

Gender Differences in Consumer Shopping Styles in India

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ABSTRACT

The purpose of this study was to investigate the differences in the shopping styles and buying behaviour of male and female Indian consumers. The research used the Sproles and Kendall (1986)'s Consumer Style Inventory (CSI) on a sample of 166 men and 98 women. T-test revealed that there are significant differences in the decision making styles among male and female consumers, constituting of 5 factors namely, Perfectionism; Novelty & fashion consciousness; Store loyalty & store image consciousness; Impulsive & carelessness and the Harried shopper. The second objective of the study was to validate the 8 original CSI factors in an Indian context. Exploratory factor analysis was used to analyse and understand the differences in decision-making styles of male and female consumers. The study identified 12 common factors for male and female consumers. Out of the 12 factors, 4 new traits emerged. They slightly vary from the 8 original CSI factors. These 4 new traits are i) Quality Consciousness; ii) Brand loyalty; iii) Store loyalty and store image consciousness and iv) Variety seeking factors. On separately analysing the data pertaining to men and women, 8 and 9 factors respectively emerged, indicating certain differences. They provide new insights into their decision making styles. Our research identified a new factor called 'harried shopper', indicating that shoppers make choices in a hurry when pressed for time. Implications and directions for future research are provided based on the results.

Keywords: Consumer decision making, Consumer Style Inventory, gender

INTRODUCTION

“Indian consumer segment is broadly segregated into urban and rural markets and is attracting marketers from across the world. The sector comprises of a huge middle class, relatively large affluent class and also the economically disadvantaged class, with spending anticipated to more than double by 2025. India hit ten-year

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high and stood first among the 63 nations surveyed in the global consumer confidence index with a score of 136 points for the quarter ending December 2016. Further, in the discretionary spending category, 70% respondents from India indicated the next 12 months as being good to buy, thus ensuring once again that India leads the global top 10 countries for this parameter during the quarter ("Indian Consumer Market," 2017). With these developments, it is pertinent for practitioners' and researchers to understand the decision-making styles of Indian consumers and the difference that gender may cause in shopping styles, given the increased number of steadily growing double income families in India.

Everyday consumers perform various transactions to obtain goods and services through in-store or online purchases. Consumers' decision making has become more challenging and complex than it was in the past (Bettman, Luce, & Payne, 1998). Consumer decision-making styles are highly correlated with consumer buying behaviour and are relevant for market segmentation through which marketers can profile their target market (Mitchell & Bates, 1998). Earlier, marketers segmented their markets based on the heterogeneity of needs and more specifically based on the demographic attributes (Wedel & Kamakura, 2000). Researchers have suggested that demographic differences could affect decision-making styles and buying preferences (Cant & Hefer, 2013; Lysonski, Durvasula, & Zotos, 1996). Demographics determine certain specialized

consumer activities like shopping and buying of clothing, personal care products and electronic gadgets that are designed and promoted for either male or female consumers (Mokhlis & Salleh, 2009; Pol, 1991). The combination of decisions making styles and demographic variables provides marketers to profile, focus and to design marketing strategies for their identified target market segments (Hiu et al., 2001; Potgieter, Wiese, & Strasheim, 2013). The most popular forms of demographic variables that are used to segment the markets are age, income, gender, household income, marital status, lifestyle, life stages and ethnicity (Potgieter et al., 2013). Among these variables age, gender and income are considered to be the most important variables that determine one's decision making styles towards buying products and services (Mokhlis & Salleh, 2009). Marketing researchers have argued that the gender and income-based segmentation provides clear identification and easy access to the target segments (Darley & Smith, 1995; Meyers-Levy & Sternthal, 1991). In addition to these, further studies have proved that gender has a significant relation with the consumers' attitudes, purchase decisions and buying behaviour (Bakewell & Mitchell, 2006; Fischer & Arnold, 1994; Van Slyke, Comunale, & Belanger, 2002). Therefore, many researchers stress that gender is an important factor that determines consumer needs, wants and buying behaviour and is a "fundamental market segmentation index" (Mokhlis & Salleh, 2009, p. 575).

Studies that focus specifically on gender differences in consumer decision-making styles are sparse (Potgieter et al., 2013). Therefore, the current research focuses on studying the gender differences in decision-making styles, which could guide marketers and retailers in making marketing mix decisions by understanding the needs and preferences of male and female groups of consumers and their respective decision making styles (Mitchell & Walsh, 2004; Tai, 2005). Studies conducted in the Indian context on consumer decision making call for a better understanding of these consumers by considering individual, situational or contextual factors (Goswami & Khan, 2015; Kumar, Vohra, & Dangi, 2016; Sharma & Aich, 2012; Tanksale, Neelam, & Venkatachalam, 2014; Verma & Rangekar, 2015). Therefore, this study is an attempt to understand consumer decision making styles (CDMS) and the effects of gender on CDMS. The study also contributes to the body of consumer behaviour literature by validating the 40-item Consumer Style Inventory (CSI) developed by Sproles and Kendall (1986). Further, Zhang, Van Doorn and Leeflang (2014) point out that cultural differences cause significant changes in consumer decision making styles. Hence, country or region-specific studies are essential, to better understand CDMS.

LITERATURE REVIEW

Earlier studies investigated and revealed the importance of consumer behaviour research and explained that all consumers

approach shopping with certain decision-making traits. These traits form the CDMS (Bakewell & Mitchell, 2003; Bauer et al., 2006; Fan & Xiao, 1998; Gilbert, Lee-Kelley, & Barton, 2003; Hafstrom, Chae, & Chang, 1992; Jacoby & Chestnut, 1978; Kamaruddin & Mokhlis, 2003; Lysonski et al., 1996; Mitchell & Bates, 1998; Mitchell & Walsh, 2004; Potgieter et al., 2013; Solka, Jackson, & Lee, 2011; Westbrook & Black, 1985). Sproles and Kendall (1986) developed a scale consisting 40 items, called the consumer style inventory (CSI). Hanzaee and Aghasibeig (2008) studied the Generation Y male and female consumers and gender differences in their decision-making styles. The study conducted on the “differing approaches of CDMS of 386 male and female Malaysian consumers found 2 new male traits- brand loyalty and time-energy conserving and 3 female traits - recreational, shopping avoidance and price consciousness (Mokhlis & Salleh, 2009). Thus, prior studies provide convincing evidence about varied consumer decision-making styles based on gender. Meanwhile, very few studies have focused on gender differences of male and female consumers in India. Therefore, we believe that male and female consumers in India may also be different in their CDMS. This can be of equal interest to both researchers and marketing practitioners. Our study is an attempt to throw more light on the differences in the CDMS based on gender in the Indian context.

Consumer Decision-Making Styles

The decision-making process of a consumer is a process of evaluating and identifying the best alternative products, brands, and services satisfying specific needs. According to the literature, decision-making process constitutes five stages (Jacoby, Johar, & Morrin, 1998; Spawton, 1989). They are Problem Recognition, Information Search, Evaluation of Alternatives, Choosing the Product and Post Purchase Evaluation.

It is essential for the marketers to understand their consumers' purchase behavior which is linked with sales because many research studies have suggested that the consumers display certain decision-making styles and purchasing strategies consistently while engaging in shopping (Sproles & Kendall, 1986). Sproles and Kendall (1986, p. 267) defined CDMS as "a patterned, mental, cognitive orientation towards shopping and purchasing, which constantly dominated the consumer's choices and these traits were ever-present, predictable, central driving forces in decision-making". Scott and Bruce (1995) defined it as the learned habitual response pattern exhibited by an individual when confronted with a consumption decision situation. Earlier consumer literature classifies decision-making styles into three main approaches. First is the consumer typology approach, which defines the consumers' attitudes and motives in to limited number of types (Darden & Ashton, 1974). Second is the psychographics/lifestyle approach explaining a consumer's activity, interest and opinion to measure

consumer personalities and predict consumer behaviour (Lastovicka, 1982). Third, the consumer characteristics approach that talks about cognitive and affective orientations (Sproles & Sproles, 1990). Sproles and Kendall (1986) developed a scale known as Consumer Style Inventory (CSI) which classified consumers according to different decision making styles. CSI consists of 40 items. The eight factors of CSI are summarized below:

- Novelty and fashion conscious consumers –These consumers seek for excitement and pleasure in new and innovative items; these consumers update themselves with the latest styles, fads, and trends.
- Perfectionism –These consumers have high expectations and seek for the best quality and functionality of the products and services.
- Confused by too many choices- These consumers find difficulty in making decisions because of diverse options and information overload.
- Recreational, hedonistic consumers –These consumers find shopping a pleasure, fun-filled and enjoyable activity.
- Impulsive consumers –These consumers who go for shopping trips casually, and are least concerned about the price and quality, but they often regret the purchases they have made.

- Habitual and brand-loyal consumers are those who are loyal and stick on with their favourite brands and shops.
- Brand-conscious consumers tend to purchase the premium and well-known brands and perceive that high priced products are better in quality. They prefer to buy products and services at specialty stores.
- Price-conscious or value-for-money seeking consumers often compare products and look for price offs and consider the lowest-priced products.

These eight factors of Sproles and Kendall (1986), were further classified into three dimensions, i) Trendy and Perfectionism, ii) Traditional and Pragmatic, and iii) Confused by Over-choice. Many researchers have used this CSI scale in order to characterise consumer segments in various contexts in different countries (Fan & Xiao, 1998; Hafstrom et al., 1992; Hanzae & Aghasibeig, 2008; Hiu et al., 2001; Mitchell & Bates, 1998; Wicklie, 2004). For instance, Bae and Miller (2009) conducted a comparative study of decision making styles in East Asia about purchase style inventory for sport products (PSISP). They found that there was significant difference in decision-making styles among three different countries in East Asia and concluded that Japanese male and female college students exhibited higher brand consciousness than Singaporean and Taiwanese students. It was demonstrated

that only five factors of CSI inventory are valid and reliable for the Chinese market (Hiu et al., 2001). Mokhlis and Salleh (2009) examined different decision-making styles of young adults in Malaysia and found that seven factors, namely, novelty and fashion conscious consumers; the brand-conscious consumer; the perfectionism, high-quality-conscious consumer; confused by over choice consumer; the recreational, hedonistic consumer; the impulsive consumer were reliable.

Gender Differences

Many studies have stated that gender, income, and age have a significant influence towards the adoption of consumer decision making styles (Kamaruddin & Mokhlis, 2003; Potgieter et al., 2013). The gender roles and responsibilities change as men and women differ in terms of traits, information processing, decision-making and purchasing patterns (Hoyer, 1984). As the needs and wants vary, the manners in which they think about obtaining products are also different (Mitchell & Walsh, 2004). Wesley, LeHew and Woodside (2006) proved that females were more recreation-conscious, fashion-conscious and perfectionists towards shopping mall behaviour. Chen, Phelan and Jai (2016) conducted a comparative study on decision making styles and found that there were significant differences between male and female Taiwanese and American consumers across various product categories. Gilbert et al. (2003) studied Technophobia and gender and its influence on consumer decision-making towards

technology related products. They found that technology anxiety highly correlates with demographic variables such as age, gender and academic qualifications. Mitchell and Walsh (2004) identified specific traits for both genders. Women shoppers were more recreational, novelty and fashion conscious, and quality-conscious; while men are variety seeking and time-saving. Bakewell and Mitchell (2006) found that 480 young males and females had nine common decision-making traits and reported three new male traits namely, store-loyalty & low-price seeking, confused time-restricted and store-promiscuity. Unal and Ercis (2008) examined gender as a determinant of consumer decision-making styles of males and females living in Erzurum, Turkey. The study found that women tended to seek for novelty and variety, are more quality conscious and brand/company loyal. Men were found to be impulsive and felt more regretful after their unplanned shopping.

A more recent study has stated that the demographic differences in adult consumers of Tshwane, South Africa and found that females tend to engage more in recreational, novelty/fashion-conscious, and price-conscious, confused by over-choice than males (Potgieter et al., 2013). Khare, Parveen and Mishra (2012) explored the influence of demographic factors like age, income, marital status, gender, and education on online shopping consumer decision making styles. They concluded that impulsive shoppers preferred to look at the convenience of virtual shopping. Fashion conscious consumers considered

information access and availability of choices important. Brand and quality conscious shoppers were not likely to purchase online.

Many studies conducted across different parts of the world, identified gender differences in consumer decision making styles (Bakewell & Mitchell, 2006; De Oliveira et al., 2015; Hanzae & Aghasibeig, 2008; Mitchell & Walsh, 2004; Mokhlis & Saleh, 2009; Sharma & Aich, 2012; Unal & Ercis, 2008). These studies confirmed that male and female consumers belonging to different regions had varied CDMS different from the original factors of CSI. For example, 'Time restricted' was a factor identified by Mitchell and Walsh (2004). Non-Perfectionism & brand indifference was a factor identified by Hanzae and Aghasibeig (2008); Imperfectionism was identified by Bakewell and Mitchell (2006). The above findings indicate that studies done in various countries have yielded different factors at various points of time. Hence, CSI when is applied in the current Indian scenario, it might unearth new insights about consumer decision making styles.

Thus we propose the hypothesis, H1: Male and female consumer decision-making styles are different.

METHODS

Sample and Data Collection

This study used Sproles and Kendall (1986)'s 40-item, 5 point Likert scaled Consumer Style Inventory (CSI) for the

purpose of this study. In our study, CSI was subjected to content validity test, taking into account cultural differences based on criteria such clarity, conciseness and ambiguity (Goswami & Khan, 2015). The reliabilities of the original CSI Scale ranged from 0.48 to 0.76, according to Sproles and Kendall (1986). The questionnaire was self-administered on a convenience sample, in Vellore City, Tamilnadu, India. We approached nearly 200 respondents in public places such as supermarkets, shopping malls, restaurants considered ideal because of the nature of the study. Due to time restrictions and other limitations more than half of the approached respondents declined to participate in the survey. The researchers could obtain 84 filled in responses through this mode. Further, the survey instrument was sent by email to another 300 potential respondents. The database for this mode was already available with the researchers. We requested to send the filled in questionnaire within two weeks, with a reminder mail after one week of initial contact. At the end of three weeks, 196 responses were received indicating a combined response rate of 56 %. Along with the in person mode of data collection, the final set of usable responses totalled to be 264 in number. The total number of students who participated in the survey was 30, of which 26 students had parental support, and the remaining 4 had borrowed bank loans to support their living expenses. The students surveyed were mostly from affluent homes. 82% of the students' households had an income of more than 1.5 million Indian rupees

per annum. The mean household income in India in 2015 was about 0.48 million ("Centre for Monitoring Indian Economy", 2017). Also, these students were above the age of 19 and would soon become young adults entering the workforce. The researchers felt that including them in the study would ensure demographic diversity of the sample. Convenience sampling was used to overcome the constraints of time and budget (Ferber, 1977). Further, as per Dörnyei (2007), convenience sampling was selected for the purpose of the study in order to meet practical criteria, such as geographical proximity, availability at a particular time, easy accessibility, or the willingness of the respondent.

RESULTS AND DISCUSSION

In order to find out the set of male and female CDMS of Indians, we used exploratory factor analysis (EFA) on the data by using SPSS software (version 23) to examine and condense the items. As stated by, De Vaus (2002) "such factors are not single measurable entities but are constructs of a number of other directly observable variables. A total of 40 variables used by (Sproles & Kendall, 1986) were used to measure respondents' decision making styles. A screen test and Eigen values (> than 1.00) determined the criteria for factor extraction. Elimination of variables with factor loadings less than 0.40 led to a decrease in the number of CSI items from 40 to 36. At the end of the analysis, 12 factors were obtained, that are common to both male and females decision making

styles. These factors explain 65.954% of the total variance (Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 87%, Bartlett's Test of Sphericity: 7158.683, $p < 0.000$).

Table 1
Demographic description of the sample

Demographic Variable	Frequency	Percentage
Gender		
Male	166	62.88
Female	98	37.12
Age		
19yrs - 29 yrs	124	46.97
30 yrs - 39 yrs	60	22.99
40 yrs - 49 yrs	46	17.42
Above 50 yrs	31	11.74
Income		
No direct income (Students)*	30	11.36
Less than 5 lakhs per annum	38	14.39
Rs.5 lakhs to Rs.10 lakhs per annum	103	39.02
Above 10 lakhs per annum	93	35.23
Occupation		
Students	30	11.36
Working Professionals	162	61.36
Self employed	34	12.87
Homemakers	38	14.39

*These students were living either through parental support or study loans borrowed from banks to meet their living expenses.

Table 2 depicts the results. 12 factors common to men and women are: i) Quality consciousness, ii) Brand consciousness, iii) Perfectionism, iv) Confused by over choice, v) Novelty-fashion consciousness, vi) Brand-loyal, vii) Store loyalty and store image consciousness, viii) Variety seeking, ix) Recreational-Hedonistic, x) Impulsive-Careless consumers, xi) Price Consciousness and xii) Harried Shopper. Seven of these factors were the same as validated in the original study using CSI (Brand consciousness, Perfectionism, Confused by over choice, Novelty-fashion consciousness, Impulsive Consumers, Recreational-Hedonistic Consumer and Price Consciousness). Factors different from the original CSI factors were Quality Consciousness; Brand loyalty; Store loyalty and Store image consciousness; Variety seeking factors. Moreover, Perfectionism, high-quality consciousness appears under the same factor in Sproles and Kendall (1986) study. However, they formed two

different factors in our study and this may be the result of gender differences. This is also confirmed in studies across countries (Chen, Phelan, & Jai, 2016; Fan & Xiao, 1998; Hafstrom et al., 1992; Hiu et al., 200; Kamaruddin & Mokhlis, 2003; Lysonski, et al., 1996; Potgieter et al., 2013).

A comparison of the present study with the previous ones (Tables 6 and 7) indicates that the initial Sproles and Kendall's eight-factor model is not entirely consistent in other countries and cultures (Sharma & Aich, 2012). Some of the factors have higher reliability in some cultures and lower reliabilities in others.

In addition, the current study and all the previous studies cited in Tables 6 & 7 have identified new factors exclusive to male and female consumers. The identification of these additional consumer traits for both genders, apart from those identified by Sproles

and Kendall, provides direct support for previous studies which concluded that the CSI with its original factors is not applicable as it is in other cultures. Therefore, taking into account the socio-cultural factors and differences caused by individual variables such as gender this instrument needs to be tested in multiple countries and revised for specific application in these countries (Tarnandinis et al., 2015; Zhang, Van Doorn, & Leeftang, 2013).

Our factor structure for 'harrried shopper' has only single item. It may be due to the fact that the original CSI scale does not have enough statements on this aspect, also indicating that this dimension needs more investigation in the current scenario. However, Diamantopoulos et al. (2012) state that under particular conditions single items perform equally well as multi-item scales.

Table 2
Factors of consumer decision-making styles

Items	Factor Loadings	Eigen Value	Variance %
Factor 1: Quality Consciousness	$\alpha = 0.91$	7.132	19.675
Getting very good quality is important for me	0.765		
In general, I try to buy the best overall quality	0.645		
I make a special effort to choose the very best quality products	0.521		
Factor 2: Brand Consciousness	$\alpha = 0.84$	3.247	11.241
The well-known national brands are for me	0.812		
I prefer buying the best-selling brands	0.719		
The most advertised brands are usually very good choices	0.657		
Factor 3: Perfectionism	$\alpha = 0.81$	2.634	7.678
When it comes to purchasing products, I try to get the very best or perfect choice	0.523		
I give my purchases much thought or care	0.573		
My standards and expectations for the products that I buy is very high	0.692		

Table 2 (continue)

Items	Factor Loadings	Eigen Value	Variance %
Factor 4: Confused by over choice	$\alpha = 0.72$	1.754	5.543
The more I learn about the products, the harder it seems to choose the best	0.785		
All the information I get on different products confuses me	0.871		
There are so many brands to choose from that I often feel confused	0.654		
Sometimes it's hard to choose which stores to shop	0.532		
Factor 5: Novelty Fashion Consciousness	$\alpha = 0.73$	1.654	4.765
I usually buy latest products of the very newest style and changing fashions	0.678		
Fashionable, attractive styling is very important to me	0.876		
Factor 6: Brand Loyal	$\alpha = 0.69$	1.524	3.876
I have favorite brands I buy over and over	0.765		
I do not change brands I buy regularly	0.615		
Once I find the product or brand I like, I stick with it	0.489		
Factor 7 : Store loyalty and Store Image Consciousness	$\alpha = 0.65$	1.401	3.187
I go to the same stores each time I buy	0.834		
Nice departmental and specialty stores offer me the best products	0.724		
Factor 8: Variety seeking	$\alpha = 0.54$	1.332	2.954
To get variety I shop different stores and choose different brands	0.734		
It's fun to buy something new and exciting	0.675		
Factor 9: Recreational ,Hedonistic Consumers	$\alpha = 0.60$	1.287	2.624
Shopping is a pleasant activity for me	0.601		
Going shopping is one of the most enjoyable activities of my life	0.564		
Shopping the stores do not waste my time	0.765		
I enjoy shopping just for the fun of it	0.644		
I take time to shop for products	0.751		
Factor 10: Impulsive Consumers	$\alpha = 0.51$	1.232	2.143
I should plan my shopping more carefully than I do	0.542		
I am impulsive when purchasing	0.569		
Often I make careless purchases I later wish I had not	0.628		
I do not take the time to shop carefully for the best buys	0.492		
I do not carefully watch how much I spend	0.701		
Factor 11: Price Consciousness	$\alpha = 0.59$	1.119	1.256
I buy as much as possible at sale prices	0.543		
The lowest price products are usually the best for me	0.653		
I look carefully to find the best value for money	0.743		

Table 2 (continue)

Items	Factor Loadings	Eigen Value	Variance %
Factor 12: Harried Shopper	$\alpha = 0.65$	1.076	1.012
I shop quickly, buying the first product or brand I find that seems good enough	0.765		

Note: Each factor bears Cronbach α value.

The results in Table 3, indicate significant differences in five out of 12 factors between male and female decision-making styles, namely Perfectionism, Novelty/fashion consciousness, Store loyalty and Store

Image Consciousness, Impulsive, Careless consumers, Harried Shopper were evaluated differently by males and females. Thus, H1: Male and female consumers' decision-making styles are different, is confirmed.

Table 3
T-test

Factors	Means		2-tailed probability
	Female	Male	
Quality Consciousness	4.00	4.02	0.342
Brand Consciousness	3.12	3.20	0.792
Perfectionism	3.67	4.01	0.000*
Confused by over choice	3.04	2.95	0.269
Novelty Fashion Consciousness	3.92	3.54	0.000*
Brand Loyal	3.16	3.24	0.567
Store loyalty and Store Image Consciousness	3.61	3.92	0.000*
Variety seeking	3.51	3.56	0.494
Recreational ,Hedonistic Consumers	4.23	4.20	0.346
Impulsive, Careless consumers	3.65	2.97	0.000*
Price Consciousness	3.33	3.38	0.553
Harried Shopper	2.63	3.50	0.000*

* $P < 0.000$

EFA analysis for male and female respondents was carried out once more. Table 4 depicts the results.

The factors explained a total variance of 62.37 % in the male sample and 63.98 % in the female sample. Across both the samples, the eigen values of all the factors are greater

than 1(---- indicates factor loadings < 0.4 in Table 4).

As seen in Table 4, nine factors emerged through exploratory factor analysis for the female respondents. These are i) Quality Consciousness, ii) Brand consciousness, iii) Brand Loyalty, iv) Novelty Fashion

Table 4
Consumer decision-making style factors for female & male consumers

Items	Female Factor loadings	Male Factor Loadings
Factor 1: Quality Consciousness	$\alpha = 0.91$	$\alpha = 0.87$
Getting very good quality is important for me	0.723	0.704
In general, I try to buy the best overall quality	0.614	0.654
I make a special effort to choose the very best quality products	0.578	0.492
The higher the price of the product, the better the quality	0.612	----
Factor 2: Brand Consciousness	$\alpha = 0.84$	$\alpha = 0.79$
The well-known national brands are for me	0.827	0.826
The more expensive brands are usually my choices	----	0.532
I prefer buying the bestselling brands	0.690	0.675
The most advertised brands are usually very good choices	0.634	----
Factor 3: Perfectionism	----	----
When it comes to purchasing products, I try to get the very best or perfect choice	----	----
I give my purchases much thought or care	----	----
My standards and expectations for the products that I buy is very high	----	----
Factor 4: Confused by over choice	----	$\alpha = 0.67$
The more I learn about the products, the harder it seems to choose the best	----	0.756
All the information I get on different products confuses me	----	0.843
There are so many brands to choose from that I often feel confused	----	0.621
Sometimes it's hard to choose which stores to shop	----	0.587
Factor 5: Novelty Fashion Consciousness	$\alpha = 0.73$	----
I usually buy latest products of the very newest style and changing fashions	0.687	----
Fashionable, attractive styling is very important to me	0.823	----
Factor 6: Brand Loyal	$\alpha = 0.69$	$\alpha = 0.72$
I have favorite brands I buy over and over	0.712	0.692
I do not change brands I buy regularly	0.678	0.647
Once I find the product or brand I like, I stick with it	0.491	0.523
Factor 7: Store loyalty and Store Image Consciousness	$\alpha = 0.65$	----
I go to the same stores each time I buy	0.863	----
Nice departmental and specialty stores offer me the best products	0.729	----
Factor 8: Variety seeking	$\alpha = 0.54$	$\alpha = 0.60$
To get variety I shop different stores and choose different brands	0.715	0.643
It's fun to buy something new and exciting	0.689	0.654
Factor 9: Recreational, Hedonistic Consumers	$\alpha = 0.60$	$\alpha = 0.63$
Shopping is a pleasant activity for me	0.676	0.686
Going shopping is one of the most enjoyable activities of my life	0.567	0.554

Table 4 (continue)

Items	Female Factor loadings	Male Factor Loadings
Shopping the stores do not waste my time	0.798	0.773
I enjoy shopping just for the fun of it	0.667	0.646
I take time to shop for products	0.728	0.787
Factor 10: Impulsive, Careless consumers	$\alpha= 0.51$	----
I should plan my shopping more carefully than I do	0.587	----
I am impulsive when purchasing	0.512	----
Often I make careless purchases I later wish I had not	0.608	----
I do not take the time to shop carefully for the best buys	0.512	----
I do not carefully watch how much I spend	0.719	----
Factor 11: Price Consciousness	$\alpha= 0.59$	$\alpha= 0.61$
I buy as much as possible at sale prices	0.547	0.576
The lowest price products are usually the best for me	0.658	0.643
I look carefully to find the best value for money	0.748	0.723
Factor 12: Harried Shopper	----	$\alpha= 0.57$
I shop quickly, buying the first product or brand I find that seems good enough	----	0.789

Note: Each factor bears Cronbach α value.

Consciousness, v) Store loyalty and Store Image Consciousness, vi) Variety seeking, vii) Recreational & Hedonistic Consumers, viii) Impulsive, Careless consumers and ix) Price Consciousness. These factors explained 63.98 % of the total variance (Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 87%; Bartlett's Test of Sphericity: 5674.127, $p<0.000$). Eight factors came out from the data of male respondents. These factors are i) Quality Consciousness, ii) Confused by over choice, iii) Brand consciousness, iv) Brand Loyal, v) Variety seeking, vi) Recreational & Hedonistic Consumers, vii) Price Consciousness and viii) Harried Shopper explaining a variance of 62.37 %. (Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 84%; Bartlett's Test

of Sphericity: 5976.527, $p<0.000$).

Six factors were common for male and female consumers. In addition, two factors namely, confused by over choice and harried shopper was valid for men. Three factors namely, Novelty & fashion consciousness; Store loyalty and store image consciousness and Impulsive, careless consumers were confirmed for female shoppers. Given considerable differences in the factor structures of decision-making styles between males and females, it may be necessary to develop a more gender-specific CSI through an exploratory study and validate the new scale relevant to each gender (Mitchell & Walsh, 2004; Sharma & Aich, 2012). Lesser reliability scores (below 0.6) of few factors like "harried shopper" and "impulsive,

careless consumers” indicates that the items used to measure these constructs need to be further tested and developed. Thus it may be necessary for future research to probe

each statement of the scale exhibiting less reliability in order to generate new measures to improve the internal consistency of the factors.

Table 5
Summary table of the decision-making styles of this study

Consumer Characteristics (Sproles & Kendall, 1986)	Common Factors	Female Factors	Male Factors
Brand consciousness	Brand Consciousness	Brand consciousness	Brand Consciousness
Confused by over choice	Confused by over choice	-	Confused by over choice
Brand loyal, habitual	Brand Loyal	Brand Loyal	Brand Loyal
Novelty-fashion consciousness	Novelty-fashion consciousness	Novelty-fashion consciousness	-
Perfectionism	Perfectionism	-	-
Impulsive consumers	Impulsive Consumers	Impulsive consumers	-
Recreational consciousness	Recreational, Hedonistic consumers	Recreational & Hedonistic consumers	Recreational & Hedonistic consumers
Price consciousness	Price consciousness	Price consciousness	Price consciousness
	Variety seeking consumers	Variety seeking consumers	Variety seeking consumers
	Harried Shopper	-	Harried Shopper
	Store loyalty and store image consciousness	Store loyalty and Store Image consciousness	
	Quality consciousness	Quality consciousness	Quality consciousness

As seen in Table 5, Brand consciousness, Brand loyalty, Quality Consciousness, Recreational & Hedonistic Consumers, Variety seeking and Price Consciousness are same for both genders. Therefore, market targeting and segmenting efforts need to consider these commonalities along with the differences portrayed in Table 5. Managers

should be able to implement more effective marketing strategies for male and female segments with a better understanding of both segments (Rezaei, 2014). Tables 6 & 7 sums up the different factor structures obtained in studies conducted in various countries at different points in time.

Table 6
Comparison with previous studies: male decision-making traits

(Mitchell & Walsh, 2004) (Germany)	(Bakewell & Mitchell, 2006) (UK)	(Hanzaee & Aghasibeig, 2008) (Iran)	(Mokhlis & Salleh, 2009) (Malaysia)	Sharma & Aich, 2012) (India, Mumbai)
Brand consciousness (0.76)	Brand consciousness (0.76)	Brand consciousness (0.69)	Brand consciousness (0.66)	Brand consciousness (0.66)
-	Recreational (0.56)	Recreational, hedonistic (0.74)	Brand loyal (0.38)	Brand loyal (0.38)
Fashion-sale seeking (0.67)	Novelty/ fashion consciousness (0.73)	Fashion consciousness (0.83)	Fashion consciousness (0.64)	Fashion consciousness (0.64)
Perfectionism (0.76)	Perfectionism (0.47)	Perfectionist, high-quality consciousness (0.73)	Quality consciousness (0.62)	Quality consciousness (0.62)
Impulsiveness, carelessness (0.69)	Impulsiveness (0.26)	Careless (0.42)	-	-
-	Confused by over choice (0.64)	Confused/ carelessness by Over choice(0.69)	Confused by Over choice (0.44)	Confused by over choice (0.44)
Time restricted (0.47)	Time-energy conserving(0.66)	Time-energy conserving (0.75)	Time-energy conserving(0.52)	Time energy conserving (0.52)
Satisfying (0.75)	Habitual, brand loyal (0.09)	Habitual, brand loyal (0.47)	Satisfying (0.34)	Satisfying (0.34)
Economy seeking (0.48)	Price/value consciousness (0.36)	Low price seeking (0.45)	Value-seeking (0.59)	Value-seeking (0.59)
Enjoyment-variety seeking (0.64)	Confused time restricted (0.32)	Non-perfectionist brand indifference (0.38)	-	-
	Store loyal/low price seeking (0.36)		-	-
	Store promiscuous (0.35)		-	-

Note: Parentheses contain the reliability coefficients.

Table 7
Comparison with previous studies: Female decision-making traits

(Mitchell & Walsh, 2004) (Germany)	(Bakewell & Mitchell, 2006) (UK)	(Mokhlis & Salleh, 2009) (Malaysia)	(Sharma & Aich, 2012) (India, Mumbai)	(De Oliveira et al., 2015) (Brazil)
Perfectionism (0.77)	Perfectionism (0.64)	-	-	Perfectionism (0.67)
Recreational, hedonism (0.69)	Recreational (0.38)	Recreational (0.43)	Recreational (0.43)	Variety (0.87)
Quality consciousness (0.56)	Habitual, brand loyal (0.43)	Quality consciousness (0.64)	Quality consciousness (0.64)	Pleasure to Buy (0.81)
Brand consciousness (0.79)	Brand consciousness (0.76)	Brand consciousness (0.77)	Brand consciousness (0.77)	Brands (0.70)
Novelty-fashion Consciousness (0.73)	Novelty/fashion consciousness (0.79)	Fashion consciousness (0.67)	Fashion consciousness (0.67)	Fashion consciousness (0.78)
Confused by over choice (0.79)	Confused by over choice (0.71)	Confused by Over choice(0.61)	Confused by over choice (0.61)	Impulsivity (0.67)
Time-energy conserving (0.50)	Bargain-seeking (0.59)	Shopping avoidance (0.37)	Shopping avoidance (0.37)	Price (0.62)
Impulsiveness, carelessness (0.71)	Impulsive/ Careless (0.48)	Value-seeking (0.41)	Value-seeking (0.41)	Loyalty (0.61)
Variety seeking (0.37)	Price/value consciousness (0.39)	Price Consciousness (0.30)	Price Conscious (0.30)	Choices (0.84)
	Store loyal (0.31) Imperfection(0.40)	Satisfying (0.30)	Satisfying (0.30)	

Note: Parentheses contain the reliability coefficients.

Implications and Future Research

A study conducted by Wagner and Rudolph (2010) emphasized that understanding the shopping pattern of consumers has managerial implications, which determined market segmentation and retail marketing strategies. Across retail channels, promotional activities create a retail environment that is saturated with competitors who are competing for the consumers' pocket-share (Solka, Jackson, & Lee, 2011), while consumers' intention

toward a retailer is influenced by several elements, such as brand, product and the retailer itself (Anicetal., 2014). In this context, understanding shopping styles of male and female consumers is a determinant to formulate effective retail strategies. The interaction styles of consumers are constant behaviour patterns that they exhibit in the transaction environment in markets (Crutsinger, Knight, & Kim, 2010). Understanding these interaction styles in the context of the product, brand, quality, and

other identified situational factors along with individual determinants such as gender throws more light on shopping styles and CDMS.

Male consumers are found to be confused by over choice. This decision difficulty can arise from many factors related to the choice environment and the individual decision maker and three primary sources of decision difficulty are i) task complexity, ii) trade-off difficulty, and iii) preference uncertainty (Broniarczyk & Griffin, 2014). Marketers and retailers need to develop communication strategies to overcome this aspect.

Our study confirmed a new trait called 'harried shopper'. In a time constrained situation, people considerably vary when it comes to striving for an optimal decision (Iyengar et al., 2006; Schwartz 2004; Schwartz et al., 2002). Schwartz et al. (2002) referred to this individual difference variable as the maximising trait. "Maximisers are thought to be individuals who seek to make the best possible decision in a wide range of situations. Satisficers, in contrast, are those who are more likely in general to settle for an option that is perceived to be good enough (Schwartz 2004)". Consumers may tend to change their preferences, switch brands, or fail to buy the intended products, when pressed for time or cannot deliberate choices. Therefore, the issue of differences between maximisers and satisficers in time-harried decisions is a research topic with considerable theoretical significance that requires further exploration (Chowdhury, Ratneshwar, & Mohanty, 2009).

A limitation of this study is that the findings of the study cannot be generalised to the broader population in India. Time and financial constraints led to the coverage of a limited geographical area for the study. Based on the considerable differences and the factor structures obtained in the decision-making styles of male and female consumers, it is essential to develop gender-specific CSI scale in order to measure the decision styles of each gender (Mitchell & Walsh, 2004).

For future research, a larger geographical area should be covered, incorporating data from customer segments and from different countries and regions to find the extent to which shopping styles are valid and generalizable. Also, other differentiators such as income, product categories, and characteristics may also be studied to examine if these variables cause differences in shopping styles. Future studies could also consider including personal values and individual attitudes, such as Schwartz's values (Schwartz, 1992, p.60) to obtain new insights of different decision-making styles. The role of personal values and individual attitudes on shopping orientation is relatively unexplored. Ungerer and Strasheim (2011) found that it will be worthwhile to explore the relationship between personal values and decision-making styles, and the influence of demographic variables on it. Individual attitudes toward shopping malls were found to be a direct predictor of mall shopping behavior and mediated the relationship between personal values and general attitudes towards shopping (Shim, 1998).

Thus it may be worthwhile to study the relationship between values, attitudes and shopping styles. Further, race, ethnicity, and culture may also influence CDS (Cooper-Patrick et al., 2017). These factors may be explored more in future studies.

CONCLUSION

This study confirms that consumer decision-making styles vary among men and women, corroborating previous studies. However, comparing this study with previous studies there are significant differences found. These differences are surprising and interesting, as very few studies in India have examined the role of gender differences towards consumer decision making styles. Twelve factors indicating consumers' decision-making styles were obtained in this study, carried out in Tamilnadu, India. Quality consciousness, Brand consciousness, Perfectionism, Confused by over choice, Novelty-fashion consciousness, Brand-loyal, Store loyalty and store image consciousness, Variety seeking, Recreational-Hedonistic, Impulsive consumers, Price Consciousness and Harried Shopper.

Six factors loaded for all respondents. These are Brand loyalty, Quality Consciousness, Brand consciousness, Variety seeking, Recreational & Hedonistic Consumers, Price Consciousness. Specific to women, three factors loaded. These indicate that female consumers are more novelty/fashion conscious. They are more interested in buying new styles and are more excited about fashion than men. Therefore, the stores should be well stocked with novel,

fashionable products and brands to attract them. Secondly, they are more inclined to be store loyal and store image conscious. Familiar stores seem to command the loyalty of female consumers. This also points out that men can be more experimental when it comes to store choices. Third, women are found to be more impulsive and careless while shopping, denoting that they tend to engage in unplanned purchases. If products and prices are attractive, they may exhibit impulsive buying behaviour without giving deliberate thought to purchase decisions. However, whether this impulsive decision will lead to post-purchase regret needs further investigation.

Two factors loaded particularly for men. First, they tend to get confused by over choice, suggesting that men do not want to take much cognitive load when it comes to shopping. Second, they are harried shoppers, who shop quickly and buy the first product or brand that seems good enough. Time may be considered a limitation among men rather than women and hence they may shop in a hurry.

Both male and female consumers were found to be price conscious. The study also found that both genders are quality and brand conscious. Therefore, it is important for the companies to offer products at competitive prices and at the same time maintain better quality, in order make both the consumer's groups stay loyal. Companies need to be cautious while promoting and positioning their products through various advertising mediums as the market is competitive with many alternatives. Hence, brand

building exercises and right positioning of products by highlighting quality becomes pertinent. Both male and female consumers are found to be variety seeking, which indicates that offering choice alternatives and customisation may induce brand loyalty, which is another factor that drives shopping orientation. Also, both groups seem to indulge in shopping as a recreation and are hedonistic, which hints that pleasure shopping is also a significant factor to which marketers must pay attention.

The findings clearly indicate that gender causes significant differences in decision-making styles. Hence, there is a need to develop gender-specific scales to measure shopping orientations. The four additional factors obtained in our study also throw more light on consumer decision-making styles (CDMS) and it definitely requires further investigation. Nowadays, shoppers are influenced by various other factors that requires measurement and validation. CSI developed in 1986 can be made use as a base to advance new scales to quantify consumer decision-making styles.

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