

UNDERSTANDING THE FEMALE CONSUMERS' DECISION MAKING STYLES

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ABSTRACT

Understanding consumer decision making styles is vital for companies in developing the appropriate marketing strategies to best satisfy their target groups. Many studies have been conducted on the issue using the Consumer Styles Inventory (CSI) in different cultural settings conducted mostly on student samples. This study aims to test the transferability of the CSI to the Cypriot context through working with a sample drawn from adult female consumers living in the northern part of the island. Out of the eight consumer decision traits identified, three of them (Perfectionist- high quality seeking consumer, Confused by over choice consumer, Brand conscious consumer) are the same with the ones in the Sproles and Kendal (1986) study. Three of the traits identified (Time-energy conserving impulsive consumer, Careful, value for money consumer and Brand-store loyal consumer) have low reliabilities indicating that these traits cannot be accepted as reliable and need further refinement. Thus, the CSI's generalizability across cultures has received limited support from the current study.

Keywords: *Consumer Behavior, Consumer Styles Inventory (CSI), Cyprus, Female Consumers*

KADIN TÜKETİCİLERİN KARAR VERME TARZLARINI ANLAMAK

ÖZET

Tüketicilerin karar verme tarzlarını anlamak, işletmeler açısından uygun pazarlama stratejilerini geliştirilmesinde büyük önem taşır. Bu amaçla Tüketici Tarzları Ölçeği (TTÖ) kullanılarak konuya ilişkin birçok araştırma yapılmıştır. Bu araştırmalar farklı kültürlerde, çoğunlukla öğrencilerden oluşan örneklemeler üzerinde gerçekleştirilmiştir. Bu doğrultuda, çalışmanın öncelikli amacı TTÖ'nin Kıbrıs'ta uygulanabilirliğini araştırmaktır. Örneklemi Kıbrıslı kadın tüketiciler arasından seçilen araştırmada belirlenen sekiz karar verme özelliğinden üçü ("Mükemmeliyetçi, yüksek kalite odaklı tüketiciler", "Çeşit karmaşası yaşayan tüketiciler", "Marka bilincine sahip tüketiciler") Sproles ve Kendall (1986)'ın çalışmasında ulaşılan boyutlarla aynıdır. Belirlenen sekiz boyuttan üçü ("Zaman-enerji tasarruf eden, dikkatsiz tüketiciler", "Dikkatli,

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parasının karşılığını almak isteyen tüketiciler”, Marka-mağaza bağımlısı tüketiciler”) düşük güvenilirlik düzeyine sahiptir. Dolayısıyla, bu çalışma TTÖ'nin farklı kültürlere genelleştirilebilmesine sınırlı destek vermektedir.

Anahtar Sözcükler: *Tüketici Davranışı, Tüketici Tarzları Ölçeği, Kıbrıs, Kadın Tüketiciler*

INTRODUCTION

Understanding consumer decision making is vital for companies in developing the appropriate marketing strategies to best satisfy their target groups. However, in the rapidly changing competitive environment with over choice due to increase in the number and variety of goods and retail outlets, excessive marketing communications that provide an abundance of information, much of it with mixed messages, sophisticated and complex products, decreasing inter-brand differences, and increasing counterfeiting and look alike products, some consumers feel overwhelmed and find it difficult to decide (Hafstrom, Chae and Chae, 1992; Walsh, Mitchell and Henning-Thurau, 2001a). Through the identification of the decision making styles of consumers, marketers gain valuable information that they can use for market segmentation, positioning and marketing communications decisions that would help to simplify the decision difficulty faced by the consumers.

Many studies have been conducted on the issue using the Consumer Styles Inventory (CSI) developed by Sproles and Kendall (1986), in different cultural settings conducted mostly on student samples. Working with student samples was put forth as the basic limitation in almost all of these researches. This study aims to contribute to the research on the topic by testing the transferability of the CSI to the Cypriot context through working with a proportionately high sample size drawn from adult female consumers.

LITERATURE REVIEW

Decision making style refers to a mental orientation describing how a consumer makes choices. As it has cognitive and affective characteristics, it is a basic consumer personality (Sproles and Kendall 1986). Research on consumer decision making styles can be categorized into three main approaches: the psychographic/life style approach (Lastovicka 1982), the consumer typology approach (Darden and Ashton 1974; Moschis 1976), and the consumer characteristics approach (Sproles 1985; Sproles and Kendall 1986; Sproles and Sproles 1990). Lysonksi, Durvasula and Zotos (1996) indicated that among these three

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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.

Sproles and Kendall (1986) reworked the 50 item inventory previously developed by Sproles (1985) and developed a 40 item inventory known as Consumer Style Inventory (CSI). In the development of the inventory, a sample of 482 US high school students was used. Through factor analysis with varimax rotation, eight mental characteristics of consumer decision-making were identified (Table 1).

Table 1: Consumer Style Characteristics

Consumer Style Characteristics	High scorer consumers are those who...
Perfectionist or high quality conscious consumer	seek the very best quality products, have high standards and expectations for consumer goods and are concerned with the function and quality of products.
Brand conscious consumer	are oriented toward expensive and well-known national brands and feel "Price equals quality"
Novelty - fashion conscious consumer	gain excitement and pleasure from seeking out new things. They keep up-to-date with styles.
Recreational, hedonistic consumer	who find shopping pleasant, and shop just for the fun of it.
Price and "value for money" conscious consumer	look for sale prices and concerned with getting the best value for their money.
Impulsive, careless consumer	do not plan their shopping and are unconcerned about how much they spend.
Confused by over choice consumer	perceive many brands and stores from which to choose and have difficulty making choices due to information overload.
Habitual, brand-loyal consumers	have favorite brands and stores and formed habits in choosing these.

Source: George B. Sproles and Elizabeth L. Kendall (1986). A Methodology for Profiling Consumers' Decision Making Styles, *The Journal of Consumer Affairs*, 20(2), 271-273.

Sproles and Kendall (1986) recommended that to determine generality to its applicability, the CSI must be administered to different populations, across different cultures. The main reason for applying the inventory to different cultures is, although consumer decision making style represents a relatively consistent pattern of cognitive and affective responses, national culture has been proven to impact significantly on individual values and attitudes (Leo, Bennett and Hartel, 2005). At this point one can argue that as a result of globalization cultures tend to become more similar to one another. However, as De Mooij (2000, p.105) points out "although there is evidence of convergence of economic systems, there is no evidence of convergence of people's value systems." Thus, culture is expected to have a significant influence on

consumer decision making styles. Besides, models and empirical findings developed with US data may not be valid in other countries and further research is required to demonstrate their applicability (Albaum and Peterson 1984; Hui and Triandis 1985; Lee and Green 1991). This supports the need for the validation of the CSI instrument in different cultures. The identification of the decision making styles that are common and different across cultures will help marketers to adjust advertising and other marketing elements of the marketing mix to accommodate these differences (Lysonski et al. 1996). Although there are still some concerns about the generalizability of the inventory, the CSI represents the most tested instrument currently available to assist marketers in examining cross-cultural decision making styles (Walsh et al. 2001a). Since its development, the applicability of the inventory has been investigated in USA, Korea, New Zealand, Greece, India, the UK, China, Germany, Australia, Singapore and Turkey (Bakewell and Mitchell 2003; Bakewell and Mitchell 2004; Durvasula, Lysonski and Andrews, 1993; Fan and Xiao 1998; Hiu, Siu, Wang and Chang, 2001; Hofstrom et al. 1992; Kavas and Yeşilada 2007; Leo et al. 2005; Lysonski et al. 1996; Mitchell and Bates 1998; Mitchell and Walsh 2004; Walsh et al. 2001a; Walsh, Henning-Thurau, Mitchell and Wiedman, 2001a). Sproles and Kendall's recommendation for applying the CSI to different populations is worth considering. The original study (Sproles and Kendall 1986) used US high school students to establish the reliability and validity of the instrument. As the authors indicate, the results cannot be generalized to all consumers, especially to adults, as student samples are not representative of the general population (Gordon, Slade and Schmitt, 1986) nor can they be generalized in a cross-cultural context as the results are not representative of their respective cultures (Samiee and Jeong 1994). Despite these limitations, some researchers have conducted studies on undergraduate student samples for sample comparability (Bakewell and Mitchell 2003; Bakewell and Mitchell 2004; Durvasula et al. 1993; Fan and Xiao 1998; Hofstrom et al. 1992; Kavas and Yeşilada 2007; Lysonski et al. 1996; Mitchell and Bates 1998). Although some others used samples drawn from the general public to test the instrument's reliability and validity especially to adults (Hiu et al. 2001; Leo et al. 2005; Mitchell and Walsh 2004; Walsh et al. 2001a), more research working on adults is needed.

In their study on 310 randomly selected Korean college students, Hofstrom et al. (1992) found that seven of the eight factors confirm the characteristics found in the US sample. The unconfirmed factor was

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"novelty-fashion consciousness" and the additional factor was named as "Time-energy Conserving Consumer". According to Hafstrom et al. (1992), this is an indication of generalizability of several consumer decision making styles of young US-Korean consumers. The authors also pointed out that CSI had elements of construct validity and has potential use across international populations.

The study of Durvasula et al. (1993) on 210 undergraduate business students in New Zealand confirmed all of the eight factors of Sproles and Kendall (1986). The authors pointed out that although the results for the New Zealand sample are not equivalent to the US sample; similarities outweigh the differences, which provide general support for the CSI inventory (Durvasula et al. 1993).

Lysonski et al. (1996) applied the CSI to a total of 486 undergraduate business students in four different countries namely; Greece, India, New Zealand and USA. The eight factor solution was found to be difficult to interpret for the Greek and Indian samples. In the seven factor solution, which was meaningful for all of the populations under consideration, 34 items of the CSI remained. Lysonski et al. (1996) pointed out that the inventory appeared to be more applicable to more developed countries than developing ones since 88.2% of the items in New Zealand, 91% in US, 74% in Greek and 65% in the Indian samples loaded on the original factors. Lysonski et al. (1996) point out that the structural differences among the economies and the state of economic development seem to affect the generalizability of the CSI across countries.

Mitchell and Bates' (1998) study on 401 UK undergraduate students showed that ten factor solution offered a better understanding of the UK consumers' decision making styles. The authors concluded that the inventory was sensitive enough to be able to assess cultural differences and produced meaningful results. However, they were sceptical about the generalizability of the original CSI research findings, pointing out that traits can be generalized to some extent across populations since they did vary between countries.

Fan and Xiao (1998) tested the CSI on 271 university students in China and found that the five factor solution suited the Chinese consumers the best. According to the authors there might be two main obstacles against generalizability of the inventory across countries: (1) Questions might be interpreted differently by consumers in different countries (2) Different stage of economic development imply different levels of consumer purchasing power and these differences are reflected

in the consumer decision making styles. They also state that consumer commodity market is different in China than US and Korea.

Walsh et al. (2001a) conducted their research on German shopping public above the age of eighteen and ended up with a seven factor solution which fit the German data best. Six out of eight factors found by Sproles and Kendall (1986) were confirmed in the German data with several different items and loadings. While "Price-Value Consciousness" and "Habitual and Brand Loyalty" traits were not confirmed, "Variety Seeking" trait was found as the seventh factor in the German data. Walsh et al. (2001a) evaluated this additional trait as either an indication of a cultural difference or as a reflection of using an adult sample. They pointed out that all the previous studies worked on student samples, who are more likely to be under financial constraints than mature German consumers. The authors also stated that as Howe, Jürgens and Harwy (1998) described, German retailing sector is characterized by a high degree of concentration and a trend toward fewer but larger outlets, leading German consumers to seek stimulation through variety seeking (Walsh et al. 2001a, 88).

Similar to Walsh et al. (2001a), Hiu et al. (2001) worked on an adult sample, not in Germany but in China. When factor loadings below 0.5 and cross-loaded items were removed from the analysis, the remaining eighteen items formed a seven factor solution. All the factors of Sproles and Kendall (1986) study were confirmed except "Impulsiveness". Hiu et al. (2001) point out that the CSI cannot be fully applicable to Chinese culture because more than half of the items were dropped during the purification process. However, the authors still believe that the instrument should be used as a basis for further scale development.

Mitchell and Walsh (2004) tested the CSI on 358 German consumers to see whether decision making traits differed by gender. They concluded that only four of the eight factors (brand consciousness, perfectionism, confused by over choice, impulsiveness) were confirmed by males while all eight factors were confirmed by females. These findings suggest that items that fall into these above mentioned four factors measure these traits well enough. Yet, the CSI in its current configuration is less applicable to capture male decision making traits and needs to be adopted specifically for male consumers. Similar to this study, Bakewell and Mitchell (2004) worked with 245 male undergraduate students in the UK to test the applicability of the inventory to males. While all eight of the original decision making traits were

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confirmed, four new traits were identified. Among the twelve traits found, only four of them had Cronbach alpha values greater than 0.6 which suggest that the generalizability of the CSI and its existing items to male consumers is highly questionable.

Ünal and Erciş (2006) used the inventory in Erzurum, Turkey where they derived their population from the general public. They identified ten decision making styles six of which were similar to the ones identified by Sproles (1985).

Kavas and Yeşilada (2007) applied the inventory on undergraduate business students in one of the largest state universities in Turkey. For comparability with Sproles and Kendall study (1986), a constrained eight-factor model was utilized. The results indicated that the original eight-factor model could not be confirmed, but support was found for the seven generic factors, namely, perfectionist or high quality consciousness; brand consciousness, recreational, hedonistic shoppers consciousness, price and "value for money" shopping consciousness, impulsiveness, confused by over choice, habitual, brand-loyal orientation towards consumption indicating that novelty - fashion consciousness factor was not applicable in describing decision-making styles of Turkish consumers. The eighth factor extracted different from the original study was shopping avoider, non-perfectionist consumer.

When the factors extracted in all of the above mentioned studies are reviewed, "Perfectionism", "Brand consciousness", "Recreational-Hedonism", "Impulsiveness", and "Confused by over choice" factors are found to be the common factors almost in all of the studies. However, the factor reliabilities obtained in the studies made on CSI so far indicate that among the common factors listed above, "Confused by Over choice" is the only factor with acceptable reliability levels ($\alpha \geq 0.50$) across studies. This shows that "Confused by over choice" factor is the most stable factor in the CSI across different countries and populations.

THE PURPOSE OF THE STUDY

Rosental and Rosnow (1986) suggest that a study needs to be replicated at least fifteen times before results can be generalized, indicating that additional work on the CSI is necessary. Thus the current study aims to examine the transferability of the CSI to Cyprus and to identify the decision making styles of Cypriot consumers.

METHODOLOGY

Data Collection Device

Data were collected through a questionnaire consisting of two parts. In the first part there were the forty statements of the Consumer Styles Inventory (CSI) developed by Sproles and Kendall (1986). The Turkish version of the inventory was already produced and applied on a Turkish sample (Kavas and Yeşilada, 2007). Since no problems had arisen in the former research, the same Turkish version was utilized with no reservation at all. All of the CSI items were rated on a five point agree-disagree Likert scale. The items were randomly ordered to counterbalance possible order effects. In the second part of the questionnaire demographic questions were asked to obtain data about the profile of the respondents.

The Sample

While deciding on sampling, concerns about using student samples were taken into account and therefore it was decided to derive the sample from the general public living in northern Nicosia. Deriving the sample from the female consumers seemed appropriate since the findings of the two studies (Mitchell and Walsh 2004; Bakewell and Mitchell 2004) indicated that the CSI should be revised to identify male decision making traits since the original inventory was developed by using a sample mainly consisted of female students. Thus, current research also supports this approach. Although some theorists propose that shopping is both of interest and performed equally by man and women (Otnes and McGrath 2000), it is a widely held view that gender is fundamental to understanding and predicting shopping behavior. Falk and Campbell (1997) concluded that women hold diametrically opposed values regarding "effective" shopping compared with men. According to the findings of this study, women enjoyed the process of shopping and were happy to spend considerable time and mental energy, which men preferred to buy quickly and avoid it as much as possible. Studies have concluded that women are more likely to use shopping as a leisure pursuit and perceive it as enjoyable (Buttle 1992; Campbell 1997; Dholakia 1999; Jonsen-Verbeke 1987) and they do shopping for longer and are more involved than men (Dholakia 1999). Beside, observations and interviews conducted prior to data collection with conveniently selected consumers showed that instead of examining the decision

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making styles of both men and women, it would be more rational to focus on women since, they are either the ones making the shopping decisions or the influencers.

In all of the studies conducted and published in leading journals on CSI to date, non-probability sampling technique was used, except three studies (Hafstrom et al. 1992; Leo et al. 2005; Mitchell and Bates 1998). Although the results of the studies conducted on such samples cannot be generalized, since the common aim of these studies were to test the transferability of the inventory to different cultures, non-probability sampling techniques were found to be appropriate. In light of the previous research, the sample of the current study was selected conveniently among the women consumers above the age of eighteen, living in Nicosia, which is the city with the largest population in TRNC. According to the results of the 2006 census (SPO 2007) total population of the city is 46,419. Women constitute about half of the population (22,312) and 50% of the women are employed (SPO 2007) meaning that every other woman in Nicosia city are officially working.

When census data and social life of the community are considered, it was decided that questionnaires should be distributed at government offices, private companies, retail outlets, university campuses, in the streets and houses to reach the targeted consumers.

Data Collection Procedure

Fifteen interviewers collected the data through face to face interviews. Mail survey method was not used since culturally people are not used to mail surveys, which would result in a very low response rate. Prior to data collection, the interviewers were briefed about the questionnaire and the sample and they were trained about how they should approach the potential respondents. Each interviewer was asked to approach sixty women above the age of eighteen. Expected age distribution of the sample, which was calculated with reference to the census data was also provided to the interviewers. They were also told to ask the respondents to provide the names and contact details of other women consumers as the use of referrals would cause snowball effect, which would lead to a higher sample size from different demographic profiles.

The interviewers approached to a total of 900 female consumers. At the end of the data collection process, of the consumers approached, 631 of them were eligible (+18 years) and accepted to participate to the study. Thus, the participation rate was realized as 70%. In their

feedback, the interviewers pointed out that the referral technique was very useful to reach such a high response rate. According to the interviewers, the response rate could have been even higher if the data were collected in spring or summer when housewives and retirees spend most of their time in their gardens as the highest rejections had come from these women who did not want to invite the interviewers in their homes.

As a result, the sample consisted of 631 women consumers. 44% of the respondents were below the age of 30, 28% were between 30-40, 19% were between 41-50 and 9% were older than 51. 67% of the women were married and 80% of them are graduates of high school or hold a university or a master degree.

Analysis

The dimensionality of the CSI was assessed by examining the factor solution. The principle components method with varimax rotation of factors was used to identify the factors for the current study. Items with factor loadings less than 0.40 were excluded from further analysis. Out of the forty items in the CSI nine items in the non-constrained factor solution were deleted. Cronbach alpha coefficients of the factors extracted in the analysis were identified to make comparisons with the findings of the previous studies. In cross-cultural research, such an approach is commonly the first step in determining the generalizability of a model or scale to another culture (Irvine and Carroll 1980).

FINDINGS

Eight factors were extracted from the unconstrained factor solution. The factors and the items loaded under each factor are presented in Table 1 and the reliability coefficients of the extracted factors can be seen in Table 2. "Perfectionist, High Quality Seeking Consumer", "Confused by Over Choice Consumer" and "Brand Conscious Consumer" are the factors identified in most of the previous studies (Durvasula et al. 1993; Hiu et al. 2001; Hofstram et al. 1992; Leo et al. 2005; Lysonski et al.1996; Mitchell and Bates 1998; Mitchell and Walsh 2004; Sproles and Kendall 1986; Walsh et al. 2001a). The Cronbach Alpha values ($\alpha=0.60$) of these factors indicate that they are reliable traits of women consumers in the sample.

Consumers scoring high on "Perfectionist, High Quality Seeking" trait, try to get the best choice with the highest quality. This finding is

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recently supported by the research conducted by the Turkish Cypriot Chamber of Commerce (TCCC) and the Kaner Group (Kibris, January 11, 2008). According to the findings of the research, the most important factor for Turkish Cypriot consumers is to get high quality products and services. The high scorers on "Confused by Over Choice" are suffering from information overload, which in effect turns shopping an exhaustive activity. The items loaded under this factor indicate that consumers feel confused both because of the vast amount of alternatives and the commercial information they are bombarded with. "Brand Consciousness" was the last factor found similar to the previous studies. High scorers on this factor probably evaluate quality by using the cues that are external to the product itself, such as price, brand image, manufacturer's image, retail store image and country of origin especially in the absence of actual experience with a product (Schiffman and Kanuk 2007). The items loaded under this factor point out that the Turkish-Cypriot consumers do perceive retail store image, brand image and price as an indicator of quality level. However, unlike previous studies, "The well-known national brands are best for me" item was not loaded under this factor most probably because our sample does not believe that national brands meet their quality standards.

The items that have loaded under factor 2 are about "Recreational and Novelty Seeking" traits of consumers. In all of the previous studies reviewed, items about novelty seeking were loaded together with the ones about fashion consciousness (Bakewell and Mitchell 2004; Durvasula et al. 1993; Hiu et al. 2001; Lysoski et al. 1996; Mitchell and Bates 1998; Mitchell and Walsh 2004; Sproles and Kendall 1986; Walsh et al. 2001a). Thus, "Recreational-Novelty Seeking Consumer" and "Fashion Conscious Consumer" factors are unique to the current study. This finding is also supported by the research of TCCC and Kaner Group (Kibris, January 11, 2008). The research findings indicate that the second most important motivation of Turkish Cypriot consumers in their shopping is to get variety and select among different alternative brands. Consumers who score high on this factor view shopping as a fun activity during which they visit different stores to find out about different brands so that they can choose among a huge set of alternatives.

Table 2: Consumer Style Characteristics: Non-Constrained Eight Factor Solution

PERFECTIONIST, HIGH QUALITY SEEKING CONSUMER	$\alpha=.76$
In general, I usually try to buy the best overall quality.	.77
My standards and expectations for products I buy are very high.	.74
When it comes to purchasing products, I try to get the very best or perfect choice.	.74
Getting very good quality is very important to me.	.59
I make special effort to choose the very best quality products.	.46
RECREATIONAL, NOVELTY SEEKING CONSUMER	$\alpha=.66$
Going shopping is one of the enjoyable activities of my life.	.62
Shopping is not a pleasant activity to me.	-.60
Shopping the stores wastes my time.	-.57
It is fun to buy something new and exciting.	.54
I enjoy shopping just for the fun of it.	.50
To get variety, I shop different stores and choose different brands.	.43
CONFUSED BY OVERCHOICE CONSUMER	$\alpha=.68$
All the information, I get on different products confuses me.	.75
There are so many brands to choose from that often I feel confused.	.71
Sometimes it is hard to choose which stores to shop.	.65
The more I learn about products, the harder it seems to choose the best.	.65
BRAND CONSCIOUS, "PRICE=QUALITY" CONSUMER	$\alpha=.68$
Nice department and specialty stores offer me the best products.	.75
The most advertised brands are usually very good choices.	.74
The higher the price of a product, the better its quality.	.70
TIME-ENERGY CONSERVING, IMPULSIVE CONSUMER	$\alpha=.49$
I shop quickly, buying the first product or brand I find that seems good enough.	.64
I make my shopping trips fast.	.63
I really don't give my purchases much thought or care.	.63
I am impulsive when purchasing.	.45
FASHION CONSCIOUS CONSUMER	$\alpha=.62$
I keep my wardrobe up-to-date with the changing fashions.	.73
I usually have one or more outfits of the very newest style.	.71
Fashionable, attractive styling is very important to me.	.61
CAREFUL, VALUE FOR MONEY CONSUMER	$\alpha=.47$
I look carefully to find the best value for money.	.81
I take the time to shop carefully for best buys.	.57
I carefully watch how much I spend.	.55
BRAND-STORE LOYAL CONSUMER	$\alpha=.37$
I go to the same stores each time I shop.	.77
I change brands I buy regularly.	-.53
Once I find a product or brand I like, I stick with it.	.49

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Table 3: Reliability Coefficients of the Nine Factor Solution

FACTORS	Eight Factor Model ($\alpha=0.53$)
Perfectionist, High Quality Seeking Consumer	0.76
Recreational, Novelty Seeking Consumer	0.66
Confused by Over Choice Consumer	0.68
Brand Conscious, "Price=Quality" Consumer	0.68
Time-Energy Conserving, Impulsive Consumer	0.49
Fashion Conscious Consumer	0.62
Careful, Value for Money Consumer	0.47
Brand- Store Loyal Consumer	0.37

The "Price-Value Consciousness" in the previous studies (eg. Mitchell and Bates 1998) was about getting the highest value for the money paid. In the current study, "Careful, Value for Money Consumer" trait was identified, where the motivation is to shop "carefully" to make the best buys. Price Consciousness, where the motivation is buying at low prices did not load under this factor. According to the TCCC and Kaner Group research (Kibris, January 11, 2008), price was the fourth concern of the Turkish Cypriot consumers indicating that price is less important than quality and variety.

"Time-Energy Conserving, Impulsive Consumer" is another trait identified in the current study. Hafstrom et al. (1992) also found this factor, however none of the items that have loaded are the same with the current study. Fan and Xiao (1998) named the factor similar to the one identified in the current study as "Time Consciousness". Mitchell and Walsh (2004), in their study exploring gender effect on consumer decision making styles identified "Time-Energy Conserving" factor in the female sample. Impulsiveness was not loaded under the factor in any of the studies. High scorers on this characteristic spend as little time as possible for shopping buying the first brand that seems "good enough" and they don't give their purchases much thought or care.

The last factor identified was "Brand-Store Loyalty". The three statements under this factor give important clues about the consumers in the sample. The ones who score high on this trait go to the same stores each time they shop, they don't change brands they buy regularly and stick to brand they like.

CONCLUSION

This study investigated whether the CSI could be generalized to the female consumers living in TRNC. The results confirmed three of the eight original decision making traits and identified five new ones two of which are somewhat similar to the two original traits. Discussing some of the traits identified is worthwhile as they are unique to the study. Although TRNC is a very small market, the purchasing power of the consumers in the region has been increasing since the 2004 twin referenda for a comprehensive solution for the island. Findings of the study can give some idea about the decision making styles of the Turkish Cypriots, which might be of value for the retailers not only in the north, but also in the south of the island as these consumers prefer to shop from the south as well. Also, it is forecasted that the Cyprus problem will be solved towards the end of year 2009, which means that foreign investment will be attracted to the North. Thus, findings of this current study will serve as a basic knowledge about the decision making styles of the Turkish Cypriots, which might help the international firms in shaping their marketing strategies.

The "Recreational, novelty seeking consumer" trait was one of the traits "somewhat unique" to the current study. Turkish Cypriot women perceive shopping as a recreational activity, during which they have the fun and excitement of buying new things and visit many shops to get the joy of choosing among different alternatives. In TRNC, shopping is done from small retail stores clustered on main streets. Consumers make window shopping in their leisure times which is a common outdoor activity throughout the year since Cyprus has a warm climate even during winter season. Consumers perceive this recreational activity as a vicarious exploration through which they gather information about new and different alternatives, they then ponder. Retailers in Cyprus should design their windows so that consumers making window shopping can be attracted and motivated to enter the shops to see the new and different alternatives offered. Once consumers are in the stores, detailed information and consultancy can be provided by the sales people, which might stimulate purchase. Unfortunately, many of the sales people are not qualified enough, indicating a need for store owners/managers to provide the required training to their sales people.

"Careful, value for money consumer" trait was identified in the current study. Women in TRNC try to buy the products that satisfy their needs the best staying within their limited budget which is an important

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responsibility as women are mostly the ones in charge of the majority of the spending of the household.

Identification of "Time-energy conserving, impulsive consumer" characteristic is unexpected with a female sample since women perceive shopping as a "recreational" activity which gives them the opportunity to relax and socialize with friends. The existence of this characteristic might be because unlike private schools, public schools don't have shuttles and public transportation is not very common in TRNC. Therefore, it's mostly the mothers' responsibility to drop and pick children to and from school, leisure activities, birthday parties, movies etc. leaving women limited time to make their daily shopping. Thus, they have to shop quickly, sometimes impulsively to carry on their daily duties and fulfil their roles as members of the workforce, wives and mothers. To help consumers shop quickly, store owners/managers must understand the needs of the consumers and carry the desired products and brands in their stores, design their shelves to make it easy for consumers to find the products they look for and train their sales personnel to help those consumers who seek to save time and energy in their shopping.

There might be two interrelated reasons for a consumer to be "brand or store loyal". (1) Once consumers find a product or brand they are satisfied with, they are not willing to try new ones and take the risk of experiencing dissatisfaction. Consumers of the Turkish Cypriot community face many difficulties in the case of dissatisfaction because the mechanisms for consumer protection do not function properly and consumers are not fully aware of their rights. (2) Small family owned retail stores dominate the market in TRNC. Many parties can be involved to resolve the issues about the lack of knowledge about consumer rights and the malfunctioning of the mechanisms for consumer protection. The government must find out about the obstacles in the legal process and establish the institutions required so that the system can function effectively and efficiently. Consumers' Association, the already established civil society organization, must revisit its vision and mission and fulfil its role of making consumers fully aware of their rights. Since the Turkish Cypriot community is a very small one, many people know each other which lead them to prefer shopping from the stores they somehow know either the owners or the salespeople. In fact shopping from such stores is also a socializing activity for the consumers as it is not surprising to see a customer drinking coffee and catching up with the store owner. In the case of dissatisfaction, which consumers try to avoid, such a relation makes it easier for them to solve the problem.

LIMITATIONS OF THE STUDY

There are three limitations due to sampling. It should be noted that the sample consisted of only female adult consumers. Male consumers were not included in the sample. Although women are quite dominant in decision making of many products and services and are more active shoppers than men, this does not necessarily mean that men are totally out of the shopping activity.

The sample of the study was drawn from consumers living in Nicosia, which is the second limitation of the study. The sample is drawn from the largest city, meaning that consumers living in the other cities and rural areas are not represented.

One should be cautious about generalizing the findings as non-probability sampling method was used to derive the sample.

Out of eight consumer decision traits identified, three of them have alpha coefficients lower than 0.60, indicating that these traits cannot be accepted as reliable and need further refinement. Thus, the CSI's generalizability across cultures has received limited support from the current study.

IMPLICATIONS FOR FUTURE STUDIES

To overcome the limitations due to low reliability coefficients, it is highly suggested that both qualitative and quantitative research is conducted to make modifications on the inventory, so that a more reliable measurement tool for identifying the consumer decision making styles can be obtained. While doing so, gender differences must also be considered to grasp the female and male specific decision making traits.

Representative sample should be chosen to reach generalizable results which will give the opportunity to make sound recommendations to the marketers.

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