

**COMPARATIVE STUDY OF SHOPPING STYLES ADOPTED BY  
CONSUMERS EMPLOYED IN INFORMATION TECHNOLOGY  
AND NON-INFORMATION TECHNOLOGY  
SECTORS IN BANGALORE CITY, INDIA**

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**Sproles and Kendall (1986) developed a consumer style inventory (CSI) based on the assumption that consumer decision-making behavior can be explained by eight central decision-making style dimensions. Unlike other studies which intend to validate the CSI, the objective of this study is to couple the characteristics of Bangalore consumers with the CSI to identify the shopping style dimensions and shopping styles of consumers employed in IT sector and consumers employed in Non-IT sector. The current study identified ten shopping style dimensions relevant to the Bangalore consumers and the four new dimensions which are not found in the CSI including personal style consciousness, environment and health consciousness, reliance on mass media, and convenience and time consciousness. Four distinct shopping styles were identified and labeled as “Active Fashion Chaser”, the “Rational Shopper”, the “Value Buyer”, and the “Opinion Seeker.”**

**INTRODUCTION**

Consumer decision-making styles, like lifestyles, are prominent areas of interest in consumer behavior studies. These studies focus on consumer decision-making with the aim of identifying general orientations towards shopping and buying; in other words, they sort consumers into shopping style dimensions. One or more specific shopping style dimensions may influence consumer-shopping choices, and these influences are relatively enduring (Sproles & Kendall, 1986). Shopping styles are important to marketing because they determine consumer behavior, are relatively stable over time and thus are relevant for market segmentation. Sproles and Kendall (1986) developed a consumer style inventory (CSI) based on the assumption that eight central decision-making dimensions

that influence a consumer's decision-making behavior can explain consumer decision-making behavior. The eight decision-making style dimensions were perfectionism/high-quality consciousness, brand consciousness, novelty and fashion consciousness, price-value consciousness, recreational and hedonistic shop-ping consciousness, impulsive/careless shoppers, confused by over-choice shoppers, and habitual and brand/store loyal shoppers.

Despite the eight-dimensional structure being confirmed in the original study, there are indications that the eight-factor model does not represent an ideal solution because some dimensions showed a poor reliability. As a result, some country specific structures of decision-making styles emerged in many studies (Durvasula et al., 1993; Lysonski et al., 1995; Hafstorm et al., 1992; Mitchell and Bates, 1998; Shim, 1996). These studies were conducted in divergent cultural situations without much modification to the instrument, and were restricted to student samples, but their findings generally confirmed the value of using the CSI. Walsh et al. (2001) tested the generalisability of CSI on the structure of decision-making styles of German shoppers using non-student sample and confirmatory factor analysis. In order to identify a more appropriate structure, a principal component analysis with Varimax Rotation was performed to identify the right number of decision-making style dimensions. The results showed that the seven-factor model of decision-making style formed the starting form of distinct German consumer decision-making segments. This indicates that the current CSI is unable to measure consumer decision-making characteristics effectively in all countries. Yi and Park (2003) explored cultural differences in decision-making styles of college students from five countries: Korea, Japan, China, the United States, and Canada and found that culture may not be a stagnant phenomenon, and more variables should be explored to accurately evaluate culture differences in decision-making styles.

A modified seven-factor model on Chinese consumers was tested by Fan and Xiao (1998) who explored the utility of the CSL with college student samples by employing exploratory factor analysis. As a result, a five-factor model was found including brand, time, quality, price-conscious and overwhelmed by information. The application of CSI in Chinese culture was further purified and validated by Hiu et al. (2001) who intended to profile the decision-making styles of the adult Chinese consumers by adopting confirmatory factor analysis and cluster analysis. The findings resulted in eighteen items and seven-factor solution and indicated that five decision-making styles were valid and reliable in Chinese culture: perfectionist, novelty-fashion conscious, recreational, price conscious and confused by over-choice. Based on cluster analysis, three segments: trendy and perfectionist consumer, traditional and pragmatic consumer, as well as confused by over-choice consumers were found. From a recent study (Bakewell & Mitchell, 2003) on adults of Generation Y consumers using CSI had also identified five meaningful and distinct decision-making groups; they are recreational quality seekers, recreational discount seekers, trend setting loyals, shopping and fashion uninterested, and confused time/money conserving.

## **OVERVIEW ABOUT BANGALORE**

Situated at a height of over 3000 feet above sea level, with numerous lakes and lush green cover, Bangalore was 'discovered' by the British Colonial rulers of India, who

found within their cool clasp, an ideal escape from the scorching summer heat of the plains. This former 'Pensioner's Paradise' is now a big, bustling metro, home to millions and composite culture, formed by the coming together of diverse elements.

Unlike other studies, this study does not attempt to test the CSI on Bangalore consumers but investigate the fundamental motivations and shopping preferences of modern Bangalore consumers based on the CSI with the copulation of the characteristics of Bangalore consumers. The major objectives of the study are to generate and create a typology of the shopping style dimensions of Bangalorean working consumers between the ages of 18 and 44 in IT sector and Non- IT sector Questionnaire development and data collection.

The Indian population is witnessing a significant change in its demographics. A large young working population with median age of 24 years, nuclear families in urban areas, along with increasing workingwomen population and emerging opportunities in the services sector are going to be the key growth drivers of the organized retail sector in India. The whole concept of shopping has altered in terms of format and consumer buying behavior, ushering in a revolution in shopping in India.

## **QUESTIONNAIRE DEVELOPMENT**

All previous studies tend to test the generality of the CSI by directly adopting the instrument but the eight- factor model may not fully profile the style dimensions of different cultures. Therefore, the shopping style characteristics postulated to be relevant to Consumers employed in IT sector and Consumers employed in Non-IT sector were first developed through the extensive search from local newspapers, magazines and earlier lifestyle studies by the author with a view to improve the validity of the data collection method and to arrive at a more comprehensive understanding of the Bangalore consumers. As a result, 15 hypothesized decision-making dimensions were developed for the working Bangalore respondents. The items used for the questionnaire were either developed directly from CSI or specifically for this study from the 15 hypothesized decision-making dimensions. The items were then subsequently pre tested and modified again, if necessary. After synthesizing the results of field interviews with the literature, a set of items were generated. A panel of bilingual academic experts from two prominent Bangalore universities then evaluated the adequacy of the measures. The panel was asked to assess a list of the constructs and corresponding measures in terms of the content adequacy and also to suggest additional items. Following minor revisions after this exercise, a questionnaire was then prepared for translation into a Kannada version.

A team of bilingual Karnataka locals fluent in English and holding PhD degrees carried out the translation. Two Karnataka locals independently translated the questionnaire into Kannada, and two others independently back- translated the Kannada translations into English. The translation team and one of the authors then resolved translation discrepancies through a meeting. The pretest questionnaires were then administered to 35 Bangalore consumers. They were asked to indicate if any of the items were confusing, difficult to respond to, or not applicable to their usage. Their responses suggested that some of the items had to be reworded. The final questionnaire consisted of 60 five-point Likert scale items.

## **DATA COLLECTION**

A total of 180 questionnaires were distributed in Consumers employed in IT sector and 200 were delivered in Consumers employed in Non-IT sector. With regard to Consumers employed in Non-IT sector, it was considered practical to distribute the questionnaires to the selected subjects in person at certain locations. More than 80 per cent of the subjects completed the questionnaires on spot. If not, the subjects were given a self-addressed and stamped return-envelope and a facsimile number so that they could complete the questionnaires at their own convenience and then returned the completed questionnaires either by mail or facsimile. While a total of 148 questionnaires were usable from the 163 returned from Consumers employed in Non-IT sector with an 80 per cent response rate.

A different approach was adopted for subjects employed in IT sector, as they are unlikely to complete the questionnaire on spot due to local culture. A mailing list of potential respondents was prepared by a local market research agency. Each individual respondent was contacted in advance by phone to request his or her cooperation. In order to increase the response rate, follow-up calls were made and the participants were reassured that all responses would be kept confidential and that only the aggregate results would be presented. A total of 152 questionnaires were finally returned from Consumers employed in IT sector, of which 126 were usable, providing an 81.8 per cent response rate. Judgment sampling method was adopted. Researchers used their judgment to carefully and consciously to choose the elements to be included in the sample. Sample elements were selected based on the belief that they are representative of the population of interest. As a result, subjects from Consumers employed in IT sector and Consumers employed in Non-IT sector were comparable with respect to marital status, occupation and education. Approximately, half of the respondents in each of the two categories were married and about 70% of them were without children. The age distribution of the sample showed that the Consumers employed in IT sector respondents were relatively younger than their Consumers employed in Non-IT sector counterparts. The median age was 25–29 in Consumers employed in IT sector sample while the median age was 30–34 in Consumers employed in Non-IT sector sample. However, the majority of Consumers employed in IT sector respondents obtained university education while the majority of Consumers employed in Non-IT sector sample obtained secondary education. Since the subjects in Consumers employed in IT sector were generally younger with a higher level of education due to the recent development of Consumers employed in IT sector, the sample distribution of the two cities was considered to be representative for comparison purpose in this study.

## **RESEARCH FINDINGS**

### **Shopping Style Characteristics: Consumers Employed in IT Sector Versus Consumers Employed in Non-IT Sector**

Factor analysis of shopping style dimensions Principal component factor analysis was performed to identify the underlying shopping style dimensions. A Varimax Rotation

procedure was also performed, to facilitate the interpretation of each factor. A screen test, and Eigen values greater than 1.00, were used as the criteria for the extraction of factors. Items loaded heavily on more than one factor, and items having low correlations with other items, were dropped. Totally 26 items in the questionnaire were dropped. The remaining 34 variables were loaded heavily on one of the identified factors, with factor loadings all greater than +0.50 and ranging from 0.514 to 0.835. Ten factors with eigen values greater than unity were generated. They accounted for 60.6 per cent of the total variation the content of the variables making the greatest contribution to each of the dimensions. Cronbach's alpha coefficient was used to assess the internal consistency among the set of items on each factor. The coefficients ranged from 0.51 to 0.74, and they were considered as modest and acceptable for an exploratory study (Nunnally, 1978). The results of factor and reliability analysis, and the mean of each group that agreed with the statements, are listed in Table 1.

### **Disciminant Analysis of Shopping Style Dimensions**

Consumers employed in IT sector versus Consumers employed in Non-IT sector Discriminant analysis, which examined the differences between Consumers employed in Non-IT sector and Consumers employed in IT sector, was used to derive shopping style factors. A discriminant function was derived and found to be statistically significant at the 0.05 level. The centroid for the Consumers employed in Non-IT sector group, with the use of the discriminant function, was 0.5997, and for the Consumers employed in IT sector group it was 0.7044. The discriminant function correctly classified 74.3 per cent of the Consumers employed in Non-IT sector respondents, and 78.6 per cent of the respondents in Consumers employed in IT sector. Significant differences in seven shopping style dimensions were found between the two groups. In general, the discriminant model correctly classified 76.28 per cent of the respondents. Results of discriminant and classification analysis are listed in Tables 2 and 3.

The results of discriminant analysis (see Table 2) suggested that Consumers employed in IT sector and Consumers employed in Non-IT sector were not significantly different in terms of price and value consciousness, fashion enthusiasm, or brand consciousness. However, significant differences were found between the two groups in terms of their consciousness toward quality, personal style, environment and health, convenience and time, brand and store loyalty, shopping influences, and reliance on the mass media for product information. Consequently, there were more differences than similarities in the shopping style dimensions of the two groups.

### **Price and value consciousness**

Respondents in both Consumers employed in IT sector and Consumers employed in Non-IT sector were found to be very price and value conscious, always seeking to spend their money wisely (with a 3.68 mean score in Consumers employed in IT sector vs. 3.80 in Consumers employed in Non-IT sector). Like many other Asian consumers, both groups were practical and sought high value products. They were conscious about their economic condition when making choices. However, Consumers employed in Non-IT sector females in general were slightly more price and value conscious than

Consumers employed in IT sector females. The findings are consistent with that Consumers employed in Non-IT sector consumers are adopting an increasing prudent approach, with more hunting for bargains than before and price cuts and coupons are becoming common drivers for impulse purchasers.

### **Fashion enthusiasm**

Working females in both Consumers employed in IT sector and Consumers employed in Non-IT sector did not have a high score on this dimension, and scored at the average level in terms of fashion enthusiasm (a mean score of 2.69 in Consumers employed in IT sector vs. 2.6 in Consumers employed in Non-IT sector). Both groups were rational shoppers, and were not excited by seeking fashionable goods. They were very similar in terms of statements such as whether they liked to buy new and fashionable goods, whether they bought trendy goods that were not useful, and whether they went shopping without purchase intention. However, Consumers employed in IT sector paid slightly higher attention to style than functional value, and were more impulsive than their counterparts in Consumers employed in Non-IT sector.

### **Brand consciousness**

The results suggested that working females in both Consumers employed in IT sector and Consumers employed in Non-IT sector were not generally brand conscious (a mean score of 2.80 in Consumers employed in IT sector vs. 2.73 in Consumers employed in Non-IT sector).

**TABLE 1**  
**Shopping Style Dimensions**

<b>Shopping Style Dimensions</b>	<b>Consumers employed in IT sector Mean</b>	<b>Consumers employed in Non IT sector Mean</b>	<b>Loadings</b>
<b>Price and value consciousness (<math>\alpha = 0.68</math>)</b>			
I am conscious about my economic condition when making buying decision	3.75	3.90	0.711
I always buy goods that are useful to me and are of reasonable price	3.94	3.82	0.669
I am willing to spend time to compare prices among shops in order to buy some lower priced products	3.01	3.43*	0.645
I buy goods with the best value for money	4.00	4.08	0.514
<b>Fashion enthusiasm (<math>\alpha = 0.66</math>)</b>			

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Even though without an intention of purchasing, I still like going shopping and usually buy goods for which I have not planned.	2.99	3.03	0.664
I like to buy new and fashionable goods	2.68	2.86	0.652
I will purchase trendy products even though I know they may not be useful	2.01	2.09	0.608
When buying clothes, I tend to pay attention to their styles rather than whether they are comfortable to wear	2.86*	2.54*	0.586
I tend to buy instantly without much careful thought whenever I see something that I like during shopping	2.96*	2.48*	0.521
<b>Brand consciousness (<math>\alpha = 0.67</math>)</b>			
I tend to choose well – known brands rather than those with the best quality	2.71*	2.34*	0.719
I am willing to pay higher price for famous brands	2.79	2.95	0.714
I prefer to buy foreign brands, even though they are sometimes more expensive	2.56*	2.93*	0.650
I prefer to buy the best known brands	3.13*	2.68**	0.586
<b>Quality consciousness (<math>\alpha = 0.74</math>)</b>			
I am willing to pay higher prices to buy better quality products	3.65*	4.07*	0.737
When buying daily consumables, I tend to choose those of better quality	4.04	3.92	0.719
Product quality is the most important factor when I am making purchasing decisions	4.02	4.20	0.702
<b>Personal style consciousness (<math>\alpha = 0.61</math>)</b>			
When buying clothes, I like to buy those which emphasize my own characteristics	3.75*	3.43*	0.764

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I prefer to buy things that reflect my personal taste and interests instead of choosing trendy products.	3.81	3.76	0.764
When buying clothes, I will consider whether they suit my occupational characteristics	3.84	3.64	0.710
<b>Environmental and health consciousness (<math>\alpha = 0.68</math>)</b>			
I frequently purchase products that claim to be environmental characteristics	3.12	2.51*	0.835
I am willing to pay a higher price for green products	2.96	2.75	0.714
I am willing to pay a higher price for those products that can improve my health	3.63*	3.23	0.564
I frequently purchase health or natural foods	3.57	2.87	0.550
<b>Convenience and time consciousness (<math>\alpha = 0.51</math>)</b>			
I am willing to pay a higher price in order to save time	3.14*	3.13	0.705
I usually buy goods in places that are close and convenient	3.83*	3.61	0.696
<b>Brand and store loyalty (<math>\alpha = 0.63</math>)</b>			
I often purchase from the same store	3.23	2.97	0.832
Most of the clothes that I buy are of the same brand name	2.63	2.40	0.746
<b>Shopping influences (<math>\alpha = 0.071</math>)</b>			
Advice from friends or colleagues influences my choice of goods and brands	3.33*	3.74*	0.781
I am often willing to purchase those goods which are recommended by my friends	3.54	3.68	0.762
Family members influence my choice of goods and brands	3.33*	3.67*	0.670
Advice from salespeople influences my choice of goods	3.06	3.10	0.583
<b>Reliance on the mass media (<math>\alpha = 0.51</math>)</b>			

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I consider that it is better to buy well-advertised brands	3.07	2.86	0.731
I believe and make reference to comments in newspaper and magazines when making buying decisions	3.04	2.98	0.659
I will not use those goods for which advertisements are distasteful	3.17*	2.49	0.548

\*Significant at the 0.05 level.

**TABLE 2**  
**Summary of Discriminant Analysis Results**

<b>Shopping style dimensions</b>	<b>Standardized coefficients function 1</b>	<b>Loadings</b>	<b>Univariate <i>F</i> ratios</b>
Price and value consciousness	0.0378	0.0266	0.082
Fashion enthusiasm	-0.0451	-0.0316	0.1159
Brand consciousness	-0.0455	-0.0320	0.1183
Quality consciousness	-0.3213	-0.2305	6.49*
Personal style conscious	0.3929	0.2851	9.409*
Environmental and health consciousness	0.6469	0.5026	29.23*
Convenience and time consciousness	0.2927	0.2092	5.06*
Brand and store loyalty	0.3607	0.2604	7.845*
Shopping influences	-0.44985	-0.03313	12.70*
Reliance on the mass media	0.4932	0.3657	15.47*

\*Significant at the 0.05 level.

**TABLE 3**  
**Result of Classification Analysis**

Actual group	Sample size	Predicted group membership		
		Consumers from IT sector	Consumers from non IT sector	Total
Consumers from IT sector (%)	148	110 (74.3%)	38 (25.7%)	148
Consumers from non IT sector (%)	126	27 (21.4%)	99 (78.6%)	126
Total	274	137	137	274

Although both groups did not tend to choose well-known brands significantly more often than make decisions based on a product's quality, they were more willing to pay higher prices for foreign brands. Consumers employed in IT sector women prefer the best-known brands due to the "experience gap", as they are not as informed or experienced shoppers as those in Consumers employed in Non-IT sector. On the other hand, Consumers employed in Non-IT sector value the quality of products more than the brand name. They are more willing to pay higher prices for foreign or well-known brands, but only because of their perceived higher quality. However, Consumers employed in Non-IT sector tend to invest in brand-name items that could be put on public display such as handbags, mobile phones and shoes have labels on the outside. Clothes, on the other hand, have their labels on the inside so they are not so concerned about them.

### **Quality consciousness**

Both groups were very quality conscious and scored highly in this dimension but Consumers employed in Non-IT sector were significantly more quality conscious than their counterparts (a mean score of 4.06 in Consumers employed in Non-IT sector vs. 3.90 in Consumers employed in IT sector). The majority of the respondents claimed that quality was their major consideration when making purchase decisions. Although Consumers employed in IT sector expressed their preference for quality goods, those from Consumers employed in Non-IT sector were even more discriminating. Consumers employed in Non-IT sector were significantly more willing to pay higher prices for quality products than their counterparts.

### **Personal style consciousness**

Female customers in Asia are much more assertive and expressive and they are constantly looking for newness. Both groups were found very conscious of their personal style and characteristics. Compared to the Consumers employed in Non-IT sector group,

the Consumers employed in IT sector group were significantly more concerned with complementing their own style (a mean score of 3.80 in Consumers employed in IT sector vs. 3.61 in Consumers employed in Non-IT sector). Consumers employed in IT sector prefer to buy clothes that matched their personal tastes and occupational demands while Consumers employed in Non-IT sector females are fashion seeking and tend to move about the city wearing the same kind of jeans or brand of perfume.

### **Environment and health consciousness**

The Consumers employed in IT sector was significantly more conscious about the environment and their own health than their counter- parts in Consumers employed in Non-IT sector (a mean score of 3.32 in Consumers employed in IT sector vs. 2.84 in Consumers employed in Non-IT sector). They are more frequently and more willingly to pay higher prices for health or natural foods than Consumers employed in Non-IT sector females in terms of frequency and willingness. Consumers employed in IT sector are becoming more environment conscious and often search for information concerning green consumption. However, Consumers employed in Non-IT sector females are also green conscious. About 92 per cent of the Consumers employed in Non-IT sector said they wanted to be kept informed about saving the environment and willing to participate in environmental protection. Almost 68 per cent said they were willing to pay a higher price for environmental friendly products, while 75 per cent said they considered a product's environmental impact when shopping.

### **Convenience and time consciousness**

Consumers employed in IT sector were significantly more conscious of time and convenience than their Consumers employed in Non-IT sector counterparts (a mean score of 3.62 in Consumers employed in IT sector vs. 3.37 in Consumers employed in Non-IT sector) and preferred to purchase time- saving products in near by and convenient locations. These results indicate that Consumers employed in IT sector is catching up with Consumers employed in Non-IT sector as a city with a fast pace of life. Family eating habits have been affected by Consumers employed in IT sector females entering the workforce as cooking a meal is a female job in traditional families. Working females in Consumers employed in Non-IT sector are also spending much more on convenience food, such as frozen meals, and less on fresh food as there has been a trend triggered by the economic downturn and pressure on employees to work longer hours. The results of showed that consumers are generally prepared to sacrifice nutrition for convenient, cheap meals.

### **Brand and store loyalty**

Neither group displayed high loyalty to a particular brand nor store but Consumers employed in IT sector females were significantly higher in terms of loyalty than their Consumers employed in Non-IT sector counterparts (a mean score of 2.93 in Consumers employed in IT sector vs. 2.69 in Consumers employed in Non-IT sector).

Indeed, there is a decreasing trend in brand and store loyalty amongst Bangalore residents, who are now more interested in value for money.

### **Shopping influences**

Both groups were very likely to be influenced by peers, family members and sales- people when making buying decisions. However, Consumers employed in Non-IT sector were significantly more influenced by their friends and family members (a mean score of 3.55 in Consumers employed in Non-IT sector vs. 3.32 in Consumers employed in IT sector) in their choice of brands and goods.

### **Reliance on the mass media**

Both groups indicated a moderate reliance on the mass media when making buying decisions but Consumers employed in IT sector females were significantly higher than those Consumers employed in Non-IT sector females (a mean score of 3.09 Consumers employed in IT sector vs. 2.78 in Consumers employed in Non-IT sector). As already noted, women in Consumers employed in IT sector tend to look for information in advertisements, which have emerged as one of the most powerful forces shaping consumer attitudes in China. Hence, these women responded more positively to the mass media than their Consumers employed in Non-IT sector counterparts. Consumers employed in Non-IT sector were significantly less willing than their Consumers employed in IT sector counter- parts to buy goods that were advertised distastefully.

## **SHOPPING STYLES OF BANGALORE WORKING CLASS**

### **Cluster Analysis**

Shopping styles of Bangalore working class Factor scores of the shopping style dimensions were used to cluster the consumers. The average linkage method and Ward's minimum variance method were used, since these two cluster methods are common in marketing research (Punj and Stewart, 1983). Alternative analyses with three to five specified clusters were generated via both methods. When comparing the results, it was found that the four clusters formed by the "average-linkage within groups" method produced more interpretable and unique lifestyle clusters. Using the centroid estimates from the "average-linkage within groups" method, K-means cluster analysis was also performed. The two methods yielded very similar results. Analysis of variance (ANOVA) was undertaken to assess the internal validity of the cluster results. Since the variables were used to perform the cluster analysis, there should have been significant differences among the clusters (Saunders, 1994). The results of the ANOVA showed that statistically significant difference did exist between the four clusters. Discriminant analysis was performed, and the discriminant functions were found to be statistically significant at the 0.05 level. Therefore, 98.9% of the original grouped cases were correctly classified. Cross validation was performed, and each case classified by the functions derived from all other cases. The result showed that 97.1 per cent of cross- validated grouped cases were correctly classified. These results further suggest that the four clusters were

distinctive. Tables 4 and 5 present the shopping style and demographic profiles of these four segments. A final four-cluster solution was developed, and the mean scores of the shopping style dimensions, and the demographic characteristics, for each cluster were compared. These four clusters were labeled as “Active Fashion Chaser”, “Rational Shopper”, “Value Buyer”, and “Opinion Seeker”. Following is a brief description of each cluster.

#### **Active fashion chasers (19 percent)**

This group was the smallest of the clusters. Consumers employed in IT sector females constituted about 58 per cent of the group, which was relatively younger than the others, and consisted of those without children and with no more than secondary school education. Such women were more enthusiastic in shopping, more fashionable, and often bought trendy products without much thought. They chased after fashion trends, and were not concerned about personal styles. They preferred well-known brands, and were more loyal to particular brands and stores than the other groups. They did not care for price and value, and were more interested about the green products or health goods. They were independent shoppers, did not seek advice from friends, family, or salespeople, and were only moderately influenced by the mass media.

#### **Rational shopper (23 percent)**

Consumers employed in Non-IT sector constituted 81 per cent of this group, which was relatively more mature, and consisted of those who were single, with university education, and good jobs. Such respondents were more brand-conscious and willing to pay higher prices for well-known or foreign brands, but they were not loyal to any particular brand or store. They considered quality more important than price and value. They bought new and fashionable goods on impulse occasionally, but most of the times were rational shoppers. They also sought advice from friends, family, or salespeople.

#### **Value buyers (31 percent)**

This was the largest of the clusters. Consumers employed in IT sector constituted about 53 per cent of this group, which was relatively older and with half of its constituents married. These women were more concerned about price and value than brand name or style. They bought clothes that reflected their occupational needs, and seldom made purchases on impulse. They did not rely on the mass media for product information, and were not at all influenced by friends, family, or salespeople. However, they were concerned about the health of their families, and were willing to pay higher prices for healthy products or convenience goods that allowed them more family time.

#### **Opinion seekers (27 percent)**

Consumers employed in IT sector and Consumers employed in Non-IT sector evenly constituted this group. Such respondents were not enthusiastic about shopping,

and preferred to seek advice from their family, friends, or even salespeople when purchasing an item. They relied more heavily on the mass media for product information than the other groups. They considered product quality one of the important decision criteria, and always sought to buy goods with the best value for money. They were concerned more about their personal style than the fashion value of brand names or other trends. They were also interested in health goods, and green and convenience products.

**TABLE 4**  
**Mean Scores of the Shopping Style Dimensions of the Four Clusters**

<i>Shopping style dimensions</i>	<i>Active fashion chasers (N=52)</i>	<b>Rational shopper (N=62)</b>	<b>Value buyers (N=85)</b>	<b>Opinion seekers (N=74)</b>
<b>Price and value consciousness</b>				
I am conscious about my economic condition when making buying decision	2.94	3.76	4.14	4.14
I always buy goods that are useful to me and are of reasonable price	3.00	3.53	4.29	4.28
I am willing to spend time to compare prices among shops in order to buy some lower priced products	2.46	3.39	3.49	3.35
I buy goods with the best value for money	3.10	4.21	4.27	4.30
<b>Fashion enthusiasm</b>				
Even though without an intention of purchasing, I still like going shopping and usually buy goods for which I have not planned.	2.60	3.13	2.84	2.57
I like to buy new and fashionable goods	2.65	2.34	1.81	1.69
I will purchase trendy products even though I know they may not be useful	2.77	2.73	2.73	2.54
When buying clothes, I tend to pay attention to their styles rather than whether they are comfortable to wear	2.77	2.73	2.73	2.54

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I tend to buy instantly without much careful thought whenever I see something that I like during shopping	2.88	2.63	2.80	2.47
<b>Brand consciousness</b>				
I tend to choose well – known brands rather than those with the best quality	2.71	2.68	2.28	2.53
I am willing to pay higher process for famous brands	2.71	3.40	2.69	2.78
I prefer to buy foreign brands, even through they are sometimes more expensive	2.77	3.24	2.44	2.73
I prefer to buy the best known brands	2.85	2.94	2.56	3.27
<b>Quality consciousness</b>				
I am willing to pay higher prices to buy better quality products	3.08	4.15	3.92	4.16
When buying daily consumables, I tend to choose those of better quality	3.25	4.11	4.13	4.22
Product quality is the most important factor when I am making purchasing decisions	2.90	4.37	4.46	4.38
<b>Personal style consciousness</b>				
When buying clothes, I like to buy those which emphasis my own characteristics	2.98	3.58	3.66	3.89
I prefer to buy things that reflect my personal taste and interests instead of choosing trendy products.	3.31	3.87	3.71	4.14
When buying clothes, I will consider whether they suit my occupational characteristics	2.77	3.81	4.09	3.91
<b>Environmental and health consciousness</b>				

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I frequently purchase products that claim to be environmental characteristics	3.08	2.31	2.89	2.88
I am willing to pay a higher price for green products	3.08	2.39	2.88	3.03
I am willing to pay a higher price for those products that can improve my health	3.10	3.00	3.68	3.68
I frequently purchase health or natural foods	3.10	2.65	3.38	3.51
<b>Convenience and time consciousness</b>				
I am willing to pay a higher price in order to save time	2.92	2.87	3.46	3.61
I usually buy goods in places that are close and convenient	3.08	3.58	3.86	4.12
<b>Brand and store loyalty</b>				
I often purchase from the same store	3.33	2.55	3.20	3.27
Most of the clothes that I buy are of the same brand name	2.77	2.10	2.73	2.41
<b>Shopping influences</b>				
Advice from friends or colleagues influences my choice of goods and brands	2.63	4.08	3.08	4.08
I am often willing to purchase those goods which are recommended by my friends	3.31	4.08	3.08	4.05
Family members influence my choice of goods and brands	2.96	3.92	3.09	4.03
Advice from salespeople influences my choice of goods	2.69	3.10	2.85	3.61
<b>Reliance on the mass media</b>				
I consider that it is better to buy well-advertised brands	3.08	2.68	2.52	3.65

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I believe and make reference to comments in newspaper and magazines when making buying decisions	3.00	2.84	2.42	3.81
I will not use those goods for which advertisements are distasteful	2.94	2.47	2.60	3.23

## DISCUSSION

The findings of this study will be useful to marketers who extend the coverage of their products from Consumers employed in IT sector to Consumers employed in Non-IT sector. Due to differences in environment, economic structure, social system and market experience Consumers employed in Non-IT sector and Consumers employed in IT sector have been profiled according to their different shopping style characteristics.

A growing market can be found amongst “Active Fashion Chasers”, especially the Consumers employed in IT sector. Such respondents prefer imported brands, and are less sensitive to price levels. They have high fashion senses, are willing to adopt new products, and consider themselves “modern” consumers. Marketers must carefully match their advertising messages with such important self-images.

“Active Fashion Chasers” are very promising target group because of their strong spending motivation and high purchasing power. “Rational Shopper”, of which majority in this study were from Consumers employed in Non-IT sector, were more mature (aged from 25 to 34), more affluent, and better educated. These consumers were willing to pay higher prices for quality products. They looked for famous brands and clothes that reflected their status rather than their character. They admitted little interest in green and health products, and were not willing to pay higher prices in exchange for convenience. Their strong purchasing ability actually makes them promising customers for premium products, but marketers must first develop brand image advertising campaigns. Brand relevance must be established within the target market before consumer purchase is induced. “Value Buyers” constituted the biggest portion of the sample. This group was more utilitarian and price sensitive than the others, and was always looking for bargains. They were less likely to be influenced by advertising and personal recommendations. In order to attract this group, marketers must justify the ‘value for money’ represented by their products: sales promotion is especially effective in this sense.

The “Opinion Seekers” had comparatively more developed levels of social consciousness. Influence has a greater impact on the decision-making of such respondents, marketers must identify “opinion leaders”, who in turn will influence opinion seekers by word-of-mouth. Advertising alone cannot build a brand bond with the “opinion leaders”, and informal communication will be more effective, even for the Consumers employed in IT sector who also rely on advertising for information.

Unlike most studies which just intend to validate the CSI, the results of the current study builds up more solid and concrete understanding on cross-cultural decision-making study. Explicitly, this study concludes that some of the decision-making style dimensions in the CSI are consistently found among different group of consumers, such

as brand consciousness, novelty consciousness, quality consciousness, and influenced by significant others. On the other hand, it casts doubt on the generalisability of the CSI and suggests that the decision-making style dimensions identified in the inventory may neither be exhaustive nor the optimal number. The current study identified ten decision-making dimensions relevant to the target population. It suggests some new decision-making style dimensions which are not found in the CSI, including personal style consciousness, green and health consciousness, influenced by mass media, and convenience consciousness which are useful to profile the shopping styles of Consumers employed in IT sector. Future studies on consumer decision-making style characteristics should take into account market structure and cultural differences. Regional differences within the market are quite common in India, and the applicability of these results to other cities remains to be tested. Future research on this topic should extend to Chennai and Mumbai, or to target populations such as blue-collar men. At the same time, many household goods marketers are now recognizing that India's true commercial potential is not primarily the urban centers, rather, it is these same rural consumers who, in aggregate, account for the bulk of India's consumption. Therefore, respondents in the rural areas should also be included in the future study.

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