

# EURASIAN JOURNAL OF BUSINESS AND MANAGEMENT

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## THE ROLES OF PSYCHOLOGICAL ANTECEDENTS AND CONSUMER INNOVATIVENESS IN DETERMINING CONSUMER DECISION MAKING STYLES OF SOUTH AFRICAN MILLENNIAL CONSUMERS

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Received: October 9, 2020

Accepted: November 21, 2020

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### Abstract

Studies on consumer decision making styles largely focused on determining and replicating these to varying contexts. Literature remains limited on what underlying psychological variables lead to the manifestation of consumer decision making styles. The purpose of this study is to investigate the roles of psychological antecedents and consumer innovativeness in determining consumer decision making styles of millennials in South Africa. A quantitative survey of 320 South African millennials through social groups was utilized. Non-probability convenience sampling determined selection of participants. Reliability statistics were applied to substantiate the effectiveness of this study's questionnaire and data collection approach. Presentation and interpretation of data were achieved through descriptive and inferential statistics respectively. Findings of this study confirmed that psychological antecedents and consumer innovativeness pose either direct or inverse relationships on consumer decision making styles. Two classifications of consumer decision making styles (utilitarian or hedonic) were discovered to be directed by distinctive sets of psychological antecedents and consumer innovativeness. Findings of this study will assist marketers and mall managers in better understanding what aspects of shopping drive their patrons and how they can best serve them to ensure sustainability.

**Keywords:** Consumer Innovativeness, Consumer Decision Making Style, Millennials, Psychological Antecedents

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### 1. Introduction

In a quest to profile decision-making styles, a number of empirical research efforts have been conducted founded on Sproles and Kendall's (1986) development of the Consumer Styles Inventory: New Zealand; China; USA; Germany. Mafini *et al.* (2014) and Potgieter *et al.* (2013) argued the idea of applying the same inventory to lesser developed economies. On the other

hand, a plethora of studies such as ones by Anitha, (2016) and Aliman *et al.* (2018) on the antecedents of consumer decision making have been largely limited to demographical and societal variables as determinants. With the exception of a study by Durvasula and Lysonski (2013), no extant literature examined the influence of psychological variables on consumer decision making. Accordingly, limited empirical efforts on what psychological variables determine decision making behavior of modern consumers and the need to effectively segment consumers based on decision making style prompted the need for this study.

This study aims at investigating the roles of psychological antecedents and consumer innovativeness in determining consumer decision making styles of South African millennials. Precisely, this study demonstrates how five psychological variables (time pressure, self-confidence, materialism, susceptibility to interpersonal influence and shopping opinion leadership) and two classes of consumer innovativeness (cognitive and sensory innovativeness) shape consumer decision making styles of South African millennials.

This study will contribute to retail and marketing literature related to consumer decision making and its determinants. In addition, it is envisioned that findings of this study will aid marketers in effectively segmenting modern consumers based on their decision making profiles. To a larger extent, a gap in marketing literature on how psychological variables influence decision making styles and ultimate purchase behavior of modern consumers is addressed in this study.

This paper is structured as follows: the first section is the introduction or background of this study that substantiates the need for empirical introspection into this study's variables. The second section presents a review of literature into consumer decision making and its determinants. Research methods utilized in this study are discussed in the third section of this paper. The paper is concluded by a discussion of findings and recommendations.

## **2. Literature review**

### **2.1. Psychological antecedents of consumer decision making**

Marketing theory and practice advocate that consumers are central to any successful marketing endeavors and adequate knowledge of facets that influence consumer decision-making is crucial in facilitating efficient delivery of products and retention of customers (Penney and Prior, 2014). Durvasula and Lysonski (2013) proposed five psychological constructs responsible for directing consumer decision making which are time pressure, shopping opinion leadership, self-confidence, materialism and susceptibility to interpersonal influence.

Time pressure describes how consumers find time as a constraint in their shopping activities (Gross, 2014). Likewise, Samson and Voyer (2014) suggest it is an extent to which a consumer finds time as a limitation when shopping that is depicted in hurried shopping behavior. Time pressure is common among modern shoppers and it compels them to seek convenience through one-stop shopping options.

Shopping opinion leadership is the extent to which a consumer is capable of influencing others' opinions on shopping (Chaudry and Irshad, 2013). Furthermore, such leadership is characterized by high levels of market involvement, rich knowledge of market trends/information in terms of best prices, best deals, merchandise or store variety and willingness to share such knowledge (Raghupathi and Fogel, 2015).

According to Yang *et al.* (2017), self-confidence describes confidence or security in a shopping environment often based on knowledge, experience or a sense of mastery with shopping decisions. This self-confidence empowers consumers in an overwhelming market place characterized with wide choices. On the other hand, Park *et al.* (2010) understand materialism as consumers' emphasis on material/tangible objects whereby possession derives meaning and identity. Acquiring such tangibles provides a sense of identity and gratification (Joung, 2013).

Susceptibility to interpersonal influence entails a need to relate and improve one's image in relation to those of significant others through purchasing and utilization of products/services (Durvasula and Lysonski 2013). Concisely, consumer susceptibility revolves around adjusting consumer self-images to match expectations of significant others through purchasing of products (Sadachar *et al.* 2016). Consumer innovativeness represents another deep-seated aspect that directs consumer decision making and needs to be discussed.

## 2.2. Consumer innovativeness

Consumer innovativeness represents another psychological perspective in literature that determines consumer decision making yet limited in literature (Park *et al.* 2010). Mishra (2015) defines consumer innovativeness as a personality trait that reflects one's willingness to embrace change. Similarly, it is the likelihood to embrace change and acquire new, innovative products on the market (Batool *et al.* 2015).

Consumer innovativeness is classified into cognitive and sensory yet empirical exploration on these remains limited. Understanding the role of these in consumer decision making results in effective marketing segmentation (Mishra, 2015). Cognitive innovativeness represents consumers motivated to stimulate their minds through searching for new experiences and decision-making. They cherish thinking, puzzling over situations, solving problems and other mental exercises such that they consistently seek new experiences that stimulate these mental activities. These consumers scrutinize every marketing information delivered through packaging information, newspapers, social media and any other media (Zarandi and Lotfizadeh, 2017).

In contrast, sensory innovativeness seeks to stimulate internal senses over the mind, which is achieved through new experiences, fantasies, daydreaming and adventure (Khan and Khan, 2014). Cognitive innovators base conclusions on trial ability, novelty and degree of economic risk of products yet sensory innovators on product differences (Saeed *et al.* 2014). Furthermore, unlike sensory innovators, cognitive stimulation is responsive to factual messages that comprise of logical, objective and provable information of product features than evaluative advertisements that portray messages of emotion and are subjective expressions of intangible product attributes (Jaiyeoba and Openda, 2013). In essence, consumer innovativeness presents two dimensions that direct consumer decision making and have a role in determining specific classes of consumer decision making styles.

## 2.3. Consumer decision making styles of millennials

Consumer decision making styles are primary buying decision-making attitudes that consumers follow consistently, even in distinctive purchase scenarios (Tanksale *et al.* 2014). Modern literature discovered various consumer decision making styles characteristic of contextual differences (Pillai and Srivastava, 2015). Moreover, contemporary studies on younger population groups in developing countries confirmed shopping profiles such as quality consciousness, recreational shopping, confused by over-choice, novelty/fashion, brand, value, price consciousness, habitual/brand loyal, carelessness and impulsiveness (Potgieter *et al.* 2013; Mafini *et al.* 2014). Hence, this study focuses on the following consumer decision making styles as characteristic of a millennial population:

- i. Value consciousness explains consumers that expend time in acquiring best buy products with lesser amounts of money. The consumers are not necessarily attracted to low prices rather they are concerned about the value of their money spent.
- ii. Indifferent price conscious consumers are millennials seeking lower pricing yet not interested in the process of shopping itself. These consumers are not outright price conscious rather they engage in comparative shopping probably seeking value in clothing items. Potgieter *et al.* (2013) argue that despite the tendency of consumers of being price conscious, they prioritize value in purchases.
- iii. Confused by over-choice consumers are marked by their confused behavior traits in shopping. These consumers are puzzled and indecisive in their purchase decision-making due to a proliferation of stores, brands and information (Mafini *et al.* 2014).
- iv. High-quality fashion consciousness represents a cohort specifically seeking high-end products that are in fashion and they would not settle for anything reasonably good. Weldode *et al.* (2018) concur that this cohort places much emphasis on their high standards, not willing to accept 'good enough' items yet conscious of latest trends in clothing.

- v. Recreational consciousness refers to consumers exhibiting signs of shopping enjoyment and find shopping as a source of fun or leisure (Solomon, 2013). Recreational shoppers seek pleasure in shopping activities, engage in impulse purchases and expend considerable time in shopping visits as well as continue browsing even after purchase (Alavi *et al.* 2016).
- vi. Brand consciousness represents shoppers that prefer popular national brands and are willing to meet their higher pricing as they signal good quality merchandise (Demirgunes and Ozsacmaci, 2017).
- vii. Creative-variety seeking decision making style represents consumers who show behaviors of novelty, creativity and variety seeking in their shopping. These consumers enjoy shopping and therefore go around a variety of shops in search of creative or new products. In most cases, they are early adopters of new products. Parment (2013) mentions that millennials seek innovative products or shops and are early adopters of new products
- viii. Habitual millennial consumers visit same stores for prolonged periods and stick to specific brands or products. Babijchouk *et al.* (2018) assert that millennial shoppers repeatedly buy certain brands to identify with them and portray a specific social standing particularly with prestigious brands or clothing outlets. It is important to determine which psychological variables effect or relate with the above mentioned eight decision making styles in fully describing modern consumer behavior.

#### 2.4. Implications of psychological variables on consumer decision making styles

The five psychological variables identified and two perspectives of consumer innovativeness are expected to influence the different eight consumer decision making styles discussed. According to Durvasula and Lynsonski (2013), a better understanding of the role of psychological variables on consumer decision making styles can be achieved by distinguishing decision making styles into utilitarian and hedonic orientations. Utilitarian shopping involves efficient and time conscious purchasing to immediately achieve goals with little to no irritation whereas hedonic orientation explains shopping to derive enjoyment or entertainment.

Value consciousness, indifferent price consciousness, confused by over choice and habitual consciousness are utilitarian oriented whereas; high quality fashion, recreational, creativity variety and brand consciousness are hedonic oriented. The five psychological variables to shopping are expected to yield differing behaviors on these two distinct shopping orientations. Time pressure being the extent to which a customer feels time is a constraint to shopping; all utilitarian motivated decision making styles are expected to be affected by time pressure in shopping. Decision making styles concerned about price, value, loyalty and confused about shopping are task oriented or utilitarian and focus mainly on completing shopping activities above all things. Therefore;

*H<sub>1a</sub>: Time pressure positively correlates with utilitarian consumer decision making styles.*

Utilitarian motivated decision making styles (i.e. value, indifferent price consciousness, confused by over choice and habitual buying) indicate a discriminating style of shopping that is less concerned about other aspects of shopping. Accordingly, this selective type of shopping is expected to directly correlate with self-confidence. Hence:

*H<sub>1b</sub>: Self-confidence positively correlates with utilitarian consumer decision making styles.*

Utilitarian motives of shopping indicate conservative consumers seeking value, price, and ease of shopping or other functional benefits. Contrariwise, materialism is a psychological aspect that generates a feeling of pleasure, value or self-image in possessions (Mokhlis and Salleh, 2009). Consequently, utilitarian decision making styles are to negatively correlate with materialism.

*H<sub>1c</sub>: Materialism negatively correlates with utilitarian consumer decision making styles.*

Susceptibility to interpersonal influence is understood to be the openness or possibility to conform to the ideas or suggestions of others in shopping decisions (Akyuz, 2013). On the other hand, utilitarian shopping in this context is only concerned about price-value aspects, loyalty and ease of shopping making their concerns of shopping are quite narrow or selective. Anything outside these elements in shopping is expected to be ignored. Therefore;

*H<sub>1d</sub>: Susceptibility to interpersonal influence negatively correlates with utilitarian consumer decision making styles.*

In contrast to susceptibility to interpersonal influence, shopping opinion leadership are consumers at the forefront of influencing their peers' shopping decisions due to their rich knowledge of the marketplace (Winter and Neubaum, 2016). However, utilitarian oriented decision making styles are task oriented and limited in their shopping expertise. Accordingly;

*H<sub>1e</sub>: Shopping opinion leadership negatively correlates or does not correlate with utilitarian consumer decision making styles.*

On the other hand, hedonic motivated decision making styles derive pleasure or entertainment in shopping activities. They value shopping activities and devote their time to such. Perceived time pressure is expected to be of no significance to hedonic tendencies in shopping.

*H<sub>2a</sub>: Time pressure negatively correlates with hedonic consumer decision making styles.*

Hedonic tendencies by nature explore shopping activities. These are adventurous consumers willing to try new items, new aspects of shopping and therefore derive confidence in doing so. Self-confidence goes hand in hand with a mastery or experience in shopping (Yang *et al.* 2017), which hedonic tendencies generate when exploring. As a result;

*H<sub>2b</sub>: Self-confidence positively correlates with hedonic consumer decision making styles.*

Ahluwalia and Sanan (2015) identify materialism as finding value or identity in possessing tangibles. Hedonic decision making styles (i.e. high quality fashion, recreational, creativity-variety and brand consciousness) imply materialistic tendencies of needing high quality, fashionable, innovative and pricey items. Accordingly;

*H<sub>2c</sub>: There is a positive correlation between materialism and hedonic consumer decision making styles.*

As hedonic consumers are adventurous, confident and possessing rich shopping knowledge, it is expected that there are less likely to conform to others shopping ideas. In essence, susceptibility to interpersonal influence is expected to have no influence on hedonic related decision making styles.

*H<sub>2d</sub>: Susceptibility to interpersonal influence negatively correlates with hedonic consumer decision making styles.*

Naturally, hedonic consumers' level of involvement in purchase decisions is high and is demonstrated by their interest and pleasure in shopping activities, persistent search for information, increased participation in shopping and high attentiveness to marketing campaigns. Generally, such pursuits or interests in shopping result in hedonic shoppers possessing rich market knowledge to make them shopping opinion leaders. Therefore:

*H<sub>2e</sub>: Shopping opinion leadership positively correlates with hedonic consumer decision making styles.*

Innovativeness of consumers for this study, is expected to direct decision making styles of consumers distinctively which will be discussed.

## **2.5. Implications of consumer innovativeness on consumer decision making styles**

Consumer innovativeness manifests itself in form of cognitive and sensory innovativeness. Cognitive innovativeness is concerned with mental activities or aspects of shopping whereas sensory innovativeness with internal senses (Jaiyeoba and Openda, 2013). Based on Durvasula and Lynsonki (2013) understanding of shopping motivations, cognitive innovativeness therefore represents utilitarian shopping and sensory innovativeness, hedonic shopping. Fundamentally, cognitive innovativeness is expected to represent utilitarian consumer decision making styles and sensory innovativeness denotes hedonic ones.

Since utilitarian oriented decision making styles are task oriented, prefer factual messages and enjoy mental exertions; they are expected to correlate with cognitive innovativeness. In contrast, hedonic oriented decision making styles enjoy and expend time and effort in shopping to satisfy their internal senses over mental faculties hence expected to correlate with sensory innovativeness.

*H<sub>3a</sub>: Cognitive innovativeness positively correlates with utilitarian shopping decision making styles.*

*H<sub>3b</sub>: Sensory innovativeness positively correlates with hedonic shopping decision making styles.*

## **3. Research methodology**

Quantitative and descriptive techniques were utilized. A survey with the use of a structured questionnaire was conducted in collecting data. Questions were compiled based on three approved scales. Firstly, to identify consumer decision making styles, the renowned Consumer Styles Inventory by Sproles and Kendall (1986) was utilized. Secondly, a scale to measure five psychological determinants of decision making by Durvasula and Lysonski (2013) was adapted. Lastly, to classify consumer innovativeness, questions recommended by Park *et al.* (2010) were included in this study's survey questionnaire. Non probability convenience sampling determined selection of participants in this study from social groups. 320 millennials in Durban metropolitan were successfully included in this study in June 2018. Data was collected within the June to July 2018 period in Durban. Three quantitative statistics were utilized to substantiate the consistency of the questionnaire, describe the trends characteristic of the selected population and infer results of the selected sample to the entire population of study.

- i. Reliability statistics used included the Cronbach's alpha statistic, Kaiser Meyer Oklin (KMO) measure of sampling adequacy, Bartlett test of sphericity and exploratory factor analysis (EFA).
- ii. Descriptive statistics included cross tabulations and graphs.
- iii. Inferential statistics included correlations and EFA.

## **4. Findings**

Reliability statistics confirmed the consistency of this study's questionnaire in measuring what was intended. Results of the KMO and Bartlett's test of sphericity in Table 1 indicate acceptable coefficients of greater than 0.50 and less than 0.05 respectively. In addition, the Cronbach's alpha statistic confirmed internal consistency of the questionnaire items. Results of the test exceeded the minimum acceptable coefficient of 0.60 (Table 2).

**Table 1. KMO and Bartlett's Test of Sphericity**

<b>Kaiser Meyer Olkin Measure of Sampling Adequacy (KMO)</b>		<b>0.743</b>
<b>Bartlett's Test of Sphericity</b>	Approx Chi-Square	4054.802
	df	630
	Sig	0.000

Exploratory factor analysis (EFA) was utilized on data to confirm consistency of the measuring instrument and identify dormant variables necessary for inferences to be made. It confirmed a significant result to make inferences, only when questionnaire items and variables loaded beyond the acceptable 0.50 benchmark, 0.50 for communalities, greater than 1 Eigen value and more than 50% cumulative variance. This resulted in refined 8 consumer decision making styles discussed in the literature section and typical of South African millennials. Furthermore, it confirmed the reliability of all constructs that measured psychological antecedents of consumer decision making styles and consumer innovativeness. To determine significant relationships among variables of this study; correlational analysis was utilized and discussed in the subsequent section.

**Table 2. Cronbach's alpha coefficients**

Question	Number of items	Section	Cronbach's alpha
2	36	Consumer decision making styles	0.789
3	10	Psychological antecedents	0.618
4	8	Consumer innovativeness	0.616

**4.1. Correlations between utilitarian decision making styles and psychological antecedents of decision making**

Table 3 illustrates results of bivariate correlation between respective psychological and consumer decision making styles. Significant relationships were marked with an asterisk (\*). These correlations serve to either confirm or refute this study's hypothesis. As per Table 3, apart from value consciousness; all other utilitarian based consumer decision making styles recorded significant relationships with time pressure. This indicates that South African millennials with indifferent price, confused by over choice or a habitual conscience; feel limited in time when shopping. Moreover, these significant relationships were directly (positively) correlated with time pressure. In accordance, proposition H<sub>1a</sub> was confirmed. Willman (2017) adds that time pressure induces selective search of information without looking for alternatives and involves use of heuristics all that lead to confused shopping behavior.

In line with the second proposition H<sub>1b</sub>; only two utilitarian decision making styles (confused by over choice and habitual consciousness) recorded significant relationships with self-confidence highlighted or marked \* in Table 3. Self-confidence correlates with habitual and confusion by over choice decision making styles. Furthermore, Table 3 illustrates inverse relationships between self-confidence and confused by over choice decision making style (-0.187\*\*, -0.213\*\*, -0.140\*). These denote a negative relationship between self-confidence and consumers with a confused by over-choice orientation. Ideally, the more confused the millennial South African consumer is, the lesser the confidence he/she possesses when shopping. Al-Zubi (2015) identified indecisiveness in confused consumers such that they seek advice of others to validate their own decision-making.

**Table 3. Bivariate correlations between psychological antecedents and utilitarian consumer decision-making styles**

PSYCHOLOGICAL ANTECEDENTS	CORRELATION COEFFICIENT	VALUE CONSCIOUSNESS			INDIFFERENT PRICE CONSCIOUSNESS			CONFUSED BY OVER-CHOICE			HABITUAL CONSCIOUSNESS		
		I invest more time in finding the best value for my money.	I am careful on how much I spend on clothing items.	I carefully look for best buys in clothing shops.	I hardly plan my clothing purchases.	I often make quick purchases, buying what is good enough.	I merely buy clothing items to relieve a negative mood.	The more I learn about clothing, the more difficult it is for me to make choices.	There is too much information on clothing items that I get confused.	At times, I find it difficult to choose which clothing store to shop.	Once I identify a clothing brand I like, I buy it regularly.	I prefer going to same clothing stores every time I shop.	It is important that I shop from particular clothing outlets regularly.
<b>TIME PRESSURE</b>	My shopping seems hurried every time.	-0.032	0.020	-0.017	0.120*	0.133*	0.081	0.152**	0.210**	0.186**	-0.093	0.045	0.059
	Time never seems enough to complete my shopping requirements.	0.030	-0.009	0.150*	0.199*	0.116*	0.177**	0.054	-0.055	-0.035	0.111*	0.034	0.150**
		I am careful on how much I spend on clothing items.	I carefully look for best buys in clothing shops.	I invest much thought or care in purchasing my clothes	I hardly plan my clothing purchases.	I often make quick purchases, buying what is good enough.	I merely buy clothing items to relieve a negative mood.	The more I learn about clothing, the more difficult it is for me to make choices.	There is too much information on clothing items that I get confused	There is a wide variety of clothing brands, which hardens my decision-making.	I prefer particular clothing brands that I buy over and over.	I always stick to my favorite clothing brands	Once I identify a clothing brand I like, I buy it regularly.
<b>SELF CONFIDENCE</b>	I am a better shopper than the majority of the people.	-0.109	0.095	-0.021	0.044	0.060	0.126*	0.110*	0.128*	0.042	0.019	-0.016	0.169**
	I am well capable of making good shopping decisions.	0.067	0.046	0.172**	-0.002	-0.041	-0.101	-0.187**	-0.213**	-0.140*	0.054	0.057	0.171**



Table 3. Continued

PSYCHOLOGICAL ANTECEDENTS	CORRELATION COEFFICIENT	VALUE CONSCIOUSNESS			INDIFFERENT PRICE CONSCIOUSNESS			CONFUSED BY OVER-CHOICE			HABITUAL CONSCIOUSNESS		
		I invest more time in finding the best value for my money.	I am careful on how much I spend on clothing items.	I carefully look for best buys in clothing shops	I purchase much of my clothing items at sale prices	I usually buy least priced clothing items.	I hardly plan my clothing purchases.	The more I learn about clothing, the more difficult it is for me to make choices.	There is too much information on clothing items that I get confused.	There is a wide variety of clothing brands which hardens my decision-making.	I prefer particular clothing brands that I buy over and over.	I always stick to my favorite clothing brands	Once I identify a clothing brand I like, I buy it regularly.
<b>MATERIALISM</b>	I prefer nice things in life.	0.216**	0.040	0.154**	0.041	0.042	0.074	0.054	-0.055	-0.020	0.080	0.084	0.155**
	Financial freedom to buy whatever I want is very important to me.	0.090	-0.014	0.152**	0.073	0.068	0.102	0.116*	-0.008	0.004	-0.002	-0.011	0.061
		I invest more time in finding the best value for my money.	I am careful on how much I spend on clothing items.	I carefully look for best buys in clothing shops	I purchase much of my clothing items at sale prices	I usually buy least priced clothing items.	I hardly plan my clothing purchases.	The more I learn about clothing, the more difficult it is for me to make choices.	There is too much information on clothing items that I get confused.	There is a wide variety of clothing brands, which hardens my decision-making.	I prefer particular clothing brands that I buy over and over.	I always stick to my favorite clothing brands	Once I identify a clothing brand I like, I buy it regularly.
<b>SUSCEPTIBILITY TO INTERPERSONAL INFLUENCE</b>	I observe other people's purchasing to make my own shopping decisions.	-0.094	-0.113*	-0.048	-0.020	-0.043	0.023	0.142*	0.307**	0.259**	-0.101	-0.065	-0.124*
	Making an impression on others is important in my purchasing	-0.075	-0.105	0.024	-0.002	-0.062	0.041	0.167**	0.267**	0.247**	-0.100	0.022	-0.116*

Table 3. Continued

PSYCHOLOGICAL ANTECEDENTS	CORRELATION COEFFICIENT	VALUE CONSCIOUSNESS			INDIFFERENT PRICE CONSCIOUSNESS			CONFUSED BY OVER-CHOICE			HABITUAL CONSCIOUSNESS		
		I am careful on how much I spend on clothing items.	I carefully look for best buys in clothing shops.	I invest much thought or care in purchasing my clothes	I purchase much of my clothing items at sale prices	I usually buy least priced clothing items.	I hardly plan my clothing purchases.	The more I learn about clothing, the more difficult it is for me to make choices.	There is too much information on clothing items that I get confused.	There is a wide variety of clothing brands, which hardens my decision-making.	I prefer particular clothing brands that I buy over and over.	I always stick to my favorite clothing brands	I prefer going to same clothing stores every time I shop
SHOPPING OPINION LEADERSHIP	I often advise my friends from where to shop.	-0.092	0.131*	0.149**	-0.020	-0.043	0.023	0.048	0.045	0.015	0.079	0.059	0.105
	My friends often ask where I shop for most of my goods	0.027	0.176**	0.140*	-0.002	-0.062	0.041	-0.025	0.021	-0.043	0.024	0.060	0.096

Note: (\*) and (\*\*) indicate significance at 5% and 1% levels, respectively.

Proposition H<sub>1c</sub> proposed that materialism negatively correlates (has little to no impact on) utilitarian consumer decision making styles. Table 3 clearly illustrates non-significant relationships between materialism and all utilitarian based decision making styles thereby confirming H<sub>1c</sub> hypothesis: However, only value consciousness recorded a significant correlation with materialism of 0.216\*\*, 0.154\*\*, 0.152\*\*. Vorapanova (2015) links value consciousness with smart shopping which prioritizes materialism in consumables that also render value. Likewise, Eastman *et al.* (2013) associated value consciousness with utilitarian shopping profiles that also focuses on superior utility of products.

In Table 3, susceptibility to interpersonal influence produced no significant relationships with utilitarian decision making styles except confused by over choice. Of the few constructs of susceptibility to interpersonal influence with significant correlations, all were inversely related or negative. Accordingly, proposition H<sub>1d</sub> was substantiated.

Table 3 indicates no correlation between shopping opinion leadership and the majority of utilitarian decision making styles. This confirms hypothesis H<sub>1e</sub>. Nevertheless, only value consciousness correlated with shopping opinion leadership with coefficients of 0.131\*, 0.149\*\*, 0.176\*\*, 0.140\* as shown in Table 3. It signifies that value conscious South African millennials lead their peers in shopping decision making. Being utilitarian shoppers, value conscious consumers seek and possess rich knowledge about functionality/utility of products making them a cohort of influence among others (Winter and Neubaum, 2016).

#### **4.2. Correlations between hedonic consumer decision making styles and psychological antecedents of decision making**

Table 4 illustrates correlation results between the five psychological antecedents of decision making and hedonic decision making styles. Significant relationships between the two variables were indicated by a (\*). Based on Table 5, the majority of hedonic decision making styles derived no significant relationships with time pressure. Moreover, high quality fashion decision making style inversely correlated with time pressure (-0.177\*\*). High quality fashion orientation therefore feels no time pressure in shopping. In essence, this confirmed H<sub>2a</sub>.

Conversely, recreational consciousness directly correlated with time pressure (0.196\*\* and 0.111\*) meaning that recreational consciousness cohorts are time restrained in shopping activities. However, this was due to a different interpretation amongst consumers maintained by results of exploratory factor analysis in which the last dimension of time pressure loaded differently against others. Overall, these findings maintain that South African millennials with hedonic decision making styles are not pressured for time when shopping.

Self-confidence derived significant positive correlations with all hedonic decision styles (Table 4). This signifies that all South African millennials with hedonic orientations towards shopping are self-confident of their shopping decisions. Lysonski and Durvasula (2013) ascribe high self-confidence in shopping to a discriminating style of shopping such as brand consciousness. Largely, empirical evidence supports self-confidence as characteristic of hedonic behavior in shopping as consumers enjoy the activity, peruse different shopping options, get accustomed to it and hence become self-confident (Al-Zubi, 2015). Consequently, H<sub>2b</sub> was confirmed.

Materialism deduced positive correlations with all hedonic decision making styles as indicated in Table 4. All significant relationships are indicated by asterisks or highlighted yellow. This implies that South African millennials with hedonic tendencies are highly materialistic and thereby corresponds with the assertion H<sub>2c</sub>. Chang (2015) demonstrated a concern for maintaining specific self-images among hedonic consumers as the cause for materialistic tendencies among this cohort. In addition, Zainuddin and Mohd (2013) reiterate materialistic tendencies among the young generation due to affluent lifestyles portrayed on social media and television.

**Table 4. Bivariate correlations between psychological antecedents and hedonic decision making styles**

PSYCHOLOGICAL ANTECEDENTS	CORRELATION COEFFICIENT	HIGH-QUALITY FASHION DECISION MAKING STYLE			RECREATIONAL CONSCIOUSNESS		CREATIVE-VARIETY SEEKING DECISION MAKING STYLE			BRAND CONSCIOUSNESS		
		Very good quality clothing is important to me.	My expectations of clothing items are always very high.	My clothing should always be up to date.	I enjoy shopping for clothing, just for the fun of it.	Shopping for clothing items is one of the most enjoyable activities for me.	For clothing items, I shop at different stores.	Trying new clothing items is always a pleasant experience.	I visit various shops to buy a variety of clothing brands.	Well-known national clothing brands are the best choice for me.	Higher prices indicate better quality clothing items.	I prefer regularly advertised clothing brands.
TIME PRESSURE	My shopping seems hurried every time.	-0.064	-0.177**	0.038	-0.052	-0.095	-0.006	-0.099	-0.076	0.003	0.074	0.086
	Time never seems enough to complete my shopping requirements.	-0.079	-0.089	-0.029	0.196**	0.111*	0.042	0.004	-0.076	0.059	0.102	0.035
SELF CONFIDENCE	I am a better shopper than the majority of the people.	0.170**	0.198**	0.178**	0.172**	0.332**	0.247**	0.295**	0.209**	0.244**	0.118**	0.176**
	I am well capable of making good shopping decisions.	0.131*	0.199**	0.180**	0.011	0.163**	0.097	0.148**	0.099	0.053	0.060	-0.026

Table 4. Continued

PSYCHOLOGICAL ANTECEDENTS	CORRELATION COEFFICIENT	HIGH-QUALITY FASHION DECISION MAKING STYLE			RECREATIONAL CONSCIOUSNESS		CREATIVE-VARIETY SEEKING DECISION MAKING STYLE			BRAND CONSCIOUSNESS		
		Very good quality clothing is important to me.	My expectations of clothing items are always very high.	My clothing should always be up to date.	I enjoy shopping for clothing, just for the fun of it.	Shopping for clothing items is one of the most enjoyable activities for me.	For clothing items, I shop at different stores.	Trying new clothing items is always a pleasant experience.	I visit various shops to buy a variety of clothing brands.	Well-known national clothing brands are the best choice for me.	Higher prices indicate better quality clothing items.	I prefer regularly advertised clothing brands.
<b>MATERIALISM</b>	I prefer nice things in life.	0.245**	0.194**	0.188**	0.258**	0.404**	0.258**	0.364**	0.264**	0.151**	0.134*	0.091
	Financial freedom to buy whatever I want is very important to me.	0.155**	0.203**	0.134*	0.166**	0.293**	0.144**	0.232**	0.214**	0.134*	0.185**	0.103
		My expectations of clothing items are always very high	My clothing should always be up to date.	Fashionable, attractive styling is important to me.	I enjoy shopping for clothing, just for the fun of it.	Shopping for clothing items is one of the most enjoyable activities for me.	For clothing items, I shop at different stores.	Trying new clothing items is always a pleasant experience.	I visit various shops to buy a variety of clothing brands.	Well-known national clothing brands are the best choice for me.	Higher prices indicate better quality clothing items.	I prefer regularly advertised clothing brands.
<b>SUSCEPTIBILITY TO INTERPERSONAL INFLUENCE</b>	I observe other people's purchasing to make my own shopping decisions.	0.058	0.215**	0.266**	0.165**	0.163**	0.023	0.187**	0.137*	0.270**	0.149**	0.249**
	Making an impression on others is important in my purchasing	0.121*	0.141*	0.201**	0.175**	0.108	-0.091	0.135*	0.131*	0.250**	0.194**	0.289**

Table 4. Continued

PSYCHOLOGICAL ANTECEDENTS	CORRELATION COEFFICIENT	HIGH-QUALITY FASHION DECISION MAKING STYLE			RECREATIONAL CONSCIOUSNESS		CREATIVE-VARIETY SEEKING DECISION MAKING STYLE			BRAND CONSCIOUSNESS		
		My expectations of clothing items are always very high	My clothing should always be up to date.	Fashionable, attractive styling is important to me.	I enjoy shopping for clothing, just for the fun of it.	Shopping for clothing items is one of the most enjoyable activities for me.	For clothing items, I shop at different stores.	Trying new clothing items is always a pleasant experience.	I visit various shops to buy a variety of clothing brands.	Well-known national clothing brands are the best choice for me.	Higher prices indicate better quality clothing items.	I prefer regularly advertised clothing brands.
SHOPPING OPINION LEADERSHIP	I often advise my friends from where to shop.	0.191**	0.174**	0.201**	0.242**	0.318**	0.118*	0.275**	0.214**	0.223**	0.082	0.071
	My friends often ask where I shop for most of my goods	0.257**	0.284**	0.130*	0.138*	0.358**	0.260**	0.238**	0.167**	0.167**	0.212**	0.045

Note: (\*) and (\*\*) indicate significance at 5% and 1% levels, respectively.

According to Table 4, all hedonic decision styles positively correlated with susceptibility to interpersonal influence. Hedonic consumers as a cohort concerned about self-image; they are also likely to conform to others expectations. Moreover, hedonism signals socialites that tend to also use others' information to direct their lifestyles. This indicates that hedonic consumers are likely to conform to other's influence and hence concurs with the proposition H<sub>2c</sub>.

Table 4 shows positive correlations between shopping opinion leadership and hedonic decision making styles thus hedonic consumers are opinion leaders. Raghupathi and Fogel (2015) suggest that shopping opinion leadership is driven by rich knowledge of market trends or a stern fashion conscience characteristic of hedonic decision making styles. Hedonism induces exploratory shopping behaviors among consumers and in so doing they acquire rich information about shopping that they disseminate to their peers. Accordingly, H<sub>2e</sub> was confirmed.

### **4.3 Correlations between consumer decision making styles and consumer innovativeness**

Table 5 and 6 illustrate correlations between consumer decision making styles (utilitarian or hedonic) and consumer innovativeness (sensory and cognitive). The proposition is that a particular set of decision making styles correlates with a particular kind of consumer innovativeness. Table 5 reports a significant positive correlation between cognitive innovativeness and utilitarian decision making styles with the exception of confused by over choice. This indicates that South African millennials who are conscious of value, price and habitually shop from specific outlets and brands; are cognitive innovators. Likewise, H<sub>3a</sub> was confirmed.

Price and value shopping orientations diligently seek lower prices and exert mental exercises in shopping to find value for money products. Such behaviour therefore resemble cognitive innovators (Hong *et al.* 2017). Al-Zubi (2015) adds that value conscious consumers avoid or limit ambiguity in shopping typical of cognitive innovators.

Table 6 illustrates a positive correlation between hedonic decision making styles and sensory innovativeness implying that hedonic oriented decision styles are sensory innovators. On a similar note, Mishra (2015) identifies South African millennial consumers as sensory innovators that pursue hedonic shopping activities to stimulate their senses and pleasure simultaneously. Hence, H<sub>3b</sub> was substantiated.

## **5. Conclusion**

This study focused on investigating the roles of psychological variables and consumer innovativeness in determining consumer decision making styles of South African millennials. Bivariate correlation analysis was utilized to confirm relationships that exist among these variables. Correlations of any significance were marked by an asterisks \* thus indicating either a direct (positive) or inverse (negative) relationship between variables.

Psychological variables such as time pressure and self-confidence deduced direct/positive relationships with utilitarian decision making styles (value, indifferent-price, confused by over choice and habitual). Conversely, hedonic oriented decision making styles (high-quality fashion, recreational, creative-variety seeking and brand consciousness) positively derived relationships with psychological antecedents such as self-confidence, materialism, susceptibility to interpersonal influence and shopping opinion leadership.

**Table 5. Bivariate correlations between utilitarian consumer decision making styles and cognitive innovativeness**

CONSUMER INNOVATIVENESS	CORRELATION COEFFICIENT	VALUE CONSCIOUSNESS			INDIFFERENT PRICE CONSCIOUSNESS			CONFUSED BY OVER-CHOICE			HABITUAL CONSCIOUSNESS		
		I invest more time in finding the best value for my money.	I am careful on how much I spend on clothing items.	I carefully look for best buys in clothing shops.	I hardly plan my clothing purchases.	I usually buy least priced clothing items.	I hardly plan my clothing purchases.	The more I learn about clothing, the more difficult it is for me to make choices.	There is too much information on clothing items that I get confused.	At times, I find it difficult to choose which clothing store to shop.	Once I identify a clothing brand I like, I buy it regularly.	I prefer going to same clothing stores every time I shop.	It is important that I shop from particular clothing outlets regularly.
<b>COGNITIVE INNOVATIVENESS</b>	I try to find out the meaning of unclear statements in clothing advertisements.	-0.001	-0.227**	-0.161**	-0.353**	-0.314**	-0.258**	-0.043	0.083	0.049	0.012	-0.111*	0.065
	Ambiguous clothing information induces me to seek clarity.	0.018	-0.188**	-0.127*	-0.393**	-0.359**	-0.260**	0.014	0.104	0.099	-0.016	-0.016	-0.024
	I try to figure out the quickest way of completing my shopping activities.	0.009	0.022	0.030	0.043	0.050	-0.067	-0.090	-0.069	-0.053	0.160**	0.047	0.074
	I often reflect on my own feelings or reactions during shopping.	0.176**	0.066	0.260**	0.117*	0.061	0.029	0.003	0.060	-0.051	0.127*	0.053	0.162**

**Note:** (\*) and (\*\*) indicate significance at 5% and 1% levels, respectively.



**Table 6. Bivariate correlations between hedonic consumer decision making styles and sensory innovativeness**

CONSUMER INNOVATIVENESS	CORRELATION COEFFICIENT	HIGH-QUALITY FASHION DECISION MAKING STYLE			RECREATIONAL CONSCIOUSNESS		CREATIVE-VARIETY SEEKING DECISION MAKING STYLE			BRAND CONSCIOUSNESS		
		Very good quality clothing is important to me.	My expectations of clothing items are always very high.	My clothing should always be up to date.	I enjoy shopping for clothing, just for the fun of it.	Shopping for clothing items is one of the most enjoyable activities for me.	Trying new clothing items is always a pleasant experience.	I visit various shops to buy a variety of clothing brands.	Shopping at a variety of stores is an enjoyable experience.	Well-known national clothing brands are the best choice for me.	Higher prices indicate better quality clothing items.	I prefer regularly advertised clothing brands.
<b>SENSORY INNOVATIVENESS</b>	I take pleasure in store visuals that induce fantasies.	0.236**	0.145**	0.222**	0.195**	0.047	0.080	0.139*	0.154**	0.112*	-0.056	0.039
	I prefer emotional messages in clothing brand advertisements.	0.244**	0.239**	0.278**	0.162**	0.156**	0.119*	0.106	0.107	0.157*	0.116*	0.303*
	Shopping is a thrilling experience that induces a sense of adventure in me.	0.010	-0.180	-0.104	0.388**	0.533**	0.363**	0.189**	0.421**	0.116*	0.150**	0.079
	Aesthetic appeals of clothing items are very important to me.	0.155**	0.041	0.015	0.167**	0.231**	0.158**	0.194**	0.110*	0.149**	0.074	0.047

**Note:** (\*) and (\*\*) indicate significance at 5% and 1% levels, respectively.

Since utilitarian decision making styles directly related with time pressure and self-confidence they can be characterized as conservative, discriminative or restrictive styles of shopping behavior that focus on value and functional aspects of products. On the other hand, hedonic decision making styles confirm positive relationships with self-confidence, materialism, susceptibility to interpersonal influence and shopping opinion leadership thus typical of an innovative and adventurous form of shopping behavior among South African millennials. In general, two classes of shopping behavior can be identified with millennials; these are pragmatic shopping avoiders (utilitarian shoppers) and trendy shopping enthusiasts (i.e. hedonic shoppers). Finally, cognitive innovativeness largely directed utilitarian decision making styles than hedonic ones. On the other hand, sensory innovativeness mostly correlated/influenced hedonic oriented decision making styles over utilitarian ones.

## 6. Recommendations

For time-pressured consumers with utilitarian decision making styles; it is recommended that marketers continue to encourage their patrons to utilize online channels of shopping to find immediate access to shopping and expedite the process. Flexible delivery schedules are also encouraged to complement these online options to ease pressure on consumers.

Materialistic millennials with hedonic decision making styles are more likely to respond to exclusivity in shopping options. Exclusive points based loyalty programs could be utilized by marketers. Moreover, prime membership can be given to certain customers that comes with gratuities like free deliveries or special discounts.

For millennials susceptible to other's influence and identified as hedonic shoppers; marketers are encouraged to maintain or implement online product review panels and feedback that allow the spread of word of mouth and effect sales. Moreover, relationship building between sales people and customers is encouraged.

To enhance self-confidence of millennial consumers in South Africa and encourage shopping opinion leadership; it is suggested that marketers acknowledge and manage elements of post-purchase regret and negative emotions. Post purchase communication with customers is encouraged to reassure consumers of their purchases and assuring them of the availability of flexible return options.

To attract and retain cognitive innovators with utilitarian decision styles, marketers are encouraged to revise their marketing content to address issues of ambiguity or similarity and ease confusion in shopping. Furthermore, factual advertisements that highlight functionality of product items are encouraged. Maximizing shopping accessibility and availability is recommended among this cohort.

On the other hand, sensory innovators of hedonic orientation are more likely to positively respond to aesthetic appeals of shopping centers, advertisements that invoke emotional attachment and imagination. Mall management are encouraged to add excitement in shopping amenities to attract and retain millennial sensory innovators.

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