

## Measuring and Validating Consumer Style Inventory for Selected Non-Durable Products

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### Keywords

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### JEL Classification

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**Abstract:** Knowledge of consumers' decision-making styles which are relatively consistent general orientation towards shopping can serve as basis for understanding how consumers behave when making product or service choices. The primary objective of the present study is to test the generalizability of the consumer style inventory (CSI), an instrument developed to determine consumers' decision-making styles. The CSI was administered to a sample of 224 consumers aged 18 and above. Data collected was analyzed employing suitable statistical tools, namely, principal component analysis with varimax rotation and cronbach's alpha reliability coefficients. Results of exploratory factor analysis identified seven consumer decision-making traits: perfectionist/high-quality conscious consumer, novelty-fashion conscious consumer, confused by over choice consumer, brand conscious-“price equals quality” consumer, recreational-hedonistic consumer, impulsive-careless consumer, and habitual/brand-loyal consumer. Five traits were found to possess satisfactory reliability coefficients. Findings offer meaningful implications for various stakeholders, especially marketing practitioners and consumer research specialists. Limitations and scope for future research are also discussed.

## 1. Introduction

Globalization has resulted in virtually borderless economies facilitating the unrestricted flow of variety of products across nations. This has exposed the consumers to a wide range of offerings, both domestic as well as foreign, thereby increasing consumer product choices at an overwhelming level. Not to mention the increase in number of retail outlets, department stores, and shopping malls. Technological advancements in various spheres, advent and increased usage of internet has contributed to the growing intricacy of consumer choices. In addition to the traditional brick and mortar stores, consumers are now being offered the choice to shop from the comfort of their homes through electronic or online medium. With the click of a button, consumers can get access to a sea of product information. Consumers are also bombarded with various types of promotional messages through tradition medium such as T.V., newspapers, radio, magazines, billboards, etc. Marketers also employ electronic media to deliver their messages including emails, SMS, social media, etc. Such abundance in terms of product choices, quantity of information, places of availability, promotional activity, and various other stimuli have added layers to the expanding complexity of decision-making among consumers (Hafstrom et al., 1992; Lysonski et al., 1996). This necessitates research to provide business organizations with meaningful insights and knowledge.

Lysonski & Durvasula (2013) opined that determination of consumer profiles by studying their decision making behaviour can facilitate businesses in dividing their target market into “viable and profitable clusters”. Market segmentation is essential for developing tailor-made strategies

aimed to cater to the specific needs of each group of consumers who constitute the firm's target market. For example, while formulating marketing strategies for consumers who belong to quality conscious segment, marketers should ensure that their advertising and promotional campaigns effectively highlight the superior quality of their products. One way to do so is by mentioning the certifications granted to the firm's products by concerned authorities approving the quality of their products.

A substantial amount of empirical research studies determining consumer buying styles have been carried out across various countries. Sproles & Kendall, (1986) recommended testing of the instrument on the general population. However, a major issue with several past studies is that they have repeatedly used students as their sample (e.g., Bakewell & Mitchell, 2004; Fan & Xiao, 1998; Hafstrom et al., 1992; Lysonski et al., 1996; Mehta, 2020; Mitchell & Bates, 1998; Mokhlis, 2009; Sproles & Kendall, 1986; Srivastava, 2015). Further, previous research has predominantly concentrated on evaluating consumer traits without linking them to specific product categories or industry. Thus, the main goal of the present paper is to examine if the same characteristics identified by Sproles & Kendall (1986) utilizing students as sample can be confirmed on a sample taken from a cross-section of the general population belonging to the state of Manipur, India in the context of selected non-durable product category.

## **2. Review of Literature**

Consumer decision-making style has been defined as, "a mental orientation characterizing a consumer's approach to making choices" (Sproles & Kendall 1986). With the objective of developing and validating a scale for measuring consumer decision-making styles, data was gathered from 501 students based in Tucson, US. Through factor analysis, eight styles was identified in their study which included, "perfectionist, high-quality conscious consumer; brand conscious, price equals quality consumer; novelty-fashion conscious consumer; recreational, hedonistic consumer; price conscious, value for money consumer; impulsive, careless consumer; confused by over choice consumer; habitual, brand-loyal consumer". This measurement scale is popularly known as Consumer Style Inventory (CSI).

Hafstrom et al., (1992) conducted research to determine young Korean consumers' styles of making purchase-related choices and contrasted the identified traits with those from the original study in the United States. Analysis of data collected from 310 college students confirmed eight styles in the Korean sample, namely, brand conscious consumers, seekers of perfection, those who considered shopping as a recreational activity, buyers confused by excessive choices, impulsive shoppers, individuals who desired to conserve time and energy while shopping, brand-loyal consumers, and those who were motivated by price and value. Out of the eight styles, seven were found to be comparable to the US sample with the exception of Seven of the 'time-energy conserving' trait.

Lysonski et al., (1996) investigated the relevance of the inventory in four distinct countries using samples comprising of undergraduate college students. Analysis revealed that the inventory seemed to be more appropriate for measuring shopping styles in samples from more developed economies compared to those from developing economies including India.

Fan & Xiao (1998) introduced a revised model for assessing consumer decision-making dimensions. They examined its applicability by gathering data from 271 college students in China. Two out of the seven factors had to be dropped as the results of their reliability tests indicated that they were unreliable. A five-factor model was found to be most suitable for the employed data set.

Bakewell & Mitchell (2006) proposed that shopping behaviour varies according to gender. To test this hypothesis, data was gathered from 245 respondents from each gender category aged between 18-22 years. In addition to the original eight CSI styles, four new traits could be identified from the female sample. The authors attributed this to probable inter-cultural variations between the sample employed for the study and that of the original US study. With regard to male consumers,

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three new factors were discovered which related to store promiscuity, loyalty to favoured stores, desire for low prices, confusion stemming from time constraints while shopping.

Zhou et al., (2010) broadly divided the eight consumer traits into hedonic and utilitarian shopping styles. Hedonic individuals appeared conscious of brands, desired novel and stylish products, considered shopping as pleasant, and preferred frequenting favorite stores or brands. Utilitarian styles, on the other hand, encompassed shoppers who prioritized quality, price and value sensitive consumers, those confused by excessive choices, and individuals driven by impulsive behavior. Results revealed that consumers from both coastal and inland areas of China exhibit similarity with regard to utilitarian styles. It was also proven, as hypothesized, that they differed in relation to hedonic shopping styles.

Tanksale et al., (2014) examined the CSI on Indian shoppers, specifically those aged between 18-21 years old. Results of the research validated only six out of the eight styles. Shopping avoidance-time saver, a new attribute was also identified. Authors suggested validation and modification of the scale before employing it in a cross cultural setting.

Bandara (2014) found seven decision-making characteristics amongst consumers in Czech Republic. They are: brand conscious shoppers, those who emphasized perfection and high quality, consumers driven by recreation and hedonism, impulsive buyers, consumers who prioritized price and value, those who were confused by abundance of choices, and consumers conscious of novel fashion trends. However, habitual and brand loyal characteristics from the initial study conducted in the United States could not be confirmed among Czech consumers.

Mehta & Dixit (2016) explored whether the CSI could be applied in two different countries with vast cultural differences by gathering data from a student sample of 558 and 185 belonging to India and Germany respectively. The original 8-factor solution could not be confirmed in both countries. However, the styles that emerged in both the Indian and German groups included perfection seeking buyers, brand conscious shoppers, those who were overwhelmed due to excessive choices, brand loyal consumers, and those who related high price to superior quality and vice-versa. In India, new dimensions of price and time conscious consumers were found, while variety-seeking consciousness was a trait discovered in Germany.

Mittal (2017) collected data from 163 student sample and found four consumer segments, namely, "OPEX (optimizing-extenders), BALAD (balanced diligent), CUFD (confused, uncertain, foot-draggers, and SNAP (snap deciders)". Decision-making styles of each segment differed from one to the other. These four consumer segments also showed differences in terms of their demographic profiles, personality traits, and buying behavior.

Thangavel et al., (2019) highlighted the purchasing styles of consumers belonging to Gen Z. Principal component analysis of data gathered from 244 subjects aged between 16 and 23 which mainly comprised of school and college-going students revealed nine key factors: loyalty to brands, brand conscious, focus on quality, confusion due to innumerable options, sensitivity to price, convenience-seeking behavior, loyalty to online stores, confidence in online shopping, and a tendency for socially accepted shopping behavior.

Nayeem & Marie-IpSooching, (2022) reported variations in the employability of the CSI when dealing with high and low-involvement product classes. Although CSI proved to be valid for purchases requiring low-involvement, findings implied that it required further modification concerning high-involvement products. As such, it was suggested that new factors be examined and incorporated.

Siraj et al., (2024) found that individuals' consciousness toward brand, price, and fashion significantly influenced purchasing behavior of consumers in Pakistan. Confusion among the consumers due to vast choices also had an impact on their purchase decisions. Differences were also discovered in behavior of consumers on the basis of gender with respect to fashion and price awareness.

Literature suggests that majority of the studies employ student samples. According to Hiu et al., (2001), this limits the applicability of results to the general population of the real world which is comprised of different individuals with varying socio-economic backgrounds. In order to address this recognized gap, the current research has been undertaken with the subsequent aims: 1) to test the applicability of the CSI on cross sections of the general population, 2) to evaluate the reliability and validity of the inventory, and 3) to explore decision-making approaches of consumers in Manipur.

### **3. Research Methodology**

#### **3.1. Survey Instrument**

Consumer decision-making styles were evaluated employing the 40-item CSI originally created by Sproles & Kendall in 1986. Participants were prompted to assess the statements using a five-point Likert scale, where 1 indicated 'strongly disagree' and 5 indicated 'strongly agree' with reference to select non-durable products, namely, food, beverages, clothing and accessories. For the purpose of reducing the possibility of order effects, the items were organized randomly. Additionally, items that were most likely to correlate with a single factor were distributed apart from each other.

#### **3.2. Sample and Data Collection**

Majority of previous studies testing applicability of the CSI utilized student populations. However, Gordon et al., (1986) argued that employing students limits sample representativeness. Additionally, results obtained from studies using student samples lacked generalizability (Kinnear & Taylor, 1983). Hence, the present study employed a sample that better reflects all segments of the general population, following the advice of Sproles & Kendall, (1986).

A combination of judgemental and convenience sampling techniques were employed. Individuals (students as well as non-students) who had consumed at least one of the selected product category, aged 18 and above, easily accessible by the researcher and deemed more apt of taking part in the study were recruited as respondents. Paper-and pencil questionnaire was initially used to gather responses from participants who were conveniently accessible to the researcher. Due to prevailing conflict in the state restricting the reach and mobility of the researcher, online survey was also carried out. For this purpose, Google form link was disseminated online, specifically through Whatsapp and Instagram, to collect more data in cases where face-to-face interaction was not possible. Data collection lasted for a period of two months, that is, January-February 2024.

Guilford, (1954) suggested using a sample size of at least 200 for performing factor analysis. Comrey & Lee (1992) rated the usage of 200 as sample size as fair. Cattell (1978) also opined that an acceptable minimum sample size would be between 200 and 250. Hair et al., (2010) indicated that sample size for factor analysis should be a minimum of five times the number of variables involved. The CSI scale consists of 40 items resulting in minimum sample size requirement of 200 ( $40 \times 5 = 200$ ). Consequently, data for this research was gathered from 224 participants. After thorough checking, all responses were confirmed to be valid and suitable for analysis. Several past studies were also found employing sample sizes of at least 200 or even less. For instance, Lysonski & Durvasula, (2013) used a sample of 120, Bauer et al., (2006) used 223, Thangavel et al., (2019) used 244, Howcroft et al., (2003) used 244, Srivastava, (2015) used 233.

#### **3.3. Analysis**

Data was analysed following the procedures employed by previous studies. Initially, principal component analysis (PCA) with Varimax rotation was executed on all 40 items leading to the extraction of 13 primary factors. Items that exhibited significantly low factor loadings or substantial cross-loadings were excluded from analysis. Remaining items were again subjected to factor analysis. The process was repeated until no items were required to be removed resulting in a seven-factor model. Then, Cronbach's alpha coefficients were derived for the identified factors in order to determine reliability of variables.

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## 4. Results and Discussion

As seen in the table given below, sample used for the present study was considered to be appropriate for factor analysis as Kaiser-Meyer-Olkin and Bartlett's Test of Sphericity yielded values of .718 and 1122.217 (significant at  $p < .001$ ) respectively.

Table 1: KMO and Bartlett's Test of Sphericity

Kaiser-Meyer-Olkin		.718
Bartlett's Test of Sphericity	Approx. Chi-Square	1122.217
	Df	276
	Sig.	.000

According to table no. 2, factor analysis of all 40 items of the CSI produced a solution with seven factors comprising of 24 of the original items. Eigen values of the seven-factor solution ranged from 3.806 to 1.099, which represented 56.47 % of the overall variance surpassing the findings from some previous studies (e.g., Kamaruddin & Kamaruddin, 2017; Canabal, 2002; Fan & Xiao, 1998; Mokhlis, 2009). Out of the eight styles identified in the CSI, only seven could be confirmed: (1) perfection and high-quality seeking consumers, (2) novelty-fashion focused consumers, (3) confused by overabundance of options, (4) brand conscious, "price equals quality" consumers, (5) recreational and pleasure-seeking consumers, (6) impulsive and careless shoppers, and (7) habitual and brand-loyal consumers. The price conscious decision-making trait, however, was not discernible in this study. All factors were named in accordance with (Sproles & Kendall, 1986)'s study and summarized hereunder.

Factor 1: Shopping style of consumers with this trait is characterized by their systematic and careful search for products that deliver superior overall quality (Sproles & Kendall, 1986).

Factor 2: Individuals who are intrigued to explore new experiences and motivated to stay informed about the latest styles and trends are termed as novelty and fashion focused consumers.

Factor 3: This group of consumers often struggle to select stores or brands while shopping as a result of confusion due to availability of one too many choices.

Factor 4: Individuals with this trait believe that high price is an indication of superior quality. They tend to gravitate towards the most advertised and the top-selling brands, assuming that these are among the good ones (Hafstrom et al., 1992).

Factor 5: A distinctive characteristic of consumers with this style is that they find shopping to be an enjoyable activity.

Factor 6: Consumers scoring high on this factor act impulsively while shopping. This implies that they often purchase products on an impulse, that is, without planning ahead. The item 'I enjoy shopping just for the fun of it' pertaining to 'recreational, hedonistic consumer' decision-making trait was found to load on to this factor with a factor loading of .532.

Factor 7: Buying behavior of consumers with this particular shopping trait has developed a habit of buying from their favourite brands or returning to their preferred stores repeatedly.

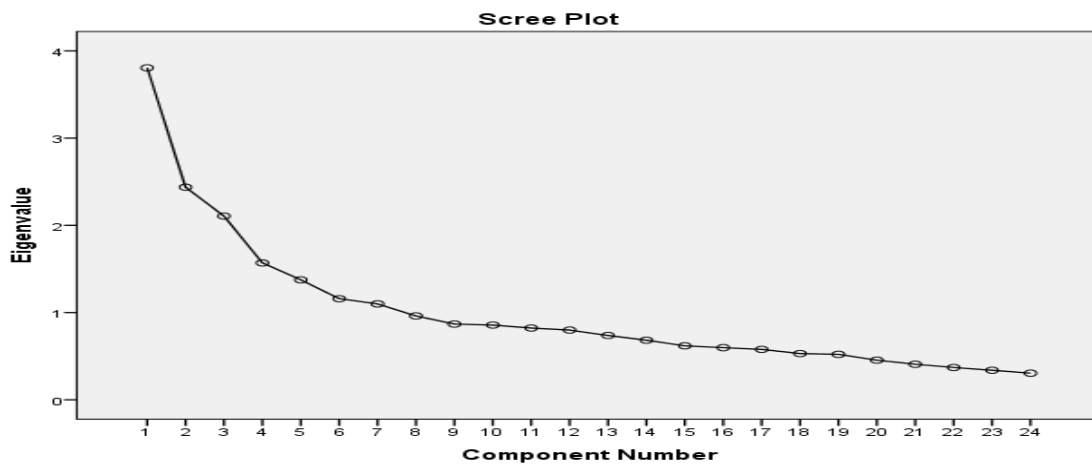
Table 2: Exploratory Factor analysis

Items	Eigen Values	Factor Loadings	% of Variance
<b>Factor 1</b>	3.806		15.857
Item1		.789	
Item2		.751	
Item3		.639	
Item4		.592	
<b>Factor 2</b>	2.438		10.157
Item5		.778	

Item6		.686	
Item7		.628	
Item8		.519	
<b>Factor 3</b>	2.106		8.775
Item9		.728	
Item10		.713	
Item11		.701	
Item12		.618	
<b>Factor 4</b>	1.644		6.539
Item13		.671	
Item14		.654	
Item15		.646	
Item16		.602	
<b>Factor 5</b>	1.375		5.729
Item17		.735	
Item18		.714	
Item19		.608	
<b>Factor 6</b>	1.159		4.829
Item20		-.768	
Item21		.602	
Item22		.532	
<b>Factor 7</b>	1.099		4.580
Item23		.836	
Item24		.626	

The scree plot obtained has been presented in Figure 1 as shown below. It can be seen clearly that seven factors have been identified with Eigen values greater than 1.

Figure 1: Scree Plot



Generally, cronbach alpha reliability coefficients of 0.5 and higher are considered to be acceptable (Kerlinger & Lee, 2000; Nunnally, 1967). As observed in the table given below, reliability coefficients for the first five factors are found to be satisfactory as they range from .590 to .756. The last two factors, however, are revealed to be unreliable. This may be an indication that the items do not measure their respective factors in an effective manner (Walsh et al., 2001).

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Table 3: Reliability Coefficients

Factors	Cronbach's Alpha	No. of items
1	.700	4
2	.661	4
3	.673	4
4	.590	4
5	.756	2
6	.160	2
7	.458	2

The table below presents a comparison of Cronbach's alpha values obtained in this research alongside those from several previous studies.

Table 4: Comparison of Reliability Coefficients of the present study and some past studies

Factors	(Sproles & Kendall, 1986)	(Hafstrom et al., 1992)	(Mitchell & Bates, 1998)	(Srivastava, 2015)	(Kamaruddin & Kamaruddin, 2017)	Present study
1	.74	0.77	0.41	0.46	0.67	0.70
2	.74	NA	0.77	0.58	0.83	0.66
3	.55	0.54	0.67	0.49	0.59	0.67
4	.75	.84	NA	0.52	NA	0.59
5	.76	0.70	0.33	0.59	0.65	0.75
6	.48	0.54	0.24	0.25	0.65	0.16
7	.53	0.34	NA	0.39	0.52	0.45

## 5. Conclusion

The CSI was examined using a sample of 224 shoppers from the general public. Factor analysis identified seven styles. The 'price-value conscious' dimension could not be detected. Consistent with the outcomes of the present study, previous research also could not validate all eight consumer traits (Bauer et al., 2006; Fan & Xiao, 1998; Lysonski et al., 1996; Walsh et al., 2001). It is worth noting that the seven-factor solution obtained in the present study retained only 24 out of 40 items of the CSI as variables with significantly low factor scores or cross-loadings had to be removed before proceeding with subsequent analysis.

Additionally, it was determined that only five of the seven decision-making tendencies were deemed reliable. Cronbach's alpha values for the remaining two traits were abysmal. Results of previous studies have also revealed poor reliability coefficients for some factors (Canabal, 2002; Kamaruddin & Kamaruddin, 2017; Lysonski et al., 1996; Mitchell & Bates, 1998; Srivastava, 2015). This may be an indication that the CSI cannot be considered a robust tool to measure and determine consumer characteristics, regardless of the sample type used (students or general shoppers).

These shortcomings may be attributed to differences in population characteristics that vary significantly from one culture or country to another. For instance, as a result of linguistic differences, it is impossible to consider that all questionnaire items will be interpreted and understood in the same way by respondents from different locations or countries. Thus, findings from the present as well as past studies suggest that the CSI needs to be improved through further testing, validation, and modification.

The outcomes of this research have considerable effects on several groups, particularly the stakeholders in the non-durable goods market. The study shows that consumers can be segmented into meaningful groups based on their similarities in decision-making approaches. Each style can be associated with some characteristics that distinguish it from one another. Marketers should take these



differences into consideration in order to develop products or marketing strategies that effectively caters to the needs and demands of consumers from each decision-making segment. For instance, consumers with ‘perfectionist, high quality seeking’ trait is strongly affected by the quality of products when making their purchase decisions. They tend to choose products that deliver superior quality in comparison to those with mediocre or poor quality. To appeal to this consumer segment, marketers need to emphasize offering products with better quality than its competitors. Quality Control or Assessment team may be set up and assigned with the task of checking and maintaining the quality of finished products of the manufacturer. On the other hand, consumers exhibiting ‘novelty-fashion focused decision-making characteristic can be targeted through products that are innovative, fashionable, and trendy. This can be done through the establishment of a separate Research and Development department dedicated to scanning the market for the latest developments in terms of technological advancements and changes in consumers’ tastes and preferences.

‘Price conscious’ could not be confirmed in the present study. This trait is used to describe consumers who seek lower prices or sale prices whenever they make a purchase. Non-confirmation of this trait may imply that consumers in the state are not concerned with the prices of products. This may be because they are more concerned with other attributes such as, quality of the product. Another reason may be because of the nature of sample used in the study. The CSI was developed based on a study conducted with student sample characterized by lower levels of disposable income thereby making them more price conscious (Walsh, et al., 2001). Conversely, the current research administered the questionnaire to a cross-section of the general population with varying levels of income and purchasing power.

This study is not without its limitations. Data was gathered from respondents residing in Imphal East and West districts of Manipur. Therefore, results of the study cannot be concluded as being representative of all consumers residing in different parts of India. A similar study on a large-scale basis may be carried out in the future using a sample comprising of shoppers from all over the country. Authors can also examine applicability of the CSI on non-student samples as majority of past studies utilized student samples to evaluate the instrument. Further studies can investigate the interaction between decision-making patterns of consumers with various factors across different product categories.

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