

THE ROLE OF GENDER DIFFERENCES IN DETERMINING THE STYLE OF CONSUMER DECISION-MAKING

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ABSTRACT

Different methods and approaches have been developed to understand consumers' decision-making styles. One of these is the Consumer Style Inventory (CSI) (Sproles and Kendall, 1986). In this research, consumers' decision-making styles are analyzed with the CSI approach. The CSI deals with the mental orientation of consumers in making decisions and, therefore, focuses on the cognitive and effective orientations in consumer decision-making and identifies eight mental characteristics of consumer decision-making. How gender affects consumers' decision-making styles is analyzed in this study. Males and females living in Erzurum, Turkey, constitute the population of the study. According to the results, male and female consumers have different decision-making styles.

Key words: *consumer behavior, decision-making style, CSI, gender differences.*

TÜKETİCİLERİN KARAR ALMA ŞEKİLLERİNİ BELİRLEMEDE CİNSİYETİN ROLÜ

ÖZET

Tüketicilerin karar alma şekillerini anlamak için bir çok method ve yöntem geliştirilmiştir. Bunlardan birisi de Tüketici Stili Envanteri'dir (TSE) (Sproles and Kendall, 1986). Bu araştırmada, tüketicilerin karar alma yöntemleri TSE yaklaşımı ile analiz edilmiştir. TSE, tüketicinin karar almasında içerisinden geçtiği zihinsel süreci de dikkate aldığı için, tüketici karar alma şeklini bilişsel ve duygusal odakta inceler ve tüketicinin karar alma şekli olarak sekiz karakteristik tanımlar. Bu çalışmada, cinsiyetin tüketici karar alma şeklini nasıl etkilediği araştırılmıştır. Çalışmanın anakütlesini Erzurum'da yaşayan kadın ve erkekler oluşturmuştur. Elde edilen sonuçlara göre kadın ve erkeklerin farklı karar alma şekilleri bulunmaktadır.

Anahtar kelimeler: *tüketici davranışı, tüketici karar şekli, TSE, cinsiyet farklılığı.*

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Gender is an important demographical variable taken into account in market segmentation, product positioning and promotion strategies. In order to develop successful strategies, it is necessary to determine how males and females respond to marketing practices, why they prefer products and brands, and their behavior in the market.

Some studies involving gender have suggested that the biological differences between males and females are also reflected in their personalities, social relations and roles undertaken. It is also known that traditional female and male roles form stereotypes accepted in all societies. For example, males are assumed to be stronger, determined and rational, and females more sensitive, brittle and emotional (Putrevu, 2001).

From the consumers' point of view, it is stated that males and females pass through different processes, exhibit different moods and have different preferences under the same conditions. Meyers-Levy suggests that women evaluate the situations, events and messages to which they are subjected in detail, whereas men are aim-focused, and thus remain indifferent, to the messages and events outside of their aim (Meyers-Levy, 1989; Meyers-Levy and Maheswaran, 1991; Meyers-Levy and Sternhal, 1991). In addition, it is suggested that males, compared to females, undertake more risk in product preference (Darley and Smith, 1995), spend less time evaluating alternative products (Fischer and Arnold, 1990; Areni and Kiecher, 1998), are less sensitive to appearance and clothing (Solomon and Schopler, 1982), more purposive and determined about the products they are thinking of buying (Costa, et al., 2001) and are less impulsive in shopping. Women tend to voice their complaints about products more than men do (Laroche et al., 2000) and attach more importance to the ideas of their friends and acquaintances when obtaining information about products (Shoaf et al., 1995).

An approach suggested for use in the analysis of consumers' behavior is to study decision-making styles. A consumer's decision-making style is defined as a mental orientation characterizing a consumers' approach to making choices. In essence, it is a basic consumer personality, analogous to the concept of personality in psychology (Sproles and Kendall, 1986: 268). Three approaches characterize consumer styles: psychographic/lifestyle, consumer typology, and consumer characteristics. The Consumer Style Inventory conceptualized by Sproles (1983a) is part of the consumer characteristics approach. Among the three approaches the consumer characteristics approach seems to be the most powerful and explanatory since it focuses on the mental orientation of consumers in making decisions. As such, this approach deals with the cognitive and affective orientations of consumers in their processes of decision-making. It assumes that decision-making styles can be determined by identifying general orientations towards shopping and buying (Lysonski et al., 1996: 11).

In Sproles' original study, eight factors were obtained as being part of consumer decision-making style and all were claimed to be styles common to all consumers. These eight styles describe the most basic mental characteristics of a consumer's decision-making process, which are directly linked to consumer choice behavior. Consumer's decision-making styles have been investigated across several countries and cultures (Hafstrom et al., 1992; Durvasula et al., 1993; Lysonski et al., 1996; Fan and Xiao, 1998, Hiu et al., 2001; Walsh et al., 2001; Tai, 2005), convenience and shopping goods (Bauer, et al., 2002; Wang, et al., 2004), and gender differences (Mitchell and Walsh, 2004). In this study, we first investigated whether there are any differences in the purchasing styles of males and females. Second, we aimed to determine the purchasing styles of males and females living in Erzurum. Theoretical information on decision-making style is given in the first part of the study. The second part consists of

the results of the analysis and the results and discussion of the study carried out on female and male consumers in Erzurum, Turkey.

CONSUMER'S DECISION-MAKING STYLES

Consumer decision-making style has been defined “as a mental, cognitive orientation towards shopping and purchasing, which consistently dominates the consumer’s choices” (Sproles, 1983b: 79). Consumer personality and norms are factors that affect consumer’s decision-making styles. Researchers have determined these styles to be, among others, novelty-fashion consciousness, information seeking, impulsive purchasing, and brand consciousness (Jacoby and Chesnut, 1976).

There are three approaches which focus on consumer’s decision-making styles. These are the psychographical/life style approach, the consumer typology approach and the consumer characteristics approaches. The psychographical/life style approach is concerned with the decision-making process with respect to the consumer’s psychological characteristics and life style (Darden and Ashton, 1974; Lastovicka, 1982). The consumer typology approach puts consumers into general categories in accordance with their shopping styles (Westbrook and Black, 1985; Moschis, 1976). The consumer characteristics approach focuses on cognitive and affective orientations specifically related to consumer decision-making. It has identified fundamental consumer decision-making characteristics ranging from rational shopping to impulsiveness.

In 1983, Sproles identified the major characteristics of consumer decision making styles that contain the mental characteristics of a consumer’s decision-making process, and identified a small number of basic and independent consumer decision-making characteristics. In 1986, Sproles and Kendall developed a consumer style inventory containing 40 items. Consumer decision-making characteristics are the basis for a CSI. There are eight mental characteristics of consumer decision-making style in the CSI. They are perfectionism or high-quality seeking, brand consciousness, recreational consciousness, novelty-fashion consciousness, price consciousness, impulsive and carelessness, confused by overchoice, habitual and brand-loyal consumers (Sproles, 1983b; Sproles and Sproles, 1990).

Perfectionism means searching for high quality. Consumers who have this style make comparisons more carefully, and have a systematic style. Brand consciousness means the preference of well-known expensive brands and the belief that high price brings the best quality. In addition, people who have this style prefer best-selling and well-known brands. Novelty-fashion seeking includes searching for innovations and trying fashionable goods. Consumers who present this style are not very careful when shopping and often regret their purchases. They make sudden decisions without allocating enough time to make comparisons. Their sense of pricing is not good. Recreational consciousness is considered to be a means of spending leisure time involved in enjoyable activities. Shopping in this sense is regarded as a nice and enjoyable activity.

In price consciousness, discounted prices are given priority. The aim of consumers who present this style is to purchase the highest quality goods they can afford. Carelessness and impulsiveness mean shopping suddenly and without much consideration. Unplanned shopping and other types of shopping in which the amount of money spent is not taken into account can also be put into this group. Confused by overchoice is related to a disturbance emerging or a result of gathering too much information about the quality and contents of goods. Consumers with this disturbance are confused

by the differing characteristics of various goods and cannot make decisions easily. Brand-loyal and habitual means shopping only from favorite shops and purchasing only favorite brands. People who have such preferences are not interested in alternatives (Sproles and Sproles, 1990; Walsh et al., 2001; Bakewell and Mitchell, 2003).

In studies on the consumer characteristics approach, the consumer's style of decision-making has been investigated across several countries and cultures. In these studies, some characteristics have been found to be similar while others have been found to be different in various countries (Hafstrom et al., 1992; Durvasula et al., 1993; Lysonski et al., 1996; Fan and Xiao, 1998, Hiu et al., 2001; Walsh et al., 2001; Tai, 2005). In a study carried out by Bauer, Sauer and Beeker in 2002, consumer styles with respect to convenience goods and shopping goods were examined. Styles that can be defined as consumer characteristic could not be obtained in respect to convenience goods (Bauer et al., 2002: 174-175). Wang, Siu, and Hui (2004) studied whether there exists a difference between consumers who prefer domestic and imported goods. They discovered that the eight characteristics had different levels of importance in the two groups. Mitchell and Walsh (2004) investigated how gender affects consumers' approaches to decision-making. They found that the CSI had construct validity for females, but appeared to be less valid for males. From this theory the research hypothesis for Erzurum consumers mentioned below was determined:

H₁: Male and female consumers' decision-making styles are different.

METHODOLOGY

The Questionnaire

A focus group of 20 consumers was gathered before the questionnaire was prepared and interviewed. The researcher took part as a moderator. The study was carried out on two groups with ten participants each. The participants of the study were selected by means of the sampling method. The participants were informed about the topic and the volunteers were invited to focus group studies. Participants from both genders were preferred in the groups and were of an equal number. The participants were from different professions, such as housewife (three), civil servant (five), self-employed (ten), retired (two), and between the ages of 20-60. The focus group interviews lasted about 90 minutes, and were conducted in the meeting rooms that the moderator provided. The CSI scale of Sproles and Kendall, which was translated into Turkish by an English language expert, and the closed and open-ended questions prepared by the moderator were aimed at the focus group. Participants in both focus groups were first asked whether they had a general style when shopping, and if so, to give more details regarding this style. They were asked to define their shopping style in a few words. The data obtained from the focus group studies showed similarity with the CSI scale. The participants were then given a list of the styles and expressions stated in the CSI scale and were asked whether these statements described their style sufficiently. However, there were points which were not included in the scale. Those not included items are as follows:

- If I always use the same brands, I feel bored
- I sometimes buy different brands for a change
- I can say that I am an expert at shopping
- I rely on my experience very much while shopping

- I spend much time planning my shopping
- I buy goods that do not exist on my shopping list if I like them
- I buy the product when I see a different one from usual
- I compare the prices before buying.

These variables were added to the CSI scale resulting in the last version of the questionnaire. The final instrument included 48 items, of which 40 were original Likert-scale items used by Sproles and Kendall (1986) and are added decision-making dimensions. The participants were asked to indicate their degree of agreement or disagreement on a scale of one to five (one strongly disagree, five strongly agree).

The Sample

Participants were chosen from among adult consumers living in Erzurum, Turkey, who were 18 years of age or over. Considering the time and cost limitations, the sampling method used was the convenience sampling method. The questionnaire was implemented on March 2005. The sample size was determined as 600. A total of 600 shoppers were interviewed and after deleting missing or unfulfilled questions the number of answered questionnaires was 590 (288 female and 302 male) (the ratio of females to males in the general population is 48% females, 52% males. Turkish Statistical Institute, 2000). Table 1 provides a description of the sample information:

Table 1
Demographic Description of the Sample

Demographic variables	Frequency f	%		Frequency f	%
Age			Education		
19-29	249	41	High school and lower	249	42
30-39	202	39	University and higher	351	58
40-49	107	18	Gender		
50-59	42	2	Female	288	48
Occupation			Male	312	52
Civil servant	208	35	Marital status		
Self-employed	116	19	Married	389	65
Salesman	102	17	Single	211	35
Worker	40	7			
Housewife	134	22	Total	590	100

As shown in Table 1, most of the respondents were between the age of 19-39 (80%), university graduates (58%) and married (65%).

Table 2
Factors of Consumer Decision-Making Styles

Items	Factor loadings	Eigenvalue	Variance percentage
Factor 1: Brand Consciousness	$\alpha=0.84$	6.660	18.501
The more expensive brands are usually my choice	0.653		
Well-known national brands are the best for me	0.621		
The higher the price of the product, the better the quality	0.780		
Nice department and specialty stores offer me the best products	0.714		
I prefer buying best-selling brands	0.686		
The most advertised brands are usually very good choices	0.714		
I keep my wardrobe up-to-date with the changing fashions	0.483		
Factor 2: Confused by Overchoice	$\alpha=0.79$	2.941	8.168
There are so many brands to choose from that I often feel confused.	0.691		
Sometimes it's hard to choose which stores to shop from	0.742		
The more I learn about products, the harder it seems to choose the best	0.785		
Factor 3: Novelty-Fashion Consciousness	$\alpha=0.72$	2.634	7.314
Fashionable, attractive styling is very important to me	0.717		
To get variety, I shop in different stores and choose different brands	0.657		
It's fun to buy something new and exciting	0.756		
I usually have one or more outfits of the very newest style	0.643		
Factor 4: Brand-Loyal, Habitual	$\alpha=0.72$	1.883	5.231
I have favorite brands I buy every time	0.754		
Once I find a product or brand I like, I stick with it	0.774		
In general, I usually try to buy the best overall quality	0.512		
Factor 5: Perfectionism	$\alpha=0.70$	1.760	4.889
Getting good quality is very important to me	0.755		
I make special effort to choose the very best quality products	0.765		
My standards and expectations for the products I buy are very high	0.717		
Factor 6: Carelessness	$\alpha=0.62$	1.437	3.992
I really don't give my purchases much thought or care	0.562		
I shop quickly, buying the first product or brand I find that seems good enough	0.607		
Factor 7: Shopping Experiences	$\alpha=0.78$	1.331	3.698
*I can say that I am an expert at shopping	0.768		
*I rely on my experience very much while shopping.	0.845		
Factor 8: Variety Seeking	$\alpha=0.64$	1.293	3.593
I change the brands I buy regularly	0.588		
*I always use the same brands, I feel bored	0.691		
*I sometimes buy different brands, for a change	0.753		
Factor 9: Recreational-Carefulness	$\alpha=0.53$	1.072	2.979
*I take the time to shop carefully for the best buy	0.622		
Going shopping is one of the most enjoyable activities for me	0.577		
Factor 10: Impulsiveness	$\alpha=0.56$	1.018	2.827
I should plan my shopping more carefully than I do	0.622		
*I buy goods that do not exist on my shopping list if I like them	0.776		

*These items were added.

Analysis

An exploratory factor analysis (EFA) was performed on the samples using varimax rotation to examine the applicability of the CSI to Turkish consumers. A total of 48 variables were used to measure respondents' styles of decision-making. Forty of these were ones as used by Sproles (1983a). An additional eight variables were added in accordance with the focus group study. A screen test and Eigenvalues greater than 1.00 were used as the criteria for the extraction of factors. Variables with factor loadings under 0.40 were eliminated, and as a result the number of variables decreased from 48 to 31. At the end of the analysis, ten factors were obtained. These factors explain 61.19% of the total variance (Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 84%, Bartlett's Test of Sphericity: 6257.681, $p < 0.000$). The results are shown in Table 2.

As seen in Table 2, ten factors were obtained from the factor analysis performed: brand consciousness, confused by overchoice, novelty-fashion consciousness, brand-loyal, habitual, perfectionism, carelessness, shopping experiences, variety seeking, recreational-carefulness, and impulsiveness. Six of these factors were the same as those in the CSI (brand consciousness, confused by overchoice, novelty-fashion consciousness, brand-loyal, habitual, perfectionism, carelessness). Different from the original CSI, shopping experiences, variety seeking and recreational-carefulness factors were obtained. In addition, impulsiveness and carelessness appear under the same factor in Sprole's research (1983a). However, they formed two different factors in our study and it can be said that this may have resulted from cultural differences. This can be seen from other studies in which different consumer styles have been obtained in various countries and cultures (Hafstrom, et al., 1992; Durvasula et al., 1993; Lysonski, et al., 1996; Fan and Xiao, 1998; Hiu et al., 2001; Walsh et al., 2001).

A conformity factor analysis (CFA) was later performed in order to test the validity of the scale obtained. At the outset of the analysis, the data obtained did not take place within acceptable limits. As a result of the elimination of the variable, "The most advertised brands are usually very good choices," which gave the highest modification value; the fit indexes took place within acceptable limits. The Fit indexes obtained are given in Table 3.

Table 3
Chi-square and Fit Indexes

Before Modification									
Chi-Square(χ^2)	df	(χ^2)/df	P-value	RMSEA	CFI	GFI	AGFI	RMR	SRMR
975.15	359	2.71>3	0.000	0.056>0.08	0.86	0.89	0.86	0.093	0.065
After Modification									
Chi-Square(χ^2)	df	(χ^2)/df	P-value	RMSEA	CFI	GFI	AGFI	RMR	SRMR
845.88	331	2.55>3	0.000	0.053>0.08	0.94	0.90	0.87	0.093	0.065

The t-values, standard solution, error variances and R²'s are given in Table 4.

Table 4
t, Standardized Solutions, Error Variance, and R²

CFA				
Items	t	Standardized solutions	Error variance	R ²
Factor 1: Brand Consciousness $\alpha=0.84$				
The more expensive brands are usually my choice	18.39	0.73	0.47	0.53
Well-known national brands are the best for me	18.06	0.72	0.48	0.52
The higher the price of the product, the better the quality	16.15	0.66	0.56	0.44
Nice department and specialty stores offer me the best products	14.63	0.61	0.63	0.37
I prefer buying the best-selling brands	15.19	0.63	0.60	0.40
I keep my wardrobe up-to-date with the changing fashions	11.71	0.51	0.74	0.26
Factor 2: Confused by Overchoice $\alpha=0.79$				
There are so many brands to choose from that I often feel confused	14.50	0.65	0.58	0.42
Sometimes it's hard to choose which stores to shop from	17.11	0.76	0.43	0.57
The more I learn about products, the harder it seems to choose the best	14.37	0.64	0.59	0.41
Factor 3: Novelty-Fashion Consciousness $\alpha=0.72$				
Fashionable, attractive styling is very important to me	14.89	0.66	0.57	0.43
To get variety, I shop in different stores and choose different brands	14.73	0.65	0.57	0.43
It's fun to buy something new and exciting	14.24	0.63	0.60	0.40
I usually have one or more outfits of the very newest style	13.48	0.60	0.64	0.36
Factor 4: Brand- Loyal, Habitual $\alpha=0.72$				
I have favorite brands I buy every time	17.51	0.83	0.31	0.69
Once I find a product or brand I like, I stick with it	13.59	0.72	0.43	0.52
In general, I usually try to buy the best overall quality	-2.51	-0.16	0.40	0.60
Factor 5: Perfectionism $\alpha=0.70$				
Getting good quality is very important to me	15.48	0.68	0.53	0.47
I make special effort to choose the very best quality products	13.17	0.84	0.40	0.60
My standards and expectations for products I buy are very high	13.24	0.59	0.65	0.35
Factor 6: Carelessness $\alpha=0.62$				
I really don't give my purchases much thought or care	9.31	0.62	0.61	0.36
I shop quickly, buying the first product or brand I find that seems good enough	7.17	0.38	0.86	0.14
Factor 7: Shopping Experiences $\alpha=0.78$				
* I can say that I am an expert at shopping	17.89	0.82	0.34	0.66
*I rely on my experiences very much while shopping	17.28	0.78	0.39	0.61
Factor 8: Variety Seeking $\alpha=0.64$				
I change the brands I buy regularly	13.77	0.64	0.59	0.41
*If I always use the same brands, I feel bored	16.32	0.76	0.42	0.58
*I sometimes buy different brands, for a change	10.79	0.51	0.74	0.26
Factor 9: Recreational-Carefulness $\alpha=0.53$				
*I take the time to shop carefully for the best buying.	5.22	0.33	0.89	0.16
Going shopping is one of the most enjoyable activities for me	5.69	0.40	0.84	0.11
Factor 10: Impulsiveness $\alpha=0.56$				
I should plan my shopping more carefully than I do	3.31	0.98	0.03	0.97
*I buy goods that do not exist on my shopping list if I like them	4.91	0.19	0.96	0.30

It can be stated that the variables which took part in the scale and the response of the factors represent shopping styles.

Later on, t-test was used in order to see whether the ten factors showed a difference from the point of males and females. The means of the factors were taken and analyzed. The results are shown in Table 5.

Table 5
t-Test

Factors	Means		2-tailed prob.
	Female	Male	
Brand consciousness	2.71	2.72	0.721
Confused by overchoice	3.01	3.00	0.668
Novelty-fashion consciousness	3.38	3.09	0.000**
Brand-loyal, habitual	3.29	3.29	0.821
Perfectionism	4.00	4.06	0.320
Shopping experience	2.87	2.92	0.095
Carelessness	3.23	3.33	0.047*
Variety seeking	2.96	3.03	0.275
Recreational-carefulness	3.38	3.06	0.000**
Impulsiveness	3.67	3.50	0.000**

*P<0.05

**P<0.000

There were meaningful differences in four out of ten factors. Novelty/fashion consciousness, carelessness, recreational-carefulness and impulsiveness were evaluated differently by males and females. Thus, H_1 : Male and female consumers' decision-making styles are different, was confirmed. Then the EFA analysis for male and female respondents was carried out once more. The results are shown in Table 6.

Table 6
Consumer Decision-Making Style Factors for Female and Male Consumers

Items	Female Factor loadings	Male Factor loadings
Factor 1: Brand Consciousness	$\alpha=0.83$	$\alpha=0.84$
The more expensive brands are usually my choice	0.653	0.623
Well-known national brands are the best for me	0.656	0.560
The higher the price of the product, the better the quality	0.743	0.797
Nice department and specialty stores offer me the best products	0.726	0.682
I prefer buying the best-selling brands.	0.688	0.643
I keep my wardrobe up-to-date with the changing fashions	0.519	0.492

Table 6 (continued)

Factor 2: Confused by Overchoice	$\alpha=0.78$	$\alpha=0.79$
There are so many brands to choose from that I often feel confused.	0.480	0.646
Sometimes it's hard to choose which stores to shop from	0.726	0.721
The more I learn about products, the harder it seems to choose the best	0.732	0.753
Factor 3: Novelty-Fashion Consciousness	$\alpha=0.70$	Fashion/Enjoyment consciousness $\alpha=0.74$
Fashionable, attractive styling is very important to me	0.704	0.694
To get variety, I shop in different stores and choose different brands	0.677	0.570
It's fun to buy something new and exciting	0.748	0.761
I usually have one or more outfits of the very newest style	0.511	0.628
Going shopping is one of the most enjoyable activities for me ^a	-----	0.578
Factor 4: Brand- loyal, Habitual	$\alpha=0.73$	$\alpha=0.72$
I have favorite brands I buy every time	0.761	0.734
Once I find a product or brand I like, I stick with it	0.727	0.773
In general, I usually try to buy the best overall quality	0.406	0.502
Factor 5: Perfectionism	Quality consciousness $\alpha=0.65$	$\alpha=0.72$
Getting good quality is very important to me	0.745	0.734
I make special effort to choose the very best quality products	0.753	0.754
My standards and expectations for products I buy are very high	0.662	0.686
Factor 6: Carelessness	$\alpha=0.62$	Carelessness/Variety seeking $\alpha=0.67$
I really don't give my purchases much thought or care	0.684	0.472
I shop quickly, buying the first product or brand I find that seems good enough ^a	0.803	-----
I change brands I buy regularly ^a	-----	0.525
*If I always use the same brands, I feel bored ^a	-----	0.750
*I sometimes buy different brands for change ^a	-----	0.467
Factor 7: Shopping Experiences		Shopping experiences $\alpha=0.72$
* I can say that I am an expert at shopping	-----	0.807
*I rely on my experiences very much while shopping.	-----	0.722
Factor 8: Variety Seeking	$\alpha=0.68$	
I change the brands I buy regularly ^a	0.703	-----
*If I always use the same brands, I feel bored ^a	0.821	-----
*I sometimes buy different brands, for a change ^a	0.670	-----
Factor 9: Recreational-Carefulness		$\alpha=0.61$
I take the time to shop carefully for the best buys.	-----	0.566
* I spend much time planning my shopping	-----	0.680
Going shopping is one of the most enjoyable activities for me ^a	-----	0.422
Factor 10: Impulsiveness	Impulsiveness $\alpha=0.54$	Suggestion impulse shopping $\alpha=0.62$
I shop quickly, buying the first product or brand I find that seems good enough ^a	-----	0.432
I should plan my shopping more carefully than I do	0.735	0.707
*I buy goods that do not exist in my shopping list if I like them	0.761	0.576

* These items were added.

** As some of the variables were accumulated under different factors for each sex they were written in a repetitive way.

As seen in Table 6, eight factors were obtained at the end of the factor analysis for the female respondents. These are brand consciousness, confused by overchoice, brand-loyal/habitual, novelty/fashion consciousness, quality consciousness, carelessness, impulsiveness and variety seeking. These factors explained 58.83% of the total variance (Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 77%; Bartlett's Test of Sphericity: 3235.002, $p < 0.000$).

As for male respondents, nine factors were obtained. These factors explained 58.65% of the total variance. These factors were brand consciousness, confused by overchoice, brand-loyal/habitual, enjoyment/fashion consciousness, perfectionism, carelessness/variety seeking, shopping experiences, recreational-carefulness, and suggestion impulse shopping (Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 82%; Bartlett's Test of Sphericity, $p < 0.000$).

A summary of the results obtained can be seen in Table 7.

Table 7
Summary Table of the Decision-Making Styles

Consumer Characteristics Factors (Sproles and Kendall, 1989)	Factors for all respondents	Female factors	Male factors
Brand consciousness	Brand consciousness	Brand consciousness	Brand consciousness
Confused by overchoice	Confused by overchoice	Confused by overchoice	Confused by overchoice
Brand- loyal, habitual	Brand- loyal, habitual	Brand- loyal, habitual	Brand- loyal, habitual
Novelty-fashion consciousness	Novelty-fashion consciousness	Novelty-fashion consciousness	Enjoyment-fashion consciousness
Perfectionism	Perfectionism	Quality consciousness	Perfectionism
Impulsive, Carelessness	Carelessness	Carelessness	Carelessness/Variety seeking
Recreational consciousness	Shopping experiences	-----	Shopping experiences
Price consciousness	Variety seeking	Variety seeking	-----
	Recreational-Carefulness	-----	Recreational-Carefulness
	Impulsiveness	Impulsiveness	Suggestion-impulsive shopping

As can be seen in Table 7, three of the factors remained unchanged for all respondents. Thus, it can be claimed that there are three common styles of buying for all respondents. These are brand consciousness, confusion by overchoice and brand-loyal/habitual. Males and females consider high price as an indication of high quality and prefer well-known brands. Nice and well-equipped stores cater to the taste of such respondents and these people prefer the products that are advertised often.

There are many similar product alternatives and stores create confusion in both groups. Obtaining a lot of information about brands and products makes it difficult for consumers to decide. Both females and males tend to buy brands and shop from stores with which they are familiar. In both groups there were consumers who were confused by overchoice, who did not want to gather information about all products, who had favorite brands, and who preferred high-quality and well-known products.

With respect to females, these are the following differences:

Females are more novelty/fashion conscious. They are more interested in buying new and exciting things and having an attractive and up-to-date style than men. In addition, they are more inclined to look for different brands in different stores. Buying a quality product is very significant for them and they spend more time shopping in order to find quality products.

Females are more careless while shopping. They buy the products they consider good enough without giving it much thought. The tendency to rely on shopping experience is higher in females who have self-confidence and who rely on their experiences. They also believe that they are careful while shopping.

Variety seeking is not one of the male's buying styles. However, females tend to buy different products and try different brands since they become bored with the same brands.

The tendency to buy unplanned products and other items that do not exist on the shopping list is higher in females who do impulsive shopping. The simple motive for this is the fact that they like the products purchased. In addition, females tend mostly to buy products different from those with which they are familiar.

As for males, there are the following differences:

In male respondents, novelty/fashion consciousness is observable. That is, they both follow fashion and take pleasure in it. Buying new and exciting things and having an attractive style are important for them.

For male respondents, obtaining perfect products and finding high-quality brands are quite significant. They have high expectations from the products they buy. However, they do not make special efforts to find high-quality products.

The tendency to change frequently-used brands and products is high in males. However, they behave carelessly while seeking variety and they buy items that they later regret.

Unlike females, male respondents tend to do planned shopping. They rely highly on their shopping experiences and knowledge. They spend more time planning their shopping compared to females.

Like females, males tend to buy unplanned products. They also buy products, which are not on the shopping list, if they like them. Nevertheless, they do not buy products different from those with which they are familiar.

RESULTS AND DISCUSSION

Ten factors indicating consumers' decision-making styles were obtained in this study, which was carried out in Erzurum, Turkey. These are brand consciousness, confused by overchoice, novelty/fashion consciousness, brand-loyal/habitual, perfectionism, and carelessness, shopping expertise, seeking variety, enjoyment /unplanned shopping and impulsive shopping. From these, brand-consciousness, confused by overchoice, brand-loyal/habitual, novelty/fashion consciousness, perfectionism and carelessness were found to be the same as in Sproles' (1986) model.

Three factors proved to have similar priority for all respondents: brand consciousness, confused by overchoice, and brand-loyal/habitual. Famous brands are very important for consumers. Such adopted brands lead consumers to choose certain brands and stores and decrease their tendency to seek other brands or stores. The fact that there are various brands and products and companies trying to persuade people to buy their products confuses consumers and makes it difficult for them to make decisions. Thus, it is thought that it will be useful to offer famous brands, as selling these brands in stores creates a positive image and they make advertisements more interesting.

When viewed from the perspective of gender, it was seen that males and females have differing decision-making styles. There were eight factors valid for female respondents. These were brand consciousness, confused by overchoice, brand-loyal/habitual, novelty/fashion consciousness, quality consciousness, carelessness, variety seeking, and impulsiveness. As for males, there were nine factors. These were brand consciousness, confused by overchoice, brand-loyal/habitual, enjoyment/fashion consciousness, perfectionism, carelessness/variety seeking, recreational-carefulness consciousness and suggestion impulse shopping.

In conclusion, it was determined from our study that having a famous brand and being open to novelty and changes are important in order to cater to the taste of female respondents. Females are more active in trying different brands/products and they change the brands/products used more often. Females often buy products that are not on their shopping list, on the condition that they suit their standards. The design of stores and effective presentation greatly affect females' decision-making. Therefore, it will be useful for companies to offer different alternatives, to create an image of quality and give reasons for buying continually. The creation of brand/company loyalty is important because females tend to look for products more. Since they are interested in searching for different brand/products and gathering store information, companies should not leave consumers alone and should provide the information they seek. The opinions of friends may mislead consumers. That is why the aspects of a product superior to those of other products should be depicted. In this way, people will have positive opinions related to stores and brands.

Females tend to change the brands/products and store to which they remain loyal when they encounter new and different products. Therefore, companies should seek novelty and variety in order to address females. Being a reliable company is also significant. Being a famous, high-quality and easy-to-buy

brand is a factor affecting males. Males, if they like them, buy products that are not on their shopping list. In addition, they feel more regretful after doing unplanned shopping. Thus, a brand/product should be of quality, different and fashionable. Compared to females, males are more loyal to the brands/products and stores with which they are familiar. However, it does not mean that their loyalty is an endless one. They tend to buy brands/products that are easy-to-reach and of quality.

Limitations and Suggestions for Further Research

There are several limitations that warrant future research. This study applied the CSI inventory to sample Turkish consumers who live in the city of Erzurum. Nevertheless, in Turkey, as in other countries, there is a significant amount of cultural diversity. Consumers in the western provinces of Turkey may possess different decision-making styles. Therefore, the study should be replicated in other provinces. This study investigated only consumer shopping orientations and did not take product categories into consideration. Future research should also seek consumer decision-making in various product categories. As mentioned by Sproles and Kendall, the CSI can be viewed as a preliminary or succeeding segmentation criterion. Therefore, it can be used for more differentiated segmentation through gender differences or sex roles criteria.

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APPENDIX

Consumer Style Characteristics: Eight-Factor Model

Items

Factor 1: Perfectionism

Getting good quality is very important to me

When it comes to purchasing products, I try to get the very best or perfect choice^a

In general, I usually try to buy the best overall quality

I make special effort to choose the very best-quality products

I really don't give my purchases much thought or care

My standards and expectations for the product I buy are very high^a

I shop quickly, buying the first products or brand I find that it seems good enough^c

A product doesn't have to be perfect, or the best, to satisfy me^a

Factor 2: Brand Consciousness

Well-known national brands are the best for me

The more expensive brands are usually my choice^a

The higher the price of the product, the better the quality

Nice department and specialty stores offer me the best products

I prefer buying the best-selling brands.

The most advertised brands are usually very good choices.

A product doesn't have to be perfect, or the best, to satisfy me^a

Factor 3: Novelty-Fashion Consciousness

I usually have one or more outfits of the very newest style

I keep my wardrobe up-to-date with the changing fashions

Fashionable, attractive styling is very important to me^a

To get variety, I shop in different stores and choose different brands

It's fun to buy something new and exciting^a

Factor 4: Recreational Consciousness

Shopping is not a pleasant activity for me^a

Going shopping is one of the enjoyable activities in my life^b

Shopping the stores wastes my time^a

I enjoy shopping just for the fun of it^a

I make my shopping trips fast^a

Factor 5: Price Conscious

I buy as much as possible at sale prices^a

The lower price products are usually my choice^a

I look carefully to find the best value for the money^a

Factor 6: Impulsive, Carelessness

I should plan my shopping more carefully than I do

I am impulsive when purchasing^{ab}

Often I make careless purchases I later wish I had not^{ab}
I take the time to shop carefully for the best buys^b
I carefully watch how much I spend^a

Factor 7: Confused by Overchoice

There are so many brands to choose from that I often feel confused.
Sometimes it's hard to choose which stores to shop from
The more I learn about products, the harder it seems to choose the best
All the information I get on different products confuses me

Factor 8: Habitual, Brand-Loyal Consumers

I have favorite brands I buy every time
Once I find a product or brand I like, I stick with it
I go to same stores each time I shop
I change brands I buy regularly

Variables added to the study

If I always use the same brands, I feel bored
I sometimes buy different brands for a change
I can say that I am an expert at shopping^b
I rely on my experiences very much while shopping^b
I spend much time planning my shopping^b
I buy goods that do not exist on my shopping list if I like them
I buy the product when I see a different one from usual^a
I compare the prices before buying^a

^a Variables not included in the analysis for all respondents.

^b Variables not included in the analysis for the females respondents.

^c Variables not included in the analysis for the males respondents.