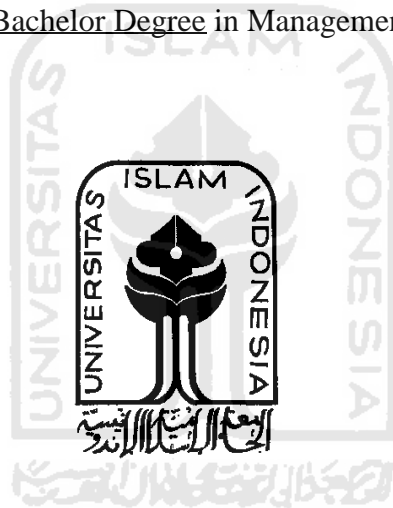


**THE ANALYSIS OF YOGYAKARTA GENERATION Y  
FEMALE CONSUMER DECISION-MAKING STYLES**

**The Case Study of the Purchase of Woman Apparel Product at  
Matahari Department Store  
Malioboro Mall Yogyakarta**

**A THESIS**

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



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2007**

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on, 2007

and Declared Acceptable

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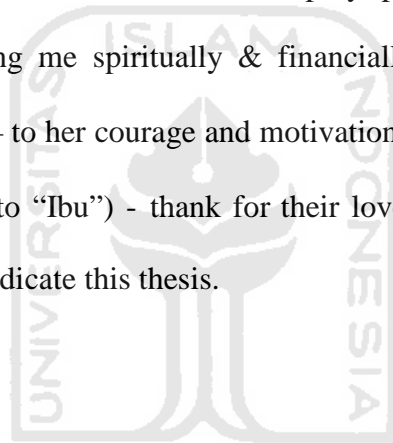
Bismillahirrahmanirrahim

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Yogyakarta, September, 8 2007

Noor Izzatil Hasanah

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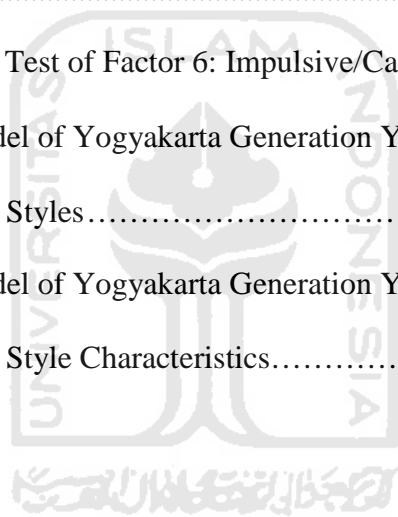
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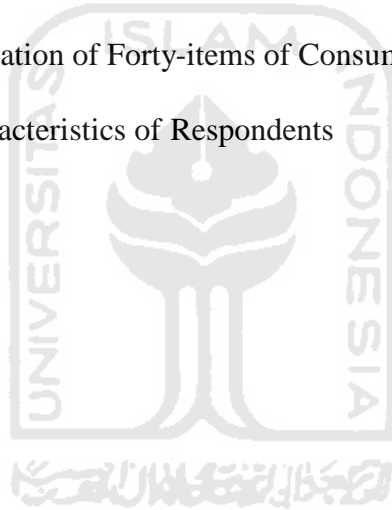
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## ABSTRACT

**Noor Izzatil Hasanah (2007)** “THE ANALYSIS OF YOGYAKARTA GENERATION Y FEMALE CONSUMER DECISION-MAKING STYLES.” Yogyakarta: Faculty of Economics, Department of Management, International Program, Universitas Islam Indonesia.

Generation Y are the children of generation X or people born between years 1979 and 1995. They have been acculturated into more materialistic and consumer culture than previous generations as a result from proliferation of communication technologies, mass media, international travel, and multinational marketing campaigns. Our country, Indonesia known as the third most populated country in the world for person aged 15-19 years old (with their spending per week are around nine dollars), totaling about 22, 3 million youth. On the other words they are generation Y.

In Indonesia, market segment which consists of teenager and young adult consumers is considered as the biggest and potential target market to be served by retailers. An understanding of Indonesian generation Y consumer behaviour, especially their decision-making styles are very important. Because, the generation Y consumers' market is the future market of today's product. Hopefully, by understanding their consumer decision-making styles would give benefit to corporations and retailers targeting Indonesian market.

This study tries to analyze the decision-making styles of generation Y female consumers in Yogyakarta using forty-items of Consumer Styles Inventory (CSI) developed by Sproles and Kendall's (1986). Several previous studies have investigated the applicable of CSI to determine consumer decision-making styles around different countries (such as New Zealand, South Korea, Greece, India, China, and German). As several studies on similar topic have been conducted in other countries, this research is expected to provide a replicate study on the analysis of generation Y female consumer decision-making styles toward woman apparel products on Matahari department store in Yogyakarta, representing Indonesia.

The primary data in this study is collected from a survey of 100 respondents in Sleman, Yogyakarta, Indonesia. The respondents evaluate the forty-items of Consumer Styles Inventory (CSI). In further, all data are evaluated for their validity and reliability by using both factor analysis with varimax rotation and cronbach's alpha reliability in order to determine the Yogyakarta generation Y female consumer decision-making styles.

Based on the research finding and the analysis, it is found the Six-styles of Yogyakarta generation Y female consumer decision-making styles are novelty/fashion consciousness consumer, confused by overchoice consumer, perfectionist consumer, habitual/brand-loyal consumer, price/value for money consciousness consumer, and impulsive consumer.

## ABSTRAK

**Noor Izzatil Hasanah (2007)** “THE ANALYSIS OF YOGYAKARTA GENERATION Y FEMALE CONSUMER DECISION-MAKING STYLES.” Yogyakarta: Jurusan Manajemen, Program Internasional, Fakultas Ekonomi, Universitas Islam Indonesia.

Generasi Y adalah anak-anak dari generasi X atau orang-orang yang lahir antara tahun 1979 dan 1995. Generasi Y telah terakulturasi menjadi seseorang yang lebih materialistik dan pengonsumsi budaya dari pada generasi sebelumnya. Sebagai hasil dari perkembangan teknologi komunikasi, media masa, perjalanan internasional, dan kampanye pemasaran multinasional. Indonesia dikenal sebagai negara berpenduduk terbanyak ketiga di dunia untuk remaja yang berumur 15-19 tahun (dengan tingkat pengeluaran mereka sekitar \$ 9/minggu), dengan total sekitar 22,3 juta remaja. Dengan kata lain mereka adalah generasi Y.

Di Indonesia, segmen pasar yang terdiri dari konsumen anak-anak berumur belasan tahun dan remaja dianggap sebagai target pasar yang terbesar dan berpotensi untuk dilayani oleh para retailer. Sebuah pemahaman terhadap perilaku konsumen generasi Y di Indonesia, khususnya terhadap gaya/cara mereka dalam mengambil keputusan adalah sangat penting karena pasar konsumen generasi Y adalah pasar masa depan untuk produk sekarang. Dengan pemahaman terhadap gaya/cara pengambilan keputusan mereka diharapkan akan memberikan keuntungan bagi perusahaan dan retailer yang menargetkan pasar Indonesia.

Penelitian ini mencoba untuk menganalisa gaya/cara pengambilan keputusan konsumen wanita generasi Y di Yogyakarta dengan menggunakan empat puluh item dari Consumer Styles Inventory (CSI) yang dikembangkan oleh Sproles dan Kendall's (1986). Beberapa penelitian sebelumnya dari berbagai negara (seperti New Zealand, Korea Selatan, Yunani, India, dan Jerman) telah menginvestigasi kelayakan CSI untuk menentukan gaya/cara pengambilan keputusan konsumen. Seperti penelitian-penelitian sebelumnya yang telah dilakukan di berbagai negara dengan topik yang sama, maka penelitian ini diharapkan dapat menjadi penelitian replika terhadap analisa gaya/cara pengambilan keputusan konsumen wanita di generasi Y terhadap produk-produk pakaian wanita di Matahari department store di Yogyakarta, mewakili Indonesia.

Data primer dalam penelitian ini diambil dari sebuah survei yang mengikutsertakan 100 responden dari Sleman, Yogyakarta, Indonesia. Para responden mengevaluasi empat puluh item dari CSI. Kemudian, semua data primer dianalisis menggunakan faktor analisis dengan metode varimax rotasi dan uji reliabilitas Cronbach dengan tujuan untuk menentukan gaya/jenis pengambilan keputusan konsumen wanita generasi Y di Yogyakarta.

Berdasarkan hasil penelitian, diperoleh enam macam gaya pengambilan keputusan oleh konsumen wanita generasi Y di Yogyakarta. Enam gaya/cara tersebut adalah konsumen yang sadar fashion, konsumen yang bingung karena banyaknya pilihan, konsumen yang perfeksionis, konsumen yang setia pada merk & toko, konsumen yang sadar harga, dan konsumen yang impulsif.



# CHAPTER I

## INTRODUCTION

### 1.1. Background of the Study

The rapid transition of Indonesia in market economy has increased the choices of products and services available to consumers. This reality leads to rising of consumer confusion regarding the overchoice of products and services available in market. Consequently, consumer education is very needed to decrease the confusion among consumers. At the same time, businesses in a global economy need to know more about consumer behavior in different societies in order to effectively market their products and services. Today, many retailers and marketing practitioners concern in teenagers' consumer behavior or consumption habit especially in their decision-making making styles.

In Indonesia, market segment which consists of teenager and young adult consumers is considered as the biggest target market to be served by retailers. It is supported by the research reported by Amin and Richards (2002:1) that Indonesia is the third most populated country in the world for persons of 15-19 years old, totaling about 22, 3 million youth. On average, the Indonesian teens spend is the equivalent of nine U.S dollars per week, in comparison to a high of 50 dollars per week spent by Norwegian teens, 38 dollars by U.S. teens, 25 dollars by Australian teens, and low four dollars per week spent by teens in Vietnam (Moses, 2000 cited in Amin and Richards, 2002:2).

Thus, we can conclude that Indonesian consumers who amount of money spent around 9 dollars per week are teenagers aged from 15-19 years old; on the other words they are Generation Y (people who were born between 1979 until 1995) or known as *Echo Boomers* or *Millennials*.

A free market economy needs to educate consumers with the power to influence the market through their rational decisions when confronted with choices in the market. Concern in consumer decision-making is great interest for consumer's educators and marketing practitioners in serving the consumer. Several researchers in the field of consumer economics have concluded that consumers follow different styles or rules in making decisions when confronted with choices in the market (Sproles & Kendall, 1986:268). The research about consumer decision-making styles has been investigated across cultures, such as New Zealand, South Korea, Greece, India, China, and German (Durvasula, Lyonski, and Andrews, 1993; Fan and Xiao, 1998; Hafstrom, Chae, and Chung, 1992; Lyonski, Durvasula, and Zotos, 1996; Walsh, Mitchell, and Thureau, 2001).

According to Sproles & Kendall (1986:268), the consumer decision-making style is defined as "a mental orientation characterizing a consumer's approach to making choices". They developed the forty-items of Consumer Style Inventory (CSI) to determine the basic characteristics of consumer decision-making styles among young consumers in the United States. The identification of these characteristics among consumers is "help to profile an individual consumer's style, educate consumers about their specific decision-making characteristics, and counsel families on financial management" (Sproles &

Kendall, 1986:267). They recommended using the inventory with different population groups to determine the generality of its applicability.

As commercial global integration unfolds in the world's marketplaces, decision making is becoming increasingly complex for consumers. The extraordinary plenty of choice and retail outlets creates a huge selection of choice for consumers. Indeed, the retail environment is becoming flooded with competitors competing for the consumers' expenditures. Despite these significant changes in the commercial environment, very little is known about the decision-making processes of consumers in various countries.

An examination by Israelsen (cited in Lyonski, Durvasula & Zotos, 1996) confirm that over 60 years of five major journals used by resource management scholars located only five research articles related to decision making in a family context; and these articles were applicable only to the USA. Supposedly, the small number of research in this area hinders our understanding of consumer decision-making processes. Additional research seems warranted if marketers are to understand the many dimensions of consumer decision-making behavior in a global context.

## **1.2. Problem Identification**

The Consumer Style Inventory (CSI) itself has been investigated across cultures, such as New Zealand, South Korea, Greece, India, China, and German (Durvasula, Lyonski, and Andrews, 1983; Fan and Xiao, 1998; Hafstrom, Chae, and Chung, 1992; Lyonski, Durvasula, and Zotos, 1996; Walsh, Mitchell, and

Thurau, 2001). Some researchers (Lyonski et. al., 1996) have commented that the inventory is appropriate for applying to developed countries rather than to developing countries. While only few the literature does provide insight into the investigation of CSI in developing country, because from these cross-cultural studies have shown that four consumer style are relatively more applicable to developed countries as suggested. They are perfectionist/quality conscious, brand conscious, fashion conscious, and recreational shopping. In their multi-country research, Lyonski et. al., (1996) found that both Greece and India samples produced low level of reliability coefficients in some decision-making styles (such as recreational shopping and perfectionist couscous consumer). They conclude that consumers' choices are limited either because of the level of economic development or government intervention on less-developed country.

The question that arises here is whether the forty-items of Consumer Style Inventory (CSI) is applicable in Indonesia, specifically in Yogyakarta with the focus on female consumers of generation Y, remembering that Yogyakarta is recently in rapid economic growth and market development. The Yogyakarta teenagers and adolescent also have their own ability in deciding their buying activity in consuming the products and services.

### **1.3. Problem Formulation**

According to the identification problem above, this research study focuses on identifying Generation Y female consumer decision-making styles in

Yogyakarta to represent Indonesian consumers. Therefore, the problem can be formulated into these following questions:

- Can forty-items of Consumer Style Inventory (CSI) are applicable in Yogyakarta?
- What are the decision-making styles of generation Y female consumer in Yogyakarta?

#### **1.4. Research Objectives**

This research study is to identify the decision-making styles of Generation Y female consumer in Yogyakarta using forty-items of Consumers Styles Inventory (CSI) developed by Sproles and Kendall's (1986:272-273). The specific objectives of this research study are:

1. To test and purify the forty-items of Consumer Styles Inventory (CSI) in Yogyakarta.
2. To profile the Generation Y female consumer decision-making styles in Yogyakarta.

#### **1.5. Limitation of the Study**

This study is limited mainly through population and sample. The population only encompasses the generation Y (those people who were born between 1979 until 1995) and only female respondents are used in this study. The reason is that female is assumed to have more contribution in shopping activity than male, and this automatically leads to complicated consumers style. For

sampling frame is the residents of Sleman, Yogyakarta; therefore, it may not be generalised to other residents, especially in reflecting Indonesian consumers sample in general. They are ranging from the age of 19 until 25 years old and they have different educational background and income level.

The case study of this research is bound on generation Y female consumer decision-making styles toward woman apparel products in Matahari department store in Yogyakarta only. This finding could not be generalized, and therefore it will only represent the finding on one fashion retail store. However, it may be compared to other findings to know the different effects in other fashion retail store.

#### **1.6. Research Contribution**

The researcher would like to make some valuable contributions either as for theoretical used or practical one. Those benefits may be useful for the following parties:

1. The researcher

The result of this study can be used to profile Yogyakarta generation Y female consumers' style towards woman apparel products. Furthermore, the findings can be used as additional information that can be further analyzed and compared to other findings using different types of product.

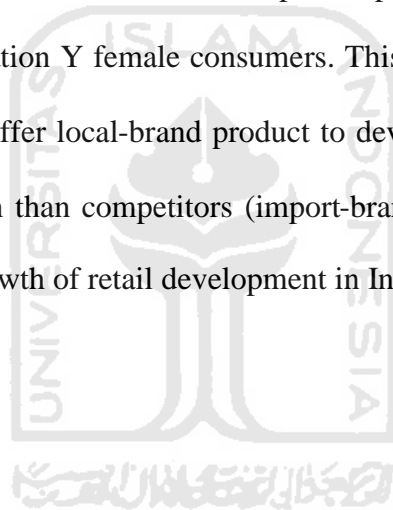
2. The marketing practitioners

The result of this study can be used by marketers to segment consumers into viable and profitable segments or clusters, understanding generation Y

female consumers with particular reference to their consumer decision-making styles, and tailoring their communication strategies for generation Y consumers, especially female consumers.

### 3. The retailers

The result of this study in profiling Yogyakarta Generation Y female consumers' style will guide the retailers to decide the right marketing decision in the areas of target market, product assortment and procurement, services and store atmosphere, price communication and location for generation Y female consumers. This result will be useful for the retailers who offer local-brand product to develop the right and better marketing decision than competitors (import-brand product). That finally will lead to the growth of retail development in Indonesia.



## **CHAPTER II**

### **REVIEW OF RELATED LITERATURE**

#### **2.1. Introduction**

##### **2.1.1. Retailing and Consumer Behavior**

Retailing is the set of business activities that adds value to the products and services sold to the consumers for their personal and family use (Levy and Weitz, 1998). On the distribution channel, the position of retailer is as the final part that links manufacturer and wholesaler with consumers. To differentiate between wholesalers and retailers by seeing to whom the products and services are sold to, they are retailers if they sell the products and services to consumers; but they are wholesaler when they sell the products and services to other businesses (e.g. building contractors and restaurant owners).

Consumers become the important aspect for retailer, it directly maximizes its efforts to satisfying needs of consumers better than the competitors. Because of that reason, the key success of retail depends on how much it embraces retailing concept. According to Levy and Weitz (1998:17) defines that the concept of retailing is a management orientation that focuses retailer on determining its target market's needs and satisfying those needs more effectively and efficiently than its competitors.

Consumer buying behavior is defined as the decision-making processes and acts of people involved in buying and using certain product. Based on Levy and Weitz (1998:124), the four stages of the Consumer Buying Process are:



### 1. Problem recognition (awareness of need)

Factors motivating customers to go shopping and purchase products and services can be classified as functional needs (related to the performance of the product), psychological needs (related to personal gratification that customers get from shopping and owning of the product), and personality traits (related to customer self-confidential in perceived risk when she chooses the certain brand) (Horton, 1979:234).

### 2. Information search

Before the customers decide to buy the product or choose the retailer, they may seek information related to product that might them to satisfy the need. Considerable search activity about information in the retail store is obtained by consumers of women's shoes or clothing as durable product, but sometimes some buyers do the extensive information seeking. According to Newman and Lockeman (1975:221) that most of consumer feels the importance of information search because before he/she purchases the product the consumer must knows at the outset what he/she wants and attempts to obtain the information for self evaluation.

### 3. Evaluation retailer

The evaluation for retailer can be assessed by the performance of the retailer on several attributes (e.g. grocery prices, double coupons, and atmosphere) and the importance of those attributes to the customers (e. g. convenience, assortment, and shopping environment).

#### 4. Select retailer

Not all purchase activities always through four stages of consumer decision process, sometimes the shopper directly decides to buy accidentally when he/she enters the retail shop and see the product. Some factors being considered by the shoppers are the distances of the venue, services, and atmosphere.

#### **2.1.2. Generation Y Female Consumers and Consumer Decision-making Styles**

There are two main components to explain the generation Y female consumer decision-making styles, which encompasses: generation Y female consumers and consumers' decision-making styles. The two components can be elaborated as follows:

##### **1. Generation Y Female Consumers**

Generation Y are the children of the “baby boomers” generation or “Generation X” (Herbig et. al., 1993). The Teenage Research Unlimited and demographers defines the Generation Y as people that born between years 1979 and 1995 (TRU, 1999 cited in Bakewell and Mitchell 2003). Thus, Generation Y female consumers mean all female consumers that born between years 1979 and 1995.

Based on Bakewell and Mitchell (2003:96-97) reported that in the USA, there is 60 millions of Generation Y and in the UK number of 15-21 years olds is

growing. Generation Y have been acculturated into a materialistic and consumer culture more so than other generations as a result of technological innovations. The proliferation of communication technologies, mass media, international travel, and multinational marketing campaigns are played a major part in promulgating the "American Dream". It has also been found that younger generations are more likely to associate higher prices with improved quality and worth, and are more motivated to "trade up" compared with older generations.

Mass media such as television, newspaper, and magazine are play important role in forming teenagers' consumption habit. It's supported by Wolburg and Pokrywczynski (2002) that today's 18-24 years old have spent much more time watching television as children then their Boomer parents. Instead of being passive viewers of television, they have become active channel surfers exploring hundreds of options. Besides mass media, their buying habits are more influenced by the internet, as a result, buying trends and new products are expected to come and go almost as rapidly as young adults can find new websites.

Moschis and Churchill (cited in Bakewell and Mitchell, 2003:97) reported a positive association between television viewing and materialism among adolescents and viewing in Generation Y households is around seven hours a day making them one of the most televisions acculturated generations ever. Schrum et. al., (cited in Bakewell and Mitchell, 2003:97) proposed that television programs convey a wealth of information with respect to consumption and that as television viewing increases, an individual's consumption perceptions more closely reflect the "reality" of the television world.

On the other hand, newspaper was found to collate more closely with the development of a rational consumer skills (Moore and Moschis, 1981 from Shim, 1996). The biggest distinction between leading Gen Y and their Gen X predecessors is probably their attitude towards money. Today's leading Gen Ys are optimistic about their earning power. According to Teenage Research Unlimited (TRU) (cited in Paul, 2001:49), teens spent \$ 155 billion in 2000-\$2 billion more than they did in 1999-an increase of 1.3 percent. In large part, they are spending money on clothing.

If the incidence of compulsive buying has increased from the baby boom generation to Generation X, what is in store for subsequent generations (Generation Y)? This leads to logical conclusion; one could expect that members of Generation Y will be even more prone to such behaviors. Because compulsive buying has potentially severe consequences for the individual affected others around him/her and society at large.

## **2. Consumer Decision Making Styles**

To attract the consumers, a retailer should communicate its store image or store attributes and benefits to the target markets. Besides that, identifying the characteristics of consumers is also important. One approach is to systematize consumer behavior and to identify decision-making typologies, which aim to attribute certain decision-making traits to consumers in order to classify them (Walsh et. al., 2001).

Understanding decision-making styles of consumers is important thing in marketing. Because decision-making styles determine individual's consumers' style, educate consumers about their specific decision-making characteristics, counsel families in financial management, and determine consumer behavior. According to Sproles and Kendall, (1986:267) explained three ways to characterize consumer styles: the psychographic/lifestyle approach which is related to consumer behaviour (Lastovicka 1982, Wells 1974), the consumers typology approach that is generally related to consumer types (Darden and Ashton 1974-75, Moschis 1976, Stephenson and Willet 1969, Stone 1954), and the consumer characteristics approach which focuses on consumers' decision-making (Sproles 1985, Westbrook and Balck 1985).

Sproles and Kendall (1986, p.267) define consumer decision making style as, "a mental orientation characterizing a consumer's approach to making choices", and propose that consumers adopt a shopping "personality" that is relatively fixed and predictable in much the same way as psychologists view personality in its broadest sense. The CSI that was developed in previous research by Sproles and Kendall's (1986) and was validated a sample of 482 US high-school students, late Generation X consumers, who were asked about their decision-making style for personal products (example: clothing and cosmetics) with the entire respondents are female.

In total 40 items pertaining to affective and cognitive orientations in decision making are the basis from which eight potential styles or traits affecting behavior can be identified (see Table 1):

**Table I** Characteristics of eight consumer decision-making styles

Decision style
1. <i>Price/value consciousness</i> : decision style that is concerned with getting lower prices. The presence of this trait means that the consumer is conscious of sale prices and aims to get the best value for their money
2. <i>Perfectionism</i> : decision style that is concerned with quality. Consumers with this decision-making style will not compromise with products classified as "good enough"
3. <i>Brand consciousness</i> : decision style that is concerned with getting expensive, well-known brands. Consumers with this style believe that the higher the price of a product, the better the quality. These consumers also prefer best selling advertised brands
4. <i>Novelty/fashion consciousness</i> : decision style for seeking out new things. This trait reflects a liking of innovative products and a motivation to keep up to date with new styles and fashion trends
5. <i>Habitual/brand-loyal</i> : decision style for shopping at the same stores and tendency to buy the same brands each time
6. <i>Recreational shopping consciousness</i> : decision style that views shopping as being enjoyable <i>per se</i> . Shoppers with this trait enjoy the stimulation of looking for and choosing products
7. <i>Impulsive/careless</i> : decision style that describes a shopper who does not plan their shopping and appears unconcerned with how much he or she spends. Consumers with this style can regret their decisions later
8. <i>Confused by overchoice</i> : decision style that reflects a lack of confidence and an inability to manage the number of choices available. Consumers with this trait experience information overload

Source: Sproles and Kendall (1986)

#### a. Price/Value Consciousness Consumer

For some consumers, high price simply means giving up more resources for the product. Here, high price plays a negative role in consumers' decision making, meaning that higher price is inversely related to purchase intent. Some consumers, however, make the inference that high price means better quality and prestige. Here, high price positively affects consumers' decision making, meaning higher price is directly related to purchase intent. When consumers think of price as the giving up of resources for the products, they will prefer lower price or discounted merchandise. As Lichtenstein et. al., (cited in Jin and Sternquist, 2003) defined sale proneness as "an increased propensity to respond to a purchase offer because the sale form in which the price is presented positively affects purchase evaluation". In other words, the sale condition triggers purchase, you buy a product because it is on sale. Sale proneness is positively related to price

consciousness and negatively related to price/quality inferences and brand loyalty. Price seekers, sale-prone consumers, are constantly looking for sales to get products at the lowest price.

#### **b. Perfectionism Consumers**

Consumers practice extensive decision-making when buying an unfamiliar, expensive product, or an infrequently bought item. This process is the most complex type of consumer buying decision and is associated with high involvement on the part of the consumer. These consumers want to make the right decision, so they want to know as much as they can about the product category and available brands. People usually experience cognitive dissonance only when buying high-involvement products. Consumers use several criteria for evaluating their options and spend much time seeking information.

Consumers' use price, brand name, and store name as indicators or cues to impute product quality on their perceptions. Quality is conceptualized in terms of the "superiority" or "excellence" of product performance (Zeithaml, 1988 cited in Agarwal and Teas, 2002). Moreover, most consumers often lack the detailed information, expertise, interest, and/or time needed to evaluate a product's quality based on intrinsic product attributes. Consequently, consumers can be expected to rely on general or extrinsic cues (e.g. brand name, price, and retailer reputation) when assessing product quality (Bearden and Shimp, 1982; Dodds et. al., 1991; Obermiller, 1988; Rao and Monroe, 1989 cited in Agarwal and Teas, 2002). In fact, consumers rely on extrinsic quality cues more than they rely on intrinsic

quality cues. Extrinsic quality provide as “signal” for quality by providing consumers with a bundle of information about the product.

### **c. Brand Consciousness Consumer**

It is generally recognized that consumer preferences for national brands are strong and that a competitive national brand assortment is critical for retail profitability, although store brands do provide leverage to retailers and allow retailers to improve margins. For national brands provide hedonic utility and quality, whereas store brands are generally lower priced, poorly packaged, lack strong brand recognition, and are rarely advertised at the national level (Cunningham *et al.*, 1982 from Wulf *et. al.*, 2005). On the contrary, this finding is also consistent with recent trends suggesting that a large number of consumers feel store brands usually perform as well as or taste as good as nationally advertised brands (Fitzell, 1992 from Wulf *et al.*, 2005). Quelch and Harding (cited in Wulf *et. al.*, 2005) argue that the more private label products of higher quality there are on the market, the more readily consumers will choose a private label over a higher-priced national brand.

Socioeconomic background may affect decision-making patterns in consuming product and service. From a learning theory point of view, it has been argued that because the adolescent from low-income homes have less experience in money, and may less aware of the range of consumer goods; their learning of some aspects of consumption may be less adequate than adolescents from upper-income homes, who have more opportunities for consumption (Ward, 1974 from



Moschis and Moore, 1979:104). Specifically, some classes may have stronger brand preferences and more likely to seek information prior to decision making than their lower-class counterparts. Resnik and Stern (cited in Moschis and Moore, 1979:103) also suggest that children's brand choice may be influenced by television advertising. Similarly, print advertising may be effective in creating brand preferences. As young people interact with the mass media, they are exposed to a variety of advertisements and as a result may develop favorable orientations towards brands.

Cause related factor toward brand or store image also involve the decision of consumer to choose the brand. According to information from a Cone/Roper CRM survey (cited in Cui et. al., 2003:311), 94 percent of socially and politically active leaders reported having favorable image of companies that were committed to a cause. Approximately 130 million consumers reported they would be likely to switch brands or retailers to those associated with a cause, when price and quality equal.

#### **d. Novelty/Fashion Consciousness Consumer**

Adolescents are those that attach the most importance to fashion and beauty in general (Francis and Liu, 1990; Koester and May, 1985; Ossorio, 1995 from Beaudoin et. al., 2003). During adolescence, peers are seen as being an important source of influence on clothing purchases. In this context, and since brand names seem so popular for adolescents, it is highly possible that adolescents acting as models for later adopters in the process of fashion diffusion – those who

are the first to buy and adopt new clothing products and fashion tendencies – should also be more brand sensitive.

Another research found that, women are more expected than men to be concerned with beauty, appearance and fashion (Kaiser, 1990 from Beaudoin et al., 2003). As a result, taking care of their image or being beauty is becoming a kind of “natural” habit for most females.

#### **e. Habitual/Brand-Loyal Consumer**

Peoples categorized as habitual buying behavior consumers usually show their frequently purchased, spend little time on searching for information about these products and little time on the actual decision before making the purchase. Because, they are familiar with several different brands in the product category but they stick with one brand (brand loyal consumer). Consumers engaged in habitual buying behavior/routine response behavior normally do not experience problem recognition until they are exposed to advertising or see the product displayed on a store shelf, or are faced with an out-of-stock situation.

According to an international survey conducted by Kurt Salmon Associates (cited in Oh and Fiorito, 2002:206), approximately 62 percent of US consumers and 67 percent of UK consumers would go to another store if the brand they were looking for was not available at the first place they shopped. The most positive post-purchase outcome as a result of customer satisfaction is gaining customer loyalty. Based on Copland (cited in Oh and Fiorito, 2002:206), the concept of “loyalty” grew out of the term “insistence”. Insistence is the last stage

of consumers' attitudes toward the demand for branded products. In this stage, consumers do not accept substitutes when they decide to purchase a product or service.

A consumer is said to be brand loyal when this consumer consistently purchases a single brand. It is evident that a consumer, who is loyal to a particular store brand, demonstrates a high level of brand recall. In addition it is likely that this particular store brand enjoys a favorable brand image. Brand loyal consumers considered as less-price sensitive consumers. East et. al. (cited in Wulf et al., 2005:225) infers that a positive attitude towards the store and its brands is the outcome of loyal behavior.

So, consumers who use a store proportionately more and over longer periods of time will exhibit a more positive attitude towards the store and its brands. This positive attitude makes store-loyal consumers trust their chosen store and become familiar with its store brands. Ailawadi et. al. (cited in Wulf et al., 2005:225), empirically demonstrated that the store-brand focused customer segment mainly contains store-loyal customers. This implies that once a consumer is store loyal, he/she is more inclined to purchase and value the store brand of that particular store.

#### **f. Recreational Shopping Consumer**

Unlike previous age groups, Generation Y has been acculturated into an environment that provides more opportunities and reasons to shop than ever before. Another shopping typology related to shopping behavior in a variety of

situations is called recreational shoppers/economic shoppers (Williams; Salma; Rogers, 1985). They do shopping as a pleasant activity and shop just for a fun, in previous research they called as “shopping avoider” or time-saver factor (Sproles and Kendalls, 1986:273).

From Dholakia (1999) states that shopping at the mall seems to evoke different responses. It is women who report enjoying going to the mall. The recreational and expressive nature of shopping at the mall seems to appeal to the female shopper more than the male shopper. This perhaps explains why women claim almost exclusive shopping for their own clothes and even some for their husbands' clothes. As Buttle (cited in Dholakia, 1999) recognized about relationships, "shopping with others can be a pleasure or pain"; our data seems to suggest that the pleasure of shopping with others is greater for men since they seem to be willing to share responsibility for clothing shopping more than their wives. It is also consistent with the greater importance assigned by men to "interacting with family" as a motive for shopping.

Recreational shoppers are very influenced by their frequency in reading printed mass media because the more they read and receive the information, the more they were recreational shoppers (Shim, 1996:560). Past studies conducted by Block et. al., (cited in Parsons, 2003:74) have established that shoppers view malls as a source of entertainment, with many people visiting malls for the excitement of the experience. The Babin et. al., (cited in Parsons, 1994:74) finding that people typically shop for hedonic and utilitarian reasons creates a marketplace

where promotional activities not only differentiate malls, but are an essential part of marketing them to gain the desired response of visits.

#### **g. Impulsive/Careless Consumer**

Impulsive buyer consumer is defined as a consumer's tendency to buy spontaneously and immediately. Highly impulsive buyers are more likely to experience spontaneous buying stimuli without planned shopping list. Several researchers (cited in Rook and Fisher, 1995:306) stated that impulsive consumer thinking is likely to be relatively unreflective, prompted by physical proximity to a desired product, dominated by emotional attraction to it, and absorbed by the promise of immediate gratification.

Based on Welles (cited in Hausman, 2000:403) studies report that most people – almost 90 per cent – make purchases on impulse occasionally and between 30 per cent and 50 per cent of all purchases can be classified by the buyers themselves as impulse purchases. Factors like consumer's feeling, mood and emotion usually increase the occurrence of impulse buying. As Dittmer et. al., (cited in Coley and Burgess, 2003:282) states that for some shoppers, mood may be the most important psychological consideration leading to impulse buying.

Women's behavior is generally thought of as being more emotionally and psychologically rooted than men, suggesting that they are more susceptible to impulse purchasing. Additionally, it has been argued that women, because of their propensity to shop more than men in general, make more impulsive purchases (Dittmar *et al.*, 1996; Rook and Hoch, 1985 cited in Coley and Burgess,

2003:282). Therefore, women are more likely to shop for aesthetic products, while men are more likely to shop for functional products. This leads to the determination that women have greater opportunity purchase different types of products on impulse compared than men as well as men more thought functionally in purchase the product.

#### **h. Confused by Overchoice Consumer**

Consumer confusion is becoming a problem for the consumers. The increasing numbers of product and lack information of the product are the main cause creating consumer confusion. Confusion can result in potential misuse of a product, which can lead to consumer dissatisfaction, lower repeat sales, more returned products, reduced customer loyalty and poorer brand image. It seems plausible that consumer confusion, like most consumer attributes, must have a direct and significant impact on marketing strategy. Therefore the companies must have a clear idea not only of what causes confusion, but also how they could help consumers clarify the choice decision; something that has obvious "educational" implications.

According to Mitchell and Papavassiliou (1997) in general the confusion is not just in the long-term interest of manufacturers and retailers. Confusion can make consumers more promiscuous, by weakening store loyalty and disrupting brand-loyalty, leading to loss of sales for the manufacturer. This is because the confused consumer is likely to abandon or postpone the purchase, or switch to other product categories that he/she feels more comfortable in choosing. The

retailer and the manufacturer can therefore lose trade to direct or indirect competitors. One final marketing implication is that the confused consumer is inefficient not only when choosing, but also when giving advice to friends. He/she may engage in negative word-of-mouth or confuse other consumers with inaccurate or misleading information.



## **CHAPTER III**

### **RESEARCH METHOD**

#### **3.1. Type of Study**

This research study can be classified as an exploratory study. Because investigates the decision making of Yogyakarta female Generation Y consumer decision-making styles by using forty-items of Consumer Styles Inventory (CSI) developed by Sproles and Kendall's (1896) towards woman apparel products. The method used in this research is adopted from George B. Sproles, Elizabeth L. Kendall research (Sproles and Kendall, 1986).

#### **3.2. Research Subject**

As this study is limited on the application of Generation Y female consumer decision making styles toward woman apparel products, this research uses the study case of Matahari department store. The main reason in choosing Matahari department store as research subject because it serves consumers from low to medium income level, meaning that almost Yogyakarta female consumers have shopped at Matahari department store. Another reason in choosing Matahari department store as a research subject is because it provides various woman apparel products with different choice of brands, fashionable styles, up-to-date products, and cheap to expensive products also become an option there (depending on the brand and model of product). Therefore this research will be focused on the applicability of forty-item CSI inventory towards Matahari



department store Generation Y female consumers in order to develop Yogyakarta Generation Y female consumer decision-making styles.

### **3.3. Sampling Method**

#### **3.3.1. Population**

The study case takes place in Indonesia which involves the participation of residents for the consumers' assessment. The research activities are conducted within the area of Sleman, Yogyakarta. In this case, the population of this study is all Generation Y consumers born between 1979-1995 ages, between 12-28 years old.

#### **Sampling Design**

The samples taken from two populations are from the direct customer of Matahari department store in Malioboro Mall Yogyakarta and student population from UII campus area. The questionnaires are distributed randomly using non-probability sampling design of purposive sampling, which can be categorized into judgement sampling. In this study, the use of non-probability sampling explains that the elements in the population do not have a predetermined chance of being selected as subjects (Sekaran, 2000). The samples taken are limited between the age of 19-25 and female respondents only. The range of age has been considered as the wealthiest members of the Generation Y consumption group which are those who are 19-25 years old. With consideration, many of them are employed in either part-time or full-time jobs (having personal income).

### **3.4. Data Collection Method**

The survey method of data collection is adopted to obtain the primary data in this study. The survey is taken in order to purify and validate the Customer Inventory Styles (CSI) in Yogyakarta culture and to profile the decision-making styles of Matahari female consumers, representing the Yogyakarta female consumer using the forty-items of CSI inventory as instruments.

All surveys are conducted in May 2007 from Monday to Saturday (10.00pm-03.00pm) in different two locations. First location, it was conducted at Matahari department store in Malioboro Mall Yogyakarta. Malioboro Mall was chosen due to its location in Malioboro street as one of the shopping center in Yogyakarta. The questionnaires were distributed directly to the consumers who leaving woman apparel products' counter at Matahari department store. Before the respondent answers the questionnaire, the researcher explains about product and place description (woman apparel product and Matahari department store) used in the questionnaire to make the respondent is clearly in evaluating all the questions.

Second location to distribute the questionnaires was in FE-UII in Condong Catur, Yogyakarta. FE-UII students were chosen as the respondents, with the consideration that all Yogyakarta consumers have shopped at Matahari department store. Clearly explanation about product and place description (woman apparel product and Matahari department store) also did by the researcher before the respondent fills the questionnaire to assure that all sample respondents are have shopped woman apparel product at Matahari department store. The total number of the sample obtained is 100 respondents. However the number of

samples is reduced automatically when the respondent fails to answer the questionnaire completely and it is considered void.

### **3.5. Questionnaire Design**

The questionnaire is derived from Sproles and Kendall's (1896) research in which English language is used. However, the questionnaire used in this study is translated into Indonesian language to ensure the understanding of the respondents towards the questions, as presented in Appendix A. Furthermore, a pre-test is conducted prior the distribution of the questionnaire. The pre-test is aimed to identify the respondents' difficulty to understand the statements and the questions.

Upon selection respondents, each respondent is supposed to remember about product description used in the questionnaire which is woman apparel product, and place description where the respondent buys the product which is in Matahari department store. The questionnaire contains two parts – consumer characteristic evaluation (including all items of CSI inventory), and demographic information.

The first section, all respondents are asked about their consumer decision-making styles or consumer styles by evaluating the consumer characteristics. The itemized rating scale is 6-point scale applied to asses 40 items of Consumer Style Inventory. The 6-point scale is provided for each item in which 1 and 6 indicates the most influential scale. The following are the illustration of the measurement of Six-points scale:

1. Indicates strongly disagree.
2. Indicates disagree.
3. Indicates slightly disagree.
4. Indicates slightly agree.
5. Indicates agree.
6. Indicates strongly agree.

The second part, the respondents are required to supply some standard demographic information, without providing their name to ensure the respondents' privacy.

### **3.6. Measurement of Variables**

All items used to measure the consumer decision-making styles or consumer styles are adopted from Sproles and Kendall (1986). The construct of consumer decision-making style which consists of eight dimensions of evaluations namely price/value consciousness consumer, perfectionism consumer, brand consciousness consumer, novelty/fashion consciousness consumer, habitual/brand-loyal consumer, recreational shopping consumer, impulsive/careless consumer, and confused by overchoice consumer are treated as a basic mental characteristics to profiling Yogyakarta Generation female consumer styles.

#### **3.6.1. Consumer Decision-Making Styles**

According to Sproles and Kendall (1986), consumer decision-making styles are measured from forty-items of consumer Style Inventory (CSI) which

lead to eight potential consumer styles or traits affecting consumer behavior.

Those eight consumer characteristics are as follow:

1). Price/Value consciousness consumer

The characteristic of price/value consciousness consumer is the measures to asses a consumer whether she looks for sales prices or appears conscious of lower price in general and also concerns to get the best value for her money (value for money). The following are the three items used to measure price/value consciousness consumer:

- I buy as much as possible at sale prices.
- The lower price products are usually my choice.
- I look carefully to find the best value for the money.

2). Perfectionism consumer

Perfectionism consumer characteristic is to measure whether a consumer tends to search for the very best quality in products, shop more carefully, more systematically, or by comparison. The eight items to measure perfectionism consumer are:

- Getting very good quality is very important to me.
- When it comes purchasing products, I try to get the very best or perfect choice.
- In general, I usually try to buy the best overall quality.
- I make special effort to choose the very best quality products.
- I really don't give my purchases much thought or care.

- My standards and expectations for products I buy are very high.
- I shop quickly, buying the first product or brand I find that seems good enough.
- A product doesn't have to be perfect, the best, to satisfy me.

### 3). Brand consciousness consumer

Brand consciousness consumer characteristic refers to the consumer's orientation towards buying the more expensive, well-known national brands. Consumer who has high score in this characteristic is likely to believe that a higher price means better quality. She appears to have positive attitudes toward retail store, prefers best selling, and advertised brand products, where brand names and higher prices are prevalent. The six items to measure brand consciousness consumer are:

- The well-known national brands are best for me.
- The more expensive brands are usually my choices.
- The higher the prices of the product, the better its quality.
- Nice department store and specialty stores offer me the best products.
- I prefer buying the best-selling brands.
- The most advertised brands are usually very good quality.

#### 4). Novelty/fashion consciousness consumer

Novelty/fashion consciousness consumer characteristic is to measure consumer conscious about fashion product, keeping up-to-date with styles, and being in style (fashionable) is important for consumer. High score in this characteristic means consumer is likely to gain excitement and pleasure form seeking out new thing. The five items to measure fashion/novelty consumer are:

- I usually have one or more outfits of the very newest style.
- I keep my wardrobe up-to-date with the changing fashions.
- Fashionable, attractive styling is very important to me.
- To get variety, I shop different stores and choose different brands.
- It's fun to buy something new and exciting.

#### 5). Habitual/brand loyal consumer

Habitual/brand loyal consumer characteristic is to measure whether the consumer has favorite brands and stores that have formed habits in choosing these. The four items to measure habitual/brand loyal consumer are:

- I have favorite brands I buy over and over.
- Once I find a product or brand I like, I stick with it.
- I go to the same stores each time I shop.
- I change brands I buy regularly.

#### 6). Recreational shopping consumer

Recreational shopping consumer characteristic refers to measure the consumer's orientation towards shopping activity. Whether the consumer shops just because the fun of it, shopping for recreation and entertainment. Or on the contrary, the consumer is typically as shopping avoider or time-saver consumer. The five items to measure this characteristic are:

- Shopping is not a pleasant activity to me.
- Going shopping is one of the enjoyable activities of my life.
- Shopping the stores wastes my time.
- I enjoy shopping just for the fun of it.
- I make my shopping trips fast.

#### 7). Impulsive/careless consumer

Impulsive/careless consumer characteristic is to measure consumer's preparation before shopping. The result will shows whether she does plan in shopping carefully, plan about how much her spend, and buy the right product in a purpose to avoid regrets after she buys the product.

The five items to measure this characteristic are:

- I should plan my shopping more carefully than I do.
- I am impulsive when purchasing.
- Often I make careless purchases I later I wish I had not.
- I take the time to shop carefully for best buy



- I carefully watch how much I spend.

#### 8). Confused by overchoice consumer

Confused by overchoice consumer characteristic is to measure consumer's perceive towards many brands and stores from which to choose and has difficulty in making choice. The four items to measure this characteristic are:

- There are so many brands to choose from that often I feel confused.
- Sometimes it's hard to choose which stores to shop.
- The more I learn about products, the harder it seems to choose the best.
- All the information I get on different products confuses me.

### 3.7. Techniques of Data Analysis

To analyse the primary data of the Yogyakarta female consumer decision-making styles, a quantitative research analysis is taken. Descriptive statistics including mean, percentages and standard deviation identify characteristics of the sample and their responses to each item. Furthermore, the results of the questionnaire survey are analysed by using statistical software such as SPSS. However, before analysing the data, the validity and reliability tests are conducted to ensure all items are valid and all factors obtained are reliable.

### **3.7.1. Validity and Reliability Tests**

The validity ensures the ability of a scale to measure the intended concept (Sekaran, 2000). Each of the variables used in the measure is tested to know whether it fits with the theories. The variable or item that has a factor loading of 0,4 or greater is considered valid.

The reliability of a measure indicates the extent to which the measure is without bias or error free, and hence offers consistent measurement across time and across the various items in the instrument (Sekaran, 2000). Thus, the reliability test indicates the consistency and accuracy in measurement. To test the reliability of each factor, the Cronbach's coefficient alpha is used. The factor is considered reliable when the alpha shows the value of 0.5 or greater, in which the most reliable value is 1.0.

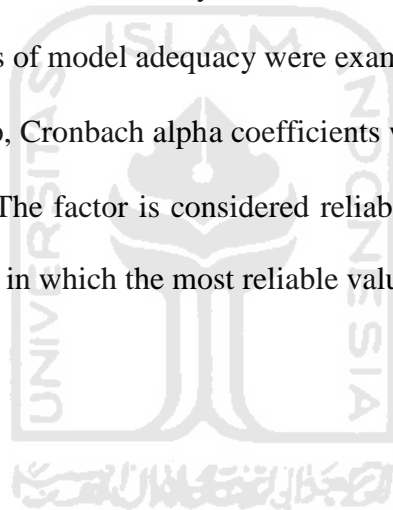
### **3.7.2. Statistical Tools for Data Analyses**

There are two steps to analyze the data in this study, the first step is to asses the construct and content validity of the eight consumer characteristics and the second step is to asses the reliability of the factors identified. Principal components factor analysis with a varimax rotation was used to obtain the factor solution which is consistent with the analytic procedure used by Sproles and Kendall (1986).

Factor analysis, a multivariate technique which would confirm the dimensions of the concept that have been operationally defined, as well as indicate which of the items are most appropriate for each dimensions (establishing

construct validity) (Sekaran, 2000). The principle components method with varimax rotation of factors is used in order to determine whether the forty-items of CSI are common for respondents or not. The data is considered valid when the factor loading of the item shows 0.4 or greater. Otherwise, the item will be deleted or discarded when the factor loading of the item is less than 0.4, and it is considered not valid. Only valid data is processed for further evaluation. In essence, the amount of variance explained by the extracted factors (i.e. their eigenvalues) was recorded. Additionally, item-factor correlations (i.e. factor loadings) and other indices of model adequacy were examined.

For the second step, Cronbach alpha coefficients were computed to test the reliability of each factor. The factor is considered reliable when the alpha shows the value of 0.5 or greater, in which the most reliable value is 1.0.



## **CHAPTER IV**

### **DATA ANALYSIS AND DISCUSSIONS**

#### **Research Description**

This study tries to answer the questions as mentioned in the previous chapter. Firstly, it tries to examine the applicability of forty-items of Consumer Style Inventory (CSI) in Yogyakarta. This study focuses on Generation Y female consumer of Matahari department store towards woman apparel products. There are forty items of consumer styles inventory evaluated in this study, in which each item leads to the eight characteristics of consumer decision-making.

Secondly, this study tries to identify the Yogyakarta Generation Y female consumer decision-making styles. The respondents' evaluation on forty items of CSI may explain what their consumer decision-making styles actually are. Whether majority of Yogyakarta female consumer is categorized as novelty/fashion consciousness consumers and the rest would be categorized as brand consciousness consumers, price/value consciousness consumers, and so on.

#### **4.2. Respondents' Demographic Characteristics**

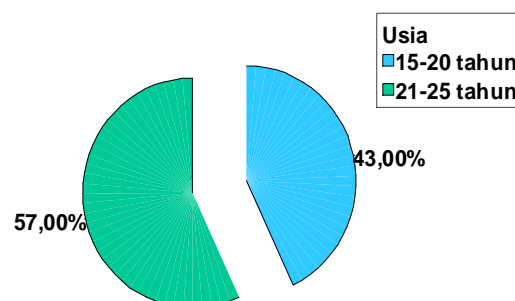
The respondents' demographic characteristics in this study are depicted into four categories which are based on respondents' age, education, income, and employment. While, the respondent's gender is not included on the respondents' characteristics question because at first it has already been fixed to use female

consumer as respondents. The demographic characteristics discussed may represent the residents of Yogyakarta.

The impact of the respondents' demographic characteristics such as age, education, income, and employment on the Yogyakarta Generation Y female consumers is not developed and investigated specifically in this study. The respondents' demographic characteristics are treated as additional information which may be used to support the identification of Yogyakarta Generation Y female consumer decision-making styles. The following shows the graph figures and tables of the respondents' demographic review.

#### 4.2.1. Respondents' Age

The graph figure 4.1 and table 4.1 show the percentage of Yogyakarta Generation Y female respondents about their range of age. The respondents' age graph figure and table are in following:



Source: the survey finding

**Table 4.1**  
**The Respondents' Age**

AGE		
Cluster	Number of Respondents	Percentage
15 - 20	43	43 %
21 - 25	57	57 %
Total	100	100%

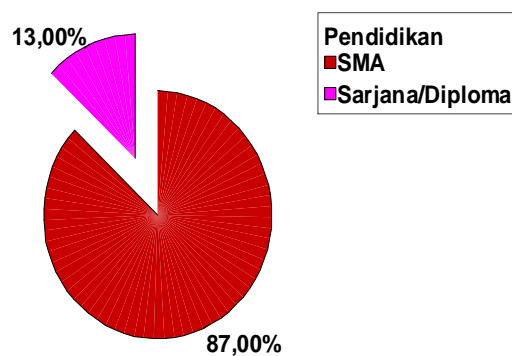
Source: the survey finding

About 43 % of the respondents are ranging between the ages of 15 to 20. This range of age usually shows the period of study in high school until college or university. Thus, they are considered as the teenager respondents. The 57 % of other ranges of age is shown by the age class of 21 to 25. This range of age is considered as young adult and shows the period of study in college until employer respondents. Therefore, we can conclude that most of the respondents is young adult, with 57 % of respondents whose age are between 21 and 25 dominantly take part in this study are.

#### **4.2.2. Respondents' Education**

The following is the graph figure 4.2 and table 4.2 that show the proportion of Yogyakarta Generation Y female respondents about their education levels. The respondents' education graph figure and table are:

**Graph 4.2**  
**The Respondents' Education**



Source: the survey finding

**Table 4.2**  
**The Respondents' Education**

Education		
Cluster	Number of Respondents	Percentage
SMA	87	87 %
Diploma/S1	13	13 %
Total	100	100%

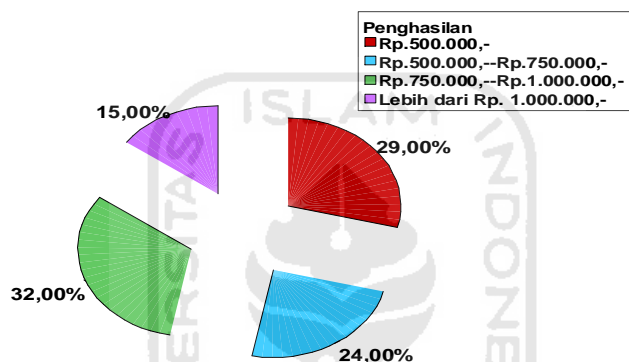
Source: the survey finding

Most of the respondents is college students. About 87 % of them have finished their high school, thus, most of them is now studying either in college or university. The rest of the respondents about 13 % has already finished graduate degree. Thus, most of them is now either as undergraduate students or as employees. Therefore, it can be concluded that most of the respondents is well educated.

### 4.2.3. Respondents' Income

The graph figure 4.3 and table 4.3 show the percentage of Yogyakarta Generation Y female respondents about their average of monthly income. The respondents' income graph figure and table are:

**Graph 4.3**  
**Respondents' Income**



Source: the survey finding

**Table 4.3**  
**The Respondents' Income**

Income		
Cluster	Number of Respondents	Percentage
Rp. 500.000,-	29	29 %
Rp. 500.000,- - Rp. 750.000,-	24	24 %
Rp. 750.000,- - Rp. 1.000.000,-	32	32 %
Rp. 1.000.000 >	15	15 %
Total	100	100 %

Source: the survey finding



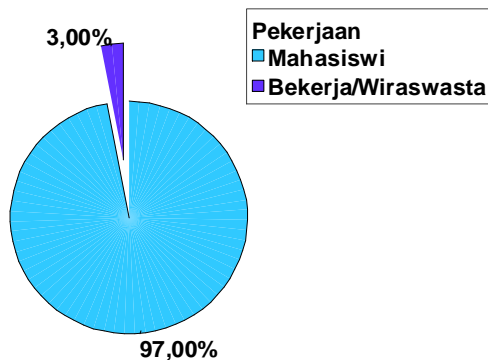
The respondents are asked to provide their average monthly income. The pie chart shown that 29 % of the respondents has the income around Rp. 500.000,- . This figure can be explained by the scholar students of the respondents. About 24 % of the respondents has the income between Rp. 500.000,- until Rp. 750.000,-. It means, most of them is studying in college or university. Thus, the student respondents are also considered as unemployed and low to middle economic background category.

About 32 % of the respondents has the income between Rp. 750.000,- until Rp. 1.000.000,-. The income more than Rp. 1.000.000, - is shown by the figure which is 15 %. It can be concluded that the respondents who have certain monthly income means they come from either middle to up economic background or already have part time job. Thus, the respondents are considered as employed and middle to up economic background category.

#### **4.2.4. Respondents' Employment**

The following is the graph figure 4.4 and table 4.4 that show the percentage of Yogyakarta Generation Y female respondents about their education levels. The graph figure and table of respondents' education are:

**Graph 4.4**  
**Respondents' Employment**



Source: the survey finding

**Table 4.4**  
**Respondents' Employment**

Employment		
Cluster	Number of Respondents	Percentage
Unemployment (Mahasiswi)	97	97 %
Employment	3	3 %
Total	100	100%

Source: the survey finding

About 97 % of the respondents is unemployment. This figure is supported by the respondent's age and education. It means that respondents are still on high school and college students and they are approximately ranged between the ages of 15 until 23 years old (perhaps some of the college students do not have part time job).

The rest of the respondents about 3 % is employment. They can be concluded as the respondents who are college students or have already finished their undergraduate degree. For college students, besides as students in university

perhaps they may have outside part time job. But, for undergraduate degree respondents, they may already have their own job.

### **4.3. Validity Tests**

During the survey time, the questionnaires are distributed randomly to 100 respondents of Yogyakarta Generation Y female consumer population. The data of the survey is evaluated by using the software tool of SPSS, Using Exploratory Factor Analysis (EFA) with varimax rotation by which it can analyse the validity and reliability of all input data are analyzed. The following are the validity test for all data, including the result factor loading of forty-items of Yogyakarta Generation Y female consumer styles inventory.

#### **4.3.1. Kaiser-Meyer-Olkin (KMO) Test of Yogyakarta Generation Y Female Consumer Styles Inventory.**

Before doing the validity test on each data/item, the researcher does Kaiser-Meyer-Olkin Measure of Sampling Adequacy test (KMO test) to indicate the ability of forty-items of CSI to be grouped into a smaller set of factors and the further factor analysis with varimax rotation will be useful to be done. The indicator of KMO test is if the result shows high values (close to 1.0) it generally indicates that the items are able to be grouped into a smaller set of factor. But, if the value less than 0.50, it means that the items will not be able to be grouped and further factor analysis will not be useful (EFA-SPSS:10).

**Table 4.5**  
**The Kaiser-Meyer-Olkin (KMO test) of Yogyakarta Generation Y Female**  
**Consumer Style Inventory**

<b>The Kaiser-Meyer-Olkin (KMO) Test</b>	
Test	Value
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.651

Source: the SPSS calculation

According to the SPSS calculation, the value of KMO Measure of Sampling Adequacy (MSA) is 0.651. This value indicates the data/forty-items of CSI are able to be grouped into a smaller set of factors and the further factor analysis using varimax rotation will be done.

#### **4.3.2. The Validity Test of Yogyakarta Generation Y Female Consumer Decision-making Styles**

The validity test of each data/item input is acquired by applying the value of factor loading or extraction after the data are analysed by factor analysis with varimax rotation method. Factor analysis is an analytical tool used to explore the inter-relationships among items and to reduce a large number of items into a smaller set of factors. Whereas, the factor analysis with varimax rotation method means that the items will only be rotated into the right factor in which they are correlated with.

Factor loading is used to measures the relationship between the items and its factor. The factor loading can be interpreted like correlation coefficient ranging

between -1.0 and +1.0, the closer the value is to 1.0, positive or negative, the stronger the relationship between the factor and the item (loadings can be both positive or negative) (CFA-SPSS:33). The item is considered valid and related to a given factor when the factor loading of the item shows 0.40 or greater (EFA-SPSS:41). Otherwise, the item will be deleted or discarded when the factor loading of the item is less than 0.40, and it is considered not valid. Only valid data is processed for further evaluation.

The researcher following the Thurstone's Simple Structure as a guideline to obtain the valid factor loading. The Thurstone's Simple Structure is a procedure for interpreting the rotated factor matrix by: 1) Selecting items that are strongly related to the proposed factor (i.e. factor loading of 0.40 or above); 2) Deleting or dropping items that are double loaded (i.e. 0.40 or above on more than one factor), and if there is difference of more than 0.05 % between the two factor loading, the item can be considered to primarily belong to the factor with the higher factor loading; 3) Deleting items that are unique or do not load on any factor (i.e. all factor loadings are below 0.40); 4) Delete items that load high on a factor that was not the proposed factor (EFA-SPSS:59).

Following the Sproles and Kendall's original model structure, an exploratory factor analysis is conducted to develop a model of consumer decision-making styles that fits the Yogyakarta Generation Y female data better. Consistent with Sproles and Kendall (1986), principal components analysis with varimax rotation is used. Because principle component analysis does not produce a single solution but leaves the decision about the *right* number of factors largely to the

researcher, three alternative solutions are considered, with eight, seven, and six factors model, respectively. This procedure is consistent with a previous study by Walsh, Mitchell, and Thurau (2001:80).

To assess which of the three factor models fit the Yogyakarta Generation Y female data most appropriately, exploratory factor analysis is conducted for each model. After taking the result of the exploratory analysis into account, it can be concluded that the six-factor solution is proved to be superior to all other solutions and it truly represents the characteristics of Yogyakarta Generation Y female consumer decision-making styles data better.

Starting with eight-factor with 40 items of CSI proposed by Sproles and Kendall (1986), the Yogyakarta Generation Y female data is analysed by using varimax rotation with the Thurstone's simple structure as a guideline. The result shows that six-factor solution explains 50% of the variance in the correlation matrix with 37 items of CSI which is the more interpretable. The highest eigenvalues is 6.76 and the lowest eigenvalues is 1.9. The eigenvalues is the value that represents the amount of variance in the data that is explained by the factor with which it is associated.

On the six-factor solution, there are items that have factor loading less than 0.40 on its primary factor and items are removed. The three items that have a factor loading less than 0.40 are item of *impul2*, *perfect2*, and *impul3*. Those items are considered not valid.

#### 4.3.2.1. Validity Test of Factor 1: Novelty/Fashion Consciousness

##### Consumer

**Table 4.6**  
**The Validity Test of Factor 1: Novelty/fashion Consciousness Consumer**

Items	Mean	Eigenvalue	Loading	Validity
Novfash2	3.86	6.76	0.80	valid
Novfash3	3.43		0.73	valid
Novfash1	4.24		0.71	valid
Rec3	2.34		-0.65	valid
Novfash5	5.02		0.58	valid
Rec2	4.63		0.51	valid
Brand3	3.92		0.50	valid
Novfash4	4.48		0.49	valid
Rec1	2.04		-0.44	valid

Source: the SPSS calculation

According to factor analysis general guideline, factor loadings which are greater than 0.40 indicate that the items are related or associated with a given factor. Thus, all variables of the factor 1: Novelty/fashion consciousness consumers are valid. They show that each variable loading is more than 0.40. The Eigenvalue of factor 1 is 6.76, in which the Eigenvalue represents the amount of variance in the data that is explained by the factor of novelty/fashion consciousness consumer.

Rec3 item is identified as bipolar factor because it has double loading with positive and negative factor loading. It loads at -0.65 in factor 1 and 0.40 in factor 6. Then, for the items which have negative factor loading (Rec3 and Rec1), they are indicated to have significant loading but not consistent, depending on product/clothing items.

#### 4.3.2.2. Validity Test of Factor 2: Confused by Overchoice Consumer

**Table 4.7**  
**The Validity Test of Factor 2: Confused by Overchoice Consumer**

Items	Mean	Eigenvalue	Loading	Validity
Conf2	3.89	3.33	0.75	Valid
Conf3	3.72		0.72	Valid
Conf1	4.49		0.59	Valid
Price2	3.50		0.57	Valid
Price1	3.31		0.54	Valid
Rec4	3.66		0.51	Valid
Habit4	3.07		0.49	Valid

Source: the SPSS calculation

According to the factor analysis general guideline, factor loadings which are greater than 0.40 indicate that the items are related or associated with a given factor. Thus, all variables of the factor 2: Confused by overchoice consumer is valid. They show that each variable loading is more than 0.40. The Eigenvalue of factor 2 is 3.33, in which it represents the amount of variance in the data that is explained by the factor of confused by overchoice consumer.

#### 4.3.2.3. Validity Test of Factor 3: Perfectionist Consumer

**Table 4.8**  
**The Validity Test of Factor 3: Perfectionist Consumer**

Items	Mean	Eigenvalue	Loading	Validity
Perfect4	4.68	3.05	0.75	valid
Perfect1	5.07		0.67	valid
Perfect6	4.38		0.65	valid
Brand4	3.77		0.52	valid
Perfect3	5.15		0.52	valid
Conf4	3.89		0.41	valid

Source: the SPSS calculation



According to the factor analysis general guideline, factor loadings which are greater than 0.40 indicate that the items are related or associated with a given factor. Thus, all variables of the factor 3: Perfectionists consumer is valid. They show that each variable loading is more than 0.40, with the Eigenvalue is 3.05. The Eigenvalue represents the amount of variance in the data that is explained by the factor of perfectionist consumer.

#### 4.3.2.4. Validity Test of Factor 4: Habitual/Brand-loyal Consumer

**Table 4.9**  
**The Validity Test of Factor 4: Habitual/Brand-loyal Consumer**

Items	Mean	Eigenvalue	Loading	Validity
Habit2	3.66	2.65	0.74	valid
Habit1	3.91		0.71	valid
Habit3	3.16		0.65	valid
Brand2	2.73		0.44	valid
Perfect8	3.54		-0.42	valid

Source: the SPSS calculation

According to the factor analysis general guideline, factor loadings which are greater than 0.40 indicate that the items are related or associated with a given factor. Thus, all variables of the factor 4: Habitual/brand-loyal consumer is valid. They show that each variable loading is more than 0.40, with the Eigenvalue is 2.65. The Eigenvalue represents the amount of variance in the data that is explained by the factor of habitual/brand-loyal consumer.

The item of Perfect8 identified as bipolar factor which means that it has two factors loading with positive and negative loading. It loads at -0.42 in factor 4

and 0.44 in factor 6. The negative factor loading indicates the significant loading but not consistent, depending on product/clothing items. Thus, these variables are considered valid.

#### 4.3.2.5. Validity Test of Factor 5: Price/Value for Money Consciousness Consumer

**Table 4.10**  
**The Validity Test of Factor 5: Price/Value for Money Consciousness Consumer**

Items	Mean	Eigenvalue	Loading	Validity
Price3	5.13	2.34	0.70	valid
Impul5	4.83		0.68	valid
Impul1	4.75		0.66	valid
Impul4	4.84		0.56	valid

Source: the SPSS calculation

According to the factor analysis general guideline, factor loadings which are greater than 0.40 indicate that the items are related or associated with a given factor. Thus, all variables of the factor 5: Price/value for money consciousness consumer is valid. They show that each variable loading is more than 0.40, with the Eigenvalue is 2.34. The Eigenvalue is the value that represents the amount of variance in the data that is explained by the factor of price/value for money consciousness consumer.

#### 4.3.2.6. Validity Test of Factor 6: Impulsive/Careless Consumer

**Table 4.11**  
**The Validity Test of Factor 6: Impulsive/Careless Consumer**

Items	Mean	Eigenvalue	Loading	Validity
Perfect5	2.25	1.90	0.66	valid
Perfect7	3.05		0.63	valid
Brand6	2.95		0.50	valid
Brand1	3.25		0.46	valid
Perfect8	3.54		0.44	valid
Brand5	3.57		0.44	valid
Rec5	3.02		0.43	valid
Rec3	2.34		0.40	valid

Source: the SPSS calculation

According to the factor analysis general guideline, factor loadings which are greater than 0.40 indicate that the items are related or associated with a given factor. Thus, all variables of the factor 6: Impulsive/careless consumer is valid. They show that each variable loading is more than 0.40, with the Eigenvalue is 1.90. The Eigenvalue is the value that represents the amount of variance in the data that is explained by the factor of Impulsive/careless consumer.

The item of Rec3 identified as bipolar factor which means, that it has two factors loading with positive and negative loading. It loads at 0.40 in factor 6 and -0.65 in factor 1. Item perfect8 also bipolar, it loads at 0.44 in factor 6 and -0.42 in factor 1. The negative factor loading indicates the significant loading but not consistent, depending on product/clothing items.

#### 4.4. Reliability Test

The Cronbach's alpha scale is used to test the reliability of the factors resulted from factor analysis with varimax rotation method. The factor is considered reliable when the alpha shows the value of 0.50 or greater, in which the most reliable value is 1.0. When the factors are considered as reliable factors, it means those factors reflect the reliability or consistency of Yogyakarta Generation Y female consumer decision-making styles.

##### 4.4.1. Reliability Test of Factor 1: Novelty/Fashion Consciousness Consumer Variables

All items including in factor 1: novelty/fashion consciousness consumer are valid; thus, there is no item deleted. There are 9 items belong to factor 1: novelty/fashion consciousness consumer. The following is the reliability test of factor 1: novelty/fashion consciousness consumer using Cronbach's alpha scale.

**Table 4.12**  
**The Reliability Test of Factor 1: Novelty/Fashion Consciousness Consumer**

Items ( 9 items)	The total of Cronbach's Alpha for nine items	Reliability
Novfash2	0.538	Reliable
Novfash3		
Novfash1		
Rec3		
Novfash5		
Rec2		
Brand3		
Novfash4		
Rec1		

Source: the data analysis

The Cronbach's alpha of the Factor 1: novelty/fashion consciousness consumer is 0.538. Therefore, it is considered as reliable factor.

#### 4.4.2. Reliability Test of Factor 2: Confused by Overchoice Consumer

##### Variables

All items include in factor 2: confused by overchoice consumer are valid, thus, there is no item deleted. The factor 2: confused by overchoice consumer consist of seven items. The following is the reliability test of factor 2: confused by overchoice consumer using Cronbach's alpha scale.

**Table 4.13**

#### The Reliability Test of Factor 2: Confused by Overchoice Consumer

Items ( 7 items)	The total of Cronbach's Alpha for seven items	Reliability
Conf2	0.771	Reliable
Conf3		
Conf1		
Price2		
Price1		
Rec4		
Habit4		

Source: the data analysis

The cronbach's alpha of the Factor 2: confused by overchoice consumer is 0.771. Therefore, it is considered reliable.

#### 4.4.3. Reliability Test of Factor 3: Perfectionist Consumer Variables

All items in factor 3: Perfectionist consumer are valid; thus, there is no item deleted. There are six items belong to factor 3: perfectionist consumer. The following is the reliability test of factor 3: perfectionist consumer using Cronbach's alpha scale.

**Table 4.14**  
**The Reliability Test of Factor 3: Perfectionist Consumer**

Items (6 items)	The total of Cronbach's Alpha for six items	Reliability
Perfect4	0.694	Reliable
Perfect1		
Perfect6		
Brand4		
Perfect3		
Conf4		

Source: the data analysis

The Cronbach's alpha of the factor 3: perfectionist consumer is 0.694. Therefore, it is considered reliable.

#### 4.4.4. Reliability Test of Factor 4: Habitual/Brand-loyal Consumer Variables

All items including in Factor 4: habitual/brand-loyal consumer are valid; thus, there is no item deleted. There are five items belong to factor 4: habitual/brand-loyal consumer. Then, the following is the reliability test of factor 5: habitual/brand-loyal consumer using the Cronbach's alpha scale.

**Table 4.15**  
**The Reliability Test of Factor 4: Habitual/Brand-loyal Consumer**

Items ( 5 items)	The total of Cronbach's Alpha for five items	Reliability
Habit2	0.562	Reliable
Habit1		
Habit3		
Brand2		
Perfect8		

Source: the data analysis

The Cronbach's alpha of the Factor 4: habitual/brand-loyal consumer is 0.562. Therefore, it is considered reliable.

#### **4.4.5. Reliability Test of Factor 5: Price/Value for Money Consciousness Consumer Variables**

All items in factor 5: price/value for money consciousness consumer are valid; thus, there is no item deleted. There are four items belong to factor 5: price/value for money consciousness consumer. The following is the reliability test of factor 5: price/value for money consciousness consumer using Cronbach's alpha scale.

**Table 4.16**  
**The Reliability Test of Factor 5: Price/Value for Money Consciousness Consumer**

Items ( 4 items)	The total of Cronbach's Alpha for four items	Reliability
Price3	0.709	Reliable
Impul5		
Impul1		
Impul4		

Source: the data analysis

The Cronbach's alpha of factor 5: price/value for money consciousness consumer is 0.709. Therefore, it is considered reliable.

#### **4.4.6. Reliability Test of Factor 6: Impulsive/Careless Consumer**

##### **Variables**

All items in factor 6: Impulsive/careless consumer are valid, thus, there is no item deleted. There are eight items belong to factor 6: impulsive/careless consumer. The following is the reliability test of factor 6: Impulsive/careless consumer using the Cronbach's alpha scale



**Table 4.17**  
**The Reliability Test of Factor 6: Impulsive/Careless Consumer**

Items ( 8 items)	The total of Cronbach's Alpha for eight items	Reliability
Perfect5	0.641	Reliable
Perfect7		
Brand6		
Brand1		
Perfect8		
Brand5		
Rec5		
Rec3		

Source: the data analysis

The Cronbach's alpha of the variables of factor 6: impulsive/careless consumer is 0.641; therefore, it is considered reliable.

#### **4.5. Yogyakarta Generation Y Female Consumer Decision-making Styles**

After taking the result of the validity test using factor analysis with varimax rotation method and Cronbach's alpha reliability test into account for each factor resulted from the validity test, it can be concluded that the six-factor solution proves to be superior to all other solutions and it truly represents the characteristics of Yogyakarta Generation Y female consumer decision-making Styles data better. The following is the detailed list of six-factor model with eigenvalues and coefficient of Cronbach's Alpha reliability scales and its each characteristic.

**Table 4.18**  
**Six-Factor Model of Yogyakarta Generation Y Female Consumer Decision-making Styles**

<b>Six-Factor Model of Yogyakarta Generation Y Female Consumer Decision-making Styles</b>			
Factor	Characteristics	Eigenvalue	Coefficient Alpha
Factor 1	Novelty/Fashion Consciousness Consumer	6.76	0.53
Factor 2	Confused by Overchoice Consumer	3.33	0.77
Factor 3	Perfectionist Consumer	3.05	0.69
Factor 4	Habitual/Brand-loyal Consumer	2.65	0.56
Factor 5	Price/Value for Money Consciousness Consumer	2.34	0.70
Factor 6	Impulsive/Careless Consumer	1.90	0.64

Source: The SPSS calculation

**Table 4.19**  
**Six-Factor Model of Yogyakarta Generation Y Female Consumer Decision-making Style Characteristics**

Items/Characterisitics	Loadings
<b>Factor 1: Novelty/Fashion Consciousness Consumer</b>	
I keep my wardrobe up-to-date with the changing fashions	0.80
Fashionable, attractive styling is very important to me	0.73
I usually have one or more outfits of the very newest style	0.71
Shopping the store wastes my time	-0.65
It's fun to buy something new and exciting	0.58
Going shopping is one of the enjoyable activities of my life	0.51
The higher the price of a product, the better its quality	0.50
To get variety, I shop different stores and choose different brands	0.49
Shopping is not a pleasant activity to me	-0.44
<b>Factor 2: Confused by Overchoice Consumer</b>	
Sometimes it's hard to choose which stores to shop	0.75
The more I learn about products, the harder it seems to choose the best	0.72
There are so many brands to choose from the often I feel confused	0.59
The lower price products are usually my choice	0.57
I buy as much as possible at sale prices	0.54
I enjoy shopping just for the fun of it	0.51
I change brands I buy regularly	0.49
<b>Factor 3: Perfectionist Consumer</b>	
I make special effort to choose the very best quality products	0.75
Getting very good quality is very important to me	0.67
My standard and expectations for product I buy are very high	0.65
Nice department and specialty stores offer me the best products	0.52
In general, I usually try to buy the best quality products	0.52
All the information I get on different products confuses me	0.41
<b>Factor 4: Habitual/Brand-loyal Consumer</b>	
Once I find a product or brand I like, I stick with it	0.74
I have favorite brands I buy over and over	0.71
I go to the same stores each time I shop	0.65

The more expensive brands are usually my choices	0.44
A product doesn't have to be perfect, or the best, to satisfy me	-0.42
<b>Factor 5: Price/Value for Money Consciousness Consumer</b>	
I look carefully to find the best value for the money	0.70
I carefully watch how much I spend	0.68
I should plan my shopping more carefully than I do	0.66
I take the time to shop carefully for best buys	0.56
<b>Factor 6: Impulsive/Careless Consumer</b>	
I really don't give my purchases much thought or care	0.66
I shop quickly, buying the first product or brand I find that seems good enough	0.63
The most advertised brands are usually very good choices	0.50
The well-known national brands are best for me	0.46
A product doesn't have to be perfect, or the best, to satisfy me	0.44
I prefer buying the best selling brands	0.44
I make my shopping trips fast	0.43
Shopping the stores wastes my time	0.40

Source: The SPSS calculation

## 4.6. Discussions

### 4.6.1. The Interpretation of Six-Factor of Yogyakarta Generation Y Female Consumer Decision-making Styles

The following is the interpretation of each six-factor of Yogyakarta Generation Y female consumer decision-making styles. The identification of each factor's characteristics is based on all items that load on/belong to the factor of consumer decision-making styles. In which those items reflect and show the consumer traits/characteristics that appropriate with the factor where the items belong to.

#### **4.6.1.1. Factor 1: Novelty/Fashion Consciousness Consumer**

Firstly, the interpretation of factor 1: novelty/fashion consciousness consumer is begun by analysing the items including in factor 1 and finding their validity; then, reliability test for factor 1 is conducted. All items are found to be valid and included for the reliability test of factor 1. In further, the Cronbach's alpha scale used for the reliability analysis shows that factor 1 exposes the value of alpha above 0.500. Hence, all items are considered valid and factor 1: novelty/fashion consciousness consumer is reliable.

The eigenvalue represents the amount of variance in the data that is explained by the factor which is associated. On the other words, there is 6.76 or 16.90 % (see the SPSS calculation of Total Variance Explained table on appendix B) of variance could be explained by the factor of novelty/fashion consciousness consumer (the highest eigenvalue among the six factor).

This factor reflects the novelty/fashion consciousness consumer characteristics. Items loading on this factor indicates that Yogyakarta Generation Y female consumers have decision-making characteristics in buying woman apparel product which always keep the wardrobes up-to-date following the changing fashion. This means that being fashionable with attractive style is important for them. They feel excited and enjoyed the shopping activity; thus, it makes them feel fun to buy or find something new in different stores to get variety in price, model/fashion, quality, and even brands. Finally, those characteristics lead the female consumers to usually have more than one outfits of the newest style.

The factor of age and gender are considered very influential on the formation of novelty/fashion consciousness consumer. According to the research conducted by Kaiser (cited in Beaudoin, Lachance, and Robitaille, 2003), it is reported that women are more expected than men to be concerned with beauty, appearance, and fashion. Female plays a significantly greater role than male in the process of fashion diffusion; those who are the first buy and adopt new clothing product and fashion. Besides that, adolescent is also considered acting as models for later adopters in the process of fashion diffusion.

On this study, from all female respondents about 57% of respondents are between 21-25 years of age and 43% the rest of respondents are between 15-20 years of age. Both of them are considered as teenagers and young adult consumers. It means that female consumers surely take into account being fashionable when get dressed, and really enjoyed shopping activity. Having a lot of collection of outfit with the newest style is assumed as their own-satisfaction.

#### **4.6.1.2. Factor 2: Confused by Overchoice Consumer**

Firstly, the interpretation of factor 2: confused by overchoice consumer is begun by analysing the items including in factor 2 and finding their validity; then, reliability test for factor 2 is conducted. All items are found to be valid and included for the reliability test of factor 2. In further, the Cronbach's alpha scale used for the reliability analysis shows that factor 2 exposes the value of alpha above 0.500. Hence, all items are considered valid and factor 2: confused by overchoice consumer is reliable.

The eigenvalue represents the amount of variance in the data that is explained by the factor which is associated. On the other words, there is 3.33 or 8.34 % (see the SPSS calculation of Total Variance Explained table on appendix B) of variance could be explained by the factor of confused by overchoice consumer (the second highest eigenvalue among the six factor).

Based on all items that load on this factor, it reflects the confused by overchoice consumer characteristics. Yogyakarta Generation Y Female Consumers who are categorized in this factor show the character such as feel hard in deciding which stores to shop, may be less able to make optimal choice as a result of overload information and similarity of the product, confused of various brand availability with different model and price, and price consideration becoming the first way to handle their confusing toward the overchoice of product.

Consumer confusion usually arises from three main sources such as overchoice of products and stores, similarity of products, and ambiguous; misleading or inadequate information conveyed through marketing communication (Mitchell and Papavassiliou, 1999). Thus, confusion can result in potential misuse of a product, which can lead to consumer dissatisfaction or regrets the purchasing, and lower repeat sales.

Apparently, almost Yogyakarta Generation Y female consumers feel confused in shopping woman apparel product. Consumer confusion appears when they feel hard to choose which one to buy from the two or more products. Getting confused in purchasing woman apparel product does not mean Yogyakarta

Generation Y female consumers are less educated then they are incapable in assimilating the information about the product, but there are too many stores that offer various apparel product in different model, brand, and up to date style with competitive price from other stores. Thus, we can conclude that for woman apparel product, the various outfits' style, colour, price, brand, and too many clothing stores will trigger the consumer confusion in decision-making process.

#### **4.6.1.3. Factor 3: Perfectionist Consumer**

Firstly, the interpretation of factor 3: perfectionist consumer is begun by analysing the items including in factor 3 and finding their validity; then, reliability test for factor 3 is conducted. All items are found to be valid and included for the reliability test of factor 3. In further, the Cronbach's alpha scale used for the reliability analysis shows that factor 3 exposes the value of alpha above 0.500. Hence, all items are considered valid and factor 3: perfectionist consumer is reliable.

The eigenvalue represents the amount of variance in the data that is explained by the factor which is associated. On the other words, there is 3.05 or 7.63 % (see the SPSS calculation of Total Variance Explained table on appendix B) of variance could be explained by the factor of perfectionist consumer (the third highest eigenvalue among the six factor).

For Yogyakarta Generation Y female consumers who are categorized in this factor show the characteristics such as they take time to shop carefully for the very best quality of the product because getting very good quality is very



important thing for them, and they also set high standard and expectation toward the product. Once they find the department store or specialty stores which offer the best product, they will stick on it.

Generation Y have been acculturated into a materialistic and consumer culture more so than other generations as a result of technological innovations (Bakewell and Mitchell, 2003; 96). The technological innovation and any other detail information about product quality are derived from the existence of media information such as television, fashion magazines, and internet. Those media make the consumers recognize which product has good quality. It can be seen from three factors such as price, brand name, and store name as indicators or cues to impute product quality on consumer perceptions.

From research finding, most of respondents are well educated, which means some of respondent categorized as perfectionist consumers have well understanding about product quality (whether it looks from price, brand name, or store image). This leads the Yogyakarta Generation Y female consumers to create their own setting about quality standard and expectation towards the apparel product. Level of income is also considered as an important factor in supporting the female consumers seeking for the very best quality of the apparel product (supported by finding about 47 % of respondents having income above Rp. 750.000,-).

#### **4.6.1.4. Factor 4: Habitual/Brand-loyal Consumer**

Firstly, the interpretation of factor 4: habitual/brand-loyal consumer is begun by analysing the items including in factor 4 and finding their validity; then, reliability test for factor 4 is conducted. All items are found to be valid and included for the reliability test of factor 4. In further, the Cronbach's alpha scale used for the reliability analysis shows that factor 4 exposes the value of alpha above 0.500. Hence, all items are considered valid and factor 4: habitual/brand-loyal consumer is reliable.

The eigenvalue represents the amount of variance in the data that is explained by the factor which is associated. On the other words, there is 2.65 or 6.64 % (see the SPSS calculation of Total Variance Explained table on appendix B) of variance could be explained by the factor of habitual/brand-loyal consumer (the third lowest eigenvalue among the six factor).

The items loads on this factor reflect the Habitual/brand-loyal consumers. With the characteristics such as having favourite brand that they always buy over and over, it is as result from once they found a product or brand they like, and they will stick on it, although the product or brand are expensive. It also occurs when they find certain store that can complete their need and want. They form habit to visit that store continuously.

According to the research conducted by Kim and Rhee (cited in Oh and Fiorito, 2002) about the clothing brand loyalty of housewives, and they find that younger customers tend to be brand loyal. Income and an education level also have positive relationship with the brand loyal. From the survey finding, most of

respondents is considered as well-educated with 32 % respondents have income between Rp. 750.000,- - Rp. 1.000.000,- and 13 % respondents have income above Rp. 1.000.000,-. Thus, we can conclude that factor of income and education level can generate Yogyakarta Generation Y female consumer into habitual/brand-loyal consciousness consumer.

#### **4.6.1.5. Factor 5: Price/Value for Money Consciousness Consumer**

Firstly, the interpretation of factor 5: price/value for money consciousness consumer is begun by analysing the items including in factor 5 and finding their validity; then, reliability test for factor 5 is conducted. All items are found to be valid and included for the reliability test of factor 5. In further, the Cronbach's alpha scale used for the reliability analysis shows that factor 5 exposes the value of alpha above 0.500. Hence, all items are considered valid and factor 5: price/value for money consumer is reliable.

The eigenvalue represents the amount of variance in the data that is explained by the factor which is associated. On the other words, there is 2.34 or 5.85 % (see the SPSS calculation of Total Variance Explained table on appendix B) of variance could be explained by the factor of price/value consciousness consumer (the second lowest eigenvalue among the six factor).

This factor reflects the price/value for money consciousness consumer characteristics. Item loading on this factor indicates that Yogyakarta generation Y female consumers have decision-making characteristics in buying woman apparel product such as they have planed and organized the shopping activity, they do

shopping calmly in order to search the product that is equal to cost they want to spend or for best buy. They also control their spending on shopping activity. This segment is also regarded as price conscious segment as they always look for good item with low price. They tend to have longer time in their shopping activity just for hunting the apparel product with low-price.

The confirmation of factor 5: price/value for money consciousness consumer indicates that Yogyakarta Generation Y female consumers tend to think of the price first instead of what the brand is or which company produce the product. They knew as price sensitive consumers because when they think about a product, then price of product may come first.

#### **4.6.1.6. Factor 6: Impulsive/Careless Consumer**

Firstly, the interpretation of factor 6: impulsive/careless consumer is begun by analysing the items including in factor 6 and finding their validity; then, reliability test for factor 6 is conducted. All items are found to be valid and included for the reliability test of factor 6. In further, the Cronbach's alpha scale used for the reliability analysis shows that factor 6 exposes the value of alpha above 0.500. Hence, all items are considered valid and factor 6: impulsive/careless consumer is reliable.

The eigenvalue represents the amount of variance in the data that is explained by the factor which is associated. On the other words, there is 1.90 or 4.77 % (see the SPSS calculation of Total Variance Explained table on appendix

B) of variance could be explained by the factor of perfectionist consumer (the lowest eigenvalue among the six factor).

This factor reflects the impulsive/careless consumer characteristics. Item loading on this factor indicates that, decision-making characteristics of Yogyakarta Generation Y female consumers in buying woman apparel product are on the contrary with the price/value for money consciousness consumer. The impulsive/careless consumer shows the characteristics such as shopping quickly, buying the product that seems good enough without evaluating the quality of the product itself, and prefer to buy most advertised brand and best selling brand.

The desire to make an impulsive purchase is described as compelling, exciting, and immediate feelings that have connection with consumer personality, where impulse buyers are found to lack of control in buying situation. For some shoppers, mood may be the most important psychological consideration leading to impulse buying (Dittmar et. al, 1996 cited in Coley and Burgess, 2003). Most of female consumers involve their feeling rather than think logically in shopping activity, they evaluate something emotionally. Usually purchase the product just because it looks nice at the first sight. Additionally, it has been argued that women, because of their propensity to shop more than men in general, make more impulsive purchases (Dittmar et. al., 1996; Rook and Hoch, 1985 cited in Coley and Burgess, 2003).

## **4.7. Implications of the Study**

### **4.7.1. Theoretical**

The result of this study may give some implications on both theoretical and concrete applications. For theoretical use, this study may explain the characteristics of consumer decision-making style such as the characteristics of novelty/fashion consciousness consumer, perfectionist consumer, price/value consciousness consumer, and so on. The research findings reveal the six-factors which are reliable to categorize Indonesian generation Y female consumer decision-making style into novelty/fashion consciousness consumer, confused by overchoice consumer, perfectionist consumer, habitual/brand-loyal consumer, price/value for money consciousness consumer, and impulsive/careless consumer. The finding of this study may open a wider discussion on the application of the consumer decision-making style characteristics on different kind's consumer segment and product type.

### **4.7.2. Practical**

Information on consumers' decision making style will be useful for corporations targeting Indonesian markets. As more and more international marketers are interested in the emerging consumer market in Indonesia, an understanding of Indonesia consumer behaviour, with particular reference to their decision-making style is crucial. The generation Y female consumers market is

the future market of today's product. So the ability to conquer today market by understanding their habit in shopping would benefit the company in the future.

Other implication of this study toward marketers in business world is that this research would give and help them to more effective doing marketing activities to the consumers. There is an assumption that Generation Y consumers are considered to be a type of consumer which is hard to believe a marketing program for example advertising (Republika, 2002). But this research reveals that confusion consumers factor are the most reliable factor found in this research. It means it is untrue to say that advertising is not effective for generation Y consumers, as advertising would be effective to educate generation Y female consumers which have confused by over choice products.

Another factor changed by the implication of this research is that changes over retail looks and how product design is made regarded to the factor found would be recommended. For example, retailer can enhance patronage of the habitual/brand-loyal consumer by identifying and implementing an appropriate marketing strategy, which must start with a good understanding of many factors that influence their choice behaviour (such as product quality, price, product selection, store convenience, service, friendliness of sales-people, store atmosphere, and etc). Another example, The Confused by Over choice factor substantiates the idea that confusion is playing an increasingly significant role in today's cluttered market place (Mitchell and Bates 1998 cited in Walsh, Mitchell, and Thureau, 2001) and could suggest the development of 1) special

packages/product to aid consumers to make faster and more effective buying decisions and (2) less complicated products and product manuals.

Finally, for apparel manufacturers and retailers targeting novelty/fashion consumers, they are advised to use media such as advertising and fashion magazine to promote and advertise teen apparel product in Indonesia, because magazine can be effective for influencing and strengthening teen's brand recognition, perception of brand fashionability, and positioning their brand as trendy/fashionable/feminine product on female consumers.





## CHAPTER V

### CONCLUSIONS AND RECOMMENDATIONS

#### 5.1. Conclusions

This chapter clarifies the discussion of the finding in Chapter 4. Based on the research finding of the survey and the analysis, it can be derived several conclusions regarding with consumer decision making styles of generation Y female in Yogyakarta.

This study found six-factor models that were appropriate to profile Indonesian consumer especially for generation Y female in Yogyakarta. This result is different from the previous finding found by Sproles and Kendall (1986) where they found the eight-factors appropriate for the United States consumers. Two factors were diminished as their variables was rotated and some were not found at the statistical estimation.

Two factors that are reduced are the recreational consumers (hedonistic consumer) and the brand consciousness consumers. The absence of recreational consumer due to the most of the consumer is teenager and student with limited spending per month. The result of the factor analysis may be varied when future research is broadened to different segment of sampling.

The research finding is the impact of Indonesian consumer characteristic where the brand consciousness/“Price Equals Quality” consumers are not found in the research. This characteristic was found in prior research in developed countries such as Germany. Brand consciousness consumer factor exists in

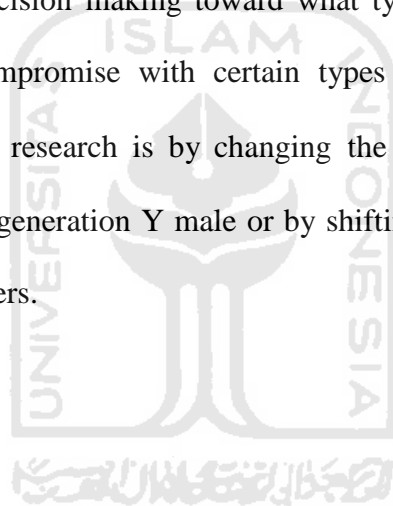
Germany because of propensity to consume orientation of people in German are different with consumers in Indonesia. In our country, most decision making regarding a product is affected by price factor. It was the outcome of our country economic condition. In German where the economic situation of the country is excellent, making consumers to get used to saw product or buy product based to its brand and price. In addition, German consumers are likely to become wary when high-quality products are offered to them at low prices (Walsh, Mitchell, and Thurau, 2001:88). As Germans say, “*Was nichts kostet, taugt nichts*” (“What costs nothing, is no good”), which reflects German’s opinion that they are prepared to pay premium prices for certain products as long as the quality is right (Walsh, Mitchell, and Thurau, 2001:88).

While in our country, this factor did not reflect the characteristic of our consumer. That is why factor such as price/value consciousness is reliable in our country. Consumers tend to think of the price first instead of what the brand is or which company produces the product. The concern consumers think at this extent, making another factor like impulsive/careless consumer factor are exist and reliable in the research. Impulsive/careless consumer is reflected by a variable such as “A product does not have to be perfect, or the best, to satisfy me.” This variable represents the way Indonesian consumer especially female generation Y consumers think about a product, where price may come first.

The importance of study and making research about consumers’ decision making style is to profiling the consumer characteristics through the CSI developed by Sproles and Kendall (1986).

## 5.2. Recommendation

Due to the incapability and limitation of the researcher has to explore the consumer decision making style, it is highly suggested that for future research agenda to link between consumer decision making style and another theory such as consumer purchase intention. Being able to connect these two theories will make the use of consumer decision making style into business practise more effective and efficient. By having these two theories into one research, we will be able to make accurate decision making toward what type of marketing activity that we shall use to compromise with certain types of consumer segments. Another suggested future research is by changing the sampling segment from generation Y female into generation Y male or by shifting the age segment from teenagers to adult consumers.



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## APPENDIXES

