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## Correction of Authorship by Authors' Request

It has been brought to our attention that the authorship of the following paper:

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In April 2017, Sumit Pillai and Arpita Srivastava had submitted a request for correction of authorship, asking that Sumit Pillai should be added to the paper as first author and Arpita Srivastava should be the second author. After email communication, both two authors (Sumit Pillai and Arpita Srivastava) confirmed that they agreed the change in authorship.

## Consumer Decision-Making Styles of Indian Adolescents

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### ABSTRACT

This study examines the consumer decision-making styles with respect to shopping behavior among Indian adolescents. Specifically, Sproles and Kendall's Consumer Style Inventory was used to determine the various decision-making styles of the respondents. An initial sample of 250 school-going children completed the inventory, which was found to be unreliable. Further, a study was conducted on a sample of 283 students to develop a new scale using exploratory and confirmatory factor analysis. Six decision-making styles of the original scale, specifically, Price Consciousness, Brand Consciousness, Fashion Consciousness, Hedonistic Orientation, Habitual Orientation, and Impulse Driven, were retained but five new styles, i.e., Reference Group Orientation, Convenience Seeking, Bargain Seeking, Socially Desirable, and Information Seeking, emerged which were found to be unique to Indian shopping behavior. Additionally, the Perfectionist style from the original scale split into two factors, Perfection Seeking and Quality Seeking, in Indian adolescents.

**Keywords:** Consumer Decision Making, CSI, Indian, Adolescents

### INTRODUCTION

Motives for consuming are a function of numerous variables many of which are unrelated to the actual buying of products. Literature in marketing and related behavioral sciences has identified various consumer motives for buying and consuming. The idea that consumers are motivated by more than simply the utilitarian motive to obtain desired items has been acknowledged as early as in the 1960s by Howard and Sheth (1969). Tauber (1972) advanced the idea that a number of personal and social factors unrelated to the actual need to buy products often motivate shoppers. During the consumer decision-making process, consumers make decisions not only about the type of brand, but also about the quantity of the good to purchase. Consumers make decisions to reach their goals, which include making the best choice

among alternative possibilities, reducing the effort in making the decision, minimizing negative emotions, and maximizing the ability to justify the decision. In summary, consumer decision-making is a constructive process (Mowen & Minor, 1998). Research in this field is important not only because of its conceptual links with marketing and consumer behavior, but also because of its managerial implications across strategic activities, such as positioning, distribution, segmentation, product development, and promotion (Mowen & Minor, 1998; Reibstein & Gatignon, 1984).

Olshavsky and Rosen (1985) discussed the idea that in order to understand consumer purchase behavior, it would be necessary to identify basic characteristics of decision-making styles that would help predict the chances of success for products and services. Sproles and Kendall (1986) suggested that consumers approach the buying process with specific styles of consumer decision-making. Sproles and Sproles (1990) further proposed that consumers might have more than just one style of decision-making and that may alter depending on the situation. A number of researchers tested this hypothesis in various countries, utilizing Sproles and Kendall's (1986) Consumer Styles Inventory (CSI) to measure the consumer's decision-making style. Although the CSI was found to be acceptable, a few researchers added one or two culture-specific styles while other researchers had to remove few culturally irrelevant styles. The original CSI was tested on high school students in the US, and the subsequent testing in different countries was done largely on College students.

The marketers have shown a growing interest in the behavior of young consumers (Grant, 2004). Contemporary researchers express that children constitute a major consumer market, as they have direct purchasing power for snacks and sweets and indirect purchase influence on adult buyers when shopping for big-ticket items (Halan, 2002; Singh, 1998). For some products, they are active initiators, information seekers, and buyers, whereas for other product categories, they influence purchases made by the parents (Zollo, 1995). This 'passive dictation' of choice is prevalent for various products that children themselves buy and consume daily in schools, for instance, as well as for products that are consumed in their households. Additionally, decision-making in households is seen to change with the mere presence of children. Differences between couple decision-making and family decision-making have been noted (Filiatrault & Ritchie, 1980).

Sproles and Kendall recommend that the CSI be administered to different populations to establish generalizability. The generality can be established by testing the decision-making traits on different age groups and different countries. India, which belongs to the BRICs nations, is currently one of the fastest growing economies. Though two studies did test the applicability of CSI on Indian consumers

(Canabal, 2002; Lysonski, Durvasula, & Zotos, 1996), the sample chosen for the study comprised only undergraduate college students. Canabal (2002) reported that five out of eight factors of CSI were reliable: Brand Conscious, High Quality Conscious / Perfectionist, Confused by Over-Choice, Impulsive / Brand Indifferent, and Recreational Shopper. In an earlier study, Lysonski et al. (1996) found that the items themselves were not holding up in various countries, and a high percentage of items (35 percent in India) loaded on factors other than those anticipated.

Brands drive huge consumerism in India today, which is led primarily by adolescents, as they constitute more than 40% of its total population. Indian children have recently attracted considerable attention from both overseas and domestic marketers because the market for children's products offers tremendous potential (pegged at \$1110mn) and is rapidly growing. According to the RI-TRU (INDIA TEEN STUDY 2009) study, the chocolate and confectionary market is estimated at \$290mn, the apparel market at \$110mn, and kids footwear at \$220mn, with the total annual spending of US\$ 4.12 billion for 12 -19 year-olds from middle class families in all 500,000 plus towns.

Thus, there are three main reasons for undertaking this research. First, it is essential to understand the decision-making styles of Indian adolescents, as inferred from the above explicated context and reasoning. Research undertaken to understand consumer decision-making among adolescent consumers in India would benefit both academia and practice. Second, the original work on consumer decision-making styles by Sproles and Kendall have been tested on the high school students in the US, and comparing the results with Indian adolescents would help us understand the CSI from a culturally different perspective. Third, the study builds on earlier studies involving young consumers and CDMS (Bakewell & Mitchell, 2004; Durvasula, Lysonski, & Andrews, 1993; Hafstrom, Chae, & Chung, 1992; Hiu, Siu, Wang, & Chang, 2001; Sproles & Kendall, 1986; Unal & Ercis, 2008; Walsh, Mitchell, & Henning-Thurau, 2001) and advances the literature on young consumers in an emerging market economy.

## REVIEW OF LITERATURE

### Consumer Decision Making Styles

A *consumer decision-making style* is defined "as a mental orientation characterizing a consumer's approach to making choices having both cognitive and affective characteristics" (Sproles & Kendall, 1986 p.268). Empirical research and literature review revealed 3 ways to characterize consumer decision-making:

psychographic/lifestyle, consumer typology, and consumer characteristics (Sproles & Kendall, 1986). The psychographics approach identifies over 100 characteristics relevant to consumer behavior (Lastovicka, 1982). Some are closely related to consumer choices while others tap general lifestyle activities or interests. The consumer typology approach attempts to define general consumer 'types' (Darden & Ashton, 1974; Moschis, 1976; Stone, 1954). The consumer characteristics approach is specifically related to consumer decision-making (Westbrook & Black, 1985).

The approaches to characterize consumer styles, as cited in the literature, were useful but no approach was specifically designed to serve consumer-interest professionals; therefore, The Consumer Styles Inventory was developed (Sproles & Kendall, 1986). The inventory developed by Sproles and Kendall (1986) tried to measure four criteria; (1) include mental characteristics of the consumer's decision making that are among the most important "real world" consumer characteristics, (2) complete characterization identifying a small number of basic and independent consumer–decision making characteristics, (3) a measure of how consumers rate on each characteristic, (4) utility for consumer–interest professionals from varied fields.

Based on empirical research, Sproles and Kendall (1986) developed the Consumer Styles Inventory to understand the consumers' styles of decision-making while shopping. They developed 40 items assessing the Consumer Styles Inventory and measured the reliability of the CSI using a sample of 482 United States high school students. They sorted Consumer Decision-Making Styles into eight characteristics, (1) Perfectionistic, (2) Price-conscious, (3) Brand-conscious, (4) Novelty/Fashion-conscious, (5) Impulsive, (6) Confused-by-over choice, (7) Recreational, and (8) Habitual. The eight consumer decision-making styles comprised factors that explained consumer decision-making based on cognitive and personality characteristics. The reliability and validity of the CSI was established initially using a sample of U.S high school students. Later studies attempted to validate their finding across countries and modify the styles based on cultural differences using mostly with college students.

### **Consumer Decision Making Styles in Different Countries**

The CSI has been tested in multiple countries, such as Greece, Australia, Germany, China, U.K, Korea, Malaysia, Iran, Macedonia, Bosnia, India and New Zealand, yielding results similar to the original CSI (although some minor modifications were employed to better describe their population) (Anic, Rajh, & Bevanda, 2012; Anic et al., 2012; Azizi & Makkizadeh, 2012; Bates, 1998; Canabal, 2002; Durvasula et al., 1993; Fan & Xiao, 1998; Hafstrom et al., 1992; Kamaruddin &

Mokhlis, 2003; Walsh et al., 2001). Hafstrom et al.'s (1992) study conducted with Korean college students found factor loadings similar to those in Sproles and Kendall's (1986) study. Still, the CSI was amended to include a new consumer decision-making style particular to Korean population, which was Time-Energy Conserving. This new decision-making style included both brand conscious and habitual brand-loyal characteristics of the original CSI of Sproles and Kendall's (1986). Novelty-fashion consciousness was the only decision-making style that was not confirmed in the Korean study. Following the Korean study, Mitchell and Bates (1998) tested the CSI on college students in the United Kingdom and added two more categories, Time-Energy Conserving (Hafstrom et al., 1992) and Store Loyalty, to the original CSI, thus testing 10 instead of original 8 consumer decision-making styles (Sproles & Kendall, 1986). These new decision making styles re-combined certain items from Sproles and Kendall's (1986) other CDMS, such as Impulsiveness, Perfectionist, and Brand Loyalty.

Fan and Xiao (1998) administered the CSI to Chinese college students to assess the applicability of CSI to Chinese consumers. They found that the decision-making styles of Impulsive/Careless and Habitual/Brand Loyal were not typical of the Chinese sample. In Germany, the adult male and female non-student shoppers completed the original CSI. Out of the original eight CSI factors, six factors were confirmed, Brand Consciousness, Perfectionism, Recreational/Hedonistic, and Confused by Over-Choice, Impulsiveness, and Novelty-Fashion Consciousness. Variety seeking was new to Germany and substituted brand royalty and price-value consciousness characteristics found in preceding countries (Walsh et al., 2001).

Kamaruddin and Mokhlis (2003) used social structural variables to understand their effect on consumer decision-making styles in Malaysia. The authors defined social structural variables by residence, gender, social class, ethnicity, and religion and proposed that they were associated with consumer decision-making. Consumer personality was understood to affect decision-making, owing to its cognitive and affective (attitudinal) components. The subjects of the study were teenagers in secondary schools (Sproles & Kendall, 1986). Applying multiple regression analysis, relationships between social structural variables and decision-making styles were verified. The findings indicated differences between genders in decision-making styles in that males were found to be more brand-conscious while female subjects were more recreational shoppers. Teenagers living in the city were more brand-conscious and novelty-conscious compared to rural kids. Anić et al. (2010) conducted a study on Macedonian college students and used factor analysis that yielded factor loadings similar to those reported in Sproles and Kendall (1986) study. Their study identified

two separate groups, recreational consumer and economic consumer. Significant gender difference also emerged across four factors of CDMS, i.e., brand consciousness, novelty-fashion consciousness, recreational hedonistic consumer, and habitual brand-loyal consumer. A study on Australian consumers, which was conducted with an aim to identify their decision-making styles when purchasing every day products, retained 6 out of 8 factors, indicating that Australian consumers are very similar to American consumers (Nayeem & Casidy, 2015).

In Iran, Azizi and Makkizadeh (2012) tested the Consumer Styles Inventory (Sproles & Kendall, 1986) on the college going Iranian students and reported that only two out of eight factors were found reliable, specifically, brand loyalty and brand consciousness. On the other hand, Durvasula et al. (1993) produced similar factor loadings to the Sproles and Kendall (1986) study on New Zealand College students. Anic et al. (2012) tested the CSI on college students from two large universities in Bosnia and Herzegovina and reported that the students fell in one of the five segments, i.e., impartial, middle ground consumer; fashion-oriented, hedonistic consumer; traditional, pragmatic consumer; hedonistic consumer; and confused by over-choice, perfectionistic consumer. The original CSI presented by Sproles and Kendall (1986) was not found to be completely applicable.

Lysonski et al. (1996) conducted a multi country investigation with undergraduate business students from four countries to explore the applicability of the CSI in other countries. The authors chose the United States, New Zealand, India, and Greece as their sample. The results of factor analysis were comparable to those of Sproles and Kendall (1986). Seven of the eight decision-making styles from the Sproles and Kendall were confirmed, which excluded price consciousness and value for money. The authors suggested that the difference in the decision-making styles could arise due to differences in culture, types of retail stores, or payment methods. They found that New Zealand and the United States were similar in terms of decision-making styles, and the original consumer style inventory was applicable in both the countries, contrary to India and Greece. Given these results, the authors determined that there could be definite decision-making style differences among countries.

In another study carried out in Greece by Tarnanidis et al. (2015) on college students found six out of eight decision making styles to be applicable, i.e., high quality conscious, recreational consciousness, brand conscious, novelty conscious, impulsive conscious, and confused by over-choice, as opposed to the Azizi and Makkizadeh (2012), which included habitual brand loyalty as well. Canabal (2002) modified the conceptual framework to understand the German (Hafstrom et al., 1992)

study and performed factor analysis to ascertain the suitability of the CSI on Indian college students. The study reported that Indian consumers' impulsiveness was largely connected to brand indifference rather than carelessness of decision-making. The study in fact proposed a new category, "dissatisfied/careless," to represent this finding.

Lysonski and Durvasula (2013) further investigated the change in decision-making styles of Indian young adults from 1994 to 2009. They found that the change in the economy changed the decision-making, as noted by an increase in brand consciousness, novelty-fashion consciousness, and impulsive-careless shopping decision-making and a decrease in perfectionist-quality consciousness over time.

The above studies showed marked differences between the developed nations and developing nations in the consumer decision-making styles and the applicability of CSI. Interestingly, in all studies, some combination of eight decision-making styles included in the original studies was applicable. This study proposed to study the established CSI on Indian adolescents to understand their decision-making style and establish to validity and reliability of the inventory in this population. Validating the same consumer decision-making style among Indian adolescents will increase our understanding of the burgeoning Indian young consumer.

### **Children and Consumer Behavior**

Understanding the way in which children acquire consumer knowledge has become a topic of great interest to consumer researchers. Children not only play an important role in family decision-making, but also have responsibility as consumers in their own rights (Pecheux, 1999). The existing literature has identified three roles of children related to consumption, (1) buyers who have their own money to spend, (2) direct or indirect influencers of the purchase of a large amount of household items, and (3) a future market of a larger variety of products and services (McNeal, 1979).

Even before they are able to read, children as young as two or three years of age can recognize familiar packages in the store and familiar characters on products, such as toys and clothing (Haynes et al., 1993). By the time children reach middle childhood, they can name multiple brands in most child-oriented product categories, such as cereal, snacks, and toys (McNeal, 1979; Ward et al., 1977). Children begin to discern similarities and differences among brands, learning the structural aspects of how brands are positioned within a product category. Children also learn about product categories themselves, developing a greater understanding of how product types are grouped together and distinguished from one another (John, 1999).



Children begin to express a preference for familiar branded items over generic offerings in the preschool years (Ross & Harradine, 2004), with preference for branded items escalating even further as children enter and move through elementary school (Ward et al., 1977). By the time they reach early adolescence, children are expressing strong preferences for some brand names over others based on a relatively sophisticated understanding of their brand concepts and images (Achenreiner & John, 2003). Sometime between preschool and second grade, children begin to make inferences about people based on the products they use (Belk et al., 1982). By sixth grade, children develop a very keen sense of the social meaning and prestige associated with certain types of products and brand names. Further, these items not only confer status to their owners, but also begin to symbolize group identity and a sense of belonging to certain groups (John, 1999).

The purchasing behavior of children demonstrates that they exert substantial influence on family purchases in several ways. Purchase requests are the most overt of all influence attempts, with children asking for a wide array of products, such as toys, candy, clothing, sporting goods, and other products for their own use. Children also exert some degree of influence on family decision-making regarding items such as cars, vacations, computers, and home furnishings. In this role, they might initiate the purchase, collect information about alternatives, suggest retail outlets, and have a say in the final decision (John, 1999).

A large and diverse set of purchase influence strategies are used by adolescents: (1) bargaining strategies, including reasoning and offers to pay for part of the purchase; (2) persuasion strategies, including expressions of opinions, persistent requests, and begging; (3) request strategies, including straightforward requests and expressions of needs or wants; and (4) emotional strategies, including anger, pouting, guilt trips, and sweet talk (Palan & Wilkes, 1997). Şener (2011) examined the purchase influence of Turkish adolescents on their parents and reported the influence is much more significant for products for self-consumption. Additionally, the influence on purchasing products for family consumption was high while influence on suggesting the price i.e. at what price the parents should buy the product was weak.

Given the above studies, it is apparent that adolescents are consumers in their own way and exert influence on the purchase decisions of the family. It is important to understand their decision-making styles separately instead of generalizing the adults' decision-making styles to the adolescents' shopping behavior.

## METHODOLOGY

### Phase One: Testing the Inventory

A cross-sectional survey method was chosen as the research method. The data was collected using a structured questionnaire personally administered by the researchers to ensure that the respondents answer honestly and to minimize the possibility of random or patterned marking of answers.

The questionnaire was developed using the original items from the Sproles and Kendall Consumer Styles Inventory (1986). This questionnaire was tested among 250 adolescents aged 13 to 17 years, 50 from each age group, to assess the reliability and validity of the measurement scales. The respondents were chosen randomly from a randomly selected Central School in the National Capital Region (NCR). The schools in India are either private schools for the local affluent children or public schools for local students from other sections of the society. The aim of this study was to have a diverse sample, so the results could be generalized to a wider population of students. Therefore, we focused on central Schools in India that have students from all sections of the society and from almost all regions of India.

Out of the 250 questionnaires administered, only 233 were usable for further analysis due to missing values or patterned marking of answers. Thus, the data obtained was first subjected to reliability analysis to ascertain the degree to which the measures were free from error and yielded consistent results.

The results of the reliability analysis were completely unexpected. The Cronbach Alpha values for the scale were very low (see Table 1 below), suggesting that the scales were not reliable in the Indian context. The possibility of low reliability scores arising out of lack of comprehension was ruled out, since researchers administered the questionnaires personally, and they did not observe any difficulties faced by respondents in this regards. The researchers also cross-checked the comprehension of the scale items randomly with some of the respondents by asking them to disclose their understanding of the items.

Inter-item correlations were also very low (ranging from .023 to .391), indicating poor convergent validity. The items were cross-loaded across factors, indicating poor divergent validity. These results indicated that the use of this 'otherwise' well established scale in the Indian adolescent context is not recommended. Furthermore, Indian adolescent consumers possibly utilize different decision-making styles. Therefore, the study expanded its objective from simply validating the CSI scale in the Indian adolescent context to developing an adapted scale of consumer decision-making styles.

Table 1 Reliability Analysis Results (Initial)

<b>Sub Construct</b>	<b>Cronbach's Alpha</b>
Recreational, Hedonistic	0.59
Novelty/ Fashion - conscious	0.58
Brand- Conscious, "Price- Equals -Quality"	0.52
Confused by over-choice	0.49
Perfectionist, High- quality conscious	0.46
Price- conscious, "Value for money"	0.43
Habitual, Brand loyal	0.39
Impulsive, Careless	0.25

### **Phase Two: Exploratory**

Exploratory research was conducted to understand the manifestations of consumer decision-making style. Forty in-depth interviews were conducted; 8 with participants in each age group 13-17 years (4 with males and 4 with females). The respondents for these interviews were also drawn from a Central School in the NCR. Apart from the in-depth interviews, 5 focus group discussions consisting of 8 adolescents each were also conducted; one for each age-group 13 – 17 years. The interviews and the focus group discussions provided many insights into various aspects of consumer decision-making among urban Indian adolescents. They also provided explanations for the possible reasons of the low levels of reliability of the otherwise well-established measure. It was found that Indian adolescents employed their own set of criteria in certain decision-making situations, which were not reflected in the earlier scale. These instances were useful in formulating items for developing the scales.

### **Phase Three: Scale Development**

Based on the literature review and the fresh insights from the exploratory phase, a pool of 67 items measuring consumer decision-making styles was generated. The 67 items thus generated were first subjected to a qualitative testing phase to check for content validity. A group of expert judges qualitatively tested content validity of the scale items. The expert group consisted of 2 developmental psychologists, 2 school counselors, and 2 academicians. Experts were provided with the definitions of each construct and the list of items intended to measure each of those constructs. Each experts was asked to judge the appropriateness of the constructs and to provide

remarks related to the comprehension and readability of each item, keeping in mind that the intended respondents were adolescents. Based on their suggestions, 11 items were dropped from the pool. Additionally, the wording of some items changed.

The remaining 56 items assessing consumer decision-making style were then subjected to quantitative testing to assess their reliability and validity (convergent and divergent) and to select the most appropriate items for the final questionnaire. A new questionnaire was developed using these 56 items and was administered personally by the researcher to 300 adolescents. Overall, 283 were usable after checking for missing responses and patterned/random marking of answers. The sample was again drawn randomly from another Central School in the NCR, following the same rationale mentioned earlier. The data obtained was first subjected to exploratory factor analysis using the principal component analysis method with varimax rotation.

Thirteen factors were extracted from the 56-item consumer decision-making scale, explaining 71.7% of the variance of the scale (see Table 2 below). Out of the 56 items, 4 items (CDS 2, CDS 26, CDS 45 and CDS 46) were not considered for further examination as they did not load highly on any of the factors. The 0.7 factor loading cutoff was considered while evaluating the items (see Table 3 below). Factors were named based on the items that loaded highly on them (see Table 4 below).

## RESULTS

A pertinent point to be noted is that the exploratory factor analysis threw up different dimensions in consumer decision making. In consumer decision-making, 13 styles emerged as opposed to 8 in the original CSI scale. These new dimensions have been analyzed and discussed later in the paper.

The remaining items were then subjected to reliability analysis to ascertain the degree to which the measures were free from error and yielded consistent results. Cronbach's alpha was used to measure the internal consistency of the constructs. The results of the reliability analysis are presented in Table 5 below. Overall, a substantial increase in the reliability of the scales, as compared to the earlier set of scales, indicates a more error free instrument. Therefore, it can be concluded with reasonable degree of confidence that the new measurements developed to measure consumer decision-making is reliable in the context of Indian adolescents.

### Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) was conducted to determine whether the number of factors obtained and loadings of indicator variables on them conform to what is expected based on the findings of the exploratory phase. The CFA resulted in

a 13-factor solution for the consumer decision-making styles scale. These factors and their respective item-loadings were in line with the results of the exploratory phase (see Table 6 and 7). Therefore, it can be concluded with reasonable degree of confidence that the new dimensions of the construct that were uncovered in the exploratory phase are valid and reliable.

## DISCUSSIONS AND IMPLICATIONS

The “otherwise” well established scale for measuring Consumer Decision Making Styles (Sproles & Kendall’s 40-item scale) was found to be unreliable in the context of Indian adolescents. The new scale developed to measure consumer decision-making (52-item Adolescent Consumer Decision Making Scale) was found reliable and valid for use in the context of Indian adolescents.

The 52-item scale for adolescent consumer decision-making revealed 13 styles of decision-making, namely (1) information seeking, (2) perfection seeking, (3) price sensitive, (4) quality seeking, (5) bargain seeking, (6) convenience seeking, (7) reference group orientation, (8) socially desirable, (9) brand conscious, (10) fashion conscious, (11) habitual orientation, (12) hedonistic orientation, and (13) impulse driven. Out of these, 5 styles are completely new, 2 styles correspond to an existing style from the earlier scale, and 1 decision-making style has been completely dropped (see Figure 1 below).

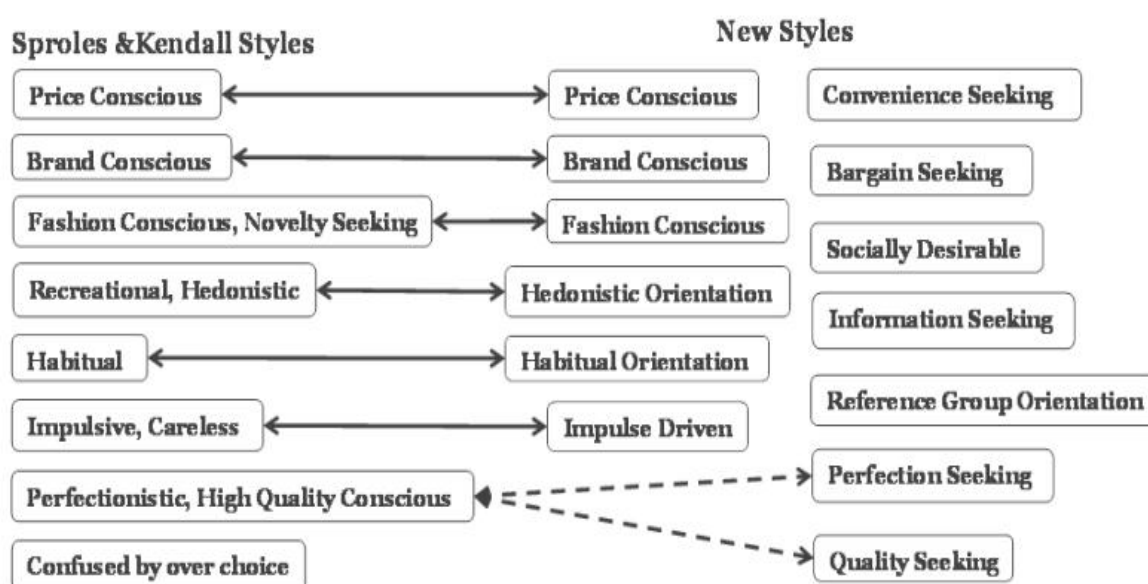


Figure 1 Comparison of Consumer Decision Making Styles

Table 2 Total Variance Explained (CDM Scale)

Total Variance Explained (CDM SCALE)									
Component	Initial Eigen Values			Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.1	11.8	11.8	6.1	11.8	11.8	3.4	6.5	6.5
2	4.3	8.3	20.2	4.3	8.3	20.2	3.2	6.1	12.6
3	3.6	6.8	27	3.6	6.8	27	3.1	6	18.7
4	3.2	6.2	33.2	3.2	6.2	33.2	3.1	5.9	24.6
5	3	5.8	39	3	5.8	39	3	5.8	30.4
6	2.9	5.6	44.6	2.9	5.6	44.6	3	5.7	36
7	2.8	5.3	49.9	2.8	5.3	49.9	2.9	5.5	41.6
8	2.4	4.7	54.5	2.4	4.7	54.5	2.9	5.5	47.1
9	2.1	4	58.6	2.1	4	58.6	2.7	5.3	52.4
10	2	3.9	62.4	2	3.9	62.4	2.7	5.2	57.5
11	1.8	3.4	65.9	1.8	3.4	65.9	2.6	5.1	62.6
12	1.7	3.4	69.2	1.7	3.4	69.2	2.5	4.8	67.4
13	1.3	2.5	71.7	1.3	2.5	71.7	2.2	4.3	71.7
14	0.9	1.8	73.5						
15	0.9	1.8	75.3						
16	0.8	1.3	76.6						
17	0.8	1.3	77.9						
18	0.7	1.3	79.2						
19	0.7	1.3	80.5						
20	0.6	1.2	81.7						
21	0.6	1.1	82.8						
22	0.5	1	83.8						
23	0.5	1	84.8						
24	0.5	0.9	85.8						
25	0.5	0.9	86.7						
26	0.5	0.9	87.6						
27	0.4	0.8	88.4						
28	0.4	0.8	89.2						
29	0.4	0.7	89.9						
30	0.4	0.7	90.6						
31	0.3	0.7	91.3						
32	0.3	0.6	91.9						
33	0.3	0.6	92.5						
34	0.3	0.6	93.1						
35	0.3	0.5	93.6						
36	0.3	0.5	94.1						
37	0.3	0.5	94.6						
38	0.2	0.5	95.1						
39	0.2	0.4	95.5						
40	0.2	0.4	95.9						
41	0.2	0.4	96.3						
42	0.2	0.4	96.7						
43	0.2	0.4	97.1						
44	0.2	0.4	97.5						
45	0.2	0.3	97.8						
46	0.2	0.3	98.1						
47	0.2	0.3	98.4						
48	0.1	0.3	98.7						
49	0.1	0.2	98.9						
50	0.1	0.2	99.1						
51	0.1	0.2	99.3						
52	0.1	0.2	99.5						
53	0.1	0.2	99.7						
54	0.1	0.1	99.8						
55	0.1	0.1	99.9						
56	0.1	0.1	100						

Table 3 Rotated Component Matrix (CDM Scale)

Rotated Component Matrix (CDM Scale)														
Code	Items	Components												
		1	2	3	4	5	6	7	8	9	10	11	12	13
CDS1	I like to bargain when I shop	-0.02	-0.06	0.89	0.03	-0.04	-0.04	0.01	-0.01	0.00	-0.12	0.08	0.09	0.04
CDS2	I feel that I have buy at least something when I go shopping	-0.08	0.18	-0.05	-0.04	0.11	0.15	-0.08	0.00	0.16	0.06	0.20	0.00	-0.03
CDS3	Even though it may be costly, I will buy a popular brand	0.00	0.08	-0.02	-0.04	0.07	0.06	-0.01	0.02	0.04	0.09	0.04	-0.16	0.83
CDS4	I usually don't buy anything without bargaining	-0.02	-0.04	0.88	-0.02	0.05	-0.03	0.01	-0.02	0.04	-0.14	0.07	0.16	0.01
CDS5	It does not matter to me what others think about the things I buy	-0.07	0.03	-0.02	-0.02	0.80	0.10	0.03	-0.04	0.18	0.14	-0.02	0.01	0.14
CDS6	I usually buy from the shops which are closest to my home	0.06	-0.01	0.03	-0.02	-0.07	-0.03	-0.11	0.87	0.07	-0.03	-0.04	0.03	0.01
CDS7	I would like to buy popular brands	-0.01	0.06	-0.05	-0.01	0.09	0.14	0.01	-0.08	-0.02	0.08	-0.03	-0.06	0.81
CDS8	I will spend extra efforts to find the best quality products	0.86	-0.04	-0.05	0.04	0.01	-0.09	0.00	0.00	0.10	0.01	0.07	0.06	-0.05
CDS9	I feel that branded products are good products	0.00	0.27	-0.05	-0.04	0.07	0.07	0.08	-0.05	-0.21	0.13	0.00	-0.12	0.77
CDS10	Bargaining makes me feel uncomfortable	-0.06	-0.03	0.80	-0.02	-0.07	-0.04	-0.02	-0.02	-0.07	-0.14	0.00	0.01	-0.05
CDS11	I like to get things delivered home than go and buy from shops	0.05	0.00	-0.03	-0.04	-0.03	0.03	-0.04	0.86	0.07	0.02	-0.02	0.01	0.04
CDS12	I only buy from places where I can bargain	-0.03	-0.10	0.83	-0.01	0.06	0.00	-0.17	0.06	-0.01	0.07	0.04	0.11	-0.01
CDS13	I like to buy all my things from one shop	-0.06	0.03	-0.02	0.02	-0.03	-0.07	-0.04	0.78	0.14	-0.03	0.07	0.04	-0.08
CDS14	Latest fashion and style is very important to me	0.11	0.15	-0.08	0.00	0.16	0.06	0.20	0.00	-0.03	0.79	-0.09	-0.01	0.16
CDS15	I think shopping is a boring activity	-0.06	0.06	-0.01	0.00	0.05	0.04	0.87	-0.04	-0.05	0.11	0.06	-0.05	0.08
CDS16	I won't buy a costlier product if a similar product is available at a lower price	0.08	0.03	0.03	0.03	-0.02	0.08	0.02	0.01	-0.12	-0.07	0.01	0.78	-0.02
CDS17	Even if the latest fashion is costly, I would still like to buy it	-0.03	0.12	-0.20	0.06	0.09	0.06	0.18	0.01	0.04	0.80	-0.04	0.03	0.16
CDS18	I like to buy things that people I admire buy	-0.01	0.84	-0.05	0.02	0.04	-0.04	-0.04	0.03	-0.08	0.18	-0.05	-0.04	0.11
CDS19	Most of times I would like to buy the latest in fashion	0.12	0.15	-0.05	-0.01	0.06	0.00	0.21	-0.02	-0.11	0.76	-0.13	-0.07	0.13
CDS20	I don't like changing brands often because I get used to them	0.06	-0.06	0.02	-0.03	-0.02	0.07	-0.06	0.06	0.75	0.13	0.03	-0.09	0.05
CDS21	I will only buy things which meet my expectations	0.10	-0.02	-0.07	0.75	-0.02	0.09	0.03	0.06	0.03	0.06	-0.03	0.00	0.02
CDS22	I like to buy my favorite brands again and again	0.02	0.03	0.07	0.12	0.05	-0.09	0.12	0.04	0.70	0.10	0.03	0.00	0.08
CDS23	I get pleasure out of buying things	0.15	0.02	-0.08	0.02	0.24	0.02	0.73	0.01	-0.09	0.05	-0.07	-0.13	0.02
CDS24	Quality does not mean much to me	0.87	-0.07	0.00	0.08	0.02	-0.02	-0.04	0.08	0.05	-0.06	0.14	0.01	-0.06
CDS25	Going shopping gives me more enjoyment than doing other activities	-0.06	0.13	-0.03	-0.01	0.14	0.00	0.82	-0.05	-0.07	0.17	0.06	0.00	0.01
CDS26	I like to get variety in my shopping	0.12	-0.02	-0.11	0.09	0.11	0.15	-0.03	-0.02	0.09	0.02	0.01	-0.08	-0.01
CDS27	Among my friends I am not the first to try new fashions	-0.23	0.06	-0.08	-0.02	0.17	-0.08	0.03	-0.05	0.21	0.78	-0.10	-0.03	-0.11
CDS28	Whenever I feel bored I wish I could go shopping	-0.03	0.09	-0.05	-0.03	-0.05	-0.03	0.74	-0.08	0.03	0.17	0.05	0.05	-0.01
CDS29	I don't buy things which I have not planned	-0.03	0.05	0.01	-0.04	0.08	0.86	-0.05	-0.03	-0.10	0.03	0.06	0.02	-0.05
CDS30	I prefer shops which sell almost everything	0.14	-0.01	0.03	0.03	-0.04	-0.12	0.03	0.79	0.01	-0.01	-0.07	-0.01	-0.03
CDS31	Many a times I end up buying things I had not planned	0.00	0.00	-0.07	-0.03	-0.04	0.81	0.09	-0.05	0.01	-0.03	-0.09	-0.05	0.16
CDS32	I seek the options of others before buying something	0.17	0.02	0.01	0.00	0.04	0.02	-0.02	0.02	-0.06	-0.08	0.86	0.06	0.03
CDS33	I usually try to buy the best quality	0.85	-0.04	-0.08	0.07	0.01	0.01	0.01	0.06	0.01	0.05	0.15	-0.02	-0.05
CDS34	I don't like to buy the same brand every time	0.03	-0.07	-0.08	0.04	0.12	-0.02	-0.11	0.09	0.82	-0.09	0.01	-0.01	-0.08
CDS35	If I don't know much about the product I would ask others about it	0.26	0.02	0.06	0.07	-0.04	0.00	-0.02	-0.02	-0.07	-0.06	0.81	0.07	0.10
CDS36	I like to buy things which are bought by people who are important to me	0.03	0.86	0.02	-0.01	0.09	0.11	0.15	-0.03	-0.02	0.09	0.02	0.01	0.01
CDS37	I only buy things which are in my list	-0.03	0.06	0.02	-0.01	0.10	0.88	0.01	-0.05	-0.12	0.08	0.05	0.01	0.01
CDS38	I seek the opinion of my family/friends before I buy something	0.05	0.01	0.14	0.10	0.05	-0.05	0.11	0.08	0.07	-0.06	0.79	-0.02	-0.06
CDS39	I like to try different brands	0.06	-0.02	-0.08	-0.03	0.17	-0.05	-0.14	0.12	0.82	-0.09	-0.03	-0.01	-0.17
CDS40	I don't like to ask others their opinion before I buy something	0.01	-0.13	0.00	-0.05	-0.07	-0.05	0.03	-0.13	0.10	-0.10	0.76	-0.08	0.02
CDS41	I will not buy anything at all if I don't get exactly what I am looking for	0.02	0.02	0.01	0.87	0.06	0.10	-0.04	-0.05	0.05	-0.05	0.04	0.00	-0.15
CDS42	I don't make a list of items I have to buy before I go shopping	-0.06	0.05	-0.07	0.04	0.03	0.76	-0.02	-0.07	0.12	-0.03	-0.09	-0.03	0.03
CDS43	I don't stop searching till I get what I am looking for	0.03	0.05	0.08	0.91	0.04	-0.02	0.00	-0.01	0.02	-0.03	0.06	0.01	-0.07
CDS44	I generally buy the lowest price brand	-0.07	-0.08	0.05	-0.08	-0.07	-0.11	-0.06	-0.05	0.06	-0.11	-0.10	0.79	-0.07
CDS45	I compare the various brands and buy the best among them based on price	-0.08	-0.01	0.03	-0.20	0.06	0.10	-0.16	-0.02	-0.02	-0.01	-0.10	0.03	0.03
CDS46	I frequently visit discount stores for my shopping	0.03	0.11	-0.05	-0.01	0.06	0.00	0.21	-0.02	-0.11	0.00	0.27	-0.01	0.09
CDS47	I usually search for the lowest priced brand	0.02	-0.02	0.09	-0.02	-0.01	-0.08	-0.01	0.03	0.08	0.08	0.00	0.80	-0.10
CDS48	Getting good quality is important for me	0.91	0.01	0.00	0.08	0.01	-0.04	0.02	0.06	0.01	0.01	0.09	-0.02	-0.01
CDS49	I prefer to buy things which my favorite sportsman/film star advertise	-0.06	0.88	-0.05	-0.02	0.04	0.10	0.14	0.01	0.01	0.05	0.03	-0.01	0.07
CDS50	I usually go to stores where I can get cheaper products	-0.01	-0.03	0.19	0.08	0.00	0.05	-0.07	0.09	-0.12	0.04	0.10	0.78	-0.04
CDS51	I like to buy brands which are used by my role models	-0.11	0.82	-0.14	0.01	0.06	0.00	0.05	0.00	-0.03	0.09	-0.03	-0.03	0.15
CDS52	I don't buy things without taking the opinion of others	0.03	0.06	-0.01	0.09	0.83	0.00	0.06	-0.08	-0.02	0.09	0.05	-0.04	0.07
CDS53	Brands do not matter till I get what I want	-0.20	0.06	0.10	-0.16	0.08	-0.13	0.04	0.04	0.02	0.02	0.08	0.06	0.73
CDS54	What others may think of my shopping is important to me	0.05	0.07	-0.01	-0.02	0.81	0.11	0.09	0.00	0.13	0.10	0.00	-0.06	0.10
CDS55	I do not buy things which do not meet my standards	0.11	-0.04	-0.02	0.90	0.00	-0.20	-0.02	-0.01	0.01	0.03	0.03	0.01	-0.02
CDS56	I would only buy a new design/ style if my friends or family like it	0.03	0.06	0.03	0.00	0.85	-0.20	0.14	0.06	0.02	0.05	-0.03	-0.02	0.00

Table 4 Consumer Decision Making Scale (Factors and Items)

No.	Factors	Items
1	Information seeking	32,35,38,40
2	Perfection seeking	21,41,43,55
3	Price sensitive	16,44,47,50
4	Quality seeking	8,24,33,48
5	Bargain seeking	1,4,10,12
6	Convenience seeking	6,11,13,30
7	Reference group orientation	18,36,49,51
8	Socially desirable	5,52,54,56
9	Brand conscious	3,7,9,53
10	Fashion oriented	14,17,19,27
11	Habitually oriented	20,22,34,39
12	Hedonistically oriented	15,23,25,28
13	Impulse driven	29,31,37,42

Table 5 Reliability Analysis Results (Scale Development)

Construct	Cronbach's Alpha
Quality conscious	0.91
Refernce group	0.9
Bargain seeking	0.89
Perfection Seeking	0.89
Socially desirable	0.87
Impulse driven	0.86
Convenience seeking	0.86
Hedonistic	0.84
Fashion Conscious	0.83
Information seeking	0.81
Habitually oriented	0.81
Price sensitive	0.78
Brand conscious	0.75



Table 6 Total Variance Explained (New CDM Scale)

Total Variance Explained (New CDM SCALE)										
Component	Initial Eigen Values			Extraction sums of squared loadings			Rotation sums of squared loadings			
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	
1	8.8	16.9	16.9	8.8	16.9	16.9	2.9	5.6	5.6	
2	3.3	6.3	23.2	3.3	6.3	23.2	2.7	5.2	10.8	
3	2.3	4.5	27.7	2.3	4.5	27.7	2.7	5.1	15.9	
4	2.2	4.3	32	2.2	4.3	32	2.7	5.1	21	
5	2.2	4.1	36.1	2.2	4.1	36.1	2.6	5	26	
6	2	3.9	40	2	3.9	40	2.6	5	30.9	
7	2	3.8	43.8	2	3.8	43.8	2.5	4.9	35.8	
8	1.9	3.7	47.5	1.9	3.7	47.5	2.5	4.8	40.6	
9	1.8	3.5	51	1.8	3.5	51	2.5	4.8	45.4	
10	1.7	3.3	54.3	1.7	3.3	54.3	2.4	4.6	49.9	
11	1.7	3.2	57.5	1.7	3.2	57.5	2.4	4.5	54.5	
12	1.6	3.1	60.6	1.6	3.1	60.6	2.3	4.5	59	
13	1.4	2.7	63.3	1.4	2.7	63.3	2.3	4.4	63.3	
14	0.9	1.8	65.1							
15	0.8	1.6	66.7							
16	0.8	1.5	68.2							
17	0.8	1.5	69.7							
18	0.7	1.4	71							
19	0.7	1.3	72.4							
20	0.7	1.3	73.7							
21	0.7	1.3	74.9							
22	0.7	1.3	76.2							
23	0.6	1.2	77.4							
24	0.6	1.2	78.6							
25	0.6	1.2	79.8							
26	0.6	1.1	80.9							
27	0.6	1.1	82							
28	0.6	1.1	83.1							
29	0.5	1.1	84.2							
30	0.5	1	85.2							
31	0.5	1	86.2							
32	0.5	1	87.2							
33	0.5	0.9	88.1							
34	0.5	0.9	89							
35	0.5	0.9	89.9							
36	0.4	0.9	90.8							
37	0.4	0.8	91.6							
38	0.4	0.8	92.4							
39	0.4	0.8	93.2							
40	0.4	0.7	93.9							
41	0.3	0.6	94.6							
42	0.3	0.6	95.2							
43	0.3	0.6	95.8							
44	0.3	0.6	96.3							
45	0.3	0.5	96.8							
46	0.3	0.5	97.4							
47	0.3	0.5	97.9							
48	0.2	0.5	98.3							
49	0.2	0.5	98.8							
50	0.2	0.4	99.2							
51	0.2	0.4	99.7							
52	0.2	0.3	100							

Table 7 Rotated Component Matrix (New CDM Scale)

Rotated Component Matrix (New CDM Scale)													
Items	Components												
	1	2	3	4	5	6	7	8	9	10	11	12	13
Brg 1	0.02	0.03	-0.05	0.84	-0.08	-0.03	-0.05	0.07	-0.06	0.05	-0.04	0.05	-0.04
Brg 2	0.01	0.08	-0.04	0.78	-0.07	-0.06	-0.06	0.06	-0.05	0.06	-0.07	0.02	-0.02
Brg 3	0.05	0.06	-0.03	0.82	-0.09	-0.06	-0.05	0.09	-0.02	0.05	-0.08	0.05	-0.04
Brg 4	0.03	0.05	-0.04	0.70	-0.04	-0.07	-0.07	0.08	-0.04	0.05	-0.12	0.08	-0.04
Brd 1	-0.01	-0.06	0.07	-0.11	0.13	0.05	0.09	-0.09	0.09	0.01	0.78	-0.03	0.07
Brd 2	0.03	-0.10	0.05	-0.08	0.12	0.05	0.07	-0.13	0.08	-0.02	0.74	-0.06	0.04
Brd 3	0.03	-0.06	0.09	-0.04	0.03	0.11	0.02	-0.11	0.03	-0.05	0.88	-0.04	0.17
Brd 4	0.01	-0.07	0.07	-0.10	0.10	0.09	0.05	-0.11	0.06	-0.04	0.83	-0.04	0.09
Con 1	0.06	0.83	-0.05	0.04	-0.03	-0.11	-0.07	0.09	-0.03	0.07	-0.05	0.06	-0.04
Con 2	0.06	0.83	-0.05	0.06	-0.03	-0.08	-0.05	0.12	-0.05	0.08	-0.07	0.06	-0.04
Con 3	0.04	0.74	-0.04	0.06	-0.09	-0.06	-0.04	0.11	-0.08	0.03	-0.08	0.10	-0.07
Con 4	0.07	0.74	-0.08	0.07	-0.10	-0.03	-0.10	0.07	-0.06	0.09	-0.09	0.08	-0.06
Fash 1	-0.01	-0.07	0.01	-0.05	0.85	0.11	0.07	-0.09	0.06	-0.01	0.14	-0.03	0.09
Fash 2	0.01	-0.05	0.05	-0.08	0.85	0.11	0.08	-0.09	0.06	-0.02	0.16	0.00	0.07
Fash 3	0.04	-0.06	0.14	-0.10	0.75	-0.02	0.01	-0.10	0.04	-0.08	0.02	-0.05	0.09
Fash 4	-0.02	-0.06	0.00	-0.05	0.79	0.12	0.06	-0.10	0.05	0.01	0.08	-0.03	0.08
Hab 1	-0.06	-0.04	0.74	0.00	0.08	0.06	0.10	-0.02	0.05	-0.05	0.11	-0.02	0.05
Hab 2	-0.04	-0.08	0.83	-0.07	0.03	0.04	0.01	-0.08	0.05	-0.05	0.04	-0.07	0.06
Hab 3	-0.05	-0.07	0.86	-0.05	0.01	0.02	0.01	-0.08	0.05	-0.07	0.04	-0.06	0.07
Hab 4	-0.05	-0.03	0.72	-0.03	0.08	0.11	0.12	-0.08	0.03	-0.03	0.08	-0.03	0.03
Hed 1	-0.04	-0.05	0.06	-0.09	0.07	0.88	0.06	-0.08	0.06	-0.06	0.07	-0.07	0.13
Hed 2	-0.04	-0.07	0.07	-0.05	0.06	0.84	0.08	-0.05	0.10	-0.08	0.08	-0.03	0.09
Hed 3	-0.01	-0.06	0.06	-0.07	0.10	0.79	0.08	-0.08	0.07	-0.08	0.13	-0.05	0.04
Hed 4	-0.03	-0.08	0.05	-0.02	0.06	0.83	0.04	-0.06	0.09	-0.05	0.04	-0.03	0.07
Imp 1	-0.06	-0.08	0.02	-0.02	0.03	0.07	0.05	-0.07	0.81	-0.05	0.13	-0.04	0.06
Imp 2	0.00	-0.03	0.07	-0.02	0.06	0.10	0.05	-0.09	0.70	-0.05	-0.02	-0.07	0.09
Imp 3	-0.03	-0.03	0.10	-0.07	0.06	0.06	0.10	-0.09	0.78	-0.06	0.04	-0.05	0.10
Imp 4	-0.03	-0.07	-0.03	-0.06	0.05	0.08	0.03	-0.07	0.83	-0.01	0.12	-0.03	0.05
Info 1	0.05	-0.07	-0.03	0.02	-0.05	-0.04	-0.05	0.05	-0.05	0.08	-0.06	0.84	-0.06
Info 2	0.09	0.11	-0.04	0.06	-0.02	-0.02	-0.06	0.03	-0.05	0.07	-0.07	0.81	-0.02
Info 3	0.07	0.07	-0.03	0.08	0.02	-0.06	-0.08	0.07	0.01	0.06	-0.03	0.78	0.00
Info 4	0.06	0.02	-0.06	0.03	-0.05	-0.04	-0.04	0.04	-0.09	0.07	0.00	0.87	0.01
Perf 1	0.87	0.04	-0.04	0.05	-0.01	-0.05	-0.07	0.02	-0.05	0.08	0.04	0.08	-0.05
Perf 2	0.71	0.06	-0.05	0.00	-0.01	-0.01	-0.01	0.10	-0.02	0.11	-0.01	0.08	-0.03
Perf 3	0.87	0.06	-0.05	0.05	0.02	-0.03	-0.08	0.03	-0.02	0.11	0.01	0.08	-0.05
Perf 4	0.87	0.07	-0.06	0.01	0.03	-0.04	-0.08	0.04	-0.04	0.08	0.03	0.06	-0.05
Pri 1	0.04	0.08	-0.06	0.00	-0.14	-0.09	-0.11	0.76	-0.10	0.07	-0.17	0.04	-0.08
Pri 2	0.05	0.09	-0.09	0.06	-0.07	-0.06	-0.06	0.87	-0.06	0.08	-0.05	0.11	-0.08
Pri 3	0.07	0.14	-0.06	0.09	-0.09	-0.08	-0.07	0.76	-0.08	0.04	-0.12	0.05	-0.09
Pri 4	0.06	0.10	-0.06	0.09	-0.13	-0.07	-0.09	0.78	-0.12	0.07	-0.17	0.04	-0.07
Qual 1	0.09	0.08	-0.04	0.09	0.00	-0.08	-0.10	0.09	-0.01	0.74	-0.05	0.05	-0.08
Qual 2	0.09	0.07	-0.08	0.04	0.00	-0.05	-0.09	0.08	-0.05	0.78	-0.02	0.09	-0.03
Qual 3	0.10	0.05	-0.01	0.03	-0.01	-0.05	-0.04	0.03	-0.03	0.74	-0.04	0.09	-0.01
Qual 4	0.08	0.05	-0.06	0.05	-0.09	-0.08	-0.08	0.04	-0.07	0.88	0.01	0.07	-0.07
Ref 1	-0.06	-0.06	0.07	-0.08	0.06	0.06	0.80	-0.10	0.07	-0.07	0.06	-0.08	0.09
Ref 2	-0.06	-0.07	0.02	-0.05	0.06	0.07	0.78	-0.08	0.07	-0.04	0.03	-0.09	0.08
Ref 3	-0.04	-0.02	0.07	-0.06	0.09	0.08	0.71	-0.06	0.04	-0.11	0.08	-0.07	0.08
Ref 4	-0.07	-0.10	0.10	-0.05	0.02	0.05	0.72	-0.06	0.06	-0.11	0.07	-0.01	0.10
Soc 1	-0.01	-0.06	0.02	-0.01	0.04	0.07	0.12	-0.05	0.08	-0.04	0.08	0.02	0.71
Soc 2	-0.06	-0.01	0.07	-0.05	0.12	0.10	0.07	-0.10	0.03	-0.03	0.12	-0.04	0.70
Soc 3	-0.03	-0.08	0.05	-0.03	0.09	0.10	0.11	-0.07	0.10	-0.05	0.06	-0.02	0.72
Soc 4	-0.07	-0.05	0.07	-0.05	0.06	0.04	0.05	-0.05	0.09	-0.08	0.09	-0.03	0.73

**\*Items Legend (Appendix 1)**

According to Sproles and Kendall, Perfectionistic Quality Seeking is one decision-making style. This research found that these were actually two distinct decision making styles and not one. Perfection seeking decision-making style is an orientation towards meeting specific criteria, needs, or standards, whereas quality seeking decision-making style is a quest for genuineness, authenticity, and higher trustworthiness. For example, a perfection seeking adolescent wishing to purchase a Levis 501 red-tab, low-waist, boot-cut jeans would not settle for any other Levis jeans because he/she has a specific requirement in mind. On the other hand, quality orientation would be exhibited when an adolescent specifically asks for a particular brand or shops from a particular outlet because he wants genuine and trustworthy goods.

**New Styles**

- Bargain seeking is a new decision-making style that emerged in this research. This is an orientation towards seeking out shopping formats, which allows bargaining on the prices listed. Consumers with this orientation specifically seek out bargaining opportunities, which gives them a sense of achievement along with a feeling of being not taken for a ride. This is very different for a price sensitive consumer who searches for the lowest priced goods. Bargaining for lesser price is a very typical shopping behavior in Indian subcontinent.
- Reference group-orientated consumers base their decisions largely on what their reference groups endorse or use. They are influenced by what their favorite stars, actors, peers, or even parents (who might be role models for some) have to say about the various options existing in the marketplace. Adolescents are of impressionable age and unlike US adolescents who are very independent from a very young age, Indian adolescents become independent around mid-teens. Though these children express their preferences and influence family decision-making, they seek some degree of approval from their peers and family members, as India is a collectivist society, in contrast to the US, which is an individualistic society.
- Convenience-seeking consumers make decisions based largely on the least effort required. For example, a convenience-seeking adolescent who wants to buy a pastry would go to the nearest shop where he can get a pastry instead of looking for a good pastry shop. These consumers are driven by what is easy, convenient, and takes the minimum effort.

- Socially desirable adolescents would largely make decisions, which are likely to be approved by their friends or family. Accordingly, they would only make decisions that they feel would meet the approval of their social circle.
- Information-seeking adolescents are comfortable making decisions only after they have gained information from various sources. These people would like to know everything about the various options available and would take an extra effort to find out about these options from various sources of information.

According to Sproles and Kendall, confusion by over choice is a decision making style. Conceptually, this does not seem to be a decision-making style but rather a state of affairs, which triggers consumers to employ different decision styles. This also did not emerge as a distinct decision-making style, and the interviews with adolescents did not suggest that it is one.

As mentioned in earlier studies by Canabal (2002) and Lysonski et al. (1996) conducted with India College students, not all 8 factors of the CSI were found reliable. Canabal (2002) found five out of eight factors to be reliable while Lysonski et al. (1996) found four out of eight factors to be reliable and suggested a modification in the inventory for testing Indians. They also reported that items did not load on their corresponding factors as they did on the original inventory, and they had to reduce the number of items from 40 to 34. In this study, the items also did not load on their corresponding factors. Comparing this study sample with the sample of the original study done by Sproles and Kendall (1986), one possible explanation could be the difference in retail environment in India compared to that in a developed country, like the USA. The retail stores are generally family owned and much smaller in size. The consumers do not walk around the shop like in the US but instead, they place their order with the salesperson. Larger shops can have more than one salesperson who can pull out items from the shelves. The few super markets that are available are small. Consumers are not used to roaming around the shop, comparing prices and choosing the brands. Most of purchase in India is done using cash, unlike the US where credit card shopping is highly prevalent. Shopping for clothes and consumer durables are done primarily during festivals or wedding. Differences like these may have led to the non-applicability of the original CSI among Indian adolescents. This study contributes to the theory of consumer decision-making by identifying 5 new decision-making styles, which capture more completely the various decision-making characteristics of adolescent consumers. It also contributes by removing a decision-making style, specifically confused by over choice, which was not conceptually a decision-style but rather a state of affairs. The study also made the distinction between perfection seeking style and quality seeking style.

## LIMITATIONS

This research, like most other studies of this nature, also has limitations, which should be considered while interpreting the results. First, the study has limitations inherent in the survey research methodology, the most serious of them concerns the validity and reliability of responses. Surveys provide only verbal descriptions of what respondents say or how they feel about something. Responses cannot always be taken as accurate descriptions of what the respondents actually do or really feel about something. However, despite these limitations, the survey method was chosen given its numerous strengths. Additionally, the researchers used several measures to ensure adequate reliability and validity of the instrument and the responses.

## FUTURE RESEARCH

Now that we have actually developed a new scale to classify consumer decision-making styles for Indian adolescents, multiple avenues open up for further research. Further studies can assess whether the scale can be generalized to other consumer segments in India (subsequently even in other regions around the world). Additionally, future research could also evaluate the linkages with different product categories and identify predominant decision-making styles for them.

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## APPENDIX

### Appendix 1

Brg	Bargain seeking
Brd	Brand conscious
Con	Convenience seeking
Fash	Fashion Conscious
Hab	Habitually oriented
Hed	Hedonistic
Imp	Impulse driven
Info	Information seeking
Perf	Perfection Seeking
Pri	Price sensitive
Qual	Quality conscious
Ref	Reference group
Soc	Socially desirable