

**AN ANALYSIS OF THE APPLICABILITY OF
THE CONSUMER STYLE INVENTORY (CSI) IN IDENTIFYING
CONSUMER DECISION-MAKING STYLES OF
HIGH SCHOOL STUDENTS IN YOGYAKARTA**

A THESIS

Presented as Partial Fulfilment of the Requirements
To Obtain the Bachelor Degree in Management Department



By

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YOGYAKARTA
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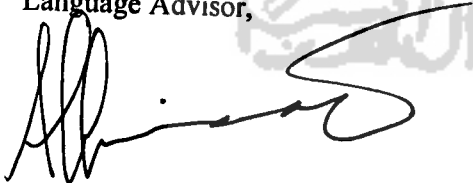
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*O Lord, grant that we perceive truth as true,
and the good fortune to follow it;
and that we perceive falsehood as false,
and the good fortune to avoid it.*

Bismillaahirrahmaanirrahiim

In the Name of Allah, the Compassionate, the Merciful

Praise be to Allah and peace and blessing be upon the messengers of Allah.

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Thank’s to all Management students 2002, (hopefully, I don’t miss anybody here) in alphabetical order, Adib, Adit, Ajeng, Ajib, Alan, Ari, Chipe, Dhani, Diah, Dian, Dini, Dita, Dito, Emma, Herry, Indah, Inu, Ira, Laksa, Manda, mbak

STATEMENT OF FREE PLAGIARISM

Herein I declare the originality of this thesis; there is no other work which has ever presented to obtain any university degree, and in my concern there is neither one else's opinion nor published written work, except acknowledged quotation relevant to the topic of this thesis which have been stated or listed on the thesis bibliography.

If in the future this statement is not proven as it is supposed to be, I am willing to accept any sanction complying with the determined regulation for its consequence.

Yogyakarta, December 28, 2006

Edy Asrina Putra

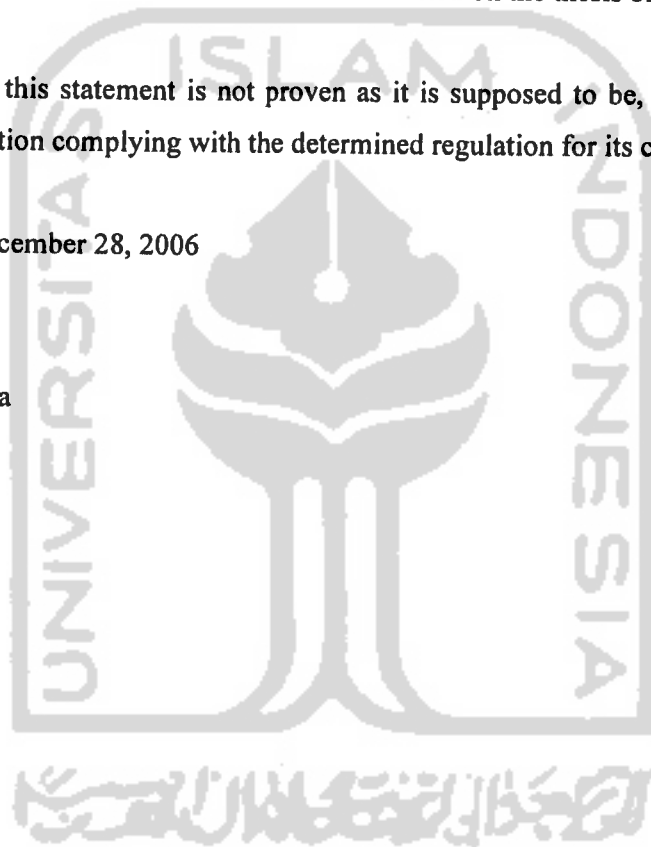


TABLE OF CONTENTS

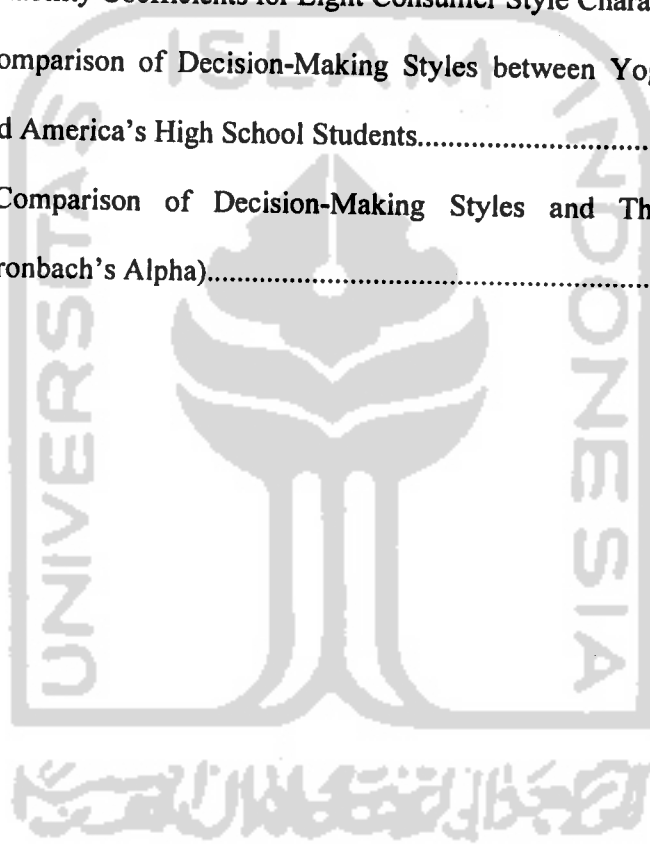
Page of Title.....	i
Approval Page.....	ii
Legalization Page.....	iii
Acknowledgment.....	iv
Table of Contents.....	vi
List of Tables.....	ix
List of Figures.....	x
List of Appendixes.....	xi
Abstract.....	xii
Abstrak.....	xiii
CHAPTER I.....	1
INTRODUCTION.....	1
1.1. Background of the Study.....	1
1.2. Problem Identification.....	5
1.3. Problem Formulation.....	5
1.4. Problem Limitation.....	5
1.5. Research Objectives.....	6
1.6. Research Contribution.....	6
1.7. Definition of Terms.....	7
CHAPTER II.....	8
REVIEW OF RELATED LITERATURE.....	8

2.1. Theoretical Review.....	8
2.1.1. The Origin of Consumer Characteristics Approach.....	9
2.1.2. The Investigation of the Applicability of the CSI in Several Countries.....	10
2.1.3. The Use of Consumer Style Inventory (CSI) in Marketing.....	16
2.2. Theoretical Framework.....	16
CHAPTER III.....	18
RESEARCH METHODOLOGY.....	18
3.1. Type of Study.....	18
3.2. Research Data.....	18
3.2.1. Primary Data.....	18
3.2.2. Secondary Data.....	19
3.3. Research Subject.....	20
3.3.1. Population.....	20
3.3.2. Sampling Method.....	20
3.3.3. Sample.....	20
3.4. Research Setting.....	22
3.4.1. Place.....	22
3.4.2. Time.....	22
3.5. Data Collecting Method and Research Instrument.....	22
3.6. The Distribution of the Questionnaire.....	23
3.7. Technique of Data Analysis.....	24
3.7.1. Validity Test.....	24

3.7.2. Reliability Test.....	26
CHAPTER IV.....	28
DATA ANALYSIS AND FINDINGS.....	28
4.1. Research Description.....	28
4.2. Respondents' Demographic Characteristics.....	29
4.2.1. Respondents' Gender.....	29
4.2.2. Respondents' Age.....	30
4.2.3. Respondents' Grade.....	31
4.3. Research Findings.....	32
4.3.1. Validity Test.....	32
4.3.1.1. Factor Analysis Results.....	32
4.3.1.2. The Factors' Labels.....	40
4.3.2. Reliability Test.....	40
4.3.3. Comparison of Decision-Making Styles between America's and Yogyakarta City's High School Students.....	43
CHAPTER V.....	48
CONCLUSIONS, IMPLICATIONS, AND RECOMMENDATIONS.....	48
5.1. Conclusions.....	48
5.2. Implications.....	50
5.3. Recommendations.....	52
BIBLIOGRAPHY.....	53
APPENDIXES.....	55

LIST OF TABLES

Table 4.1. Respondents' Gender.....	30
Table 4.2. Respondents' Age.....	31
Table 4.3. Respondents' Grade.....	32
Table 4.4. Consumer Style Characteristics.....	38
Table 4.5. Reliability Coefficients for Eight Consumer Style Characteristics.....	41
Table 4.6. Comparison of Decision-Making Styles between Yogyakarta City's and America's High School Students.....	45
Table 4.7. Comparison of Decision-Making Styles and The Reliabilities (Cronbach's Alpha).....	47



LIST OF APPENDIXES

- A. Questionnaires.
- B. The Consumer Style Inventory (CSI) Data Recapitulation.
- C. Validity and Reliability Tests.
- D. Sproles and Kendall's (1986) Consumer Style Characteristics and the Reliabilities.



ABSTRACT

Edy Asrina Putra (2006) "AN ANALYSIS OF THE APPLICABILITY OF THE CONSUMER STYLE INVENTORY (CSI) IN IDENTIFYING CONSUMER DECISION-MAKING STYLES OF HIGH SCHOOL STUDENTS IN YOGYAKARTA." Yogyakarta: Faculty of Economics, Department of Management, International Program, Universitas Islam Indonesia.

A Consumer decision-making style, as Sproles and Kendall (1986:268) put it, is "a mental orientation characterizing a consumer's approach to making choices." In general, there are three kinds of approaches in learning consumer decision-making styles. Those three approaches are the psychographic/lifestyle approach, the consumer typology approach, and the consumer characteristics approach. These three approaches possess the same assumption that consumers own basic decision-making styles related to shopping and buying.

In 1985, George B. Sproles developed an instrument of fifty items that were used to measure general orientations concerning shopping and buying. Sproles' study (1985) is regarded as the origin of the consumer characteristics approach. In 1986, Sproles and Elizabeth L. Kendall developed a forty-item instrument that was derived from the original fifty-item in Sproles' study in 1985. The forty-item instrument is called the Consumer Style Inventory (CSI). They conducted a research with a sample of America's high school students. As a result, they identified eight mental characteristics of consumer decision-making.

The current study's objectives are to identify decision-making styles of Yogyakarta city's high schools students, to investigate the applicability of the CSI in identifying decision-making styles of Yogyakarta city's students, and to compare their decision-making styles with their counterparts in America. The sample is taken from three public high schools in Yogyakarta city. The data are collected by using questionnaires that consist of forty items that have been used in Sproles and Kendall's study (1986). The data analysis techniques used in this study are similar to those used by Sproles and Kendall (1986). This study finds eight decision-making styles, five of them have been found by Sproles and Kendall (1986). Those five styles are *perfectionistic*, *high-quality conscious*; *brand conscious*; *novelty-fashion conscious*; *price-value conscious*; and *habitual brand-loyal*. However, *price-value conscious* style has a low Cronbach's alpha, indicating that this style may not really exist in the sample of Yogyakarta city's students. The study also discovers three newly identified decision-making styles, namely *careful*; *time conserving*; and *confused, value conscious*. However, only *careful* style that has a significant Cronbach's alpha.

The fact, that some decision-making styles cannot be confirmed in the current study and the finding of newly identified styles, indicates that the CSI is not fully applicable to identify decision-making styles of Yogyakarta city's high school students.

ABSTRAK

Edy Asrina Putra (2006) "AN ANALYSIS OF THE APPLICABILITY OF THE CONSUMER STYLE INVENTORY (CSI) IN IDENTIFYING CONSUMER DECISION-MAKING STYLES OF HIGH SCHOOL STUDENTS IN YOGYAKARTA." Yogyakarta: Jurusan Manajemen, Program Internasional, Fakultas Ekonomi, Universitas Islam Indonesia.

Gaya pembuatan keputusan seorang konsumen adalah sebuah orientasi mental yang menjadi ciri konsumen tersebut dalam membuat keputusan. Secara umum, ada tiga jenis pendekatan dalam mempelajari gaya pembuatan keputusan konsumen. Ketiga pendekatan tersebut adalah pendekatan psikografi/gaya hidup (psychographic/lifestyle approach), pendekatan tipologi konsumen (consumer typology approach), dan pendekatan karakteristik konsumen (consumer characteristics approach). Ketiga pendekatan ini memiliki asumsi yang sama bahwa konsumen mempunyai gaya pembuatan keputusan yang sangat mendasar dalam proses berbelanja dan membeli.

Pada tahun 1985, George B. Sproles menciptakan sebuah instrumen yang berisikan 50 item yang digunakan untuk menentukan orientasi-orientasi umum mengenai proses berbelanja dan membeli yang dilakukan konsumen. Penelitian yang dilakukan Sproles ini dianggap sebagai asal mula dari pendekatan karakteristik konsumen (consumer characteristics approach). Kemudian pada tahun 1986, Sproles dan Elizabeth L. Kendall menciptakan sebuah instrumen yang berisikan 40 item yang diperoleh dari penelitian Sproles di tahun 1985. Instrumen yang berisikan 40 item ini disebut Consumer Style Inventory (CSI). Sproles dan Kendall mengadakan penelitian yang menggunakan sampel para pelajar SMA Amerika Serikat. Hasilnya, mereka menemukan delapan karakteristik mental pembuatan keputusan konsumen.

Penelitian yang dilakukan saat ini bertujuan untuk mengidentifikasi gaya pembuatan keputusan para pelajar SMA di wilayah Kotamadya Yogyakarta, menyelidiki kemampuan CSI dalam mengidentifikasi gaya pembuatan keputusan konsumen, dan membandingkan gaya pembuatan keputusan pelajar SMA di kota Yogyakarta dengan gaya pembuatan keputusan pelajar SMA di Amerika Serikat. Sampel penelitian diambil dari tiga sekolah negeri di kota Yogyakarta. Data dikumpulkan melalui kuesioner yang berisi 40 item yang dahulu digunakan dalam penelitian Sproles dan Kendall (1986). Tehnik pengolahan data yang digunakan dalam penelitian ini sama dengan yang digunakan oleh Sproles dan Kendall pada tahun 1986. Penelitian ini menemukan delapan gaya pembuatan keputusan konsumen, lima diantaranya telah ditemukan sebelumnya oleh Sproles dan Kendall. Kelima gaya pembuatan keputusan konsumen tersebut adalah *perfectionistic*, *high-quality conscious*; *brand conscious*; *novelty-fashion conscious*; *price-value conscious*; dan *habitual brand-loyal*. Akan tetapi, *price-value conscious* memiliki Cronbach's alpha yang rendah. Ini mengindikasikan jika gaya *price-value conscious* bukan merupakan gaya pembuatan keputusan dalam penelitian ini. Pada penelitian ini juga ditemukan tiga gaya pembuatan

keputusan konsumen yang sebelumnya belum pernah diidentifikasi. Ketiga gaya tersebut adalah *careful*; *time-conserving*; dan *confused-value conscious*. Namun hanya *careful* yang memiliki Cronbach's alpha yang signifikan.

Fakta tentang tidak ditemukannya beberapa gaya pembuatan keputusan konsumen, yang sebelumnya ditemukan oleh Sproles dan Kendall (1986). Serta ditemukannya beberapa gaya pembuatan keputusan yang sebelumnya tidak ditemukan oleh Sproles dan Kendall, menandakan CSI tidak terlalu efektif jika digunakan untuk mengidentifikasi gaya pembuatan keputusan para pelajar SMA di kota Yogyakarta.



CHAPTER I

INTRODUCTION

1.1. Background of the Study

Sproles and Kendall (1986:268) defined a consumer decision-making style as “a mental orientation characterizing a consumer’s approach to making choices”. According to Sproles and Kendall (1986), there are three ways that the consumer literature suggests in order to characterizing consumer styles: the psychographic/lifestyle approach, the consumer typology approach, and the consumer characteristics approach. The similar idea among these three approaches is the belief that “all consumers engage in shopping with certain fundamental decision-making modes or styles...” (Lysonski, Durvasula, and Zotos, 1996). According to Durvasula, Lysonski, and Andrews (1993), the consumer characteristics approach is one of the most promising because it deals with the mental orientation of consumer in making decisions.

Sproles (1985) developed an instrument of fifty items to assess general orientations towards shopping and buying. He found nine hypothetical decision-making styles from this 50-item inventory. He then conducted principal components factor analysis using varimax rotation to confirm the nine decision-making styles. As a result, only six decision-making styles were confirmed.

In 1986, Sproles and Kendall carried out a research to develop and test a measure that could be used for profiling consumers’ decision-making styles. Sproles and Kendall (1986) developed Consumer Style Inventory (CSI). The CSI consists of forty items that were derived from Sproles’ previous study (1986).

However, many of those forty items are not directly similar with the original fifty-item instrument used by Sproles in 1985. Using a sample of U.S high school students, Sproles and Kendall (1986) found eight consumer style characteristics namely:

1. **Perfectionistic and High-Quality Conscious Consumer.**

This characteristic measures “the degree to which a consumer searches carefully and systematically for the best quality in products” (Sproles and Sproles, 1990:137).

2. **Brand Conscious and Price Equals Quality Consumer.**

Sproles and Kendall (1990) explained that this characteristic was measuring “a consumer’s orientation toward buying the more expensive, well-known national brands” (p. 137).

3. **Novelty and Fashion-Conscious Consumer.**

A characteristic which identifies “consumers who appear to like new and innovative products and gain excitement from seeking out new things” (Sproles and Sproles, 1990:137).

4. **Recreational and Hedonistic Consumer.**

Recreational and Hedonistic characteristic measures “the extent to which a consumer finds shopping a pleasant activity and shops just for the fun of it” (Sproles and Sproles, 1990:137).

mental orientation toward shopping and to help them to shop in a more effective way (Durvasula et al., 1993).

Sproles and Kendall (1986) used American high school students as their sample. This research also uses high school students as sample. The young consumers' decision-making styles are very important to be learned. Many companies have aimed these young consumers as their target market. By understanding the decision-making styles of these consumers, marketers and advertisers can have a better knowledge about how to position or advertise their products. Young consumers may have a very critical influence in the family decision-making process. They often influence family purchasing decision. In addition, as Mangleburg and Bristol (1998:11) stated "the behaviors and attitudes learned during adolescence may have implications for consumers' behavior later in life."

Durvasula et al. (1993) have recommended that before an instrument is used to measure something, it needs to be tested first. Especially, when it will be used in a different population or country, investigation of the instrument is needed. Models and empirical findings developed with data from one country may have significant validity problems in other countries. For that reason, conducting further research is very important to test the applicability of those models and findings (Lyonski et al. 1996).

Many researchers have investigated the CSI, and they use samples from various countries, such as New Zealand, South Korea, Greece, India, China, and Germany (Durvasula et al. 1993; Hafstrom, Chae, and Chung 1992; Lyonski et

al. 1996; Fan and Xiao 1998; Hiu, Siu, Wang, and Chang 2001; Walsh, Mitchell, and Hennig-Thurau 2001a; Walsh, Hennig-Thurau, Mitchell, and Wiedmann 2001b).

1.2. Problem Identification

Sproles and Kendall (1986) encouraged further research on CSI to investigate its generality to other populations. Models and empirical findings developed with data from one country may have significant validity problems in other countries. For that reason, conducting further research is very important to test the applicability of the models and the empirical findings (Lysonski et al. 1996).

1.3. Problem Formulation

As the research problem has been identified, a question then arises. Is the Consumer Style Inventory (CSI) applicable to identify consumer decision-making styles of high school students in the city of Yogyakarta?

1.4. Problem Limitation

This study focuses on the decision-making styles of high school students within Yogyakarta City (Kota Madya Yogyakarta). The objectives of the research are trying to investigate whether or not the CSI found in Sproles and Kendall's study (1986) will be applicable to identify students' decision-making styles in Yogyakarta City, and then to compare the findings with the findings found by Sproles and Kendall (1986). The research findings cannot be generalized to all consumers, because the sample used in this research is high school students only.

1.5. Research Objectives

The objectives of this research are:

1. To identify decision-making styles of Yogyakarta city's high school students.
2. To investigate the applicability of CSI using sample of Yogyakarta city's high school students.
3. To compare consumer decision-making styles of America's and Yogyakarta City's high school students.

1.6. Research Contribution

The result of this research might be very useful for the following parties:

1. Researchers

The result of this study can be used to profile consumers' decision-making styles. The finding can be used as well as additional information to test the applicability of the CSI across different population such as consumers in general.

2. Marketers and Advertisers

Marketers and advertisers may use the finding to profile consumers' decision-making styles. They can use it to segment their consumers into feasible and advantageous clusters. By profiling consumers' decision-making styles, marketers and advertisers may as well have a better knowledge of how to position or advertise their products.

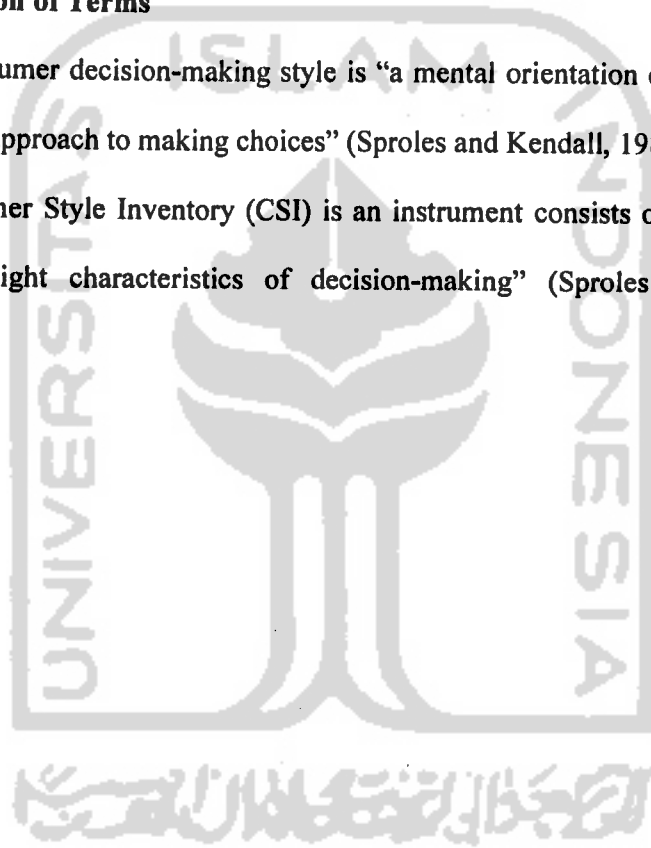
3. Others

The research on consumer decision-making styles is still very rare in Indonesia. The researcher hopes that the findings of the current research can give contribution to the Indonesian literature concerning consumer decision-making styles.

1.7. Definition of Terms

A consumer decision-making style is “a mental orientation characterizing a consumer’s approach to making choices” (Sproles and Kendall, 1986:268).

Consumer Style Inventory (CSI) is an instrument consists of 40 items that “measures eight characteristics of decision-making” (Sproles and Kendall, 1986:268).



CHAPTER II

REVIEW OF RELATED LITERATURE

2.1. Theoretical Review

As already mentioned in chapter I, Sproles and Kendall (1986:268) defined a consumer decision-making style “as a mental orientation characterizing a consumer’s approach to making choices.” Generally, there are three kinds of approaches in learning consumer decision-making styles. They are namely, the psychographic/lifestyle approach, the consumer typology approach, and the consumer characteristics approach (Sproles and Kendall, 1986).

The psychographic/lifestyle approach identifies more than a hundred of characteristics associated to consumer behavior. The consumer typology approach categorizes consumers into numerous types. And the last is the consumer characteristics approach. This approach “focuses on cognitive and affective orientations specifically related to consumer decision-making” (Sproles and Kendall, 1986:268). Cognitive orientation entails consumers’ knowledge and perceptions and affective orientation involves consumers’ emotions or feelings (Schiffman and Kanuk, 2000). These three approaches possess the same assumption that, consumers own basic decision-making styles related to shopping and buying. Nevertheless, the consumer characteristics approach has been recognized to be stronger and explanatory than the other two approaches because of its focus on consumers’ mental orientation in making decisions (Lysonski et al. 1996).

2.1.1. The Origin of Consumer Characteristics Approach

In 1985, George B. Sproles developed an instrument of 50 items used to measure general orientations concerning shopping and buying. From this 50-item inventory, nine hypothetical decision-making styles were identified. Subsequently, Sproles proposed a conceptual framework for analyzing consumer decision-making styles. To assess the construct and content validity of the nine hypothetical traits, principal components factor analysis with varimax rotation was used. Thus, six out of nine hypothetical traits were confirmed. Sproles considered the unconfirmed three traits were alike to the other six (Lysonski et al. 1996).

Sproles and Kendall (1986) then developed a 40-item instrument derived from the early 50-item original instrument in 1985. They called it as the Consumer Style Inventory (CSI). Nevertheless, several of the original 50 items are not directly similar to the CSI (Lysonski et al. 1996). Sproles and Kendall (1986) identified eight mental characteristics of consumer decision-making:

1. Perfectionism or high-quality consciousness,
2. Brand consciousness,
3. Novelty-fashion consciousness,
4. Recreational, hedonistic shopping consciousness,
5. Price and "value for money" shopping consciousness,
6. Impulsiveness
7. Confusion from over choice, and
8. Habitual, brand-loyal orientation toward consumption.

The questionnaire was administered to 482 students in 29 home economics classes in five high schools in Tucson, Arizona. The data from the survey were then factor analyzed. The principal components method with varimax rotation of factors was used to evaluate the construct and content validity of the eight consumer characteristics. They found that the eight-factor model confirmed the eight mental characteristics proposed.

2.1.2. The Investigation of the Applicability of the CSI in Several Countries

The Consumer Style Inventory (CSI) has been investigated across several countries, such as South Korea, New Zealand, Greece, India, China, and Germany (Hafstrom et al. 1992; Durvasula et al. 1993; Lysonski et al. 1996; Fan and Xiao 1998; Hiu et al. 2001; Walsh et al. 2001a; Walsh et al. 2001b).

South Korea

In 1989, Hafstrom et al. (1992) carried out a study to identify decision-making styles of South Korean young consumers and to discover whether the decision-making styles of those South Korean young consumers and their counterparts in the United States are similar or not. The sample comprised 310 college students. It was selected randomly from four universities in Taegu, South Korea. The questionnaire consisted of 44 items from Sproles' study in 1985. Six items were left out because of the difficulty in translation. In order to identify the characteristics of decision-making for young Korean consumers, the principal components method with varimax rotation of factors was used. An eight-factor solution was applied to obtain comparability with the Sproles and Kendall's work

Greece, India, New Zealand, and the United States of America

To verify the applicability of the CSI to other countries, Lysonski et al. (1996) conducted research on four different countries, such as Greece, India, New Zealand, and The United States of America. The samples were undergraduate college students, majoring in business administration. Those samples consisted 95 from Greece, 73 from India, 210 from New Zealand, and 108 from the USA. For comparability purposes, they used an eight-factor solution. The same factor structure was also used by Sproles and Kendall (1986). Lysonski et al. (1996) found that the eight-factor solution was hard to interpret the decision-making styles of the Greek and Indian samples. Consequently, they deleted six items out of forty CSI items. The remaining items were then subject to another factor analysis, and a seven-factor solution was obtained. Based on the results, Lysonski et al. (1996) revealed that some of the factors were unable to illustrate decision-making styles in other countries.

Another finding discovered by Lysonski et al. (1996) is that the CSI was more relevant to the more developed countries like the USA, and New Zealand, than to the developing countries, such as India, and Greece. They identified three factors that are common to the four countries. Those three factors are *brand conscious*, *novelty-fashion conscious*, and *habitual, brand loyalty*. They found that both Greece and India samples produced low level of reliability coefficients in all decision-making styles. They concluded that consumers' choices are limited either because of the level of economic development or government intervention in less-developed countries.

China

Fan and Xiao (1998) found five dimensions/factors of consumer decision-making styles, *brand consciousness*, *time consciousness*, *quality consciousness*, *price consciousness*, and *information utilization*. Their study sample was 271 university students from five different universities in Guangzhou, China. They used similar analytical methods as those were used by Sproles and Kendall (1986). However, Fan and Xiao (1998) modified the eight-factor model which was found by Sproles and Kendall (1986). They proposed a new-seven-factor model for the Chinese sample. Among those seven factors/dimensions, only five factors/dimensions were confirmed. Two dimensions, which were the *fashion consciousness* and the *impulsiveness*, were not confirmed. They concluded that the generality of the result needed to be addressed because the sample used for the study was not representative of all Chinese consumers.

In 2001, Hiu et al. conducted a research to investigate decision-making styles of consumers in China. Unlike, Fan and Xiao's study (1998) which only used university students as their sample, the latter study used a more general sample. Hiu et al. (2001) collected data from 431 questionnaires but only 387 of them were usable for data analysis. The data was collected using the mall intercept method. Their study was conducted in Guangzhou, China. They employed both exploratory factor analysis and confirmatory factor analysis. They removed items that had a low factor loading and items that had significant cross-loadings.

Hiu et al. (2001) regarded a seven-factor solution was more interpretable. The results of Hiu et al.'s study (2001) showed that the Consumer Style Inventory (CSI) found by Sproles and Kendall (1986) could not be fully used in identifying decision-making styles of Chinese consumers because in the process of purification, twenty-two out of forty items of the CSI had to be removed. In line with those of Sproles and Kendall (1986), they found seven mental characteristics of consumer decision-making styles. Only *Perfectionist*, *Novelty-Fashion*, *Recreational*, *Price Conscious*, and *Confused By Over choice* characteristics achieved acceptable reliabilities.

Germany

In order to investigate the validity and reliability of the Consumer Style Inventory (CSI) in Germany and to identify the German consumers' styles in making decisions, Walsh et al. (2001a) carried out a study using a sample of German male and female shoppers whose age ranging from eighteen and older. They collected the data by interviewing 455 shoppers in Hamburg and Luneburg, Germany. They used confirmatory and exploratory factor analysis. Walsh et al. (2001a) excluded two items from the questionnaire, so they only retained thirty-eight out of forty items of Sproles and Kendall's study (1986). They used confirmatory factor analysis to check the suitability of factor structure found by Sproles and Kendall. They found seven factors existed in German sample; six of them were already identified by Sproles and Kendall (1986). One previously unidentified factor was found. They call it *Variety Seeking*. This factor included one item that previously put in the *Novelty-Fashion Consciousness* factor and two

items that previously found in *Brand-Loyal, Habitual* factor. Walsh et al. (2001a) believed that the original factor model found by Sproles and Kendall (1986) “is not a particularly good fit for German decision-making styles” (p. 88). The opinion was based on the result of their study that some factors were not identified in German sample and the finding of a new factor, *Variety Seeking*, also gave support to the opinion.

Walsh et al.’s second study (2001b) was intended to study the effectiveness of the CSI for market segmentation. The sample was drawn from male and female shoppers who were entering or leaving a shop in Lueneburg and Hamburg, Germany for the period of July and August 1998. In their first study (Walsh et al., 2001a), they found a seven-dimensional structure to represent a German decision-making style. The dimensions are: *brand consciousness, perfectionism, recreational/hedonism, confused by over choice, impulsiveness, and novelty-fashion consciousness*, and previously unknown dimension, *variety seeking*. In their second study, Walsh et al. (2001b) tried to include another criterion of segmentation, which they called a consumer’s decision-making styles. The seven dimensions that they found in their previous study were used to construct six different decision-making segments. They believe that “a segmentation based on decision-making styles could be even more appealing when used together with other segmentation criteria, e.g. demographic or psychographic segmentation” (p.127). Walsh et al. (2001b) argued that the CSI has two components: one general to all cultures and the other specific to a specific culture. This argument was based on the results of their study and of previous studies of the CSI that

certain dimensions (eg. *brand consciousness*) emerge across countries while other dimensions (eg. *Price-value consciousness*) do not.

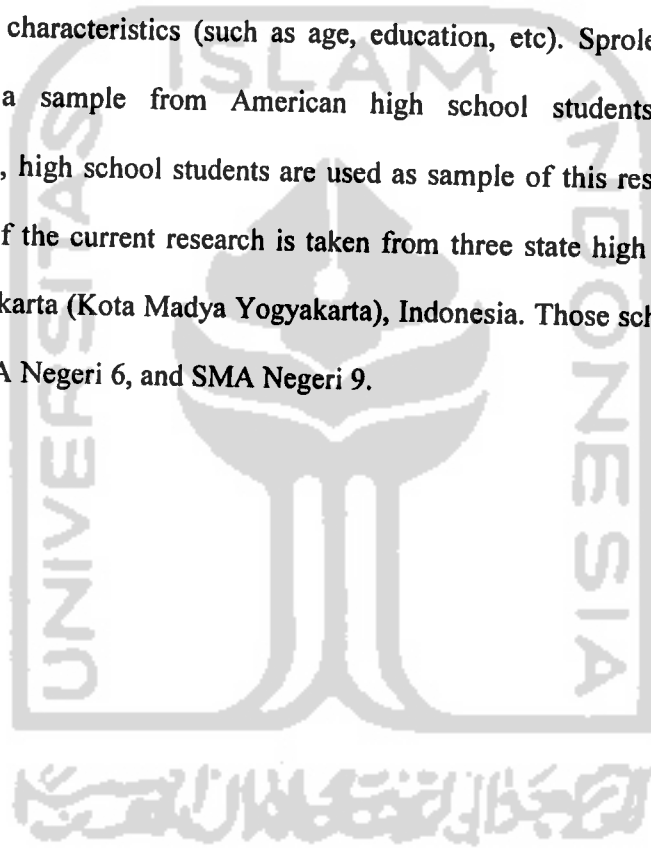
2.1.3. The Use of Consumer Style Inventory (CSI) in Marketing

In order to assess consumer decision-making styles, Sproles and Kendall (1986) developed the Consumer Style Inventory (CSI). By understanding the decision-making styles of consumers, marketers and advertisers can have a better knowledge about how to position or advertise their products. Walsh et al. (2001b) concluded that consumer decision-making styles can be applied as a tool for market segmentation. They believed that a segmentation that is based on decision-making styles could be even more attracting when be applied together with other segmentation criterion, for instance demographic or psychographic segmentation.

2.2. Theoretical Framework

One of the objectives of this research is to investigate the applicability of the Consumer Styles Inventory, found by Sproles and Kendall (1986), in a different country. For this purpose, the 40 Likert-scale items used in Sproles and Kendall's study (1986) will be applied in this research. This research also wants to compare the decision-making styles of American and Yogyakarta City's high school students. Because this research is trying to compare consumer decision-making styles between two samples from different country then problems may occur. Those problems may come from language difference to sampling method. The original version of Consumer Style Inventory (CSI) used in Sproles and Kendall's study (1986) is in English. Therefore, the CSI needs to be translated into Bahasa Indonesia, before it is used in the current research.

Another critical issue is sampling. Sampling has a big impact on the validity of the research results (Reynolds, Simintiras, and Diamantopoulos. 2003:81). Therefore, the two samples must be comparable. Reynolds et al. (2003:83) assumed that comparability could be obtained by two ways. One of them is by matching the samples. It means that the researcher should make the samples between the two countries as similar as possible in terms of their socio-demographic characteristics (such as age, education, etc). Sproles and Kendall (1986) use a sample from American high school students. To achieve comparability, high school students are used as sample of this research, as well. The sample of the current research is taken from three state high schools in the city of Yogyakarta (Kota Madya Yogyakarta), Indonesia. Those schools are SMA Negeri 3, SMA Negeri 6, and SMA Negeri 9.



CHAPTER III

RESEARCH METHODOLOGY

3.1. Type of Study

This research can be categorized as a descriptive study. According to Sekaran (2000), a descriptive study is carried out to establish and be able to illustrate the characteristics of the variables of interest in a particular situation. This research attempts to investigate the applicability of Consumer Style Inventory (CSI) found by Sproles and Kendall (1986) in Yogyakarta City. The CSI can be employed to identify basic characteristics of decision-making styles. This identification can help to profile a person's consumer style, educate consumers regarding their particular characteristics of decision-making, and guide families concerning financial management (Sproles and Kendall, 1986).

3.2. Research Data

3.2.1. Primary Data

According to Zigmund (2000:58), primary data are "data gathered and assembled specifically for the research project at hand." The primary data of this research are gathered through questionnaires. The questionnaires were distributed to three public high schools in Yogyakarta city. Those three public high schools are SMA Negeri 3, SMA Negeri 6, and SMA Negeri 9. The researcher distributed 230 questionnaires to 230 students. The students were asked to respond to each

3.3. Research Subject

3.3.1. Population

Population is “a complete group of entities sharing some common set of characteristic” (Zigmund, 1997:413). The population of this research is all high school students in the area of Yogyakarta city.

3.3.2. Sampling Method

The sampling design used in this research is nonprobability sampling. According to Sekaran (2000:271), in nonprobability sampling, “the elements do not have a known or predetermined chance of being selected as subjects.” There are two broad categories in nonprobability sampling designs, convenience sampling and purposive sampling (Sekaran, 2000). Given budget and time constraints, the convenience sampling is then used. In the convenience sampling, the most easily accessible members of the population are selected.

3.3.3. Sample

Sample is “a subset or some part of a larger population” (Zigmund, 1997:413). The sample of this research is 230 students of three public high schools in Yogyakarta city, SMA Negeri 3, SMA Negeri 6, and SMA Negeri 9 Yogyakarta. Public high schools are used with an assumption that Yogyakarta city’s public and private high schools are relatively homogenous (concerning age and education). Most private high schools in Yogyakarta city are religious-based (e.g. Islamic, Christian, or Catholic school). It means that students, for instance, of

an Islamic high school are mostly Muslims, and students in Catholic school are mostly Catholics. Although there are some private religious-based high schools that accept students from other religions. Therefore, the researcher believes that students of public high schools are more diverse (regarding religion, social, and economic backgrounds) compared to the private ones. Thus, obtaining representative of students from different backgrounds is possible.

High school students are chosen as sample because of two reasons: first, it is convenience, especially because of budget and time constraints. The other reason is sample comparability. One of the objectives of this research is to compare the decision-making styles of America's and Yogyakarta city's high school students. Sproles and Kendall (1986) used American high school student samples, therefore this research used high school student sample as well.

Hair, Anderson, Tatham, and Black (1998:98-99) put it:
"Preferably the sample size should be 100 or larger. As a general rule, the minimum is to have at least five times as many observations as there are variables to be analyzed..."

Comrey and Lee (1992) provide as a guide, sample sizes of 50 as very poor, 100 as poor, 200 as fair, 300 as good, 500 as very good, and 1000 as excellent. In determining the sample size, the researcher considered the above general rule and guide. Because the research includes 40 variables, therefore the sample size should be at least 200. In this research, 224 samples are used.

3.4. Research Setting

3.4.1. Place

The research data were collected from three public high schools. Those high schools are SMA Negeri 3, SMA Negeri 6, and SMA Negeri 9 Yogyakarta.

3.4.2. Time

The questionnaires were distributed to the three high schools from April 20 to April 27, 2006, and were collected at the same day.

3.5. Data Collecting Method and Research Instrument

In order to collect the data for this study, the researcher uses questionnaire. The questionnaire is based on the study of Sproles and Kendall (1986). The instrument includes 40 Likert-scale items that loaded significantly in Sproles and Kendall's study (1986). For the purpose of this research, the items are randomly ordered. The original version of the instrument is in English. To make sure the understanding of the respondents toward the items of the instrument, the items were translated into Bahasa Indonesia. In translating the items of questionnaire, the researcher tries to achieve an equivalence of meaning than a direct translation. In order to increase the equivalence, back-translation was conducted. Back-translation was done, by translating the translated instrument back to the original language to examine if it matches the original instrument. According to Nasif et al. (1991:85), "In cross-cultural research equivalence of meaning rather than direct translation, is most important". Some minor changes

were made in the wording to make clear the meanings in the Bahasa Indonesia version.

A pre-test, using ten respondents, was carried out prior the distribution of the questionnaire. It is vital doing a pre-test concerning the questionnaire (Sekaran, 2000:248). The objective is to make sure the respondents understand the questions and the statements in the questionnaire.

The questionnaire consists of two sections. The first section consists of three questions regarding respondents' demography, such as sex, age, and grade. The second section consists of forty statements on which the respondents are asked to indicate their opinion. A five-point Likert scale is used, ranging from "strongly disagree" to "strongly agree". The following are the illustration of the five-point Likert scale:

- 1 indicates strongly disagree
- 2 indicates disagree
- 3 indicates neither agree nor disagree
- 4 indicates agree
- 5 indicates strongly agree.

3.6. The Distribution of the Questionnaire

Questionnaires were distributed to the respondents during class times. The respondents were asked to respond to each item and question. The researcher gave assistance and guided the respondents in filling out the questionnaire. Two

variables and the others as independent variables. Factor analysis is an interdependence technique. In interdependence technique, all variables are all together considered, each related to all others (Hair et al., 1998).

The data from the Consumer Style Inventory (CSI) are factor analyzed to measure construct and content validity. Factor analysis is done with SPSS 12.0 by putting the CSI data to SPSS program. For comparability with Sproles and Kendall's study (1986), an eight-factor solution is used. Significant cross-loadings existed in past studies. Cross-loading exists when one item measures two or more constructs. If this happens, according to Hiu et al. (2001), the unidimensionality of the factors cannot be achieved. Hiu et al. (2001:330) explained, "unidimensionality means that all the items in a scale are measuring one underlying construct." They also argued, if the item, which measures two or more constructs, is kept, the researchers could not say that the scale is unidimensional. Therefore, items that do not load significantly on the primary factor and items that have significant cross-loadings are removed. The remaining items will be factor analyzed again, until no item left needs to be removed.

3.7.2. Reliability Test

Reliability is "an assessment of the degree of consistency between multiple measurements of a variable" (Hair et al. 1998). After factor analysis is completed, then the next step is to assess the reliabilities of the identified factors. According to Sekaran (2000:204), "The reliability of a measure indicates the

extent to which the measure is without bias (error free) and hence offers consistent measurement across time and across the various items in the instrument.”

There are three methods that we can use to assess the reliability of a scale, by computing Cronbach’s alpha, correlating the results from two alternate forms of the same test, or by splitting the same test into two parts and look at the correlation between them (Norušis, 2003). In this research, the reliability test is conducted by computing the Cronbach’s coefficient alpha. The Cronbach’s alpha is the most generally used measure to appraise the consistency of the entire scale (Hair et al., 1998). According to Sekaran (2000), Cronbach’s alpha is a reliability coefficient that shows how significant the items in a scale are correlated to one another. The closer Cronbach’s alpha is to 1, the more significant the internal consistency reliability. The researcher decided that the reliabilities should not be below 0.4, the same level used by Sproles and Kendall (1986). The reliabilities of the identified factors are computed using SPSS.

CHAPTER IV

DATA ANALYSIS AND FINDINGS

4.1. Research Description

The objectives of this research are to identify decision-making styles of high school students in Yogyakarta city, to investigate the applicability of Consumer Styles Inventory (CSI) found by Sproles and Kendall (1986), and then to compare the findings with those Sproles and Kendall found back in 1986. The data analysis techniques used in this study is similar to Sproles and Kendall's (1986). In the first step, the researcher performs factor analysis; the principal components analysis with varimax rotation of factors is used. The objective of performing factor analysis in this study is to identify characteristics of Yogyakarta city's high school students' decision-making. The second step, the researcher performs reliability test for each factor. The Cronbach's alpha technique is used for assessing reliabilities for each factor.

The research was conducted in three state high schools within the area of Yogyakarta city. Those schools are SMA Negeri 3, SMA Negeri 6, and SMA Negeri 9. The students were asked to respond to three questions concerning their gender, age, and grade. They also were asked to indicate their opinion about forty CSI statements, using a five-point Likert scale ranging from "strongly disagree" to "strongly agree". The questionnaires were administered during class time.

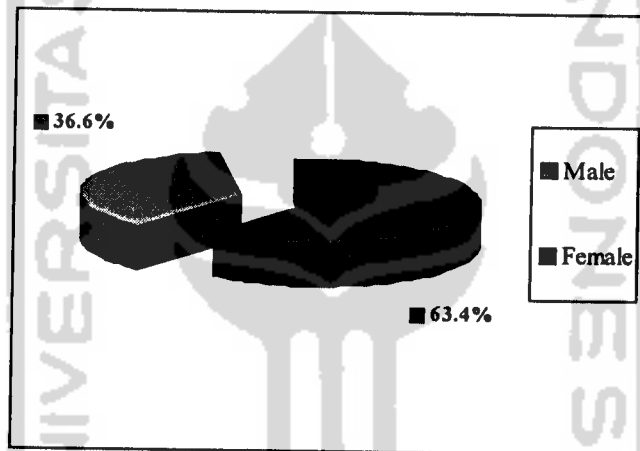
The researcher distributed 230 questionnaires. However, only 224 questionnaires are valuable for further data analysis. Six questionnaires were

discarded because of incomplete responses. The researcher gave assistance and guidance to the students in filling out the questionnaires.

4.2. Respondents' Demographic Characteristics

4.2.1. Respondents' Gender

Figure 4.1.
Respondents' Gender



Source: Survey finding

**Table 4.2.
Respondents' Age**

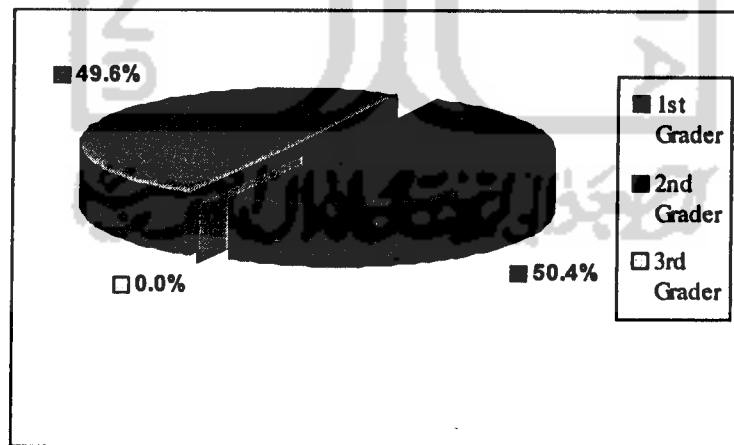
Cluster	Number of Respondents	Percentage (%)
15	45	20.1
16	127	56.7
17	51	22.8
18	1	0.4
19	0	0.0
Total	224	100

Source: Survey finding

The respondents' age is ranging from 15 to 18. About 20.1% or 45 students were 15 years old, 127 students (56.7%) were 16 years old, 51 students (22.8%) were 17 years old, and only one student was 18 years old.

4.2.3. Respondents' Grade

**Figure 4.3.
Respondents' Grade**



Source: Survey finding

**Table 4.3.
Respondents' Grade**

Cluster	Number of Respondents	Percentage (%)
1 st Grade	111	49.6
2 nd Grade	113	50.4
3 rd Grade	0	0
Total	224	100

Source: Survey finding

The original plan was to distribute the questionnaires to freshmen (1st graders), sophomores (2nd graders), and senior students (3rd graders), but because the senior students were in the period of final exam preparation, the schools did not give the permission to distribute the questionnaires to them. The survey found 49.6% are 1st graders, and the rest of 50.4% are 2nd graders.

4.3. Research Findings

4.3.1. Validity Test

4.3.1.1. Factor Analysis Results

According to Zigmund (2000:544), factor analysis is “a type of analysis used to discern the underlying dimensions or regularity in phenomena.” Tabachnick and Fidell (2001:582-583) stated that the purposes of principal components analysis or factor analysis are “to summarize patterns of correlations among observed variables, to reduce a large number of observed variables to a smaller number of factors, to provide an operational definition (a regression

equation) for an underlying process by using observed variables, or to test a theory about the nature of underlying processes.”

Furthermore, Factor analysis was performed to determine if the factors found by Sproles and Kendall (1986) were common to the current sample. Sproles and Kendall (1986) found eight consumer style characteristics, and those are as follows:

1. Perfectionistic, High-Quality Conscious Consumer
2. Brand Conscious, “Price Equals Quality” Consumer
3. Novelty-Fashion Conscious Consumer
4. Recreational, Hedonistic Consumer
5. Price Conscious, Value for Money” Consumer
6. Impulsive, Careless Consumer
7. Confused by Over Choice Consumer
8. Habitual, Brand-Loyal Consumer.

The explanation on the above consumer style characteristics are explained in detailed in chapter I.

Factor analysis is done with SPSS 12.0 by putting the CSI data to SPSS program. For comparability with Sproles and Kendall’s study (1986), an eight-factor solution used. The principal components analysis with varimax rotation of factors is used. According to Hair et al. (1998), there are two fundamental models to gain factor solutions. Those are called as the common factor analysis and principal components analysis. In this research, the principal components analysis is used because of several reasons. First, for comparability with Sproles and

Kendall's study (1986). Second, in most cases, the differences between these two models are not substantial (Hair et al., 1998). Third, principal components analysis is less complicated compare to common factor analysis (Hair et al., 1998). It is notable that if we use principal components analysis to extract factors, all output (if we use SPSS) is labeled as *components* instead of *factors*. For simplicity, in this research, both terms are used interchangeably.

Significant cross-loadings existed in past studies. Cross-loading exists when one item measures two or more constructs. If this happens, according to Hiu et al. (2001), the unidimensionality of the factors cannot be achieved. Hiu et al. (2001:330) explained, "unidimensionality means that all the items in a scale are measuring one underlying construct." They also argue, if the item, which measures two or more constructs, is kept, the researchers cannot say that the scale is unidimensional. Therefore, in this study, items that do not load significantly on the primary factor and items that have significant cross-loadings are removed. The remaining items will then be factor analyzed once more, until no item needs to be removed.

The data from the Consumer Style Inventory (CSI) is factor analyzed. For comparability with Sproles and Kendall's study (1986), an eight-factor solution is used. The items that have a factor loading less than 0.4 and items that have substantial cross-loadings are removed. Factor loading is a "correlation between the original variables and the factors, and the key to understanding the nature of a particular factor" (Hair et al., 1998:89). This results in the removal of sixteen items.

The results of principal components analysis before rotation are shown in figure 4.4.

Figure 4.4.
Component Matrix

Component Matrix

	Component							
	1	2	3	4	5	6	7	8
ITEM1		.537						
ITEM2		.542						
ITEM5	.647							
ITEM8							.600	
ITEM9		.427			-.453			
ITEM12								-.422
ITEM13	.409		-.408					
ITEM14			-.632					
ITEM15	.464	.412						
ITEM16					.570			
ITEM18	.500							
ITEM19	.715							
ITEM22			.435				.489	
ITEM23	.406		.437					
ITEM24		.499		.465				
ITEM26			-.539				.474	
ITEM29	.513			.515				
ITEM30	.436			.432				
ITEM31	.645							
ITEM35					.572			
ITEM37								
ITEM38	.495	.409						
ITEM39	.400		.410					
ITEM40		.434						

Extraction Method: Principal Component Analysis.

a. 8 components extracted.

*The table only shows those items loading .400 or higher.

Source: SPSS Calculation

**Figure 4.5.
Rotated Component Matrix**

Rotated Component Matrix

	Component							
	1	2	3	4	5	6	7	8
ITEM1			.779					
ITEM2			.781					
ITEM5	.748							
ITEM8							.690	
ITEM9					.762			
ITEM12								.663
ITEM13				.467				
ITEM14				.686				
ITEM15			.728					
ITEM16						.483		
ITEM18	.422							
ITEM19	.823							
ITEM22								
ITEM23		.591						
ITEM24								
ITEM26				.771	.765			
ITEM29		.717						
ITEM30		.626						
ITEM31	.817							
ITEM35						.739		
ITEM37						.632		
ITEM38					.507			
ITEM39		.624						
ITEM40								.653

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 11 iterations.

*The table shows only those items loading .400 or higher.

Source: SPSS Calculation

Figure 4.4 shows us the correlation between the variables and the factors. For example, item 1 has a correlation of .537 with factor or component 1. The amount of the correlation is called factor loading. Factor loading tells us how much weight is assigned to each factor for each variable. Item 9 is highly correlated with factor 2, but uncorrelated with factor 5. Item 39 is correlated with

both factor 1 and factor 3. The factor loadings differences are very slight. Item 39 has a correlation of .400 with factor 1, and .410 correlation with factor 3. Because there are some items that are correlated to two factors, it is still difficult to interpret the factors. To make it easier to interpret the factors, we need to do rotation. In this research, varimax rotation is used. Varimax rotation method “maximizes the variance among the loadings on a factor, which results in loadings that are either large or small, and fewer intermediate values” (Norušis, 2003:425). The results of the rotated component matrix can be seen on figure 4.5.

The eight-factor solution explains 59.5 percent of total variance. All eigenvalues exceed 1.00 and the lowest is 1.31. Eigenvalues are “the variances of the factors”(Norušis, 2003:405). Only factors with eigenvalues greater than 1 are considered significant (Hair et al., 1998).

From figure 4.5, we can easily interpret which items belong to each factor. **Factor 1** consists of item 5, item 18, item 19, and item 31. **Factor 2** consists of item 23, item 29, item 30, and item 39. **Factor 3** encompasses item 1, item 2, and item 15. **Factor 4** includes item 13, item 14, and item 26. **Factor 5** contains item 9, item 24, and item 38. Item 16, item 35, and item 37 belong to **factor 6**. **Factor 7** consists of item 8 and item 22. **Factor 8** consists of item 12 and item 40. The order of the factors is based on the amount of variance explained.

**Table 4.4.
Consumer Style Characteristics**

Style Characteristics and Items	Loadings
<u>Factor 1-Novelty-Fashion Conscious Consumer</u>	(2.53)*
• I keep my wardrobe up-to-date with the changing fashions.	.823
• Fashionable, attractive styling is very important to me.	.817
• I usually have one or more outfits of the very newest style.	.748
• Nice department and specialty stores offer me the best products.	.422
<u>Factor 2-Brand Conscious Consumer</u>	(2.11)*
• I prefer buying the best-selling brands.	.717
• The most advertised brands are usually very good choices.	.626
• I enjoy shopping just for the fun of it.	.624
• I am impulsive when purchasing.	.591
<u>Factor 3-Perfectionistic, High Quality Conscious Consumer</u>	(2.08)*
• When it comes to purchasing products, I try to get the very best or perfect choice.	.781
• Getting very good quality is very important to me.	.779
• In general, I usually try to buy the best overall quality.	.728

Table 4.4. (Continued)

Style Characteristics and Items	Loadings
<u>Factor 4-Habitual, Brand-Loyal Consumer</u>	(1.74)*
• Once I find a product or brand I like, I stick with it.	.771
• I go to the same stores each time I shop.	.686
• I have favorite brands I buy over and over.	.467
<u>Factor 5-Careful Consumer</u>	(1.68)*
• I carefully watch how much I spend.	.765
• I should plan my shopping more carefully than I do.	.762
• I take the time to shop carefully for best buys.	.507
<u>Factor 6-Time Conserving Consumer</u>	(1.43)*
• I shop quickly, buying the first product or brand I find that seems good enough.	.739
• I make my shopping trips fast.	.632
• I really don't give my purchases much thought or care.	.483
<u>Factor 7-Price-Value Conscious Consumer</u>	(1.39)*
• I buy as much as possible at sale prices.	.690
• The lower price products are usually my choice.	.640
<u>Factor 8-Confused, Value Conscious Consumer</u>	(1.31)*
• Sometimes it's hard to choose which stores to shop.	.663
• I look carefully to find the best value for the money.	.653

Source: Research finding

*Eigenvalue

4.3.1.2. The Factors' Labels

After we determine which items are included in the factors, the next step is to label the factors. In labeling a factor, items with higher loadings are regarded as more important and have stronger influence on the name or label chosen to symbolize a factor. Table 4.4 summarizes the labels of the factors, items, and factor loadings.

4.3.2. Reliability Test

After the factors have been identified, the next step is to test their internal consistency. The researcher uses Cronbach's alpha technique. Cronbach's alpha is a reliability coefficient that shows how significant the items in a scale are correlated to one another (Sekaran, 2000). The closer Cronbach's alpha is to 1, the more significant the internal consistency reliability. The researcher decided that the reliabilities should not be below .40, the same level used in Sproles and Kendall's study (1986).

Table 4.5 shows the reliability coefficients of the eight consumer style characteristics. The reliability test is conducted using SPSS software. Three factors have Cronbach's alpha less than .400, therefore those factors are considered as unreliable. The low reliabilities indicate that those three factors may not be real factors in decision-making styles of Yogyakarta city's high school students.

Table 4.5.
Reliability Coefficients for Eight Consumer Style Characteristics

Consumer Style Characteristics	Number of Items	Cronbach's Alpha
Novelty-Fashion Conscious (Factor 1)	4	.746
Brand Conscious (Factor 2)	4	.615
Perfectionistic, High-Quality Conscious (Factor 3)	3	.701
Habitual, Brand-Loyal (Factor 4)	3	.510
Careful (Factor 5)	3	.565
Time Conserving (Factor 6)	3	.352
Price-Value Conscious (Factor 7)	2	.243
Confused, Value Conscious (Factor 8)	2	.330

Source: SPSS Calculation

Factor 1: Novelty-Fashion Conscious. The highest loading item on this factor is, "I keep my wardrobe up-to-date with the changing fashion," which measures Yogyakarta city's high school students' knowledge about the changing fashions. The students who score highly on this factor appear to think that being fashionable and attractive is very important. They usually have one or more outfits of the latest style. They also think that the best products are available in nice department and specialty stores.

Factor 2: Brand Conscious. The highest loading item on this factor is, "I prefer buying the best-selling brands." Students, who score highly on this factor, know a lot of brands. They also consider that highly advertised brands are good

choices, and they enjoy shopping. These students appear to be impulsive when purchasing products.

Factor 3: Perfectionistic, High-Quality Conscious. Items loading on this factor show that Yogyakarta city's high school students who score high on this factor are seeking for good and perfect quality products. They view quality as an important factor to be considered before making a purchase.

Factor 4: Habitual, Brand-Loyal. This factor measures characteristics of students who are habitual, and brand-loyal. High scorers on this factor stick to products or brands they like, once they found them. They tend to visit the same stores each time they shop. They also have favorite brands that they buy over and over again.

Factor 5: Careful. Students who score high on this factor tend to watch carefully how much they spend. They also think that they have to plan their shopping more carefully. They take the time to shop to get best buys. A careful characteristic has never previously been identified. This factor contains the items that, in Sproles and Kendall's study (1986), were loaded onto the Impulsive factor.

Factor 6: Time Conserving. The highest loading item on this factor is "I shop quickly, buying the first product or brand I find that seems good enough." Students who score high on this factor do not want to use much time to shop. They just buy the first product or brand they find that according to them is good enough. They tend to make their shopping trips fast. These consumers do not give their purchases much thought or care. This factor identifies a "Time Conserving

Consumer” characteristic of Yogyakarta city’s high school students. However, the Cronbach’s alpha of this factor ($\alpha = .352$) indicates that it is not a reliable scale. Sproles and Kendall (1986) have never identified this characteristic. However, Hafstrom et al. (1992) identified a “Time-Energy Conserving” characteristic in a sample of Korean students. Nevertheless, the items loaded on “Time-Energy Conserving” in Hafstrom et al.’s study are totally different with the items load on “Time Conserving” factor in the current study.

Factor 7: Price-Value Conscious. High scorers on this factor buy as much as possible at sale prices. They also perceive the lower price products as their choices. However, the alpha of .243 shows that this scale is not reliable for identifying Yogyakarta city’s high school students’ decision-making styles.

Factor 8: Confused, Value Conscious. Students who score high on this factor feel confused about choosing which stores to shop. These consumers look carefully to find the best value for their money. Nevertheless, it is not a reliable scale since its Cronbach’s alpha is very low ($\alpha = .330$).

4.3.3. Comparison of Decision-Making Styles between America’s and Yogyakarta City’s High School Students

In this section, the results of the current study are compared with the results of Sproles and Kendall’s study (1986). Sproles and Kendall used a sample of American students, while the sample of the current study is Yogyakarta city’s students. Both samples are comparable in terms of education and age. The American sample was collected in Tucson, Arizona, using students from 29 home

economics classes in five high schools in the area. The Yogyakarta city's students sample was collected using students from three public high schools in the area of Yogyakarta city, Special Province of Yogyakarta. The data analysis methods are comparable although they are not exactly the same. The data analysis was done in two steps. In the first step, factor analysis, using principal components method with varimax rotation, was performed to discover characteristics of consumer decision-making. In the second step, Cronbach's alpha was employed to assess the reliabilities of each identified factor. Sproles and Kendall (1986) used an eight-factor solution. For comparability, an eight-factor solution was also used in this study. However, there are some differences in data analyzing process. Sproles and Kendall (1986) allowed cross-loadings. Cross-loadings exist when an item measures two or more construct. In the current research, items that had cross-loadings and did not load significantly (with factor loading less than .40) are removed. The remaining items were factor analyzed again until no item needed to be removed. This resulted in the removal of sixteen items.

In Sproles and Kendall's study (1986), the eight-factor solution explained 46 percent of the variance, and all eigenvalues were greater than 1.0, with 1.3 as the lowest eigenvalue. In this study, the eight-factor solution explains 59.5 percent of the variance, and the eigenvalues are ranging from 1.31 to 2.53. Eigenvalue is "the amount of variance accounted for by a factor" (Hair et al., 1998).

Five out of eight factors identified by Sproles and Kendall (1986) are confirmed in the current study, although there are some differences in item loadings. Table 4.6 shows the comparison of decision-making styles identified in

Sproles and Kendall's study (1986) and the current study. Those five factors are *Novelty-Fashion Conscious*; *Brand Conscious*; *Perfectionistic, High-Quality Conscious*; *Habitual, Brand-Loyal*; and *Price-Value Conscious*.

Table 4.6.
Comparison of Decision-Making Styles Between
Yogyakarta City's and America's High School Students

No	Yogyakarta City's High School Students	America's High School Students ^a (Sproles and Kendall, 1986)
1*	Novelty-Fashion Conscious	Perfectionistic, High-Quality Conscious
2	Brand Conscious	Brand Conscious
3	Perfectionistic, High-Quality Conscious	Novelty-Fashion Conscious
4	Habitual, Brand-Loyal	Recreational Shopping Conscious
5	Careful	Price-Value Conscious
6	Time Conserving	Impulsive
7	Price-Value Conscious	Confused by Overchoice
8	Confused, Value Conscious	Habitual, Brand Loyal

^a Sproles and Kendall (1986, Table 1, 272-273).

* Factor number. All factors are listed by order according to each study result.

Source: Research finding

Novelty-Fashion Conscious factor contains four items. Three items previously loaded on the same factor in Sproles and Kendall's study (1986). However, the item that says, "Nice department and specialty stores offer me the best products" in Sproles and Kendall's study loaded on *Brand Conscious* factor.

Table 4.7.
Comparison of Decision-Making Styles
And The Reliabilities (Cronbach's Alpha)

Decision-Making Styles	Sproles and Kendall (1986)^a	The Current Study
Perfectionistic, High-Quality Conscious	.74 (7)*	.70 (3)*
Brand Conscious	.75 (6)	.62 (4)
Novelty-Fashion Conscious	.74 (5)	.75 (4)
Recreational Shopping Conscious	.76 (5)	
Price-Value Conscious	.48 (3)	.24 (2)
Impulsive	.48 (5)	
Confused by Over Choice	.55 (4)	
Habitual, Brand-Loyal	.53 (4)	.51 (3)
Careful		.57 (3)
Time Conserving		.35 (3)
Confused, Value Conscious		.33 (2)

^a Sproles and Kendall (1986, table 2, 274)

* Number of items used to calculate alpha indicated in parentheses.

Source: Research finding

CHAPTER V

CONCLUSIONS, IMPLICATIONS, AND RECOMMENDATIONS

5.1. Conclusions

The objectives of this study are to identify decision-making styles of Yogyakarta high school students, to investigate the applicability of Consumer Style Inventory (CSI), and to compare consumer decision-making styles of America's high school students and their counterparts in Yogyakarta. Based on the findings of this study, the above objectives are fulfilled. Decision-making styles of Yogyakarta students are categorized, and numerous similarities and differences are identified between the Yogyakarta city's and the American high school students.

Five out of eight consumer decision-making styles of American students are confirmed in a sample of Yogyakarta students. However, there are some newly identified decision-making styles, which were not found in the previous study, are found in the current study. Those decision-making styles are called, "*Careful*", "*Time Conserving*", and "*Confused, Value Conscious*". The *Careful* decision-making style is the only style among those three that has a significant Cronbach's alpha.

This study does not confirm "*Recreational Shopping Conscious*", "*Impulsive*", and "*Confused by Overchoice*" styles that were found by Sproles and Kendall (1986) using a sample of American students. This is probably caused by the different stages of economic development. As we all know that the United

States of America is a developed country while Indonesia is a developing country. The domestic competition among producers and service providers in America is very tight. The availability of product information for American students, which lead to information overload, may be one of the causes why “*Confused by Overchoice*” style exists in Sproles and Kendall’s study (1986). The retail environment and infrastructure between America and Yogyakarta city, or Indonesia in general, is different. In Indonesia, most stores are family owned and small in size. While in America, there are many shopping malls which provide different stores, restaurants, and other pleasure facilities. These shopping malls are larger compared to its counterparts in Indonesia. This may be one of the reasons why “*Recreational Shopping Conscious*” style was found in American students sample while is not found in Yogyakarta city’s students sample.

This study also found differences of item loadings. For example, the item “I am impulsive when purchasing” loaded on Impulsive style in Sproles and Kendall’s study (1986), however loads on Brand Conscious style in the current study. The item “I enjoy shopping just for the fun of it” loads on Brand Conscious style in the current study, however loaded on Recreational Shopping Conscious style in the previous study. These differences may indicate that Yogyakarta city’s students, who are brand conscious, are likely to be impulsive when purchasing and enjoy shopping simply because of the fun of it.

The truth that some factors cannot be confirmed (i.e. Recreational Shopping Conscious, Impulsive, and Confused by Overchoice), and the finding of newly identified factors, (i.e. Careful, Time Conserving, and Confused-Value

Conscious) implies that the eight-factor model used by Sproles and Kendall (1986) is not fully suitable for Yogyakarta city's students decision-making styles. Therefore, in the future research, the factor model needs to be modified.

The findings indicate that the Consumer Style Inventory (CSI) is not fully applicable to identify consumer decision-making styles of Yogyakarta city's high school students. The finding of Careful decision-making style, which has never been found in the previous studies, implies that the CSI is sensitive in capturing cultural differences. The scale used in the current study gives a good starting point for further development of the CSI. Previous studies indicate that the CSI is more applicable to developed countries than to developing countries (Lysonski et al., 1996), and it is unable to measure consumer decision-making styles effectively in all countries (Walsh et al., 2001a).

5.2. Implications

The findings of this research will be valuable for those marketers, advertisers, or corporations targeting Yogyakarta city's young consumers. These findings will help them to understand on how to market or sell their products or services to this market. Advertisers may use these findings to know more on how to position or advertise their products. Based on the findings, perfectionistic, high-quality conscious consumers exist in a sample of Yogyakarta city's high school students. It means that some of them are perfectionist, and quality conscious. As the implication, marketers must really consider the quality of their products or services before selling them to this market.

The similarities and differences between American and Yogyakarta city's high school students identified in the current study, concerning their decision-making styles, can be used to help students of Marketing to better understand similarities and differences of consumer behaviors from different countries. Based on this study and the previous studies, it can be noted that decision-making styles are varied among countries. For example, in the current research, careful decision-making style is found, but this style has never been found in any other studies. Recreational shopping conscious style had been found in Sproles and Kendall's study (1986). This style had also been found in Hafstrom et al.'s study (1992) using a sample of Korean college students, in Lysonski et al.'s multinational study (1996), in Hiu et al.'s study (2001) using a sample of Chinese adult consumers, and in Walsh et al.'s study (2001a) using a sample of German shoppers. However, Lysonski et al. (1996) found that the reliability of "Recreational Shopping Conscious" factor in Indians sample was less than 0.50, meaning that it was not a reliable factor. In this study, this style is not found. The researcher concludes that recreational shopping conscious decision-making style is only common in the more developed countries. These findings support the belief that says decision-making styles are varied across countries.

The findings of this study may also be very important for consumers, especially for Yogyakarta city's high school students. They can use the findings as educational materials so that they can learn how to become knowledgeable and rational consumers.

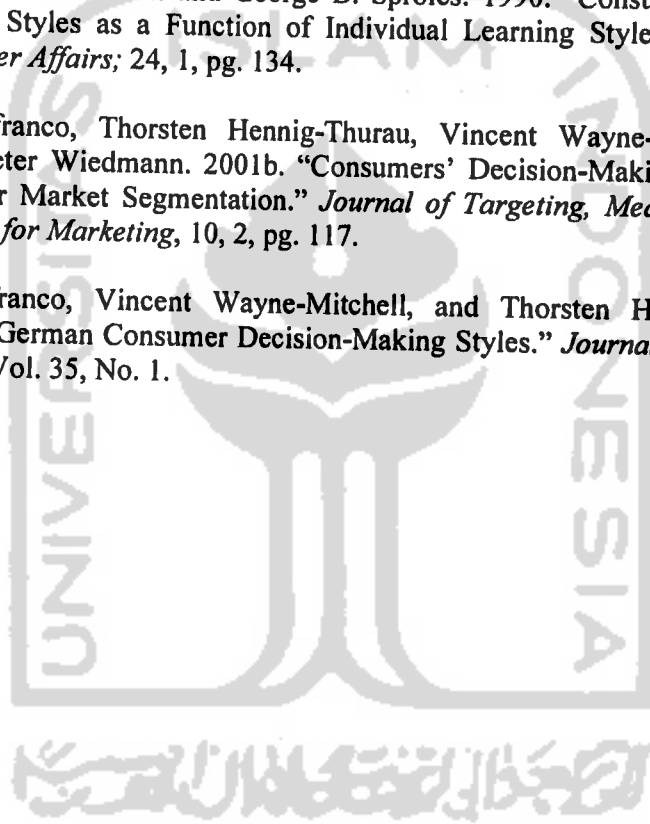
5.3. Recommendations

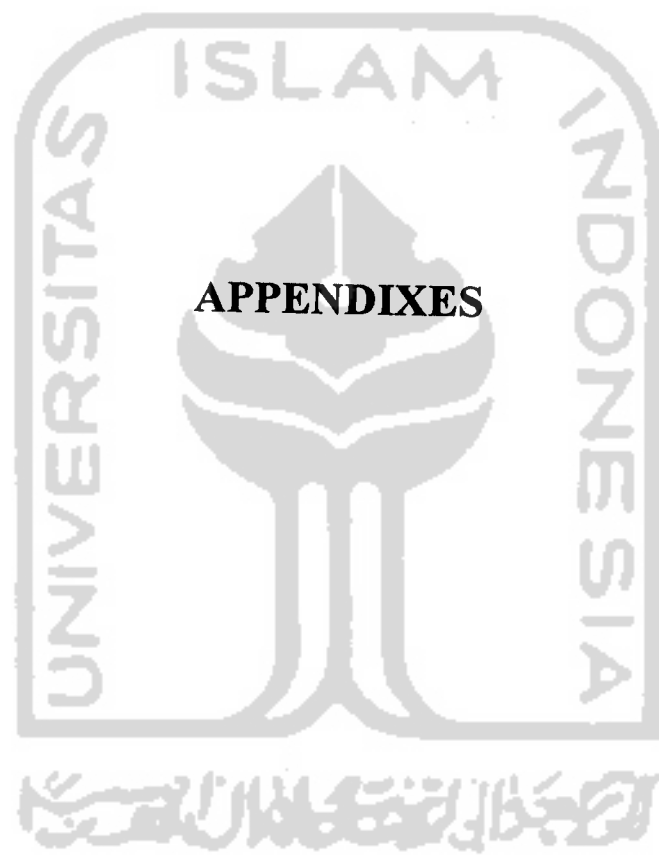
1. A modified factor model needs to be proposed in the future research. Based on the results of previous studies, Sproles and Kendall's eight-factor model was difficult to be interpreted in some countries. For example, Lysonski et al. (1996) found difficulties in interpreting the eight-factor model for the Greek and Indian samples.
2. It is important to test the Consumer Style Inventory (CSI) on non-student samples if the instrument is to be employed on the general population. Therefore, future research must use a sample of consumers in general.
3. In Sproles and Kendall's study (1986) and the current study, exploratory factor analysis was used. The future research must use confirmatory factor analysis. According to Hair et al. (1998:580), exploratory analysis "defines possible relationships in only the most general form and then allows the multivariate technique to estimate relationship(s)." In exploratory analysis, the researcher has limited control over which variables load on each factor (Hair et al., 1998). While in confirmatory analysis, the researcher has total control over the specification of indicators for each construct. However, the confirmatory analysis is more difficult and needs additional software, such as LISREL (Hair et al., 1998).

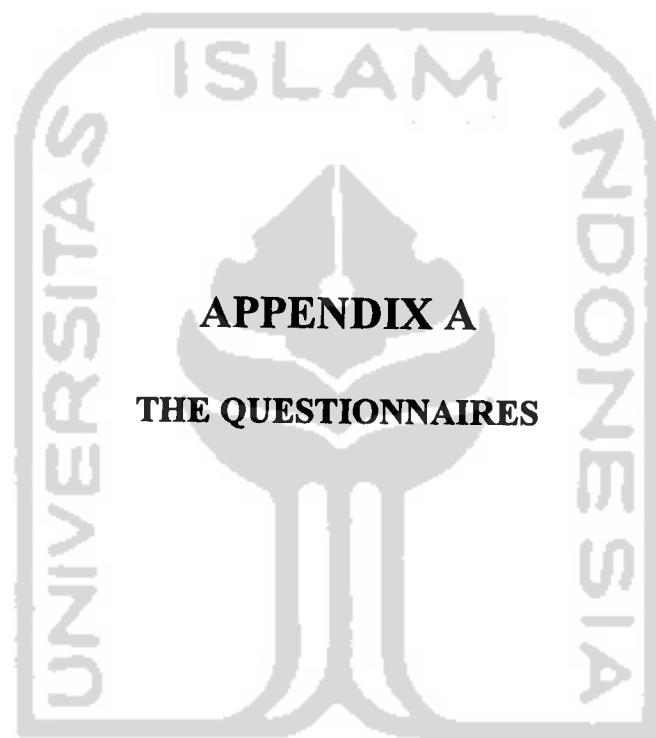
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APPENDIX A
THE QUESTIONNAIRES

جامعة الإسلام في إندونيسيا

Kepada Yth, Para Partisipan

Kuesioner ini didisain untuk mempelajari tentang karakter konsumen, khususnya para pelajar SMU/SMK di wilayah Kotamadya Yogyakarta, dalam hal pembuatan keputusan yang berhubungan dengan konsumsi. Informasi yang Anda berikan akan sangat membantu untuk mengerti tentang gaya pembuatan keputusan konsumen (consumer decision-making styles). Sangat diharapkan agar Anda dapat menjawab kuesioner ini dengan **jujur** dan **tidak mendiskusikannya** dengan partisipan lain, serta mengisi kuesioner ini dengan **lengkap**. Informasi dan data yang Anda berikan akan dijaga kerahasiaannya dan hanya akan digunakan untuk kepentingan penelitian ini.

Terima kasih atas waktu dan partisipasi Anda.

Edy Asrina Putra
Mahasiswa Manajemen,
Program Internasional,
Fakultas Ekonomi,
Universitas Islam Indonesia



No	Pernyataan	STS	TS	N	S	SS
9	Saya harus merencanakan belanja saya dengan lebih hati-hati.	1	2	3	4	5
10	Saya sering membeli sesuatu dengan ceroboh yang kemudian saya sesali.	1	2	3	4	5
11	Banyaknya merk yang tersedia, sering membuat saya merasa bingung dalam memilih.	1	2	3	4	5
12	Kadang-kadang sangat sulit untuk memilih dimana harus berbelanja.	1	2	3	4	5
13	Saya mempunyai merk-merk favorit yang saya beli berkali-kali.	1	2	3	4	5
14	Saya pergi ke tempat yang sama, setiap kali saya berbelanja.	1	2	3	4	5
15	Umumnya, saya berusaha membeli produk dengan kualitas terbaik.	1	2	3	4	5
16	Saya tidak terlalu memikirkan atau mempedulikan apa yang saya beli.	1	2	3	4	5
17	Biasanya, merk-merk dengan harga yang lebih mahal adalah pilihan saya.	1	2	3	4	5
18	Pusat-pusat perbelanjaan dan toko-toko yang bagus menawarkan produk-produk terbaik bagi saya.	1	2	3	4	5
19	Saya menjaga agar pakaian-pakaian saya selalu mengikuti perkembangan tren fesyen.	1	2	3	4	5
20	Membeli sesuatu yang baru dan menarik adalah sangat menyenangkan.	1	2	3	4	5
21	Pergi berbelanja adalah salah satu aktifitas yang menyenangkan dalam hidup	1	2	3	4	5
22	Biasanya, produk-produk dengan harga yang lebih rendah adalah pilihan saya.	1	2	3	4	5
23	Ketika membeli sesuatu, saya mengikuti dorongan hati (impulsive).	1	2	3	4	5
24	Saya mengontrol dengan hati-hati uang yang saya keluarkan/habiskan.	1	2	3	4	5
25	Semakin banyak saya mempelajari tentang produk-produk, semakin sulit saya memilih yang terbaik.	1	2	3	4	5

No	Pernyataan	STS	TS	N	S	SS
26	Ketika saya menemukan produk atau merk yang saya suka, saya setia dengan produk atau merk tersebut.	1	2	3	4	5
27	Saya melakukan upaya-upaya tertentu untuk memilih produk dengan kualitas terbaik.	1	2	3	4	5
28	Standar dan harapan saya terhadap produk yang saya beli sangat tinggi.	1	2	3	4	5
29	Saya lebih suka membeli merk-merk yang paling laris terjual.	1	2	3	4	5
30	Biasanya, merk-merk yang paling sering diiklankan adalah pilihan yang sangat baik.	1	2	3	4	5
31	Terlihat modis dan menarik adalah sangat penting bagi saya.	1	2	3	4	5
32	Pergi berbelanja hanya membuang-buang waktu saya.	1	2	3	4	5
33	Semua informasi yang saya dapat tentang produk-produk yang berbeda, membuat saya bingung.	1	2	3	4	5
34	Saya sering berganti-ganti merk.	1	2	3	4	5
35	Saya berbelanja dengan cepat, dan membeli produk atau merk pertama yang saya temukan yang terlihat cukup bagus.	1	2	3	4	5
36	Suatu produk tidak harus sempurna atau yang terbaik, untuk dapat memuaskan saya.	1	2	3	4	5
37	Saya berusaha mempersingkat waktu saya dalam berbelanja.	1	2	3	4	5
38	Saya menggunakan waktu sebaik-baiknya untuk berbelanja dengan teliti agar mendapatkan yang terbaik.	1	2	3	4	5
39	Saya menikmati berbelanja hanya untuk kesenangan.	1	2	3	4	5
40	Saya mencari dengan hati-hati untuk menemukan nilai tertinggi untuk uang saya.	1	2	3	4	5

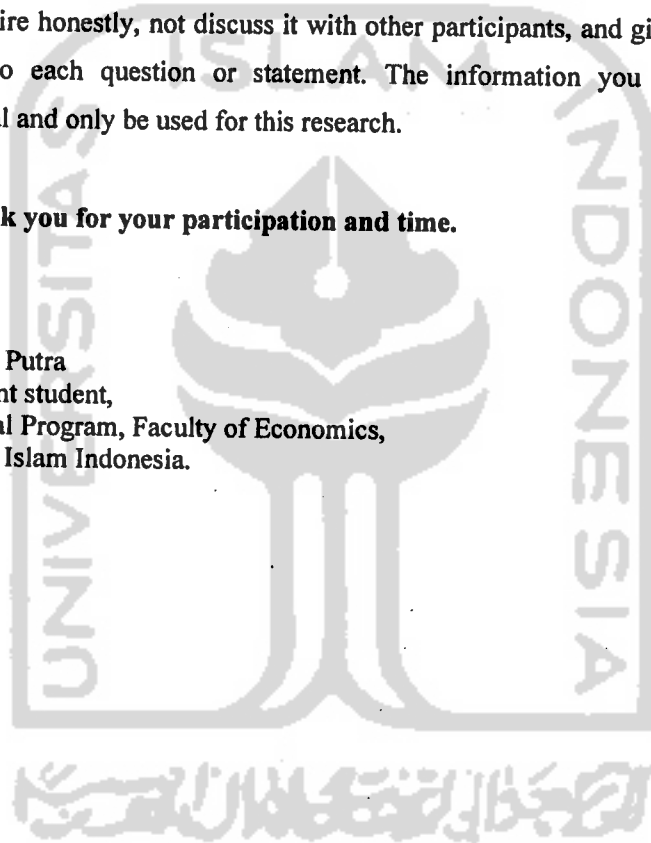
**Pastikan Anda telah mengisi kuesioner ini dengan lengkap.
Terima Kasih Atas Waktu dan Partisipasi Anda.**

Dear Participants,

This questionnaire is designed to learn about Yogyakarta city's high school students' decision-making styles concerning their shopping and consumptions. The information you are about to give will be very valuable and helpful in understanding consumer decision-making styles. You are expected to fill in the questionnaire honestly, not discuss it with other participants, and give a complete response to each question or statement. The information you give will be confidential and only be used for this research.

Thank you for your participation and time.

Edy Asrina Putra
Management student,
International Program, Faculty of Economics,
Universitas Islam Indonesia.

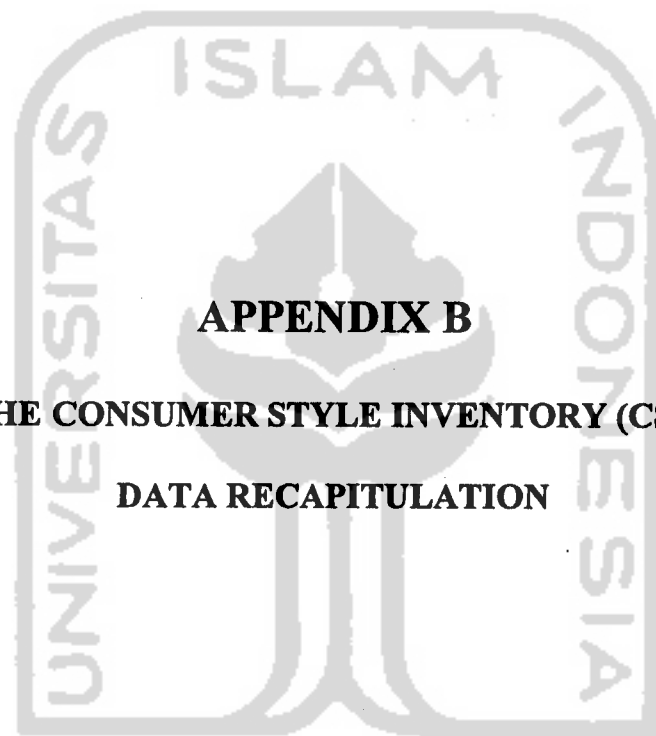


No	Statement	SD	D	N	A	SA
9	I should plan my shopping more carefully than I do.	1	2	3	4	5
10	Often I make careless purchases I later wish I had not.	1	2	3	4	5
11	There are so many brands to choose from that often I feel confused.	1	2	3	4	5
12	Sometimes it's hard to choose which stores to shop.	1	2	3	4	5
13	I have favorite brands I buy over and over.	1	2	3	4	5
14	I go to the same stores each time I shop.	1	2	3	4	5
15	In general, I usually try to buy the best overall quality.	1	2	3	4	5
16	I really don't give my purchases much thought or care.	1	2	3	4	5
17	The more expensive brands are usually my choices.	1	2	3	4	5
18	Nice department and specialty stores offer me the best products.	1	2	3	4	5
19	I keep my wardrobe up-to-date with the changing fashions.	1	2	3	4	5
20	It's fun to buy something new and exciting.	1	2	3	4	5
21	Going shopping is one of the enjoyable activities of my life.	1	2	3	4	5
22	The lower price products are usually my choice.	1	2	3	4	5
23	I am impulsive when purchasing.	1	2	3	4	5
24	I carefully watch how much I spend.	1	2	3	4	5
25	The more I learn about products, the harder it seems to choose the best.	1	2	3	4	5
26	Once I find a product or brand I like, I stick with it.	1	2	3	4	5
27	I make special effort to choose the very best quality products.	1	2	3	4	5

No	Statement	SD	D	N	A	SA
28	My standards and expectations for products I buy are very high.	1	2	3	4	5
29	I prefer buying the best-selling brands.	1	2	3	4	5
30	The most advertised brands are usually very good choices.	1	2	3	4	5
31	Fashionable, attractive styling is very important to me.	1	2	3	4	5
32	Shopping the stores wastes my time.	1	2	3	4	5
33	All the information I get on different products confuses me.	1	2	3	4	5
34	I change brands I buy regularly.	1	2	3	4	5
35	I shop quickly, buying the first product or brand I find that seems good enough.	1	2	3	4	5
36	A product doesn't have to be perfect, or the best to satisfy me.	1	2	3	4	5
37	I make my shopping trips fast.	1	2	3	4	5
38	I take the time to shop carefully for best buys.	1	2	3	4	5
39	I enjoy shopping just for the fun of it.	1	2	3	4	5
40	I look carefully to find the best value for the money.	1	2	3	4	5

Make sure you have filled in the questionnaire completely.

Thank you for your participation and time.



APPENDIX B

THE CONSUMER STYLE INVENTORY (CSI)

DATA RECAPITULATION

UNIVERSITAS ISLAM INDONESIA

Resp.	Item																																										
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40			
61	5	5	3	4	3	3	2	3	5	2	3	3	3	3	5	3	3	4	3	5	3	4	5	3	3	3	3	3	3	3	2	4	2	3	2	3	2	3	3	4	3	4	
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67	4	4	3	3	4	3	2	3	4	3	4	3	3	2	2	2	2	3	3	4	5	3	4	3	3	3	3	3	3	3	4	2	2	3	2	4	4	3	4	4	3		
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74	4	4	3	4	3	4	2	3	4	3	4	4	3	2	4	2	2	3	3	4	3	3	4	3	3	4	3	4	3	4	2	3	4	2	3	3	3	3	3	3	3	3	
75	4	4	3	4	3	3	1	3	4	3	3	3	3	1	3	2	2	2	2	5	4	3	4	3	4	3	4	3	4	3	3	3	3	4	2	4	2	4	3	2	4	3	
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78	5	5	3	2	2	5	2	3	5	3	4	1	5	1	5	1	2	2	5	4	4	3	5	4	3	2	4	3	2	3	5	3	2	2	3	4	1	4	4	5	3	1	
79	5	5	4	1	4	5	2	5	4	1	2	2	4	4	5	2	4	4	4	4	4	3	5	4	2	4	4	4	4	2	1	5	2	1	4	1	4	2	5	4	5		
80	5	5	4	5	2	2	3	2	4	4	4	4	4	4	4	5	2	4	3	5	4	4	4	4	4	4	4	4	4	2	3	3	4	4	2	4	4	2	4	4	2	4	
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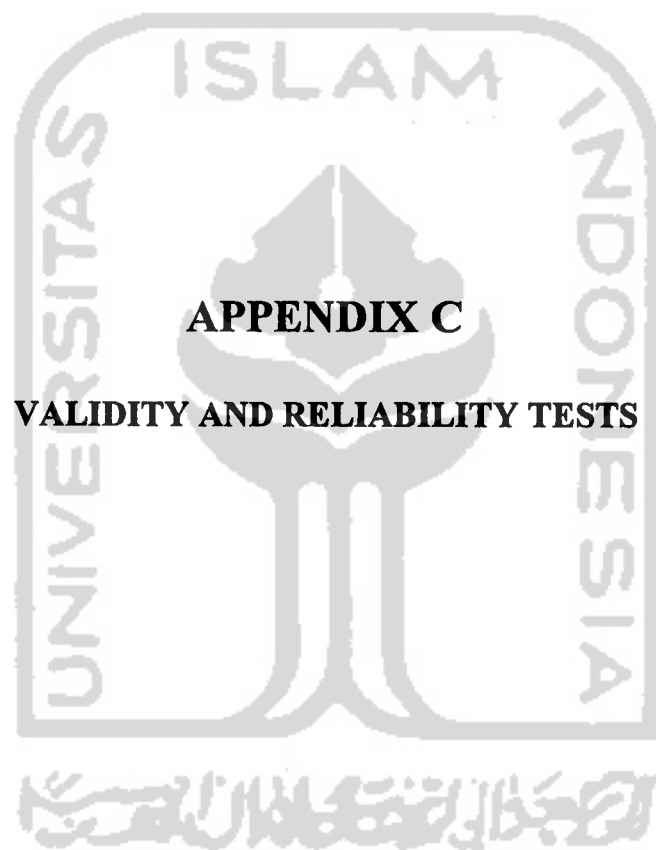
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	Item																																													
Resp.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40						
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APPENDIX C

VALIDITY AND RELIABILITY TESTS

Component Matrix

	Component							
	1	2	3	4	5	6	7	8
ITEM1		.537						
ITEM2		.542						
ITEM5	.647							
ITEM8							.600	
ITEM9		.427			-.453			
ITEM12								-.422
ITEM13	.409		-.408					
ITEM14			-.632					
ITEM15	.464	.412						
ITEM16					.570			
ITEM18	.500							
ITEM19	.715							
ITEM22			.435				.489	
ITEM23	.406		.437					
ITEM24		.499		.465				
ITEM26			-.539				.474	
ITEM29	.513			.515				
ITEM30	.436			.432				
ITEM31	.645							
ITEM35					.572			
ITEM37								
ITEM38	.495	.409						
ITEM39	.400		.410					
ITEM40		.434						

Extraction Method: Principal Component Analysis.

a. 8 components extracted.

Rotated Component Matfix

	Component							
	1	2	3	4	5	6	7	8
ITEM1			.779					
ITEM2			.781					
ITEM5	.748							
ITEM8							.690	
ITEM9					.762			
ITEM12								.663
ITEM13				.467				
ITEM14				.686				
ITEM15			.728					
ITEM16						.483		
ITEM18	.422							
ITEM19	.823							
ITEM22							.640	
ITEM23		.591						
ITEM24					.765			
ITEM26				.771				
ITEM29		.717						
ITEM30		.626						
ITEM31	.817							
ITEM35						.739		
ITEM37						.632		
ITEM38					.507			
ITEM39		.624						
ITEM40								.653

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

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.519	14.664	14.664	3.519	14.664	14.664	2.526	10.525	10.525
2	2.218	9.243	23.908	2.218	9.243	23.908	2.111	8.798	19.323
3	1.972	8.216	32.124	1.972	8.216	32.124	2.080	8.667	27.989
4	1.553	6.472	38.596	1.553	6.472	38.596	1.744	7.268	35.257
5	1.501	6.253	44.849	1.501	6.253	44.849	1.681	7.005	42.262
6	1.312	5.467	50.316	1.312	5.467	50.316	1.429	5.953	48.214
7	1.195	4.978	55.294	1.195	4.978	55.294	1.389	5.789	54.004
8	1.000	4.168	59.462	1.000	4.168	59.462	1.310	5.459	59.462
9	.994	4.140	63.602						
10	.884	3.682	67.285						
11	.856	3.568	70.853						
12	.817	3.403	74.256						
13	.747	3.114	77.370						
14	.735	3.062	80.432						
15	.664	2.768	83.200						
16	.625	2.603	85.803						
17	.586	2.444	88.246						
18	.503	2.098	90.344						
19	.449	1.870	92.215						
20	.419	1.745	93.960						
21	.409	1.704	95.664						
22	.387	1.612	97.276						
23	.350	1.457	98.732						
24	.304	1.268	100.000						

Extraction Method: Principal Component Analysis.

Reliabilities

Factor 1, Novelty-Fashion Conscious

RELIABILITY ANALYSIS - SCALE (ALPHA)

Reliability Coefficients

N of Cases = 224.0 N of Items = 4

Alpha = .7463

Factor 2, Brand Conscious

RELIABILITY ANALYSIS - SCALE (ALPHA)

Reliability Coefficients

N of Cases = 224.0 N of Items = 4

Alpha = .6147

Factor 3, Perfectionistic, High-Quality Conscious

RELIABILITY ANALYSIS - SCALE (ALPHA)

Reliability Coefficients

N of Cases = 224.0 N of Items = 3

Alpha = .7009

Factor 4, Habitual, Brand-Loyal

RELIABILITY ANALYSIS - SCALE (ALPHA)

Reliability Coefficients

N of Cases = 224.0 N of Items = 3

Alpha = .5098

Factor 5, Careful

RELIABILITY ANALYSIS - SCALE (ALPHA)

Reliability Coefficients

N of Cases = 224.0 N of Items = 3

Alpha = .5646

Factor 6, Time Conserving

RELIABILITY ANALYSIS - SCALE (ALPHA)

Reliability Coefficients

N of Cases = 224.0 N of Items = 3

Alpha = .3521

Factor 7, Price-Value Conscious

RELIABILITY ANALYSIS - SCALE (ALPHA)

Reliability Coefficients

N of Cases = 224.0 N of Items = 2

Alpha = .2425

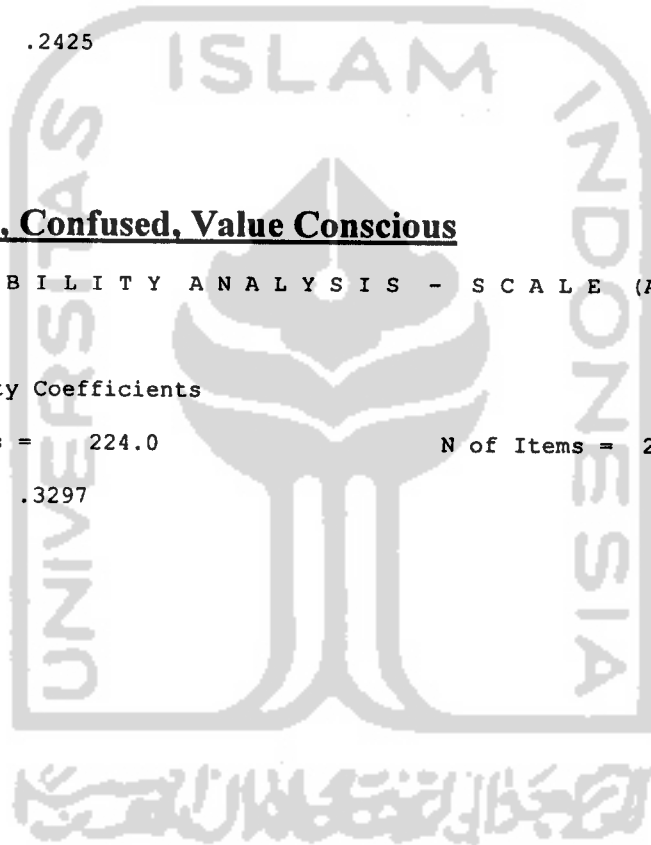
Factor 8, Confused, Value Conscious

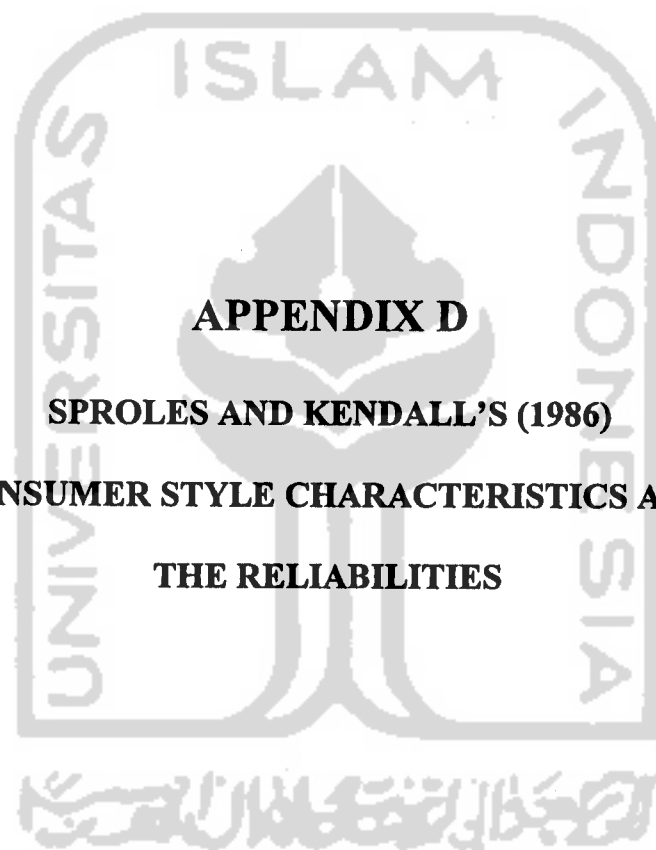
RELIABILITY ANALYSIS - SCALE (ALPHA)

Reliability Coefficients

N of Cases = 224.0 N of Items = 2

Alpha = .3297





APPENDIX D

SPROLES AND KENDALL'S (1986)

CONSUMER STYLE CHARACTERISTICS AND

THE RELIABILITIES

**Consumer Style Characteristics: Eight Factor Model
And the Reliabilities (Cronbach's Alpha)
(Sproles and Kendall, 1986)**

Consumer Style Characteristics	Cronbach's Alpha
Factor 1- Perfectionistic, High-Quality Conscious	.74 (7)*
Factor 2- Brand Conscious	.75 (6)
Factor 3- Novelty-Fashion Conscious	.74 (5)
Factor 4- Recreational Shopping Conscious	.76 (5)
Factor 5- Price Value Conscious	.48 (3)
Factor 6- Impulsive	.48 (5)
Factor 7- Confused By Overchoice	.55 (4)
Factor 8- Habitual, Brand-Loyal	.53 (4)

*Number of items used to calculate alpha indicated in parentheses.