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**RESEARCH METHODS IN ADMINISTRATIVE SCIENCES
(MAN 400)**

GRADUATION PROJECT

"CONSUMER DECISION-MAKING STYLES"

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NICOSIA

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ABSTRACT

Women want different products and they are likely to have different ways of thinking about obtaining these. This study furthers an understanding of how working women affects consumers' approaches to decision making. The research used Sproles and Kendall's (1986) Consumer Styles Inventory (CSI) on a sample of 472 Turkish Cypriot consumers (working women). Tentative support was found for two new factors, namely, "Careful Shopper", and "Variety and Quality Seeking". The results imply that the CSI has construct validity for TRNC consumers (working women).

Keywords: CSI, decision-making styles, consumer behaviour, working women, Nicosia.

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SECTION I

TERMS OF REFERENCE

1.1 Introduction

This section introduces the broad problem area, problem definition, purpose of study and its questions.

1.2 Statement of the topic

The aim of marketing is to meet and satisfy target customer's needs and wants. The field of consumer behaviour studies how individuals, groups, and organisations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and desires. Consumer purchases are influenced strongly by cultural, social, personal, and psychological characteristics (Kotler 2003). Consumers make many buying decision every day. Most large companies research consumer buying decisions in great detail to answer questions about what consumers buy, how and how much they buy, when they buy, and why they buy. Marketers can study actual consumer purchases to find out what they buy, where, and how much. But learning about the whys of consumer buying behaviour is not so easy – the answers are often locked deep within the consumer's head (Kotler and Armstrong, 2004).

1.3 Problem Definition

The companies every time know the importance of understanding the consumer decision-making styles in their success as a key. Understanding the consumer namely their customer will play the important role to company success. The study of consumer decision-making styles enables the basic information necessary for successful decision-making in businesses.

According to Schiffman and Kanuk (2004) to identify unsatisfied consumer needs, companies had to engage in extensive marketing research. In so doing, they discovered that consumers were highly complex individuals, subject to a variety of psychological and social needs quite apart from their survival needs. They discovered that the needs and priorities of different consumer segments differed dramatically, and in order to design new products and marketing strategies that would fulfil consumer needs, they had to study consumers and their consumption behaviour in depth. Thus, the marketing concept underscored the importance of consumer research and laid the groundwork for the application of consumer behaviour principles to marketing strategy.

The working women have an economic freedom in their life. The ratio of the working women is rising into total population of workforce. They have better economic power than non-working women. However, it does not mean all the working women have good economic power, but they have different income according to their job. The income of the working women have directly affected on their life style, and personality as well. Also, wearing style of working women are affected by their economic power.

1.4 Problem statement

There is a fact that women make or influence the majority (roughly 80 percent) of consumer purchases today is old news by now. But how do you influence and control this information? What part of the women's market truly is company's market? How can the companies develop strategies that are accurate for women and relevant in their life?

The companies must understand the types or profiles of their customers (in this case, women) it is as a key. Their marketers should be accurately interested in and communicated with the

women, and the company serves the women for developing the most desired products, services and marketing campaigns. The company must know their current women customers so that they can settle their brand right where it needs to be and provide that its products or services will be readily accessible in their minds, just when and where they need them.

Today, women's roles in society and their effects on the economy have greatly shifted. Women have changed and, the rules have changed too. And how women had to be so important to the T.R.N.C. economy: societal changes and economic realities.

1.5 Purpose

The purpose of this study is to understand the decision-making of the customers (working women in Lefkoşa) on purchasing clothes. This study helps to find out the factors effect the consumers decision-making on purchasing clothes. The income of working women have affect on their wearing style.

1.6 The Organisation of the Project

The organisation of this project is as follows:

- ✱ Chapter Two summarises the two main streams of literature, consumer decision-making styles, which are central to the research topic.
- ✱ Chapter Three describes the research methodology employed in this study, which includes research design, data collection procedures, questionnaire development, measures used, data preparation procedures, and the proposed statistical analysis.
- ✱ Chapter Four Research Findings and Discussion
- ✱ Chapter Five Conclusions and Recommendation

1.7 Conclusion

This first section depicted the topic area, the problem situation, the purpose, and the questions set for the project. The next section will reveal the literature review carried out.

SECTION II

CONSUMER DECISION-MAKING STYLES: LITERATURE REVIEW

2.1 Summary of Chapter

This section gives a review of the literature carried out in order to identify the variables effect on consumer decision-making style.

2.2 Introduction

Foss, B. and Stone, M. (2001) define the customer relationship management (CRM) is a term for methodologies, technologies and e-commerce capabilities used by firms to manage customer relationships. In particular, Dempsey, J. (2001), CRM software packages aid the interaction between customer and company, enabling the company to co-ordinate all the communication effort so that the customer is presented with a unified message and image. CRM companies offer a range of information-technology based services such as call centres, data analysis and website management. The basic principle behind CRM is that company personnel have a single-customer point of view of each client.

As customers are now using multiple channels more frequently, they may buy one product from a salesperson and another from a website. A website may provide product information which is used to buy the product from a distributor. Interactions between customer and company may take place through the sales-force, call centres, websites, e-mail, fax services or distributors. Therefore it is crucial that no matter how a customer contracts a company, front-line staff have instant access to the same data about the customer such as his/her details and past purchases. This usually means consolidation of the money databases held by individual

company departments into one centralised database that can be accessed by all relevant staff on a screen (Jobber and Lancaster, 2003).

What CRM means in today's business environment and why only organizations with clear and effective CRM strategies are destined for long-term success. Organizations that successfully implement CRM look for the simplest solution when implementing their CRM strategy. Customer Relationship Management is a comprehensive approach for creating, maintaining and expanding customer relationships. In short, customers want to do business with organizations that understand what they want and need. Wherever you are in your organization, CRM is about managing relationships more effectively so you can drive down costs while at the same time increasing the viability of your product and service offerings (Anderson and Kerr, 2002).

Customer relationship management (CRM) can be the single strongest weapon you have as a manager to ensure that customers become and remain loyal. With CRM, loyal customers aren't a happy accident created when an exceptional customer service representative, salesperson or product developer intuitively responds to a customer need. Instead, you have at your fingertips the ultimate advantage—customer intelligence: data turned into information and information turned into a customer-satisfying action. Implementing CRM is a nonnegotiable in today's business environment. Whether your customers are internal or external, consumers or businesses, whether they connect with you electronically or face to face, from across the globe or across town, CRM is your ticket to success (Anderson and Kerr, 2002).

2.3 Consumer Decision-Making Styles

Sproles & Kendall define consumer decision-making style as 'a mental orientation characterizing a consumer's approach to making choices' (1986, p.267). Sproles and Kendall (1986) view this construct as "basic consumer personality", analogous to the concept of personality in psychology (p.268). Research on this construct can be categorized into three main approaches: the consumer typology approach (Darden and Ashton 1974; Moschis 1976); the psychographics/lifestyle approach (Lastovicka, 1982; Wells, 1975); and the consumer characteristics approach (Sproles, 1985; Sproles and Kendall, 1986; Sproles and Sproles, 1990). The unifying theme among these three approaches is the tenet that all consumers engage in shopping with certain fundamental decision-making modes or styles including rational shopping, consciousness regarding brand, price and quality among others.

Among these three approaches, however, the consumer characteristics approach seems to be the most powerful and explanatory since it focuses on the mental orientation of consumers in making decisions. As such, this approach deals with cognitive and affective orientations of consumers in their process of decision making. It assumes that consumer decision-making styles can be determined by identifying general orientations towards shopping and buying. It is useful to marketers since it provides a quantitative instrument for classifying heterogeneous decision-making styles among consumers into discrete categories of orientation.

Kotler (2003) defined that the aim of marketing is to meet and satisfy target customer's needs and wants. The field of consumer behaviour studies how individuals, groups, and organisations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and desires. According to Kotler and Armstrong (2004), consumers make many buying decision every day. Most large companies research consumer buying decisions in

great detail to answer questions about what consumers buy, how and how much they buy, when they buy, and why they buy. Marketers can study actual consumer purchases to find out what they buy, where, and how much. But learning about the whys of consumer buying behaviour is not so easy – the answers are often locked deep within the consumer's head. The marketer wants to understand how the stimuli are changed into responses inside the consumer's black box, which has two parts. First, the buyer's characteristics influence how he or she perceives and reacts to the stimuli. Second, the buyer's decision process itself affects the buyer's behaviour.

To identify unsatisfied consumer needs, companies had to engage in extensive marketing research. In so doing, they discovered that consumers were highly complex individuals, subject to a variety of psychological and social needs quite apart from their survival needs. They discovered that the needs and priorities of different consumer segments differed dramatically, and in order to design new products and marketing strategies that would fulfil consumer needs, they had to study consumers and their consumption behaviour in depth. Thus, the marketing concept underscored the importance of consumer research and laid the groundwork for the application of consumer behaviour principles to marketing strategy (Schiffman and Kanuk, 2004).

The consumer decision-making process is a complex phenomenon. The purchase of goods or services includes a number of factors that could affect each decision. Consumers use a variety of decision-making styles. Consumer decision-making style refers to the mental orientation or approach a consumer has towards making choices. Although, consumer decision-making style represents a relatively consistent pattern of cognitive and affective responses (Bennett & Kassarian, 1972), national culture has been proven to impact significantly on individual

values and attitudes (Hofstede, 1980), thus, culture is expected to have a significant influence on consumer decision-making style.

Profiling consumers' decision-making styles has been the focus of a multitude of consumer interest studies (e.g., Bettman, 1979; Sproles, 1985; Thorelli, Becker, and Engeldow, 1975; Westbrook and Black, 1985). Consumer affairs specialists use such profiles to understand consumers' shopping behaviour, while advertisers and marketing researchers use them to segment the consumers into various niches for product positioning.

Consumer-interest researchers have long been interested in identifying the underlying decision styles of shoppers. For example, consumers are identified as economic shoppers (Bellenger and Korgaonkar, 1980; Darden and Reynolds, 1971; Stone, 1954), personalizing shoppers (Darden and Reynolds, 1971; Stone, 1954), ethical shoppers (Darden and Reynolds, 1971; Stone, 1954), apathetic shoppers (Darden and Ashton, 1974-75; Darden and Reynolds, 1971; Stone, 1954; Williams, Painter and Nicholas, 1978), store-loyal shoppers (Moschis, 1976; Stephenson and Willett, 1969), recreational shoppers (Bellenger and Korgaonkar, 1980; Stephenson and Willett, 1969), convenience shoppers (Korgaonkar, 1984; Stephenson and Willett, 1969; Williams et al. 1978), price-oriented shoppers (Korgaonkar, 1984; Stephenson and Willett, 1969; Williams et al. 1978), brand loyal shoppers (Jacoby and Chestnut, 1978; Moschis, 1976), name-conscious shoppers (Moschis, 1976), problem-solving shoppers (Moschis, 1976), quality shoppers (Darden and Ashton, 1974-75), fashion shoppers (Lumpkin, 1985), brand conscious shoppers (Korgaonkar, 1984) and impulse shoppers (Gehrt and Carter, 1992). These classifications have provided a number of measuring methods for the marketers to segment the general public in the consumer markets.

To further consolidate the above various approaches, Sproles and Kendall (1986) designed a new model to measure decision-making styles of consumers. In 1986, they developed the forty-item Consumer Style Inventory (CSI) based on a sample of U.S. youth. There are eight mental characteristics of consumer decision-making style in the CSI. They are namely:

1. Perfectionism or high quality consciousness;
2. Brand consciousness;
3. Novelty – fashion consciousness;
4. Recreational, hedonistic shoppers consciousness;
5. Price and “value for money” shopping consciousness;
6. Impulsiveness;
7. Confused by over choice of brands, stores, and consumer information; and
8. Habitual, brand-loyal orientation towards consumption.

Table 1. Descriptions of Consumer Decision-Making Traits

Perfectionistic, High-Quality-Conscious Consumer ^[1]	A characteristic measuring the degree to which a consumer searches carefully and systematically for the best quality in products, this factor identifies a quality dimension of consumer decision-making. Consumers who score high on this factor perceive the quality of a product to be very important and are willing to make special efforts to choose products with the very best quality. High scorers on this factor also seem to link high quality with well-known brand names.
Value consciousness ^[2]	This factor measures price and value for money consciousness. People scoring high on this trait would shop carefully for low or sale prices.
Novelty-and Fashion-Conscious Consumer ^[2]	A characteristic identifying consumers who appear to like new and innovative products and gain excitement from seeking out new things. They keep up-to-date with styles, and being in style is important to them. Variety-seeking also appears to be an important aspect of this characteristic.
Recreational& Shopping-Conscious Consumer ^[2]	A characteristic measuring the extent to which a consumer finds shopping a pleasant activity and shops just for the fun of it, this factor measures the time dimension of consumer decision-making. Consumers who score high on this factor enjoy shopping and perceive shopping as a recreational activity. They also seem to be quite fashion conscious. On the other hand, low scorers on this factor spend less time and energy shopping.

Price-Conscious, Value-for-Money Consumer ^[2]	A characteristic identifying a consumer with particularly high consciousness of sale prices and lower prices in general, this factor identifies a price dimension. Consumers who score high on this factor are very price conscious. They carefully watch how much money they spend, compare prices of different brands at different stores before making a purchase, and tend to purchase products with low prices.
Brand-Conscious, Price-Equals-Quality Consumer ^[2]	A characteristic measuring a consumer's orientation toward buying the more expensive, well-known national brands, this factor measures the brand dimension of consumer decision-making for consumers. Consumers who score high on this dimension pay attention to the brand name of products and are interested in purchasing brand-name products that are highly advertised and well-known. High scores on this factor also seem to think high prices signal high quality.
Confused by Over-choice Consumer ^[2]	A person perceiving too many brands and stores from which to choose and likely experiences information overload in the market, this factor identifies an information utilization dimension. Consumers who score high on this factor are overwhelmed by all the choices of products and stores available to them and do not know what to do about the information. On the opposite end of the continuum, consumers who score low on this factor can take advantage of the available information and make better choices.
Habitual, Brand-Loyal Consumer ^[3]	A characteristic indicating a consumer who repetitively chooses the same favourite brands and stores and to have formed habits in choosing these. Habitual behaviour is a well-known aspect of consumer decision-making, and this factor reinforces its existence as a general characteristic.
Impulsive, Careless Consumer ^[3]	High scorers on this characteristic do not plan their shopping. Furthermore, they appear unconcerned about how much they spend or about the "buys".
Time-energy Conserving ^[3]	This trait characterises shoppers who consult consumer magazines and compare advertisements before making a decision, and often save energy by shopping in the same stores.

[1] Sproles (1985)

[2] Sproles and Kendall (1986)

[3] Halfstrom, Chae and Chung (1992)

The diverse array of shopper types found is perhaps not surprising in view of the diversity of research approaches and contexts (Jarratt 1996). However, these studies have been successful in demonstrating that some shoppers display consistent shopping orientations that can be diametrically opposed, e.g. the “recreational” shopper versus the “apathetic” shopper, but they do not explicitly address the question of how to major the consumer decision-making styles that lead to these divisions. Work by Sproles (1985) and Sproles and Kendall (1986) developed the Consumer Styles Inventory (CSI) which represented the first systematic attempt to create a robust methodology for measuring shopping orientations and behaviour.

The applicability of the CSI has been investigated across several cultures. The CSI has been used to investigate consumers in cultures of United States (U.S.), South Korea, New Zealand, Greece, India, China, United Kingdom (U.K.) and Germany (Hafstorm, Chae, and Chae, 1992; Lysonski, Durvasula and Zotos, 1996; Fan and Xiao, 1998; Hiu, et al. 2001; Mitchell and Bates, 1998; Walsh, Mitchell and Henning-Thurau, 2001; and Canabal, 2002). These cross-cultural studies have shown that four consumer styles are relatively more applicable to different countries as suggested by the factor structure and reliability estimates of the factors, which are quality conscious, brand conscious, fashion conscious and recreational.

In their multi-country research, Lysonski et al. (1996) found that both Greece and India samples produced low level of reliability coefficients in all decision-making styles. They conclude that consumers’ choices are limited either because of the level of economic development or government intervention in less-developed countries.

Table 2. Consumer Decision-making Traits Identified in Different Studies

Sproles (1985)	Sproles & Kendall (1986)	Hafstrom, Chae & Chung (1992)	Durvasula, Lyonski & Andrews (1993)	Lyonski, Durvasula & Zatos (1996)	
Perfectionistic	Perfectionistic	Perfectionistic	Perfectionistic	Perfectionistic	<input type="checkbox"/>
Value Consciousness	Price-Value Consciousness	Price-Value Consciousness	Price-Value Consciousness		<input type="checkbox"/>
Brand Consciousness	Brand Consciousness	Brand Consciousness	Brand Consciousness	Brand Consciousness	<input type="checkbox"/>
Novelty-Fashion Consciousness	Novelty-Fashion Consciousness		Novelty-Fashion Consciousness	Novelty-Fashion Consciousness	
Shopping Avoiding					
Confused by Over-choice	Confused by Over-choice	Confused by Over-choice	Confused by Over-choice	Confused by Over-choice	<input type="checkbox"/>
	Recreational Shopping Consciousness	Recreational Shopping Consciousness	Recreational Shopping Consciousness	Recreational Shopping Consciousness	<input type="checkbox"/>
	Impulsiveness	Impulsiveness	Impulsiveness	Impulsiveness	<input type="checkbox"/>
	Habitual, Brand Loyalty	Habitual, Brand Loyalty	Habitual, Brand Loyalty	Habitual, Brand Loyalty	<input type="checkbox"/>
		Time-Energy Conservation			

Hafstrom et al. (1992) examined decision-making styles of Korean students. Durvasula et al. (1993) used a New Zealand and Lyonski et al. (1996) used student samples from New Zealand, Greece, U.S. and India. Although Korean students' styles were similar to those for US students, there were some differences. For example, 'the novelty-fashion conscious' factor was not confirmed, possibly because of the lower sophistication of Korean consumers and less developed nature of the economy (See Tables 1 & 2). In addition, on close examination, there are many individual item-loading anomalies between the two studies with several items loading on more than one factor and some items not corresponding to the suggested trait. For example, the item "Once I find a product I like, I stick with it" loads onto the 'Brand Loyalty' factor, as in Sproles and Kendall's study (1986) but also has a positive loading on the 'Impulsive, Carelessness' characteristic, whilst the 'Time-Energy Conserving' trait, first

identified in the Korean study, has three items loading onto it which do not appear to be strategies for saving time. Overall, the item loadings suggest that several factors should be renamed to reflect more accurately the items loading onto them. New Zealand students demonstrated the same original eight factors (See Table 2), but four of the 40 items loaded onto different than the original U.S. study and factor loading varied. The results of Lysonski et al's (1996) four-country study provide the most convincing evidence yet that consumers' decision-making varies by country. In particular, they note that Sproles and Kendall's eight-factor solution was difficult to interpret for the Greek and Indian samples. After dropping 6 items, a new 7-factor solution was devised.

A study conducted by Fan and Xiao (1998) in China showed a similar result. They based their study on a modified model that contains seven factors: brand consciousness, fashion consciousness, quality consciousness, price consciousness, time consciousness, impulsiveness, and information utilization. In their model, time consciousness includes both recreational shopping and time-energy conserving, which is found in the study of Hafstrom et al. (1992). Moreover, impulsiveness dimensions in the original eight-dimension model. Data was collected from 271 university students from five universities in Guangzhou. Thirty-one items developed by Sproles and Kendall (1986), which loaded significantly on the factors identified in Hafstrom et al.'s study, were included in the questionnaire. As a result, a five-factor model was derived from the data. The dimensions of fashion consciousness and impulsiveness were dropped because of their low reliability. They explained this result by attributing it to the possible differences in purchasing power and suggested that the missing dimension may be identified with a non-student sample of Chinese consumers.

Table 3. Studies in Different Countries

References	Country	Sample size	Samples	Sample technique	Important results
Sproles & Kendall (1986)	U.S.	482	High School	Convenience	The CSI cannot be generalized to all consumers.
Mitchell, and Bates, (1998)	U.K.	481	Under-graduate	Convenience	The 'Recreationalist, Hedonism' characteristic was also found to have low reliability in the eight-factor model. The 'Time-Energy Conserving' factor is strongly confirmed in the UK data.
Hafstrom et al. (1992)	South Korea	310	Korean Students	Convenience	The 'Time-Energy Conserving' trait first identified but it had low reliability.
Durvasula et al. (1993)	New Zealand	210	University Students	Convenience	Korean students' styles were similar to those for US students, there were some differences. For example, 'the novelty-fashion conscious' factor was not confirmed, possibly because of the lower sophistication of Korean consumers and less developed nature of the economy
Lyonski, Durvasula, and Zotos (1996)	New Zealand, Greece, US, and India	95, 73, 210, 108	Under-graduate	Convenience	Consumer's choices are limited either because of the level of economic development or government intervention in less-developed countries.
Fan & Xiao (1998)	China	271	Under-graduate	Convenience	The dimensions of fashion consciousness and impulsiveness were dropped because of their low reliability.
Wals, and Mitchell, (2001)	Germany	455	Males and Females	Quota sampling	The fact that some factors could not be confirmed, for example, Price- value consciousness, and Brand Loyal/Habitual, and the finding of a new Variety Seeking factor suggest that the original factor model is not a particularly good fit for German decision-making styles.

because of the lower sophistication of Korean consumers and less developed nature of the economy. The 'Time-Energy Conserving' factor is strongly confirmed in the UK data, despite having low reliability in the Korean study and not being found at all in the US, Greece, New Zealand, India. This may indicate either a cultural difference in shopping attitudes or differences in shopping provision between these countries.

Extensive research has been conducted on the relationship between cognitive styles and consumer behaviours. For example, adaptive and innovative, as two types of cognitive styles, are found to be related to consumer innovative purchasing patterns, such as the number and types of innovations acquired by early adopters (Bagozzi and Foxall, 1996; Foxall, 1988; Foxall and Haskins, 1986; Kirton, 1976).

While the "adaptor" tends to seek novelty without altering existing decisional and behavioural structures within familiar context, the innovator is more likely to seek novelty to create new consumption situations including purchasing discontinuous innovations (Foxall, 1988,1995). Other researchers have also investigated shopping orientations and choice behaviours by examining consumer decision-making styles across different populations (e.g. Fan and Xiau, 1998; Hafstrom et al, 1992; Lumpkin, 1985; Lysonski et al, 1996; Shim, 1996; Sproles and Kendall, 1986).

The underlying determinants as to how and why people shop has been a topic of study for many years, with early work on shopping orientations developing a typology of shopping styles from a sample of 124 female department store shoppers (Stone, 1954). Although Darden and Reynals (1971) found support for Stone's shopping orientations, other researchers have found different typologies by examining slightly different aspects of shopping (Stephenson and Willett, 1969;

Moschis 1976; Darden and Ashton, 1975; Westbrook and Black, 1985; Bellenger and Korgaonker, 1980; McDonald, 1993).

2.3.1 Why Understanding Consumer Decision-Making Style is Important for the Companies?

The companies every time know the importance of understanding the consumer decision-making styles in their success as a key. Understanding the consumer namely their customer will play the important role to company success. The study of consumer decision-making styles enables the basic information necessary for successful decision-making in businesses. Business-people may understand by learning about consumer decision-making styles what consumers buy, why they buy or, in general, why they respond to marketing stimuli. And also, their behaviour, their reaction remains a secret without this understanding. The company for gaining customer's patronage should give the customers long-term value and set a connection essence of meeting their needs.

In an increasingly globalise business environment, it is imperative that marketing management learn about differences in consumer decision-making. The success of a company in a culturally different marketplace may be largely affected by how well the decision-makers grasp the consumers' buying behaviours, and how well they are able to incorporate such understanding into their marketing plan and strategies.

Indeed the purpose of business is customer satisfaction. Peter F. Drucker (Harper & Row, 1973), considered to be one of the leading management gurus in the world, believes that the purpose of business is to create and then retain a satisfied customer. Although firms have to make money, Drucker argues that making money is a necessity, not a purpose. It is, in fact, the end result, a

desirable outcome, of creating a satisfied customer. Similar sentiment is expressed by Theodore Levitt, a Harvard Business School professor, who explains this by an analogy with human beings- all humans have to eat to survive, but eating is not their purpose. Furthermore, making money does not provide a legitimate reason for society to support the money-making enterprise. A society supports business because they serve its members by catering to their needs to leave them satisfied. Dissatisfy enough customers, and not only will these specific customers stop buying from the firm, but the society at large will condemn the firm and may even penalize it- to the point of its extinction.

In response to such messages, companies and their staff, and employees have changed the mentality, and the way they behave customers, striving to continuously satisfy them. Customer satisfaction has been identified as the key to business success. Although some companies use this concept more in words than in deeds, there is a definite movement in diverse enterprises- foreign and domestic, for-profit and non-profit, and in household and business markets- on a global basis towards a “**customer culture**” – a culture that incorporates customer satisfaction as an integral part of the corporate mission, and utilizes an understanding of consumer decision-making styles as input to all of its marketing plans and decisions. It is just as likely to be seen also, and increasingly, in all sorts of non-profit enterprises that are constantly surveying their members, students, patients, citizens, and public benefit recipients, to ensure the satisfaction of all these “customers” (Sheth, Mittal, and Newman, 1999).

According to Philip Kotler (1994), the marketing concept is an improvement over the selling concept. In the **selling concept**, a firm’s principal focus is on finding a buyer for the product it makes, and somehow “selling” that customer into parting with his or her cash in exchange for the product the firm has to offer. In contrast, under the **marketing concept** (which reflects a more

contemporary view of the field), the firm's obsession is to make what the customer wants. For this reason, the market-oriented firm focuses on understanding its customers' dynamic needs and wants.

Customer focus is business democracy. Focusing on the customer leads to serving society's needs better. In the marketplace, business democracy means that companies are governed by and for the customers. Paying attention to customer behaviour and fashioning a business to respond to customer needs, desires, and preferences amounts to business democracy for a nation's citizens and serves both the public interest and private interest (Fitzgibbons, 1995).

Citizens cast their economic votes by patronizing the marketer they believe responds to their needs best. This is antithetical to state-owned enterprises, such as those that existed in the former Soviet Union, where it became obvious that centrally run businesses do not serve their customers well. The most efficient system to serve the public interest is business democracy. In other words, we stand to create a more efficient system for both household and business customers if companies pursue the goals of business democracy, giving customers freedom of choice, and depending for their own-well-being on the economic patronage of their customers. The changes taking place in Eastern Europe demonstrate how economic democracy is taking a foothold in countries around the world, benefiting both businesses and the newly liberated (in both political and economic terms) citizens (i.e., "customers"), (Dickinson and Stanley C., Dickinson, 1991).

2.3.2 Why understanding decision-making styles of working women is important for the companies?

The working women have an economic freedom in their life. The ratio of the working women is rising into total population of workforce. They have better economic power than non-

working women. However, it does not mean all the working women have good economic power, but they have different income according to their job. The income of the working women have directly affected on their life style, and personality as well. Also, wearing style of working women are affected by their economic power. There is a fact that women make or influence the majority (roughly 80 percent) of consumer purchases today is old news by now. But how do you influence and control this information? What part of the women's market truly is company's market? How can the companies develop strategies that are accurate for women and relevant in their life?

How to see through the eyes of women, they are in their buying process. How women's minds work and what may affect their decision-making styles. The marketers can say "the customer is always right", at the same time they strive for developing a marketing strategy from inside of the company to out of product, namely toward consumers. No more, the companies are becoming customer-oriented.

Actually, who really buys company's product, why they buy it instead of other brands, what is going on in women's life, when they decide to purchase, and how they feel about their interactions with company's customer service employee. The companies should know very well and research how these women live, what roles they play, what life stages drive them, what cultural factors influence them, and so on.

The companies must understand the types or profiles of their customers (in this case, women) it is as a key. Their marketers should be accurately interested in and communicated with the women, and the company serves the women for developing the most desired products, services and marketing campaigns. The company must know their current women customers

so that they can settle their brand right where it needs to be and provide that its products or services will be readily accessible in their minds, just when and where they need them.

Today, women's roles in society and their effects on the economy have greatly shifted. Women have changed and, the rules have changed too. And how women had to be so important to the T.R.N.C. economy: societal changes and economic realities.

2.3.2.1 Women Take Care of Business

During World War II, many women entered the workforce for the first time to assist the war effort. Because so many of them discovered they enjoyed working outside the home, a fundamental shift in women's attitudes toward conventional life paths ensued. Then, during the 1960s and 1970s women started to enter the workforce in large numbers, in part because of the newfound sense of freedom they had gained through the various activist movements. The introduction of the birth control pill also had a significant effect on women's role in business, as it gave them a choice of when, and if, they wanted to have children (Johnson and Learned, 2004).

Today, also single women create new buying dynamics. Seventy percent of women will be solely responsible for their finances and purchases at some point in their adult life. Factors that contribute to this not-so-surprising trend include a high divorce rate, more women choosing not to marry and women's longer life expectancy (widows outlive their mates by an average of seven years). Along with their growing income, women simply have more years to influence the economy (Johnson and Learned, 2004).

2.3.2.2 Businesswomen's buying filters

(Johnson and Learned, 2004) most working women juggle an array of responsibilities and want to quickly extract the essence from important topics in order to make buying decisions for work and home. Just as making lives easier is a good tip for marketing to single women, so is it a good rule of thumb for businesswomen. The difference is that marketing to women in their business roles puts your brand top of mind for their personal purchases as well.

Since women, as business owners or in other roles, are likely to conduct exhaustive advance research on significant purchases via independent sites, why not establish your brand or site as their one stop resource? For example, if your brand risks providing third party product reviews to support their pre-buying behaviour, these women will learn to head to your site first when making their next purchase, for business or personal use.

In addition, the relationship-building characteristic of most women will likely affect their business habits as well. For example: As a relationship-minded woman considers her hiring or buying, she will be more likely than male entrepreneurs to seek advice from associates and advisors, and she will place more emphasis on vendor quality, service and reputation (NFWBO, 1999).

2.3.2.3 The Women's Market Investment

Invest in long-term relationships with women customers. Make a long-term commitment to improving the lives of women and serving them in a more relevant manner. Reaching women consumers is more than implementing one big new idea. Instead, your success lies in a series of smaller and ongoing product and service improvements (Johnson and Learned, 2004).

Invest in change and innovation. Many of the best ideas for reaching women have yet to be invented, and it will take employees and companies with an openness to new ideas and a commitment to internal change to bring them to the marketplace. It takes energy and commitment to turn a company in a new direction (Johnson and Learned, 2004).

Invest in marketing programs aimed at women customers. In order to communicate with women in a compelling way, you need staff power, accurate information, the input of women (up-front) and key changes in the company's marketing effort all of which take money (Johnson and Learned, 2004).

Invest in capable staff. Not everyone is well suited to participating in a women's-initiative marketing team. So, pull together your most insightful, consumer-savvy, open-minded and strategic people, male and female, who genuinely like, respect and enjoy female customers (Johnson and Learned, 2004).

Invest in listening and understanding. A fair number of companies are currently developing marketing plans, products and approaches around very outdated, and often untrue, stereotypes about women. Marketers need to start by listening to women and commit to involving them earlier and more deeply in the marketing process. The point-of-purchase is too late to discover the one thing any woman could have told you would kill a sale (Johnson and Learned, 2004).

Invest in research. "What do we think we know?" and "What do we need to learn?" Time and money should be spent to find out what is already known about your women customers, in general. Then, their personal anecdotes and details can come straight from their own

mouths to amplify your research and understanding of this market (Johnson and Learned, 2004).

Invest in improving and integrating the customer experience. An exceptional customer experience increases women's total satisfaction with a purchase, which encourages repeat visits and word-of-mouth recommendations. Women will be more inspired to offer you their loyalty if your company provides a consistent customer experience that meets their needs, saves them time and improves their lives (Johnson and Learned, 2004).

2.4 Conclusion

This section has conducted a review of literature on consumer decision-making styles. Main variables identified and their correlations are discussed in the next section.

SECTION III

RESEARCH METHODOLOGY

3.1 Introduction

The objective of this chapter is to describe the methods by which the stated research questions, mentioned in the previous chapter, are tested using a survey of TRNC consumers. The chapter involves the overall research design, including research design, sampling frame, sampling method, sample size, unit of analysis and survey instruments, including all measures used.

3.2 Research Design

3.2.1 Research Approach

The cross-sectional study design was used in this research, because a study can be done in which data gathered just once, perhaps over a period of days or weeks or months, in order to answer research question (Sekaran, 2003). Cross-sectional design involves the collection of information from any given sample of population elements only once (Malhotra 2006). Kumar (2006) explained that this design is suitable for studies that aim to analyse a phenomenon, situation, problem, attitude or issue by considering a cross-section of the population at one point in time. The advantage of this method is that it is cheaper and less time consuming than a longitudinal design. This study is related in the natural environment of the consumers (working women) with minimum interference. A correlational study is conducted in the natural environment of the organization (in this case, consumers) with minimum interference by the researcher with the normal flow of work (Sekaran, 2003). This investigation is done in firm's own place so that study is focused field study. Correlational studies done in organizations are called field studies (Sekaran, 2003). The unit of analysis will be individuals, because this study will try to identify the consumer (working women)

decision-making styles in Nicosia. And finally, the time horizon of this study was one-shot design (Sekaran, 2003).

3.2.2 Sampling Frame

Women were chosen for our sample for the three following reasons, how to see through the eyes of women, to understand how they carry on their buying process, how women's minds work and what may affect their decision-making styles. By the way, according to (GPO), (2004), total population 15 and plus (age) were 45,625 who live in Nicosia and the ratio of employment were 54.3 % (26,862 labour force and 24,779 employed) and 35.4 % were women, 64.6 % were men. The share of public inside of the total employed were 33.3 %. 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).

3.2.3 Sampling Method

Due to limitation of time and in order to collect data with questionnaire as quickly as possible, snowball sampling was used, Malhotra and Peterson, 2005 explain snowball sampling as a non-probability sampling technique in which an initial group of respondents is selected, usually at random. Subsequent respondents are selected based on the referrals or information provided by the initial respondents. This process may be carried out in waves by obtaining referrals from referrals. The major advantage of snowball sampling is that it substantially increases the likelihood of locating the desired characteristic in the population.

3.2.4 Sample Size

Data for this study were collected during spring 2006 from a snowball sample of 472 women in the city of Nicosia, TRNC. Because the snowball sampling is non-probability sampling technique, so its generalizability is low. In order to increase its generalizability the sample size was increased as much as possible.

3.2.5 Unit of Analysis

Unit of analysis will be individuals, because this study was tried to identify the consumer (working women) decision-making style in Nicosia.

3.3 Data Collection Procedure

In this section, the development of the questionnaire is discussed. This includes issues such as translation, back translation of the questionnaire. The section also describes the data collection procedure in detail.

3.3.1 Questionnaire and Back Translation

Data were collected using the *Consumer Styles Inventory* (CSI) developed by Sproles and Kendall (1986). The questionnaire was translated into Turkish and then back-translated into English to enhance translation equivalence (Douglas and Craig, 1983; Hui and Triandis, 1985). Minor changes were made in the wording to clarify the semantics in the Turkish version.

3.3.2 Data Collection Procedure

In this research, it was aimed to reach 500 samples, and 500 questionnaires were distributed in Nicosia by using the snowball sampling method as mentioned in section 3.2.3, but 475 of them were collected, and 3 of them were filled by men, so 472 of them were useful for our investigation. And also its response rate was 94.4 %.

3.4 The Survey Instrument

A structured questionnaire “*Consumer Styles Inventory* (CSI) developed by Sproles and Kendall (1986)” was used in this research. The actual survey questionnaire is included in Appendix. The questionnaire was divided into two (2) sections. The first section of the survey aimed to identify decision-making styles of the consumers. And the section II aimed to determine their demographip profiles. The instrument contained 40 Likert-scaled items scored from 1 (strongly disagree) to 5 (strongly agree), and the analysis employed statistical procedures equivalent to those used by Sproles and Kendall (1986). The items were randomly ordered in a self-administered CSI instrument to counterbalance possible order effects and also some demographic questions were included in the questionnaire.

3.4.1 Data Analysis of CSI

Descriptive statistics identified characteristics of the sample. Following Sproles and Kendall (1986), similar analytical methods were used in this replication study. The method of factor analysis used was principal component analysis with varimax rotation. Reliability coefficients (Cronbach’s alpha) were used to assess the reliability of the factor items.

3.4.2 Data Analysis of Demographic Traits

The Table 4 shows the profile of the respondents included in the study. Of the respondents, 41.9 % were in the 21-30-age bracket; 60 % were singe; 69.7 % were from TRNC; 42.8 % were graduate from High school, and 38.3 % were graduate from University; 26.5 % were civil servant; 80.5 % were employed within the previous year; 27.8 % have income between 2000-2999 NTL; 46.2 % have no chidren; 37.7 % have a household size of four (4), and 30.3 % have three (3) children.

Table 4: Demographic Profile of the Respondents (n=472)

Demographic factors	n	%
<u>Age</u>		
20 and less	35	7.4
21-30	198	41.9
31-40	146	30.9
41-50	83	17.6
51-60	9	1.9
60 and plus	1	0.2
<u>Marital status</u>		
Single	283	60
Married	189	40
<u>Nationality</u>		
TR	133	28.2
TRNC	329	69.7
Others	10	2.1
<u>Education</u>		
Literate	3	0.6
Elementary School	18	3.8
Secondary School	33	7.0
High School	202	42.8
University	181	38.3
Master / PhD	35	7.4
<u>Occupation</u>		
Civil Servant	125	26.5
Banker	10	2.1
Engineer	11	2.3
Free Job	93	19.7
Housewife	18	3.8
Teacher	58	12.3
Employee	62	13.1
Nurse	12	2.5
Architect	10	2.1
Others	73	15.5
<u>Employment within the previous year</u>		
Yes	380	80.5
No	92	19.5
<u>Income</u>		
Below 1000 NTL	49	10.4
1000-1999	102	21.6
2000-2999	131	27.8
3000-3999	78	16.5
4000-4999	54	11.4
5000 +	58	12.3
<u>Number of Children</u>		
No children	218	46.2
1	83	17.6
2	140	29.7
3	27	5.7
4	3	0.6
6	1	0.2

<u>Household Size</u>		
1	23	4.9
2	59	12.5
3	143	30.3
4	178	37.7
5	57	12.1
6	4	0.8
7	6	1.3
8	2	0.4

3.5 Conclusion

This section has described the methodology followed during the investigations of this project.

SECTION IV

FINDINGS AND DISCUSSION

4.1 Introduction

This section includes research findings and its discussion by using results of the questionnaires.

4.2 Findings and Discussion

The 40-item CSI inventory was subject to factor analysis using the data from the working-women (consumers) sample. Table 5 presents the factors, loadings, and number of items in each factor. This ten-factor solution explained 59 percent of variation compared to the 46 percent obtained by Sproles and Kendall (1986).

Table 5: Consumer Decision Making Styles: Ten Factor Model

Factor 1 : Perfectionist, High Quality Conscious Consumer	Factor Loadings #
In general, I usually try to buy the best overall quality	.79
My standards and expectations for products I buy are very high	.76
When it comes to purchasing products, I try to get the very best or perfect choice	.68
I make special effort to choose the very best quality of product	.59
The more expensive products are usually my choice	.55
I prefer buying the best selling brands	.45
I have favorite brands I buy over and over	.42

Factor 2 : Brand Conscious, “price equals quality” Consumer	
Nice department and specialty stores offer me the best products	.75
The most advertised brands are usually very good choices	.72
The higher the price of a product, the better its quality	.71
Factor 3 : Confused by Over Choice Consumer	
All the information I get on different products confuses me	.72
There are so many brands to choose from that often I feel confused	.71
Sometimes it is hard to choose which stores to shop	.67
The more I learn about products, the harder it seems to choose the best	.64
Factor 4: Recreational, Hedonistic Consumer	
Going shopping is one of the enjoyable activities of my life	.70
Shopping the stores wastes my time	-.67
Shopping is not a pleasant activity to me	-.58
I enjoy shopping just for the fun of it	.57
It is fun to buy something new and exciting	.42
Factor 5 : Shopping Avoider, Non-perfectionist Consumer	
I shop quickly, buying the first product or brand I find that seems good enough	.67
I really don't give my purchases much thought or care	.67
I make my shopping trip fast	.63
Factor 6: Price Conscious- Value for Money	
The well-known national brands are best for me	.67
I should plan my shopping more carefully than I do	.56
I carefully watch how much I spend	.52
I buy as much as possible at sales prices	.47
Factor 7: Novelty and Fashion Conscious Consumer	
I usually have one or more outfits of the very newest style	.76
I keep my wardrobe up-to-date with the changing fashions	.63

Factor 8: Careful Shopper	
I look carefully to find the best value for money	.73
I take the time to shop carefully for best buys	.55
Factor 9: Habitual, Brand Loyal Consumer	
I go to the same stores each time I shop	.77
Once I find a product or brand I like, I stick with it	.65
Factor 10: Variety and Quality Seeking Consumer	
I change brands I buy regularly	.55
Getting very good quality is very important to me	.50
To get variety, I shop different stores and choose different brands	.49

Items with bold characters are the ones loaded correctly on the intended factors

Items loading .4 or higher

Factor 1: Perfectionist, High Quality Conscious Consumer: These consumers have high standards and expectations for the products they buy. They try to buy the best quality or choice available.

Factor 2: Brand Conscious Style: Consumers (working women) consider highly advertised and more expensive brands to be superior to other brands, think that the higher price is an indicator of better quality.

Factor 3: Confused by Over Choice Consumer: Too many choices and too much information confuse these consumers. They are overwhelmed by the availability of product and store choices. They experience information overload in the market.

Factor 4: Recreational, Hedonistic Consumers: Consumers (working women) who score on this factor enjoy shopping and perceive shopping as recreational activity. Window shopping is very common.

Factor 5: Shopping Avoider, Non-perfectionist Consumer : This factor might be called “shopping avoider”. They seem to spend less time in their shopping activities.

Factor 6: Price conscious, Value for Money: They are concerned with getting the best value for their money. They are likely to be comparison shopper.

Factor 7: Novelty-and Fashion-Conscious Consumer: Consumers (working women) who appear to like new and innovative products and gain excitement from seeking out new things.

Factor 8: Careful Shopper: Consumers (working women) who look carefully to find the best, and spend time to shop carefully for the best buying.

Factor 9: Habitual, Brand Loyal Consumer: Consumers (working women) exhibit brand and store loyalty as part of their buying strategies. Brand and store loyal customers are essential because they provide a solid base.

Factor 10: Variety and Quality Seeking Consumer: This characteristic indicates that they change their brands, strive to get very good quality which is very important to them, and to get variety, they shop different stores and choose different brands.

In age, ANOVA was used to determine whether age made only difference in the respondents' answers. The results of the analysis showed that only factor 2 and we have made correlation for measuring the relationship between factors. Only factor 2 (Brand conscious 'price equals quality' Consumer) was significant ($p \leq 0.01$). This means respondents' answers to the items under factor 2 differ significantly by age. To understand whether there is a relationship between the factors and age, correlation analysis was used. Only factor 2 is found to be significant ($p \leq .003$). There is a negative relationship between age and factor 2 which is “Brand conscious 'price equals quality' Consumer”, namely when the age increases, the price equals quality belief of the consumer decreases. As the age goes up, the women give up their “price equals quality” ideas and they do not see anymore as a “price equals quality” in their

shopping. The companies should act according to this data, if they have aimed to older women as a target customer, they should not act with the idea of 'price equals quality'. Otherwise, they have a loss namely, a great deal of money loss. They should supply their products not costly "cheaper" according to its customers' ages.

T-test analysis results showed that there is no significant difference by **marital status**.

In nationality, ANOVA was used to determine whether nationality made only difference in the respondents' answers. The results of the analysis showed that factor (3), factor (5), and factor (8) were not significant, but the results of the correlation were good enough for this investigation. Factor (3) (Confused by Overchoice), factor (5) (Shopping avoider, Non-perfectionist Consumer), and factor (8) (Careful Shopper). To understand whether there is a relationship between the factors and nationality, correlation analysis was used. Three factors are found to be significant, which are factor (3) was significant ($p \leq 0.05$), factor (5) was significant ($p \leq 0.05$), and factor (8) was significant ($p \leq 0.01$). There are two nationalities which are TR and TRNC and one of them is affected more by these three factors. As a result of analysis these factors tend to more TRNC consumers. The companies should act according to kinds of consumers in TRNC. For instance, the company should identify the different strategy for "Confused by Overchoice Consumers" to reach them. By developing advertising strategy and introducing their brands by their employees, they can reach easily their target segment. It can apply the same strategy for other factors. So, by applying these strategies it can be succesful in their target market.

In education level, ANOVA was used to determine whether education level made only difference in the respondents' answers. The results of the analysis showed that factor (7),

factor (1), and factor (2) were not significant, but the results of the correlation was good enough for this investigation. Factor (7) (Novelty and Fashion Conscious Consumer), factor (1) (Perfectionist, High Quality Conscious Consumer), and factor (2) (Brand Conscious 'price equals quality' Consumer). To understand whether there is a relationship between the factors and education level, correlation analysis was used. Three factors are found to be significant, which are factor(7) was significant ($p \leq 0.0001$), factor(1) was significant ($p \leq 0.01$), and factor(8) was significant ($p \leq 0.05$). There is a positive relationship between factor (7) "Novelty and Fashion Conscious Consumer" and education level. When the education level rises, the "Novelty and Fashion Seeker" rises. If the businesses investigate the market, they will see that the education level is so high (approximately 90 or 95 %) in TRNC. So, they should evaluate their strategies in the light of these data. They should supply its products this kinds of customers to get lucrative market share in TRNC. There is a positive relationship between factor (1) "Perfectionist, High Quality Conscious Consumer" and education level. If the education level increases, the "Perfectionist, High Quality Conscious Consumer" increases. So, the businesses can easily sell their brands in TRNC. It can be said that the TRNC consumers are "Perfectionist, High Quality Seeker", because they have very high education level. And also, there is a negative relationship between factor (2) "Brand Conscious 'price equals quality' Consumer" and education level, namely if the education level increases, the "Brand Conscious 'price equals quality' Consumer" decreases. If the companies who think 'we have high prices, so, we are perceived as a quality brand', it will be failure in the market and have a loss.

In income, ANOVA was used to determine whether income made only difference in the respondents' answers. The results of the analysis showed that factor (1), factor (9), and factor (10) were not significant, but the results of the correlation was good enough for this

investigation. Factor (1) (Perfectionist, High Quality Conscious Consumer), factor (9) (Habitual, Brand Loyal Consumer), and factor (10) (Variety and Quality Seeking). To understand whether there is a relationship between the factors and income, correlation analysis was used. Three factors are found to be significant, which are factor(1) was significant ($p \leq 0.0001$), factor(9) was significant ($p \leq 0.0001$), and factor(10) was significant ($p \leq 0.05$). There is positive correlation between income and factor (1) "Perfectionist, High Quality Conscious Consumer". If the income rises, the 'High Quality Seeker' rises. When we look at the level of income in TRNC, we see that in general the level of income is high in TRNC, so the companies may identify and apply their selling strategies in the light of this data. There is positive correlation between income and factor (9) "Habitual, Brand Loyal Consumer". If the income rises, the "Habitual, Brand Loyal Consumer" rises. In this situation, we can say that in general TRNC consumers are 'Brand Loyal', so the businesses may develop and apply strategies in the market, also they know no more providing customer loyalty is easier in TRNC. There is positive correlation between income and factor (10) "Variety and Quality Seeking". If the income rises, the "Variety and Quality Seeker" rises. It means that income goes up at the same time the customers seeks the variety and quality in their shopping. The companies should supply products which are various and quality for their success in the target market.

Of the 40-item inventory, five (5) items were deleted because these are not loaded on any of the factors found in this study. Out of 35 items, 20 items loaded on factors that are found for the original USA sample. And also, the new two (2) factors found in this investigation that we are named them which are the "Careful Shopper", and "Variety and Quality Seeking Consumer". It is natural for this study, it can be in other investigations as well. Because the CSI was developed for U.S. consumers, naturally they have different culture, attitudes, habits,

tradation, namely they have different purchasing behaviours. It can be seen these differences normally in cross-cultural studies. These differences are being seen normally in this investigation that in current study, some items on factors are not similar, some of them are same but some of them are different from original study, too.

4.3 Conclusion

This section handled the results of the questionnaires that were analyzed and the research findings was discussed.

SECTION V

CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section aims to provide research conclusions, recommendations to further research, limitations of the investigation, and implications for marketers, researchers, and etc.

5.2 Conclusions, Recommendations, Limitations, and Implications

Several issues must be addressed in future investigations of consumer styles. One of the most important is the generality of consumer style characteristics. Assessing this requires studying many consumer decisions. Given that much of the literature suggests the generality of consumer characteristics, we can suppose that some generality is likely. But we cannot assume that a consumer with “price equals quality” would consider “high price” products are quality on every decision. In this research, we found that such consumers in the older ages do not give importance to “high price”, but they start to become “perfectionist”. Indeed, a consumer may have different consumer styles for each product category. Establishing validity is a complex process involving many research approaches and studies over time (Brinberg and McGrath 1985, Peter 1981).

The findings of this exploratory research indicate that in this replication study the ten-factor model was not completely supported. It is likely that the CSI inventory in its original form cannot be applied to different countries without modifications. This Turkish Cypriot sample may not exhibit certain consumer decision making characteristics due to cultural, demographic, and purchasing power differences with the original study. In this study, only

indirect comparisons were made because of data limitations. Turkish Cypriot sample used in this study was a sample of working women, whereas the U.S sample was high school students who attended a home economics class. The age differences and selective nature of the U.S. sample may have played a role in the differences found.

This study has two limitations. First, in this study, working women samples were utilized. However, it is not known whether the CSI inventory, validated with working women samples, can be generalized to other consumers. For example, working women may be different than non- working women with respect to demographics such as income or other socioeconomic variables. Such differences, in turn, affect decision-making styles and purchase preferences. It is necessary that the CSI be tested on samples other than working women. Working women samples were used because of the attempt to demonstrate whether the CSI inventory can be applied to other groups in a society. Second, the Turkish Cypriot sample from only Nicosia setting was not representative of all Turkish Cypriot consumers (working women) in TRNC. A study with a larger and representative of this population is recommended for further research.

The study might have some implications for marketers, company, and business owners, and researchers. Consumer affairs specialists can use this type of knowledge as a counseling device to modify or enhance the existing behaviors. Advertisers and marketers can use such profiles to segment consumers into viable and profitable clusters to appeal effectively. In addition, they can focus on important dimensions of decision making when designing the marketing programs. For example, the existence of brand loyalty indicates that marketers should continue developing brand loyal customers.

This study is the first step to check the applicability of the scale within different groups in Nicosia, TRNC such as working women. Future research must examine other extraction and rotation methods in data analysis such as confirmatory factor analysis. In addition, the effects of other variables on decision making such as age, income, and educational level must be explored. In sum, an additional research effort is clearly needed to establish an instrument with psychometric properties that permit it to be applied in different environments.

Working women who score highly on the variety-seeking factor tend to buy new products even though they continue to express satisfaction with their old brand. This may suggest that working women are a more lucrative target group than non-working women who prefer buying new products in the sales. Helmig (1997) argues that it is plausible to assume a positive relationship between variety seeking and higher income because more affluent consumers are less likely to perceive economic risk, which can be involved in variety-seeking purchasing. Women could be targeted with cross selling promotions to bring other brands to their attention as a relatively inexpensive way of introducing new products to variety seekers. Moreover, extending the lines of brands which variety seekers are known to buy could be an appropriate strategy. As an increase in product variety generally requires more time and effort by consumers to learn about and evaluate them, however, Turkish Cypriots may not be well disposed towards more choice, because they are unwilling to devote more time to brand decision making. Recreationally-focused female shoppers represent an attractive target group as they like shopping just for the fun of it and are likely to respond positively to up-market shopping centres which accommodate different stores, restaurants and leisure facilities. To them, shopping has become a way of spending leisure time, therefore shopping centres should allow the recreational shopper to spend time as pleasantly as possible, strolling through the different stores, meeting people, sitting, eating and drinking. Recreationally-focused women

are also likely to be receptive to recreation facilities such as cinemas, health clubs, pedicure and massage salons, and hair dressers, and to offers that cater for their fondness to talk and be with others (Putrevu, 2001).

In conclusion, the Consumer Styles Inventory is useful for such investigations. This measurement system provides a foundation for standardized testing of consumer decision-making styles, and it has many practical applications. Further application and validation of the CSI across populations is encouraged.

5.3 Conclusion

This section handled the main points to be investigated, the significance and contribution to business, limitations, implications, and recommendations to further research.

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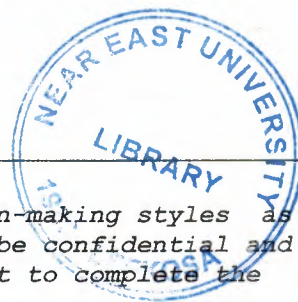
Dear Sir/Madam,

I am writing to you to inform you that your application for a visa has been received. Your application will be processed and you will be notified of the outcome. Please take a moment to read the information on the visa process.

PART A Please indicate your degree of agreement with each of the following statements by putting a mark in the appropriate box.

APPENDIX A

Survey of Consumer Decision-Making Styles



Dear Student:

The purpose of this research is to measure your decision-making styles as a consumer. Your opinion counts. All your answers will be confidential and used only for statistical analysis. Please take a moment to complete the three page survey.

Thanks you very much for your co-operation.

PART A : Please indicate your degree of agreement-disagreement with each the following statements by putting (X) mark in the appropriate box.

When I buy a product, I usually buy the same brand.
I usually buy a product that is recommended by my friends and family.
I usually buy a product that is advertised in the media.
I usually buy a product that is advertised in the media.
I usually buy a product that is advertised in the media.
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I usually buy a product that is advertised in the media.
I usually buy a product that is advertised in the media.

Item #	Statements	Strongly Disagree --	Disagree -	Neutral	Agree +	Strongly Agree ++
1	Getting very good quality is very important to me.					
2	The well-known national brands are best for me.					
3	I usually have one or more outfits of the very newest style.					
4	Shopping is not a pleasant activity to me.					
5	To get variety , I shop different stores and choose different brands.					
6	Shopping the stores wastes my time.					
7	I buy as much as possible at sales prices.					
8	I should plan my shopping more carefully than I do.					
9	I carefully watch how much I spend.					
10	When it comes to purchasing products, I try to get the very best or perfect choice.					
11	My standards and expectations for products I buy are very high.					
12	In general, I usually try to buy the best overall quality.					
13	The more expensive brands are usually my choices.					
14	I prefer buying the best-selling brands.					
15	I have favorite brands I buy over and over.					
16	There are so many brands to choose from that often I feel confused.					
17	I go to the same stores each time I shop.					

Item #	Statements	Strongly Disagree --	Disagree -	Neutral	Agree +	Strongly Agree ++
18	I change brands I buy regularly.					
19	The more I learn about products, the harder it seems to choose the best.					
20	I am impulsive when purchasing.					
21	Once I find a product or brand I like, I stick with it.					
22	Sometimes it is hard to choose which stores to shop.					
23	All the information I get on different products confuses me.					
24	Going shopping is one of the enjoyable activities of my life.					
25	The lower price products are usually my choice.					
26	I keep my wardrobe up-to-date with the changing fashions.					
27	The higher the price of a product, the better its quality.					
28	I enjoy shopping just for the fun of it.					
29	Often I make careless purchases I later wish I had not.					
30	I make my shopping trips fast.					
31	I take the time to shop carefully for best buys.					
32	Fashionable , attractive styling is very important to me.					
33	The most advertised brands are usually very good choices.					
34	I look carefully to find the best value for money.					
35	A product doesn't have to be perfect or the best , to satisfy me.					
36	I make special effort to choose the very best quality products.					
37	It is fun to buy something new and exciting.					
38	I really don't give my purchases much thought or care.					
39	Nice department and specialty stores offer me the best products.					
40	I shop quickly , buying the first product or brand I find that seems good enough.					

Part B : Your Demographic Profile

1. I am ☐ Female ☐ Male
2. My age is between ☐ 18-21 ☐ 22-25 ☐ 26 and above
3. I am
☐ Freshman
☐ Sophomore
☐ Junior
☐ Senior
☐ Other (Please specify:)
4. I am student at ☐ Dokuz Eylul University
☐ Ege University
5. My major is :

THANKS AGAIN FOR PARTICIPATING IN THIS SURVEY !

SURVEY OF CONSUMER DECISION-MAKING STYLES

Dear Participant;

The purpose of this research is to measure your decision-making styles as a consumer. Your opinion counts. All your answers will be confidential and used only for statistical analysis. Please take a moment to complete the three page survey.

Thanks you very much for your co-operation.

Assist. Prof. Dr. Figen Yeşilada

Serhat YILDIZ

PART A :Please indicate your degree of agreement-disagreement with each the following statements by putting (X) mark in the appropriate box.

Item	Statements	Strongly Disagree --	Disagree -	Neutral	Agree +	Strongly Agree ++
	Getting very good quality is very important to me.					
	The well-known national brands are best for me.					
	I usually have one or more outfits of the very newest style					
	Shopping is not a pleasant activity to me.					
	To get variety , I shop different stores and choose different brands.					
	Shopping the stores wastes my time.					
	I buy as much as possible at sales prices.					
	I should plan my shopping more carefully than I do.					
	I carefully watch how much I spend.					
	When it comes to purchasing products, I try to get the very best or perfect choice.					
	My standards and expectations for products I buy are very high.					
	In general, I usually try to buy the best overall quality.					
	The more expensive brands are usually my choices.					
	I prefer buying the best-selling brands.					
	I have favorite brands I buy over and over.					
	There are so many brands to choose from that often I feel confused.					
	I go to the same stores each time I shop.					

19	The more I learn about products, the harder it seems to choose the best.					
20	I am impulsive when purchasing.					
21	Once I find a product or brand I like, I stick with it.					
22	Sometimes it is hard to choose which stores to shop.					
23	All the information I get on different products confuses me.					
24	Going shopping is one of the enjoyable activities of my life.					
25	The lower price products are usually my choice.					
26	I keep my wardrobe up-to-date with the changing fashions.					
27	The higher the price of a product, the better its quality.					
28	I enjoy shopping just for the fun of it.					
29	Often I make careless purchases I later wish I had not.					
30	I make my shopping trips fast.					
31	I take the time to shop carefully for best buys.					
32	Fashionable , attractive styling is very important to me.					
33	The most advertised brands are usually very good choices.					
34	I look carefully to find the best value for money.					
35	A product doesn't have to be perfect or the best , to satisfy me.					
36	I make special effort to choose the very best quality products.					
37	It is fun to buy something new and exciting.					
38	I really don't give my purchases much thought or care.					
39	Nice department and specialty stores offer me the best products.					
40	I shop quickly , buying the first product or brand I find that seems good enough.					

Part B : Your Demographic Profile

1. Gender: ☐ Female ☐ Male
2. My age is between
- ☐ 20 and under ☐ 21-30 ☐ 31-40 ☐ 41-50 ☐ 51-60 ☐ 61 and plus
3. Marital Status ☐ Married ☐ Single
4. Nationality ☐ T.R. ☐ T.R.N.C. ☐ Other
5. Education Level:
- ☐ Literate ☐ Elementary School ☐ Secondary School
- ☐ High School ☐ University ☐ Master / PhD
6. Occupation:
7. Employment within the previous year?
- ☐ Yes ☐ No
8. Do you have your own income?
- ☐ Yes ☐ No
9. Income:
- ☐ 1000 NTL. and below ☐ 2000 – 2999 NTL. ☐ 4000 YTL – 4999 NTL
- ☐ 1000 – 1999 NTL. ☐ 3000 – 3999 NTL. ☐ 5000 NTL and plus
10. How many children do you have? If you have?
- Number of children:
11. What is your household size:

THANKS AGAIN FOR PARTICIPATING IN THIS SURVEY !

Sayın Katılımcı;

Bu araştırmanın amacı, tüketici olarak alışverişlerinizi yaparken karar verme şekillerinizi ölçmektir. Düşünceleriniz bizim için son derece önemlidir. Soru formundaki sorulara verdiğiniz tüm yanıtlar gizli tutulacak ve sadece istatistiksel analizlerde kullanılacaktır. Sizden elinizdeki üç sayfalık soru formunu doldurmanız için birkaç dakikanızı ayırmanızı rica ediyoruz.

Çalışmamıza yaptığınız katkı için şimdiden teşekkür ederiz.
Saygılarımızla,

Yard. Doç. Dr. Figen Yeşilada

Serhat Yıldız

I. BÖLÜM:

Lütfen, aşağıdaki ifadelere ne derece katıldığınızı değerlendiriniz. Değerlendirmelerinizde aşağıda sunulan ölçeği kullanmanızı rica ederim.

- 1=Kesinlikle katılmıyorum
2=Katılmıyorum
3=Ne katılıyorum ne de katılmıyorum
4=Katılıyorum
5=Kesinlikle katılıyorum

	Ölçek				
1. Kalite benim için çok önemlidir.	1	2	3	4	5
2. Tanınmış yerli markalar benim için en iyisidir.	1	2	3	4	5
3. Genellikle en son moda birkaç giysim bulunur.	1	2	3	4	5
4. Alışveriş yapmaktan pek hoşlanmam.	1	2	3	4	5
5. Daha fazla çeşit bulabilmek için farklı mağazalardan alışveriş yaparım ve farklı markaları tercih ederim.	1	2	3	4	5
6. Mağaza mağaza dolaşarak alışveriş yapmak benim için zaman israfıdır.	1	2	3	4	5
7. İndirim zamanlarında mümkün olduğunca çok şey satın alırım.	1	2	3	4	5
8. Alışverişlerimi her zamankinden daha dikkatli planlamam gerektiğini düşünüyorum.	1	2	3	4	5
9. Nereye ne harcadığımı dikkatle takip ederim.	1	2	3	4	5
10. Herhangi bir ürün satın alırken en iyisini ya da en mükemmelini almaya çalışırım.	1	2	3	4	5
11. Satın aldığım ürünlere ilişkin standartlarım ve beklentilerim çok yüksektir.	1	2	3	4	5
12. Genellikle, mevcut olan en yüksek kaliteli ürünü almaya çalışırım.	1	2	3	4	5
13. Genellikle daha pahalı markaları tercih ederim.	1	2	3	4	5
14. Çok satan markaları satın almayı tercih ederim.	1	2	3	4	5
15. Tekrar tekrar satın aldığım favori markalarım vardır.	1	2	3	4	5

17. Her alışverişe çıktığımda aynı mağazalara giderim.	1	2	3	4	5
18. Herhangi bir markaya bağımlı kalmaktansa farklı markaları denemeyi tercih ederim.	1	2	3	4	5
19. Ürünler hakkında bilgim arttıkça aralarından en iyisini seçmek zorlaşır.	1	2	3	4	5
20. Alışveriş yaparken aklıma estiği gibi hareket ederim.	1	2	3	4	5
21. Bir kere beğendiğim bir ürün ya da markayı bulduysam, hep onu satın alırım.	1	2	3	4	5
22. Bazen alışveriş için mağaza seçmek çok zordur.	1	2	3	4	5
23. Farklı ürünler hakkında edindiğim bilgiler aklımı karıştırır.	1	2	3	4	5
24. Hayatta en çok hoşlandığım faaliyetlerden biri alışverişe çıkmaktır.	1	2	3	4	5
25. Genellikle düşük fiyatlı ürünleri tercih ederim.	1	2	3	4	5
26. Gardrobumu modaaya uygun tutarım.	1	2	3	4	5
27. Ürünün fiyatı ne kadar yüksekse kalitesi de o kadar iyidir.	1	2	3	4	5
28. Sırf eğlence olsun diye alışveriş yapmaktan zevk alırım.	1	2	3	4	5
29. Çoğu kez dikkatsizce alışveriş yapar, sonrasında da "keşke almasaydım" derim.	1	2	3	4	5
30. Alışverişimi hızlı yaparım.	1	2	3	4	5
31. En iyisini satın almak için dikkatlice alışveriş yapmaya zaman ayırırım.	1	2	3	4	5
32. Modaaya uygun, çekici stilleri satın almak benim için çok önemlidir.	1	2	3	4	5
33. En çok reklamı yapılan markalar genellikle en iyi seçeneklerdir.	1	2	3	4	5
34. Parama karşılık en iyi ürünü bulmak için dikkatlice alışveriş yaparım.	1	2	3	4	5
35. Bir üründen memnun kalmam için ürünün mükemmel ya da en iyi olması gerekmez.	1	2	3	4	5
36. En iyi kaliteli ürünleri seçmek için büyük çaba harcarım.	1	2	3	4	5
37. Yeni ve heyecan verici bir şey satın almak hoşuma gider.	1	2	3	4	5
38. Satın alacağım şeylere çok kafa yormam.	1	2	3	4	5
39. Şık mağazalar ve butikler en iyi ürünleri sunar.	1	2	3	4	5
40. Bana yeterince iyi görünen, bulduğum ilk ürün veya markayı satın alarak alışverişimi hemen bitiririm.	1	2	3	4	5

II. BÖLÜM: Demografik Özellikleriniz

1. Cinsiyetiniz: ☐ Kadın ☐ Erkek

2. Yaşınız:

☐ 20 ve altı ☐ 21-30 ☐ 31-40 ☐ 41-50 ☐ 51-60 ☐ 61 ve üstü

3. Medeni Durumunuz: ☐ Evli ☐ Bekar

4. Uyuğunuz: ☐ T.C. ☐ K.K.T.C. ☐ Diğer

5. Eğitim Durumunuz:

☐ Okur-yazar ☐ Ortaokul mezunu ☐ Üniversite mezunu
☐ İlkokul mezunu ☐ Lise ve dengi okul mezunu ☐ Lisans üstü (Yüksek Lisans-Doktora)

6. Mesleğiniz:

7. Son bir yıldır herhangi bir işte çalışıyor musunuz?

☐ Evet ☐ Hayır

8. Kendinize ait geliriniz var mı? (maaş, emekli maaşı, kira geliri, faiz geliri vb.)

☐ Evet ☐ Hayır

9. Toplam hane halkı geliriniz:

☐ 1000 YTL. ve altı ☐ 2000 – 2999 YTL. ☐ 4000 YTL – 4999 YTL
☐ 1000 – 1999 YTL. ☐ 3000 – 3999 YTL. ☐ 5000 YTL ve daha fazla

10. Eğer çocuk sahibiyse lütfen kaç çocuğunuz olduğunu ve yaşlarını belirtiniz.

Çocuk Sayısı: Yaşları:

11. Kendinizde dahil olmak üzere evinizde yaşayan kişi sayısını belirtiniz:

Çalışmamıza sağladığınız katkı için tekrar teşekkür ederiz.