applicability and the generalizability of the CSI in different countries. Some studies used the CSI to establish gender differences in consumer decision-making styles. Two distinct studies in India investigated the decision-making styles of youth, one on the South Indian college-going consumers in Coimbatore by Canabel, (2002) and Ghodeswar (2007) investigated the decision-making style among students of a Business School in Mumbai, India. Neither of these studies used the LOV to explore the influence of values.

The young adult segment has gained considerable importance in the area of consumer behaviour research. Many studies have been conducted in India on the youth to understand their diversity and profile youth behaviour based on what interests’ them and grabs their attention. Studies have attempted to understand their interests and what influences them, their fashion involvement and their behaviour of in shopping malls. No study has been conducted to study the values perceived by them and its influence on their buying behaviour.

The studies on apparels/clothing behaviour predominantly investigated the clothing patterns among young people, their attitudes towards imported and domestic apparels, apparel shopping orientation among consumers, how consumers evaluated clothing quality, factors responsible for the change in clothing patterns, shopping online for apparel products, and the evaluation of socio-cultural factors influencing consumer buying behaviour of clothes.

The literatures on psychographics indicate the importance and need for psychographic segmentation, the studies on CSI indicate its applicability and generalizability and usefulness in understanding consumer shopping styles, the literature on youth revealed the need for more specific and in-depth studies to understand the most promising target group of consumers in India, the young adults, due to its demographic dividend and the literature on clothing behaviour point that clothing is an important channel for self expression among the young adults.
Summing up, no study has been undertaken so far in Bangalore, India, to profile the young adults in the age group of 18 – 25 years based on their shopping styles and explore the influence of personal values on their shopping styles for apparels.

RESEARCH DESIGN

This study throws insight upon the influence of values on the buying behaviour of young adults towards apparels. Information regarding the personal values that are important to the target market would be valuable in the development of advertising campaigns and other marketing strategies. To date, however, few studies have been available for bringing to light how consumer choices are influenced by personal values. It is expected that such a psychographic analysis will give a more fine tuned and accurate results on young adults buying behaviour than a general study on youth.

SAMPLE SIZE, SAMPLING TECHNIQUE AND SAMPLE SELECTION

The respondents for the study consist of young adults as defined by the UN and as defined by India Youth Policy 2010, in the age group of 18-25 years.

Sample size plays an important role in the estimation and interpretation of results of studies adopting Structural Equation Modelling (SEM). According to Fidell\textsuperscript{153} The minimum sample required for adopting any statistical tool should be greater than or equal to 8k+50, where k = the number of items involved in the questionnaire. The questionnaire administered by the researcher in this study included 10 items on ‘Values’ and 24 statements on ‘Shopping Styles’ adding up to a total of 34 items. Therefore, solving for n, n = 8 (34) + 50 = 322. The total sample for the present study was 1478 respondents who were young adults in the age group 18-25 years residing in Bangalore.

Non-probability sampling methods such as judgemental and convenient sampling methods were adopted to select the respondents for the study. Judgmental

sampling method was adopted to identify to whom the questionnaire should be administered. One criteria adopted in the study to select respondents was that they should be in the age group of 18 – 25 years. Convenient sampling was adopted to administer the questionnaire to young adult visitors to malls in Bangalore. The selection of malls was based on the presence of branded apparel retails outlets in these malls and their proximity to colleges. Many college students and working people in the age group of 18-25 frequently visit these malls for purchase of apparels.

The following four popular malls located in prominent locations representing the four zones in Bangalore city were identified as the data collection points:

<table>
<thead>
<tr>
<th>S.NO</th>
<th>MALL</th>
<th>LOCATION / AREA</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Forum Mall</td>
<td>Koramangala, South</td>
<td>438</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bangalore</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Esteem Mall</td>
<td>Hebbal, North Bangalore</td>
<td>321</td>
</tr>
<tr>
<td>3</td>
<td>Orion Mall</td>
<td>Rajaji Nagar, West</td>
<td>345</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bangalore</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Phoenix Market City</td>
<td>Whitefield, East</td>
<td>374</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bangalore</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>1478</strong></td>
</tr>
</tbody>
</table>

The study mainly focused on the college-going student population because the Sproles & Kendall Consumer Style Inventory was meant to be used for the student population. The original study by Sproles & Kendall\(^{154}\) administered the Consumer Style Inventory to 482 youth in the United States. The subjects were all

high school students in home economics classes. Halfstrom, et.al.\textsuperscript{155} identified decision-making styles of young consumers in Korea and administered the CSI to 310 college students in Korea. Lysonski et.al.\textsuperscript{156} conducted the study with undergraduate business students in four countries to investigate the applicability of the Consumer Styles Inventory. Fan & Xiao\textsuperscript{157} administered the Consumer Styles Inventory to see if the consumer decision-making styles could be generalised to Chinese college students. Canabal (2002),\textsuperscript{158} investigated the decision-making styles of young South Indian consumers with data collected from two institutions of higher education in the city of Coimbatore, India. Ghodeswar,\textsuperscript{159} investigated the decision-making style among students of a Business School in India.

**PILOT STUDY AND RELIABILITY TEST**

A pilot study was conducted on 30 respondents in October 2012. Reliability test using Cronbach’s coefficient alpha was used to test the reliability of the scales and assess the internal consistency of individual constructs, subscales and overall scale. The rule of thumb is that the coefficient alpha must be above 0.7 for the scale to be reliable.\textsuperscript{160} The reliability for the present study was significant (Cronbach Alpha .737). The main study was conducted from November 2012.


DATA COLLECTION

Primary data for the study has been collected using a questionnaire developed by the researcher incorporating two validated tools, one to measure the independent variable ‘values’ using the LOV - List of Values – Kahle (1983), and the second to measure the dependent variable ‘Shopping Styles’- using Consumer Styles Inventory: CSI- (Sproles and Kendall 1986; Sproles and Sproles 1990).

The questionnaire has three sections:

- The first section investigates the demographic profile of the young adults,
- The second section consists of the modified version of Kahle’s LOV [List of Values, 1983]
- The third section consists of the adapted version of Sproles & Kendall’s CSI -Consumer Style Inventory, 1986.

Data collection was spread over a period of five months, from November 2012 to March 2013. Data was collected with the help of research assistants working in the same department and institution of the researcher. The questionnaire was given to respondents after enquiring their age and their willingness to participate in the survey. Respondents were asked to state whether they were studying in Bangalore in Under Graduate courses, Post Graduate courses or with other qualifications. The education level of the respondents was also used as parameter to obtain the demographic profile of the respondents and as a variable for testing hypothesis.

The questionnaire was administered to a sample of 1600 male and female young adults falling in the age group of 18-25 years who visited the four malls. Of the 1600 questionnaires distributed, 1478 questionnaires were deemed valid for data analysis yielding a response rate of 92%. Such a response rate was considered sufficient for statistical reliability and generalisability,\textsuperscript{161} and more satisfactory when compared with previous research works on consumer decision-making styles. The

purpose for selecting such a large sample was to reduce the effect of non-sampling errors.

The sample for the study consists of 54.4 per cent male and 45.6 per cent female respondents. The respondents were from different regions with diverse backgrounds ranging from urban to rural which also reflect their differences in socio-economic status.

Research papers, journals and text books, internet based research libraries Ebsco Host, SSRN, Jstor were also used extensively for the purpose of this study. This study is also backed with extensive review of previous literatures under each variable category of the study, namely Values, Young Adults, and Shopping Style.

PERIOD OF THE STUDY

Data collection for the study commenced in November 2012 and extended till March 2013. Data analysis and interpretation was done in April & May 2013.

FRAME WORK OF ANALYSIS

The design of analysis of the data to establish the findings to the research objectives is presented in a sequential manner as described below:

a) General Descriptive analysis based on demographic variables such gender, educational level and regional background of respondents. This is presented in tables indicating frequencies and percentages and depicted in bar/pie diagrams. Under descriptive analysis, no attempt was made to analyze the age of the respondents as it has been reported that differences in attitudes and behaviour of adolescents and youth under reference for this study is not due as much to age as to education cohort.\footnote{Haytko, D. L. & Baker, J. (2004). It’s all at the mall: exploring adolescent girl’s experiences. Journal of Retailing, 80(1), 67-83 pp.} It was therefore assumed that no significant difference would result from analysing differences in the age of the respondents.
b) Descriptive analysis for List of Values, Value dimensions and Shopping Styles presented in tables indicating Mean and Standard Deviations in descending order.

c) Reliability tests for List of Values and Shopping Styles indicating Cronbach alpha.

d) Correlation analysis for testing relationship of overall values to shopping styles, individual values to shopping styles, value dimensions to shopping styles. Inter-correlations among values and among shopping styles are also studied.

e) Structural Equation Modelling, Confirmatory Factor Analysis (CFA), Goodness of Fit Measures (GFM), Multiple Regressions and Path analysis for confirming the consumer shopping styles with the original CSI constructs and testing the ‘Value Shopping-style Model’.

f) Testing of Hypotheses using ANOVA and t-test to study differences in shopping styles, differences in value orientations and level of influence of values, based on demographic segmentation variables such as gender, education level, regional background of respondents, etc.

Description of Statistical Tools Employed

The data was processed and tabulated using Microsoft Excel 2007 and SPSS version 19. Data analysis was performed by using software packages - IBM SPSS (Statistical package for Social Sciences) version 19 and AMOS version 16.0.

Statistical Package for the Social Sciences (SPSS)

SPSS program is one of the most widely used tool for analysis within the social sciences research and has the advantage of wide range of supporting documentation and text books available to guide the researcher. First, a coding sheet was prepared for all the questions in the questionnaire and the data was fed in SPSS data editor. SPSS version 19 was used for all the non-specialist statistical analysis such as general descriptive analysis, reliability tests, correlation analysis, T-test and
ANOVA. The SPSS provides features for descriptive and inferential statistical analysis.

Analysis of Moment Structures (AMOS)

Analysis of Moment Structures (AMOS) version 16.0, a leading SEM software package, was used in this study. AMOS is a user friendly software and widely used within the social sciences research. It is one of the most common covariance-based Structural Equation Modelling (SEM) techniques. The diagrams in AMOS are much clearer compared to other software packages. AMOS also has wide range of supporting documents to guide the researcher. The study used AMOS to test the confirmation of original factors, model testing and path analysis.

Descriptive statistics

Descriptive statistics was used to compute mean, standard deviation and percentages. Summary of the data was done using measures of central tendency and measures of variation. Measures of central tendency included mean and measures of variation included standard deviation. Mean and standard deviation provided a basic descriptive feel of the distribution of data (response) for different variables in the study.

Karl Pearson’s Coefficient of Correlation

Correlation is a statistical analysis that defines the variation in one variable by the variation in another, without establishing a cause-and-effect relationship. The coefficient of correlation is a measure of the strength of the relationship between the variables; that is, how well changes in one variable can be predicted by changes in another variable.

When using SPSS for Pearson correlation coefficient, the descriptive output tells us about each set of data (i.e., the mean, standard deviation, and number of values for each variable), and the correlation matrix in the output tells us how the data are related. To ascertain if the correlation is statistically significant, the row labeled sig should be referred. The value in this row is the probability of the null
hypothesis being true. For a two-tailed correlation test, the probability of the null hypothesis (i.e., that there is no relationship between the variables) being true, $\text{sig}$ value should be less than the preset level of significance (typically 0.01 or 0.05). In such a case, we can reject the null hypothesis and conclude that the relationship between the variables is statistically significant.

In addition to using the $\text{sig}$ value to determine whether to reject or retain the null hypothesis, there is also another visual indication of statistical significance on the output. By default, SPSS "flags" (marks) significant relationships with asterisks. If the $\text{sig}$ value is below the preset criterion of significance, SPSS will put asterisks next the correlation value. Pearson’s correlation coefficient was used to study the relationship between personal values and shopping styles of young adults.

**Structural Equation Modelling (SEM)**

Structural Equation Modelling (SEM) is a multivariate statistical methodology, which takes a confirmatory approach to the analysis of a structural theory. Structural Equation Modelling is confirmatory process, since it commences with the specification of a model. It is a multivariate analysis method based on fitting and testing multiple regression equation as specified by the model. SEM is a set of techniques which allows examination of relationships between one or multiple independent variable and one or more dependent variables.\(^{163}\) Though there are many ways to describe SEM, it is most commonly thought of as a hybrid between some form of Analysis of Variance (ANOVA)/Regression and some form of Factor Analysis. In general, it can be remarked that SEM allows one to perform some type of multilevel Regression/ANOVA on factors. Structural Equation Modelling combines two approaches: the predictive approach of econometrics, coupled with the psychometric approach of inferring latent variables from multiple observed variables.\(^{164}\) It essentially seeks to answer research questions by combining multiple regression analysis of factors with exploratory factor analysis. A researcher proposes a hypothesized series of relationships between the variables under investigation (the


model) and Structural Equation Modelling enables the reasonableness of relationships implied by the model to be assessed. In the present study structural equation modelling was used to test the Value – Shopping Style Model (Measurement).

Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) which is a part of the Structural Equation Modelling (SEM) techniques can be used to estimate a measurement model that specifies the relationship between observed indicators and their underlying latent constructs. The measurement model specifies how latent constructs are measured by the observed variables. CFA is often used to confirm a factor structure known beforehand as is the case with the constructs in the study.

In statistics, CFA is a special form of factor analysis. It is used to test whether measures of a construct are consistent with the researcher’s understanding of the nature of that construct (factor). In contrast to exploratory factor analysis, where all loadings are free to vary, CFA allows for the explicit constraint of certain loadings to be zero. CFA assesses the fit of the model. Model fit measures could be then obtained to assess how well the proposed model captured the covariance between all the items on the test. If the fit is poor, it may be due to some items measuring multiple factors. It might also be that some items within a factor are more related to each other than others.

Goodness of Fit Measures (GFM)

“Goodness of fit measures” was used to test the appropriateness of the structural model using the Amos 16.0 software. The overall fit of a model in Structural Equation Modelling can be assessed using a number of fit indices. There is a broad consensus that no single measure of overall fit should be relied on exclusively and a variety of different indices should be consulted.165 There are several indicators of Goodness-of-fit and most structural equation modelling scholars recommend evaluating the models by observing more than one of these

indicators.\textsuperscript{166} Dozens of statistics, besides the value of the discrepancy function at its minimum, have been proposed as measures of the merit of a mode. Choice of Goodness-of-fit indexes should be based on careful consideration of critical factors like sample size, estimation procedure, model complexity and/or violation of the underlying assumptions of multivariate normality and variable independence.

Validity Measures

The Confirmatory Factor analysis is executed to test the validity of the instruments through content validity, convergent validity, discriminant validity and criterion related validity. Content validity refers to the degree which an instrument covers the meaning of the concepts included in a particular research. For this study, the content validity of the proposed instrument is adequate enough because the instrument has been carefully constructed, validated and refined, supported by an extensive literature review.

\textbf{Construct validity:} Construct validity is the extent to which a set of measured variables actually represent the theoretical latent construct that they are designed to measure.\textsuperscript{167} To assess the construct validity of the scale, exploratory and confirmatory factor analytic procedures were applied.

\textbf{Convergent validity:} Convergent validity is the extent to which indicators of a specific construct ‘converge’ or share a high proportion of variance in common. Convergent validity identifies the proportion of variance for each factor. To assess this, standardized factor loadings in the measurement model were examined, composite or construct reliability (CR) and average variance extracted (AVE) was computed.

\begin{align*}
\text{Construct Reliability (CR)} &= \frac{(\text{sum of standardized loadings})^2}{(\text{sum of standardized loadings})^2 + (\text{sum of indicator measurement errors})}
\end{align*}

Multiple Regression and Path Analysis

Regression analysis involves identifying the relationship between a dependent variable and one or more independent variables. A model of the relationship is hypothesized, and estimates of the parameter values are used to develop an estimated regression equation. Various tests are then employed to determine if the model is satisfactory. If the model is deemed satisfactory, the estimated regression equation can be used to predict the value of the dependent variable, given the values for the independent variables.

Path analysis, an extension of multiple regression, lets us look at more than one dependent variable at a time and allows for variables to be dependent with respect to some variables and independent with respect to others. Structural equation modelling extends path analysis by looking at latent variables. A multiple regression model is drawn as a path analysis.

In addition to being thought of as a form of multiple regression focusing on causality, path analysis can be viewed as a special case of structural equation modelling (SEM) – one in which only single indicators are employed for each of the variables in the causal model. That is, path analysis is SEM with a structural model, but no measurement model. Other terms used to refer to path analysis include causal modelling, analysis of covariance structures, and latent variable models.

$t$ Statistic for Equality of Variances

The t-test is used for testing differences between two means. In order to use a t-test, the same variable must be measured in different groups, at different times, or in comparison to a known population mean. Comparing a sample mean to a known population is an unusual test that appears in statistics books as a transitional step in learning about the t-test. The more common applications of the t-test are testing the difference between independent groups or testing the difference between dependent groups.

The independent t-test, also called the two sample t-test or student's t-test, is an inferential statistical test that determines whether there is a statistically significant
difference between the means in two unrelated groups. A t-test for independent groups is useful when the researcher's goal is to compare the difference between means of two groups on the same variable. "Independent groups" means that the groups have different people in them and that the people in the different groups have not been matched or paired in any way. A t-test for related samples or a t-test for dependent means is the appropriate test when the same people have been measured or tested under two different conditions or when people are put into pairs by matching them on some other variable and then placing each member of the pair into one of two groups.

The null hypothesis for the independent t-test is that the population means from the two unrelated groups are equal: $H_0: \mu_1 = \mu_2$

In most cases, we are looking to see if we can show that we can reject the null hypothesis and accept the alternative hypothesis, which is that the population means are not equal: $H_A: \mu_1 \neq \mu_2$

This requires the setting of a significance level (alpha) that allows us to either reject or accept the alternative hypothesis. Most commonly, this value is set at 0.05.

"Levene's Test for Equality of Variances" is a test of the homogeneity of variance assumption. The output in SPSS begins with the means and standard deviations for the two variables which is key information that will need to be included in any related research report. The "Mean Difference" statistic indicates the magnitude of the difference between means. When combined with the confidence interval for the difference, this information can make a valuable contribution to explaining the importance of the results. When the value for $F$ is large and the $P$-value is less than 0.05, it indicates that the variances are heterogeneous which violates a key assumption of the t-test.

The first format for "Equal" variances is the standard t-test taught in introductory statistics. This is the test result that should be reported in a research report under most circumstances. The second format reports a t-test for "Unequal"
variances. This is an alternative way of computing the t-test that accounts for heterogeneous variances and provides an accurate result even when the homogeneity assumption has been violated (as indicated by the Levene test). It is rare that one needs to consider using the "Unequal" variances format because, under most circumstances, even when the homogeneity assumption is violated, the results are practically indistinguishable. The output for both formats shows the degrees of freedom (df) and probability (2-tailed significance). As in all statistical tests, the basic criterion for statistical significance is a "2-tailed significance" less than 0.05.

**Levene's test** is used to assess the homogeneity of variance between sets of scores. It tests the null hypothesis that "there is no significant difference between the two population variances". A basic assumption underlying the use of parametric tests such as the t-test or Analysis of Variance is that the variance (degree of spread) for scores for each variable or condition must be roughly equal. Levene's and some other tests are used to examine if this is the case.

If the Levene's test produces a non significant result (i.e. \( p \) is greater than 0.05), then one should use the "Equal variances are assumed" output. However, if the Levene's test produces a significant result (i.e. \( p \) is less than 0.05) then one should use the lower line that is labelled "Equal variances are not assumed". In this case, the result is based on a correction for the lack of homogeneity of variance.

*The Levene's test* allows researchers to check for equality of variance. If the spread of the data in the two different groups is different (unequal variances) then, the Levene's test will reveal this difference in the output. SPSS will generate output for two different t-tests: **equal variances assumed** and **equal variances NOT assumed**. If the Levene's test is SIGNIFICANT, it means the variances are NOT equal, so the results of the **equal variances NOT assumed** should be considered. If the Levene's test is NOT significant, then the results of the **equal variances assumed** t-test should be considered.
ANOVA

The ANOVA is a statistical technique which compares different sources of variance within a data set. The purpose of the comparison is to determine if significant differences exist between two or more groups. The ANOVA test is used to determine the impact independent variables have on the dependent variable in a regression analysis.

The one-way analysis of variance (ANOVA) is used to determine whether there are any significant differences between the means of two or more independent (unrelated) groups.

Like the t-test, the ANOVA calculates the ratio of the actual difference to the difference expected due to chance alone. This ratio is called the F ratio and it can be compared to an F distribution, in the same manner as a t ratio is compared to a t distribution. For an F ratio, the actual difference is the variance between groups, and the expected difference is the variance within groups.

In the ANOVA setting, the observed variance in a particular variable is partitioned into components attributable to different sources of variation. In its simplest form, ANOVA provides a statistical test of whether or not the means of several groups are equal, and therefore generalizes t-test to more than two groups. Doing multiple two-sample t-tests would result in an increased chance of committing a type I error. For this reason, ANOVAs are useful in comparing (testing) three or more means (groups or variables) for statistical significance.