

**THE EFFECT OF GENDER AND INCOME ON CONSUMER STYLES<sup>1</sup>****Gülçin BİLGİN TURNA<sup>2</sup>****Lale BABUŞ<sup>3</sup>****Abstract**

The aim of this study is to determine the effect of gender and income on consumer styles. The questionnaire was conducted with Recep Tayyip Erdogan University students (n=346) in Rize/Turkey. Hypotheses were tested by Mann Whitney U Test, Kruskal Wallis Test and Spearman Correlation Analysis along with Exploratory Factor Analysis. Most of the participants are price-oriented students who exhibit a perfectionist consumer style. While women are more likely to be confused and have instant buying tendency, men avoid shopping. As income level increases, price sensitivity decreases whereas instant buying and perfectionism increase. Perfectionist consumers are also focused on brand and fashion. Price sensitive people usually buy by comparing. Instant buyers are not price sensitive. Those who experience information confusion due to the excess of alternatives tend to buy habitually.

**Keywords:** Consumer, Consumer Behavior, Consumer Styles

**CİNSİYET VE GELİRİN TÜKETİCİ TARZINA ETKİSİ****Öz**

Bu çalışmanın amacı, cinsiyet ve gelirin tüketici tarzına etkisini tespit etmektir. Rize ilinde Recep Tayyip Erdoğan Üniversitesi öğrencilerine (n=346) anket uygulanmıştır. Açıklayıcı faktör analizi yapılmış, hipotezler, Mann Whitney U Testi, Kruskal Wallis Testi ve Spearman Korelasyon Analizi ile test edilmiştir. Katılımcıların çoğu, mükemmeliyetçi bir tüketici tarzı sergileyen, aynı zamanda fiyat odaklı öğrencilerden oluşmaktadır. Kadınlar anlık satın almaya daha yatkın iken, erkekler alışverişten kaçınmaktadır. Gelir seviyesi arttıkça fiyat odaklılık azalmakta, anlık satın alma ve mükemmeliyetçilik artmaktadır. Mükemmeliyetçi tüketiciler aynı zamanda marka ve moda odaklıdır. Fiyat odaklılar genellikle karşılaştırma yaparak satın alırlar. Anlık satın alanlar fiyata karşı duyarlı değildir. Alternatiflerin fazlalığından dolayı bilgi karmaşası yaşayanlar, alışkanlık dahilinde satın alma eğilimindedir.

**Anahtar Kelimeler:** Tüketici, Tüketici Davranışları, Tüketici Tarzları

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## **1. Introduction**

Changes in technological developments have brought new perspectives to marketing in terms of consumer expectations and decision-making styles. With the convenience of the Internet, consumers now can access to all kind of information very quickly which have created concerns about how consumers make decisions in this intensely competitive environment.

Consumer behavior involves highly complex dynamics. In order to survive in this competitive environment, it is vital for every company to understand the consumer decision making process very well. The consumer decision-making style is a part of personality and an orientation shaped in the mind of the consumer when making a purchase decision. Decision-making styles, target market, market segmentation, positioning and marketing communication are important issues to be considered. One of the researches carried out in this direction is the Consumer Styles Inventory (CSI) that allows to make consumer classification.

Shopping orientation is a complex phenomenon. There are various weighted factors that could affect every purchase decision and these weights change according to market segments (McDonald, 1994). Identifying consumer styles of different consumer segments is a critical factor for marketing researchers. After examining the related literature, it is aimed to measure how the demographic characteristics (gender and income) of consumers affect their decision making styles. Hypotheses were created and analyzed accordingly. 8 Factor CSI is tested for Turkish university students. In addition, the relationship between consumer styles within themselves has also been tried to be determined. The results are expected to shed light on marketing managers.

## **2. Literature**

The most accepted literature in the world is the eight-factor consumer styles inventory (CSI) developed by Sproles and Kendall in 1986 with university students in the United States. They are perfectionist, brand-oriented, fashion-oriented, pleasure-oriented, price-oriented, habitual, indecisive, and irrelevant.

Sproles and Kendall (1986) suggested that the validity of the CSI they developed in the sample of university students in different cultures in the USA should be investigated. In this direction, some academics made research across the world: Hafstrom et al. (1992) in the USA and South Korea; Durvasula et al. (1993) in New Zealand; Lysonski et al. (1996) in Greece, India, New Zealand and the USA; Mitchell and Bates (1998) in the UK; Fan and Xiao (1998), Hiu et al. (2001) Siu et al. (2001) in China; Walsh et al. (2001), Mitchell and Walsh (2004) in Germany; Bandara (2014) in Czech Republic; Unal and Ercis (2006), Yesilada and Kavas (2008), Dursun et al. (2010), Alniacik (2012), and Ceylan (2013) in Turkey.

Hafstrom et al. (1992), Durvasula et al. (1993), Mitchell and Bates (1998) argued that the scale could be applied in different cultures. Lysonski et al. (1996) stated that CSI is more suitable for developed countries than developing countries. According to their study in four different countries, they stated that they achieved similar results in some factors (brand-oriented, fashion-oriented, habitual). Fan and

Xiao (1998) mentioned two issues related to the generalization of the scale: consumers in different countries and consumers with different purchasing power may perceive questions in the scale differently.

Walsh et al. (2001) found that six of the eight factors of Sproles and Kendall (1986) were suitable for the Germans. Hiu et al. (2001) found that the factors other than instant purchase were appropriate for China. Mitchell and Walsh (2004) found that eight factors are appropriate for female consumers in Germany. However, they found that only four factors (perfectionist, brand-oriented, indecisive, sudden buyer) could be adapted to men. Khare (2012) suggests that CSI cannot be applicable in Indian conditions because only three decision styles (quality conscious, brand conscious and utilitarian conscious) were significant.

Sproles and Kendall (1986) suggested that brand-oriented consumers often prefer to buy the most expensive and known brands. McDonald (1994) stated that high-income fashion-savvy young consumers are more prone to instant purchases. Bandara (2014), in his study in the Czech Republic, stated that fashion-oriented consumers who thoughtlessly shop were less ethnocentric; and that consumers with price sensitivity prefer domestic brands.

There are some studies that were conducted in Turkey. Unal and Ercis (2006) examined the effect of personal values on purchasing style, new factors to the original scale (make an unplanned purchase, exchange expertise, seek change, get pleasure from shopping) were added. Yesilada and Kavas (2008) stated that only three of the eight factors were suitable for Turkish women. Ceylan (2013) investigated consumers' decision-making styles in the context of clothing products. He has reached five factors: perfectionist, brand sensitive, pleasure-oriented, fashion-oriented, unstable. Dursun et al. (2010) demonstrated that CSI can be an effective classification and segmentation tool for Turkish consumers after doing some changes in scale. Dursun et al. (2013) collected data from a sample of adults and students and reached a nine-factorial structure.

Alniacik (2012) found that consumers who perceive shopping as an entertainment attitude towards SMS (short message service) advertisements are more positive than others. Yuksekbilgili (2016) suggested that there is a significant difference between generations in the study examining the decision making styles of consumers belonging to generation X and Y. In generation Y, fashion focus is on the forefront and they are rapidly adopting new concepts and ideas. The more conservative generation X makes its choices based on basic features such as price.

### 3. Method

Simple random sample is used so that each member of the subset had an equal probability of being chosen. The questionnaire is applied to the students of Recep Tayyip Erdogan University, who study Business Administration (who are familiar with CSI) at undergraduate, master's and PhD level in 2018 spring semester. There are 887 (773+100+14) students in total (Recep Tayyip Erdogan University, İktisadi ve İdari Bilimler Fakültesi ve Sosyal Bilimler Enstitüsü 2018 Mali Yılı Faaliyet Raporu). In order to determine the sample size, the formula below was used since the

target group size is known (Yazıcıoğlu ve Erdoğan, 2004: 46-50; Gurbuz ve Sahin, 2018):

$$n = \frac{Nt^2pq}{d^2(N - 1) + t^2pq}$$

*N*: Population size

*n*: Sample size

*t*: t value for n degrees of freedom at the error level

*p*: The incidence of the sought phenomenon in the mass (50%)

*q*: 1-p = 0.5

*d*: The amount of deviation accepted according to the frequency of the sought phenomenon

$$n = \frac{887 * (1,96 * 1,96)0,5 * 0,5}{0,05 * 0,05 * (887 - 1) + (1,96 * 1,96)0,5 * 0,5}$$

From the formula below, minimum number of respondents (*n*) should be 268. The questionnaire was conducted with 40 students at first to feel certain that the respondents understand every item in the questionnaire thoroughly. 390 students were reached randomly during their courses and asked to fill in the questionnaire. 44 students filled incorrectly. Thus, 346 questionnaires were analyzed.

In the first part, there are 5 questions (gender, age, marital status, education level and monthly individual income) regarding the demographic characteristics of the participants. In the second part, there are 19 questions with 8 factors (decision-making styles) which is adapted from Sproles and Kendall (1986); Canabal (2002); Dursun et al. (2013); Yuksekbilgili (2016); Ergin et al. (2016). 5-point ordinal likert type scale (strongly disagree, disagree, undecided, agree, strongly agree) was used to determine the level of participation. The eight decision-making styles and related statements in the questionnaire are as follows:

**Perfectionist buyers:** They are not content with medium quality products and try hard to choose better products (Sproles and Kendall, 1986: 271-273).

*“The products I usually purchase should be of high quality.”*

*“I usually try to buy the best product.”*

*“My standards and expectations are high for the products I buy.”*

**Brand-oriented buyers:** They try to get more expensive and well-known products (Dursun et al., 2013: 295).

*“I usually prefer more expensive brands.”*

*“The more expensive a product, the better quality.”*

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*“I prefer to use known brands.”*

**Fashion-oriented buyers:** They follow fashion, look for different and new products and are excited about this (Yuksekbilgili, 2016: 1397).

*“I refresh my wardrobe in accordance with changing fashion.”*

*“It is very important that my style is attractive and trendy.”*

**Price-oriented buyers:** They closely follow the discounts and tend to get the value for their money and prefer the products with low price (Ergin et al., 2016: 21).

*“I usually buy products that are on sale.”*

*“I usually pay attention to how much money I spend.”*

**Instant buyers:** They make unplanned purchases and may regret after shopping (Yuksekbilgili, 2016: 1397).

*“I usually decide without thinking while shopping.”*

*“I have done a lot of shopping that I regret.”*

**Habitual buyers:** They regularly prefer their favorite brands and do not change their regular store/brand easily (Dursun et al., 2013: 295).

*“I have my favourite brands that I buy constantly.”*

*“When I find a product/brand I like, I buy it immediately.”*

**Confused buyers:** They have difficulty in deciding due to many alternatives. Excessive information makes it difficult for them to choose the best product (Canabal, 2002: 15).

*“The more information I have about the products, the more difficult it is to make a choice.”*

*“The wide variety of brands makes it difficult for me to make a choice.”*

**Avoiders:** They do not want to shop unless it is very necessary (Yuksekbilgili, 2016: 1397).

*“Shopping is not an enjoyable activity for me.”*

*“Shopping from a store is a waste of time.”*

*“I usually prefer shopping online.”*

390 students were reached and asked to complete the questionnaire. 44 of the questionnaires obtained were not evaluated because they were filled out incorrectly. The remaining 346 questionnaires were analyzed.

### 3.1. Research Hypotheses

Hypotheses have been formed by starting from the question: *“Do the consumers’ decision making styles differ according to their gender and personal income?”* Since the questionnaire was applied to the students, the variables of marital status and educational status were not included in the hypotheses, but are shown in the

frequency tables. Gender and monthly income were included in the hypothesis. Accordingly, 16 hypotheses were created as follows:

**H1:** There is a significant difference in “*perfectionist*” scores according to gender.

**H2:** There is a significant difference in “*brand-oriented*” scores according to gender.

**H3:** There is a significant difference in “*fashion-oriented*” scores according to gender.

**H4:** There is a significant difference in “*price-oriented*” scores according to gender.

**H5:** There is a significant difference in “*instant buyers*” scores according to gender.

**H6:** There is a significant difference in “*habitual buyers*” scores according to gender.

**H7:** There is a significant difference in “*confused buyers*” scores according to gender.

**H8:** There is a significant difference in “*avoiders*” scores according to gender.

**H9:** There is a significant difference in “*perfectionist*” scores according to monthly individual income.

**H10:** There is a significant difference in “*brand-oriented*” scores according to monthly individual income.

**H11:** There is a significant difference in “*fashion-oriented*” scores according to monthly individual income.

**H12:** There is a significant difference in “*price-oriented*” scores according to monthly individual income.

**H13:** There is a significant difference in “*instant buyers*” scores according to monthly individual income.

**H14:** There is a significant difference in “*habitual buyers*” scores according to monthly individual income.

**H15:** There is a significant difference in “*confused buyers*” scores according to monthly individual income.

**H16:** There is a significant difference in “*avoiders*” scores according to monthly individual income.

#### **4. Findings**

Firstly, the frequencies of the data are given below. Then, the validity and reliability tests of the data are performed. Nonparametric tests are applied because the data does not show normal distribution. As shown in Table 1, the majority of the

students participating in the research are female whose ages are between 18-25 and have a monthly individual income of 1000 TL or less.

**Table 1: Frequencies of Demographic Data**

	N	%
<b>Gender</b>		
Female	227	65,6
Male	119	34,4
<b>Age</b>		
18-25	310	89,6
26-35	33	9,5
36-45	3	0,9
<b>Marital Status</b>		
Single	326	94,2
Married	20	5,8
<b>Education Level</b>		
Undergraduate student	319	92,2
Graduate	1	0,2
Graduate student	22	6,4
PhD student	4	1,2
<b>Monthly Individual Income</b>		
1000 TL and under	262	75,7
1001 - 2000 TL	59	17,1
2001 - 3000 TL	18	5,2
3001 - 4000 TL	2	0,6
4001 - 5000 TL	5	1,4

On the scale of consumer styles shown in Table 2 are the questions to identify some certain type of a consumer as follows:

- CS1, CS2, CS3 : perfectionist buyers
- CS4, CS5, CS6 : brand-oriented buyers
- CS7, CS8 : fashion-oriented buyers
- CS9, CS10 : price-oriented buyers
- CS11, CS12 : instant buyers
- CS13, CS14 : habitual buyers
- CS15, CS16 : confused buyers
- CS17, CS18, CS19 : avoiders

Most of the participants are students who prefer using known brands, exhibit a perfectionist consumer style, but pay attention to how much money they spend. “My standards and expectations are high for the products I buy” was the most agreed statement whereas “The more expensive a product, the better quality” was the most disagreed statement. The students seem to have high expectations for the products in spite of the fact that they do not want to spend much money.

Table 2: Consumer Styles (CS) and Frequencies (N, %)

	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Mean ± St. Deviation
<b>CS1</b>	34 (9,8)	69 (19,9)	41 (11,8)	139 (40,2)	63 (18,3)	3,37 ± 1,26
<b>CS2</b>	11 (3,2)	46 (13,3)	44 (12,6)	168 (48,6)	77 (22,3)	3,73 ± 1,05
<b>CS3</b>	9 (2,6)	31 (9)	28 (8,1)	164 (47,4)	114 (32,9)	3,99 ± 1,00
<b>CS4</b>	87 (25,1)	103 (29,8)	75 (21,7)	62 (17,9)	19 (5,5)	2,49 ± 1,20
<b>CS5</b>	128 (37)	77 (22,2)	68 (19,7)	50 (14,5)	23 (6,6)	2,32 ± 1,28
<b>CS6</b>	42 (12,1)	35 (10,1)	52 (15)	156 (45,1)	61 (17,7)	3,46 ± 1,24
<b>CS7</b>	110 (31,8)	94 (27,2)	64 (18,5)	57 (16,5)	21 (6)	2,38 ± 1,25
<b>CS8</b>	75 (21,7)	58 (16,8)	67 (19,3)	109 (31,5)	37 (10,7)	2,93 ± 1,33
<b>CS9</b>	11 (3,2)	59 (17)	64 (18,5)	122 (35,3)	90 (26)	3,64 ± 1,13
<b>CS10</b>	27 (7,8)	43 (12,4)	29 (8,4)	124 (35,9)	123 (35,5)	3,79 ± 1,26
<b>CS11</b>	107 (30,9)	93 (26,9)	64 (18,5)	55 (15,9)	27 (7,8)	2,43 ± 1,29
<b>CS12</b>	65 (18,8)	68 (19,7)	83 (24)	87 (25,1)	43 (12,4)	2,93 ± 1,30
<b>CS13</b>	30 (8,7)	65 (18,8)	57 (16,4)	127 (36,7)	67 (19,4)	3,39 ± 1,24
<b>CS14</b>	28 (8,1)	53 (15,3)	57 (16,5)	116 (33,5)	92 (26,6)	3,55 ± 1,26
<b>CS15</b>	37 (10,7)	67 (19,4)	59 (17)	113 (32,7)	70 (20,2)	3,32 ± 1,29
<b>CS16</b>	37 (10,7)	48 (13,9)	58 (16,8)	120 (34,7)	83 (24)	3,47 ± 1,29
<b>CS17</b>	130 (37,6)	89 (25,7)	43 (12,4)	46 (13,3)	38 (11)	2,34 ± 1,38
<b>CS18</b>	96 (27,7)	85 (24,6)	54 (15,6)	64 (18,5)	47 (13,6)	2,66 ± 1,40
<b>CS19</b>	37 (10,7)	75 (21,7)	80 (23,1)	102 (29,5)	52 (15)	3,16 ± 1,23

Majority of the participants exhibit a perfectionist consumer style with high expectations and quality. They do not fully exhibit the brand-oriented consumer style, do not hold the price and quality equivalent in the purchasing process, are not willing to pay more than necessary due to the brand perception and prefer the known and trusted brand. Students exhibit the fashion-oriented consumer style in full sense, they pay attention to their style and they are careful to be fashionable, but they do not change their wardrobe according to changing fashion.

Participants who exhibit the price-oriented consumer style, pay attention to the amount of money they spend, buy products on sale, and control their spending according to the price. They do not display the instant consumer style, but they sometimes make regrettable purchases. Instant buyers have favorite brands and make purchases within the appreciation and brand. Confused buyers face difficulty in making choices due to the fact that there is a wide range of brands and information about the products. Majority of the participants are not avoiders. They find shopping as an enjoyable activity and they do not see shopping as a waste of time and they also prefer shopping online.

#### 4.1. Data Reliability and Normality Test

KMO (Kaiser–Meyer–Olkin) Test for sampling adequacy and Bartlett’s sphericity test are applied to determine the suitability of the data for Factor Analysis. Cronbach’s Alpha coefficient is then calculated to test the reliability of the scale. Cronbach’s Alpha is 0,739 which is an acceptable value (Buyukozturk vd., 2008:171).



**Table 3: KMO and Bartlett’s Test**

KMO and Bartlett’s Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0,887
Bartlett Test of Sphericity	Approx. Chi-Square	6812,733
	df	595
	Sig.	0,000

KMO is 0,887 which means sampling is adequate for factor analysis (Cerny and Kaiser, 1977). According to Bartlett sphericity test results, it is concluded that this study can also be done with other samples as shown in Table 3.

**Table 4: Exploratory Factor Analysis-Consumer Styles Inventory-Principal Component Analysis**

	Perf.	Bran.	Fash.	Price	Inst.	Habit.	Conf.	Avoid.
CS1	0,581							
CS2	0,416							
CS3	0,719							
CS4		0,177		0,652				
CS5		0,051		0,551				
CS6		0,728						
CS7			0,562					
CS8			0,657					
CS9				0,541				
CS10				0,595				
CS11					0,545			
CS12					0,602			
CS13						0,514		
CS14					0,552	0,255		
CS15							0,743	
CS16							0,805	
CS17								0,658
CS18								0,492
CS19					0,519			0,102
<b>Eigenvalue</b>	2,630	1,483	2,318	7,722	1,228	1,176	1,149	1,456
<b>Variance (%)</b>	7,520	4,245	6,641	22,081	3,526	3,380	3,304	4,180
<b>Cumulative (%)</b>	7,520	11,766	18,407	40,488	44,015	47,394	50,698	54,878

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 11 iterations.

According to Table 4, it is adhered to the condition that the Eigenvalue is above 1. Besides, 0.40 was accepted as the limit for loading the items loaded on the emerging factors. According to the factor analysis, the scale items were collected in 8 factors and explained 54,878% of the variance. The findings revealed that some items switched to other factors due to their factor loadings.

**Table 5: Reorganized Factor Table for CSI**

Factors	Items
<b>Perfectionist</b>	1- "The products I usually purchase should be of high quality." 2- "I usually try to buy the best product." 3- "My standarts and expectations are high for the products I buy."
<b>Brand-oriented</b>	6- "I prefer to use known brands."
<b>Fashion-oriented</b>	7- "I refresh my wardrobe in accordance with changing fashion." 8- "It is very important that my style is attractive and trendy."
<b>Price-oriented</b>	4- "I usually prefer more expensive brands." 5- "The more expensive a product, the better quality." 9- "I usually buy products that are on sale." 10- "I usually pay attention to how much money I spend."
<b>Instant buyer</b>	11- "I usually decide without thinking while shopping." 12- "I have done a lot of shopping that I regret." 14- "When I find a product/brand I like, I buy it immediately." 19- "I usually prefer shopping online."
<b>Habitual buyer</b>	13- "I have my favourite brands that I buy constantly."
<b>Confused buyers</b>	15- "The more information I have about the products, the more difficult it is to make a choice." 16- "The wide variety of brands makes it difficult for me to make a choice."
<b>Avoiders</b>	17- "Shopping is not an enjoyable activity for me." 18- "Shopping from a store is a waste of time."

As shown in Table 5, money related items (CS4 and CS5) switched from brand-oriented to price-oriented factor. CS14 was moved to instant buyers. CS19 switched from avoiders to instant buyers. It seems that respondents make their online purchases instantly. People might make unplanned purchases due to attractive promotions or advertisements on the Internet.

**Table 6: Normality Test Analysis Result of Consumer Styles Scale**

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistics	sd	p	Statistics	sd	p
<b>Consumer Styles</b>	0,069	346	0,000	0,988	346	0,007

The normality test results for the selection of analysis methods are shown in Table 6. Since the data do not show a normal distribution ( $p < 0,05$ ), non-parametric tests are performed.

#### 4.2. Testing Hypotheses

The results of Mann Whitney U Test for testing the hypotheses about whether the consumer styles scale shows a significant difference according to the gender variable are shown in Table 7. According to the scale of consumer styles, the complexity of information and the avoidance of shopping varies by gender [ $p < 0,05$ ].

**Table 7: Evaluation of Consumer Styles According to Gender Variable-Mann Whitney U Test Results (N, Mean ± Standard Deviation)**

	Female	Male	Total	p
Perfect	227 (3,74 ± 0,87)	119 (3,63 ± 0,97)	346 (3,70 ± 0,90)	0,565
Brand	227 (2,82 ± 0,93)	119 (2,62 ± 0,89)	346 (2,75 ± 0,92)	0,068
Fashion	227 (2,71 ± 1,13)	119 (2,55 ± 1,15)	346 (2,65 ± 1,14)	0,278
Price	227 (3,69 ± 1,05)	119 (3,76 ± 1,04)	346 (3,71 ± 1,05)	0,534
Instant	227 (2,79 ± 1,14)	119 (2,46 ± 1,03)	346 (2,68 ± 1,12)	0,013*
Habitual	227 (3,49 ± 1,04)	119 (3,45 ± 1,11)	346 (3,47 ± 1,06)	0,967
Confused	227 (3,53 ± 1,07)	119 (3,15 ± 1,25)	346 (3,40 ± 1,15)	0,011*
Avoiders	227 (2,47 ± 0,94)	119 (3,20 ± 1,06)	346 (2,72 ± 1,04)	0,000*

**Note:** \* Statistically significant at 0,05 level.

While the information confusion score of women is higher than that of men, the avoidance score of men is higher. Female consumers have higher instant purchase points than male consumers. This difference might be due to the fact that female consumers usually find shopping as an enjoyable activity; love to shop and tend to make unplanned purchases. Therefore, H5, H7 and H8 are accepted; H1, H2, H3, H4, H6 hypotheses are rejected.

**Table 8: Kruskal Wallis Test Results of Consumer Styles According to Income Variable (N, Mean ± Standard Deviation)**

	1000 TL and under	1001-2000 TL	2001 TL and over	Total	p
Perf.	262 (3,58 ± 0,90)	59 (4,02 ± 0,83)	25 (4,13 ± 0,87)	346 (3,70 ± 0,90)	0,000*
Brand	262 (2,69 ± 0,89)	59 (2,92 ± 0,91)	25 (3,03 ± 1,15)	346 (2,75 ± 0,92)	0,301
Fash.	262 (2,59 ± 1,12)	59 (2,72 ± 1,18)	25 (3,14 ± 1,09)	346 (2,65 ± 1,14)	0,073
Price	262 (3,85 ± 0,98)	59 (3,26 ± 1,16)	25 (3,34 ± 1,12)	346 (3,71 ± 1,05)	0,000*
Instant	262 (2,60 ± 1,12)	59 (2,86 ± 1,08)	25 (3,06 ± 1,02)	346 (2,68 ± 1,12)	0,042*
Habit.	262 (3,41 ± 1,04)	59 (3,64 ± 1,09)	25 (3,78 ± 1,21)	346 (3,47 ± 1,06)	0,078
Conf.	262 (3,40 ± 1,15)	59 (3,52 ± 1,08)	25 (3,14 ± 1,20)	346 (3,40 ± 1,15)	0,436
Avoid	262 (2,66 ± 1,03)	59 (2,95 ± 1,15)	25 (2,80 ± 0,91)	346 (2,72 ± 1,04)	0,147

**Note:** \* Statistically significant at 0.05 level.

The results of the Kruskal Wallis Test conducted to test the hypothesis 9-16 on whether the consumer styles scale shows a significant difference according to the income variable are shown in Table 8. The perfectionist, price-oriented and instant purchase size varies according to income [p<0,05]. Accordingly, the perfectionist score of consumers with income of 2000 TL and above is higher than other income

groups. While the price-oriented score of the consumers in the income group of 1000 TL and below is higher than the consumers in other income groups, the instant purchase score is higher in the income group of 2001 TL and above. It has been observed that as income increases, perfectionist and instant purchases increase. As income level decreases, price sensitivity increases. Thus, H9, H12 and H13 are accepted; H10, H11, H14, H15 and H16 are rejected.

The list of 6 accepted hypotheses are as follows:

**H5:** There is a significant difference in “*instant buyers*” scores according to gender.

**H7:** There is a significant difference in “*confused buyers*” scores according to gender.

**H8:** There is a significant difference in “*avoiders*” scores according to gender.

**H9:** There is a significant difference in “*perfectionist*” scores according to monthly individual income.

**H12:** There is a significant difference in “*price-oriented*” scores according to monthly individual income.

**H13:** There is a significant difference in “*instant buyers*” scores according to monthly individual income.

Women are more into shopping than men, thus women tend to do instant shopping despite being confused. People with higher income tend to be perfectionist, less price oriented, and buy instantly. Below in Table 9-16, all consumer styles are correlated with each other.

**Table 9: Perfectionist Buyers and Its Correlation with Other Factors**

	<b>Perfectionist</b>
Brand	r=0,39: p=0,000*
Fashion	r=0,33: p=0,000*
Price	r=-0,15: p=0,004*
Instant	r=0,25: p=0,000*
Habitual	r=0,35: p=0,000*
Confused	r=0,17: p=0,001*
Avoiders	r=-0,15: p=0,006*

**Note:** \* Statistically significant at 0,05 level.

As seen in Table 9, the perfectionist factor is only price-oriented and its relation to the avoidance of shopping factor is negative. The highest relationship level of the perfectionist factor is with the brand-oriented factor (r=0,39). These results are supported by the fact that consumers who exhibit a perfectionist decision-making style also act with brand and fashion focus, high quality perceptions and expectations.

**Table 10: Brand-oriented Buyers and Its Correlation with Other Factors**

	<b>Brand-oriented</b>
Perfectionist	r= 0,39: p=0,000*
Fashion	r= 0,50: p=0,000*
Price	r=-0,27: p=0,000*
Instant	r= 0,22: p=0,000*
Habitual	r= 0,33: p=0,000*
Confused	r= 0,04: p=0,444
Avoiders	r=-0,19: p=0,001*

**Note:** \* Statistically significant at 0,05 level.

As shown in Table 10, brand-oriented factor has a significant relationship with all factors except confused factor [ $p < 0,05$ ], but its relationship with the price-oriented and avoidance of shopping factor is negative. The highest relationship level of the brand-oriented factor is with the fashion-oriented factor ( $r=0,50$ ). These results are supported by the fact that brand-oriented consumers have fashion sensitivities, do not make decisions based on price, make habit-making purchases because of their favorite brands and avoid shopping.

**Table 11: Fashion-oriented Buyers and Its Correlation with Other Factors**

	<b>Fashion-oriented</b>
Perfectionist	r=0,33: p=0,000*
Brand	r=0,50: p=0,000*
Price	r=-0,23: p=0,000*
Instant	r=0,24: p=0,000*
Habitual	r=0,35: p=0,000*
Confused	r=0,11: p=0,045*
Avoiders	r=-0,22: p=0,000*

**Note:** \* Statistically significant at 0,05 level.

As seen in Table 11, the fashion-oriented factor has a significant relationship with all factors [ $p < 0,05$ ]. It is only price-oriented and its relationship with the shopping avoidance factor is negative. The highest relationship level of the fashion factor was with the brand-oriented factor ( $r=0,50$ ). These results are supported by the fact that fashion-oriented consumers also have brand sensitivity, love to shop, do not make price-oriented decisions, and make unconventional purchases.

**Table 12: Price-oriented Buyers and Its Correlation with Other Factors**

	Price-oriented
Perfectionist	r=-0,15: p=0,004*
Brand	r=-0,27: p=0,000*
Fashion	r=-0,23: p=0,000*
Instant	r=-0,16: p=0,003*
Habitual	r=0,05: p=0,391
Confused	r=0,17: p=0,002*
Avoiders	r=0,06: p=0,268

**Note:** \* Statistically significant at 0,05 level.

As shown in Table 12, the price-oriented factor has a significant relationship with all factors except habit-buying and shopping avoidance factors [ $p < .05$ ]. Only the relationship with the information complexity factor is positive. The highest relationship level of the price-oriented factor is with the brand-oriented factor ( $r=0.27$ ). These results are supported by the fact that consumers who make price-oriented decisions do not make brand and fashion-oriented purchases, do not make decisions without thinking and making comparisons, and make decisions based on price and performance expectations.

**Table 13: Instant Buyers and Its Correlation with Other Factors**

	Instant
Perfectionist	r=0,25: p=0,000*
Brand	r=0,22: p=0,000*
Fashion	r=0,24: p=0,000*
Price	r=-0,16: p=0,003*
Habitual	r=0,26: p=0,000*
Confused	r=0,20: p=0,000*
Avoiders	r=-0,09: p=0,097

**Note:** \* Statistically significant at 0,05 level.

As can be seen in Table 13, the instant purchase subscale has a significant relationship with all subscales except shopping avoidance [ $p < .05$ ]. The relationship with only the price-oriented factor is negative. The highest correlation level of the instant purchase factor is in the habit with the purchase factor ( $r=0.26$ ). These results are supported by the fact that instant buyers do not think and are not sensitive to price.

**Table 14: Habitual Buyers and Its Correlation with Other Factors**

	Habitual Buyers
Perfectionist	r=0,35: p=0,000*
Brand	r=0,33: p=0,000*
Fashion	r=0,35: p=0,000*
Price	r=0,05: p=0,391
Instant	r=0,26: p=0,000*
Confused	r=0,27: p=0,000*
Avoiders	r=-0,13: p=0,02*

**Note:** \* Statistically significant at 0,05 level.

As can be seen in Table 14, the habitual purchasing factor has a significant relationship with all factors except the price-oriented factor [ $p < 0,05$ ]. Only the relationship with the avoidance of shopping subscale was negative. The highest correlation level of the purchasing factor within the habit is with the fashion-oriented and perfectionist factors ( $r=0,35$ ). The consumers who make purchases habitually are supported by these results that they also make instant purchases, do not avoid shopping and buy the products they like with a focus on brand and fashion.

**Table 15: Confused Buyers and Its Correlation with Other Factors**

	Confused
Perfectionist	r=0,17: p=0,001*
Brand	r=0,04: p=0,444
Fashion	r=0,11: p=0,045*
Price	r=0,17: p=0,002*
Instant	r=0,20: p=0,000*
Habitual	r=0,27: p=0,000*
Avoiders	r=-0,05: p=0,362

**Note:** \* Statistically significant at 0,05 level.

As can be seen in Table 15, the factor of experiencing information confusion has a significant relationship with all factors except the brand-oriented and avoidance of shopping factors [ $p < 0,05$ ]. The relationship with all factors is positive. The highest relationship level of the subscale of information confusion is with the purchase subscale within the habit ( $r=0,27$ ). Consumers who are confused with information make purchases within their habits at the point where they are indecisive due to many alternatives and excessive information.

**Table 16: Avoiders and Its Correlation with Other Factors**

	Avoiders
Perfectionist	r=-0,15: p=0,006*
Brand	r=-0,19: p=0,001*
Fashion	r=-0,22: p=0,000*
Price	r=0,06: p=0,268
Instant	r=-0,09: p=0,097
Habitual	r=-0,13: p=0,020*
Confused	r=-0,05: p=0,362

**Note:** \* Statistically significant at 0,05 level.

As shown in Table 16, the shopping avoidance factor only has a significant relationship with perfectionist, brand-oriented, fashion-oriented and habitual purchasing factors [ $p < 0,05$ ]. The relationship with other factors, except for the price-oriented purchase, is negative. The highest relationship level of the avoidance of shopping factor was with the fashion-oriented factor ( $r = 0,22$ ). This is supported by the fact that consumers who refrain from shopping see shopping as a waste of time, do not make fashion and brand-focused purchases and are sensitive to price.

## 5. Results and Discussion

In accordance with Dursun et al.'s study in 2010, this study also suggests that 8 factor CSI can be applicable in Turkey with university students by making some alterations although Yesilada and Kavas (2008) stated that only three of the eight factors were suitable for Turkish women. Hafstrom et al. (1992) also suggested that CSI can be generalized whereas Lysonski et al. (1996) stated that CSI is not suitable for developing countries. Most of the participants of this study are consumers who are perfectionists (those with high standards and expectations and who want to buy the best product), but who pay attention to their spending. This can be due to the fact that the participants are university students and have a limited budget. Sproles and Kendall (1986) developed CSI with their study with high school students in the USA. After that, almost all studies (mentioned in the Literature Section of this paper) have been done with university students to test the applicability of CSI in different cultures.

The participants do not keep the price and quality equivalent in the purchasing process, they prefer well-known brands. They were not willing to pay much for the brand; they do not change their wardrobe according to the changing fashion although they give importance to their styles; they do not buy and regret their purchases. There are participants who both enjoy shopping and prefer to do online shopping. Results also reveal that as income level increases, perfectionism and instant buying also increase. Sproles and Kendall (1986) suggested that brand-oriented consumers prefer to buy the most expensive and known brands, however in this study Turkish university students are not willing to pay too much money for brands despite brand-oriented tendency. This might be due to question number 7: "*I refresh my wardrobe in accordance with changing fashion.*" This item on the questionnaire lead them to



think that “product” means “clothing”. In Turkey, consumers can buy good quality clothing at reasonable prices.

Perfectionist consumers can also be said to be brand-oriented, do not make price-oriented decisions during shopping and avoid shopping. Consumers who make brand-oriented decisions do not have price sensitivity, enjoy shopping and make fashion-oriented decisions. Fashion-oriented consumers make brand-oriented decisions, are not price-oriented and do not avoid shopping. Consumers who are sensitive to price do not make instant purchases and they shop as needed. Goldsmith et al. (2010) suggest that social prestige motivates consumers to pay higher prices for goods that confer status. Moreover, status consumption does influence price sensitivity which is mediated by brand loyalty in the USA.

Consumers who shop instantly do not show price sensitivity, avoid shopping and have shopping habits. On the other hand, consumers who buy habitually do not avoid shopping, make purchases with fashion focus and taste and do not show price sensitivity. Consumers who are confused with too much information generally make habitual purchases, do not show brand sensitivity and have no tendency to avoid shopping. Consumers who avoid shopping do not make purchases habitually, do not make brand and fashion oriented decisions, make purchases with perfectionist expectations and shop according to their needs. People’s habits guide their behavior (Neal et al., 2006). However, “habits are not immune to deliberative processes”. In the pursuit of goals in life, habits are learned and yet they may be broken through the “strategic deployment of effortful self-control” (Wood and Neal, 2009). Marketers try to establish strong bonds between customers and brands which may create loyal customers who buy habitually. Besides, marketers also try to attract prospect customers who are loyal to other brands.

There is a significant difference in “instant buyers”, “confused buyers”, and “avoiders” scores according to gender. Women tend to buy instantly compared to men. Women tend to like shopping more than men, evaluating alternatives and making emotional decisions. There are some studies in accordance with this finding. Coley and Burgess (2003) also found that males and females are significantly different with respect to affective process components (irresistible urge to buy, positive buying emotion and mood management) and cognitive process components (cognitive deliberation and unplanned buying). Khare (2012) found that age and gender have a moderating influence on CSI in predicting Indian consumers’ local retailer loyalty. In Hasan’s study (2010) men tend to demonstrate more favorable online shopping attitudes than women whereas in this study women were found to have a tendency to shop online more than men. Azizi and Makkizadeh (2012) suggested that men and women are different only in “fashion consciousness” in Iran.

Women get more confused than men due to excessive information and wide variety of brands. Barletta (2003) mentions in her book that “women are the most powerful consumers. Any marketer who wants to capture a substantial share of a woman’s wallet has some gender learning to do in order to understand women’s different set of priorities, preferences, and attitudes”. She also comes up with a statement “the power of the purse” meaning that women control most of the spending in the household. Men usually find shopping not enjoyable and they think shopping

is a waste of time. Mitchell and Walsh (2004) argued that it is necessary to develop a more gender-specific CSI through exploratory study to develop new scale which can be more relevant to each gender. Bakewell and Mitchell (2007) suggested that retailers should improve the “*efficiency of the shopping process and value perceptions*” when dealing with male shoppers in the UK. Mokhlis and Salleh (2009) confirmed the gender differences in decision-making styles among young-adult Malaysian consumers as confirmed in this paper.

There is a significant difference in “*perfectionist*”, “*price-oriented*” and “*instant buyers*” scores according to monthly individual income. As income increases people tend to become perfectionist and instant buyers, price sensitivity decreases accordingly. This result is consistent with McDonald’s (1994) study stating that young people with high income are more prone to instant purchases.

Based on the findings of this study, taking into account consumer decision-making styles, it is foreseen that managers can develop appropriate strategies according to male and female consumers. Marketers need to develop price and marketing strategies according to the consumers’ income status, and it should be taken into consideration that consumers with high income levels have a high tendency to make instant purchases, brand and fashion decisions. Price sensitivity decreases as the income level increases. Marketing strategies can be generated according to perfectionist, brand-oriented, fashion-oriented, instant and habitual consumers.

This study is limited to the Turkish university students who participated in the survey. Different results are likely to be obtained if the same study is conducted with a different group of participants. For future studies, research can be conducted with older people by selecting a certain product or service.

**Notification**

In this study, the rules of publication ethics and research ethics were followed. The study was subjected to plagiarism control.

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