

# A Review On Sproles & Kendall's Consumer Style Inventory (CSI) For Analyzing Decision Making Styles Of Consumers

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## ABSTRACT

The purchase of goods or services includes a number of factors that affect decision making. Kotler's model of purchase process incorporates five stages that are Need recognition, Information search, Evaluation of alternatives, Purchase decision and Post purchase behavior. Among these, the consumer purchase decision making is more complex and even more important for consumers today than it was in the past. Marketers often seek to learn how and why people shop, this insight helps them to produce and package their products accordingly and be competitive in global terms. To profile an individual's decision style, Sproles and Kendall in 1986 developed a Consumer Style Inventory (CSI), based on the consumer characteristic approach, which focuses on different cognitive dimensions of consumer decision making. They tested it on American female student groups, further retested it, and came out with eight characteristics. Since then, CSI has been extensively tested on consumers of different countries by different researchers. The objective of the paper is to review the different studies conducted since 1986 to 2010 so that further research can get some direction and can contribute significantly to academia and marketers as well. The studies are classified as those conducted in developed countries, countries with emerging economies and those drawing inputs from both. After reviewing the studies, it seems that five characteristics are indispensable to all consumers irrespective of country, gender, age, culture and religion. These are : High quality conscious consumer, Brand conscious price equals quality consumer, Recreational/Hedonistic consumer, Price conscious value for money consumer, and Confused by over choice consumer. Hence, it was concluded that Sproles and Kendall's inventory can be very well used as a basic model.

**Keywords :** Decision Making, Consumer Style Inventory, Consumer Characteristics, Emerging Economies, Developed Economies

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## INTRODUCTION

To be competitive in business in a global economy, one needs to know more about consumer behavior in different societies in order to effectively market their products and services. In today's world, the dynamic nature of consumers, their needs and wants are reflected in their response to marketing stimuli usually done by advertising. There is marked difference in the influence of males and females in decision making for buying goods and services. It is of the utmost importance for the marketers to understand the needs of each and every customer to achieve effectiveness in marketing activities (Ajit and Raj, 2012). Shopping styles are important to marketing because they determine consumer behavior, are relatively stable over time and thus, are relevant for market segmentation. In the last two decades, with the impact of sustained economic growth, it seems that for a majority of the population, consumption has moved beyond the basic survival needs. Per capita income has increased world over and so has the purchasing power. The purchase of goods or services includes a number of factors that could affect each decision. Decision making is more complex and even more important for consumers today than it was in the past. Decision making can be regarded as the mental processes resulting in the selection of a course of action among several alternative scenarios. Every decision-making process produces a final choice. The output can be an action or an opinion of choice. The basic buying process stages are need recognition, information search, evaluation of alternatives, purchase decision and post purchase behavior (Kotler 1993, p. 182). All the steps are normally followed in the case of high-involving purchases. In low-involvement purchases, consumers may omit or turn around some of these stages. However, purchase decision is an important step in the five-stage model. The post purchase behaviour, especially consumer satisfaction mostly rests on how well the decision making is done.

Decision making being an integral step, a lot of research is concentrated around this area. There are three types of approaches in studying consumer decision making style: *the lifestyle approach*, which identifies hundreds of

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characteristics related to consumer behavior ; *the consumer typology* approach, which classifies consumers into several types; and *the consumer characteristic approach*, which focuses on different cognitive dimensions of consumer decision making (Fan, 1998). Using the consumer characteristics approach, consumer decision making style is defined as a mental orientation characterizing a consumer's approach to making consumer choices. As it has cognitive and affective characteristics, it is a basic consumer personality (Sproles & Kendall, 1986). Sproles & Kendall developed Consumer Style Inventory (CSI), which helps to profile an individual's consumer style, to educate a consumer about specific decision making characteristics, and to counsel families on financial management (Sproles & Kendall, 1986). Sproles (1985) initially developed a 50-item instrument and used data collected from 111 undergraduate women in two classes at the University of Arizona and employed the factor analysis technique. Sproles (1985) found six consumer decision-making styles, these traits were **(1) Perfectionism, (2) Value Conscious, (3) Brand Consciousness, (4) Novelty-Fad-Fashion Consciousness, (5) Shopping Avoider-Time Saver-Satisfier, (6) Confused, Support-Seeking Decision-Maker.**

Later Sproles and Kendall (1986) developed a comprehensive instrument called Consumer Style Inventory (CSI) to measure consumer decision making styles. The instrument was administered to 482 students in 29 home economics classes in five high schools in the Tucson, Arizona area (Fan, 1998). This instrument measures eight mental characteristics of consumer's decision making: Perfectionism, Brand consciousness, Novelty-fashion consciousness, Recreational, Price-value consciousness, Impulsiveness, Confused by over choice, and Brand-loyal/habitual. The details of these are as follows :-

**(1) Perfectionist, High-Quality-Conscious Consumer :** A characteristic measuring the degree to which a consumer searches carefully and systematically for the best quality in products.

**(2) Brand-Conscious, Price-Equals-Quality Consumer :** A characteristic measuring a consumer's orientation towards buying the more expensive, well known national brands.

**(3) Novelty- and Fashion-Conscious Consumer :** A characteristic identifying consumers who appear to like new and innovative products and gain excitement from seeking out new things.

**(4) Recreational and Shopping Conscious Consumer :** A characteristic measuring the extent to which a consumer finds shopping a pleasant activity and shops just for the fun of it.

**(5) Price- Conscious, Value-for-Money Consumer :** A characteristic identifying a consumer with particularly high consciousness of sale prices and lower prices in general.

**(6) Impulsive, Careless Consumer :** A trait identifying one who tends to buy at the spur of the moment and to appear unconcerned about how much he or she spends (or getting "best buys").

**(7) Confused By Over Choice Consumer :** A person perceiving too many brands and stores from which to choose and who likely experiences information overload in the market; and

**(8) Habitual, Brand-Loyal Consumer :** A characteristic indicating a consumer who repetitively chooses the same favorite brands and stores.

Decision making has always been a topic of interest among the consumers as well among the marketers, and this justifies the number of studies conducted in this area. Sproles & Kendall's CSI inventory alone has been used by many researchers in different countries like the USA, Korea, New Zealand, Greece, India, the United Kingdom, China , Germany, Malaysia and many others. Here, it is important to review the studies using CSI so that future research gets a direction and contributes significantly to this area. Thus, the reviewed studies are classified as research studies undertaken in developed countries and countries having emerging economies and those doing comparisons between the two. The present paper reviews studies conducted on CSI from the period from 1986 - 2010.

Sproles and Kendall took a sample of American women on whom the CSI was tested, yet very few studies have been conducted using CSI in developed countries as compared to that in countries with emerging economies. Most of the authors worked on student samples (Table 1). The earliest work reviewed dates to 1993 by Durvasula, Lysonski & Andrews. They checked the cross culture generalizability of CSI on a New Zealand sample, and concluded that although the results for the New Zealand sample were not equivalent to the US sample, similarities outweigh the differences, which provide general support for the CSI inventory. In the year 1996, Shim confirmed all eight characteristics of CSI. Along with Durvasula, Lysonski & Andrews (1993) and Shim (1996), later Chase (2004) also

| <b>Table 1: CSI Used In Developed Countries By Different Authors</b> |   |  |             |  |   |
|--|---|--|-------------|--|---|
| <b>S.No</b>  | <b>Author</b>                               | <b>Developed country</b>                     | <b>Year</b> | <b>CSI Tools Used</b>  | <b>Sample Population</b>  |
| 1  | Chase W.M.                                  | Virginia Blacksburg (U.S)                    | 2004        | 8 original characteristics   | 416 male & female college students  |
| 2  | Durvasula S.,<br>Lysonski S.,<br>Andrews C. | New Zealand                                  | 1993        | 8 original characteristics   | 210 male & female undergraduate students  |
| 3  | Shim S.                                     | Every country of united southwestern America | 1996        | 8 characteristics ; 20 variables for socialization agents            | 1954 male & female high school students   |
| 4  | Walsh G.,<br>Mitchell W.V.,<br>Thurau H.T   | Germany                                      | 2001        | 6 char +1 new (Variety seeking)                                      | 455 male & female shoppers, aged 18 and above (184 from Hamburg, 271 from Luneburg) |
| 5  | Bakewell C.,<br>Witchell W.V.               | Manchester U.K                               | 2003        | 5 characteristics (not original)                                     | 244 women aged 18- 24 yrs   |
| 6  | Yesilada F.,<br>Kavas A.                    | Cypriot                                      | 2008        | 6 characteristics +2 new (Time energy conserving, Brand store loyal) | 631 young adults aged 18 yrs and above (females only)                               |
| Source: Secondary data (Journals & Web references)                   |   |  |             |  |   |

gave her consent for general support of the CSI inventory. Except Backwell & Mitchell (2003) and Yesilada & Kavas (2008) who tested on females, the rest worked with male and female subject groups and did not point out any gender differences. However, Walsh, Mitchell & Thurau (2001) found that CSI inventory in its original form cannot be applied to different countries without substantive modification and urgently requires testing on non-student samples if it is to be more widely used on consumers across the globe, and according to Backwell & Mitchell (2003), CSI was developed in 1980s, and it fails to capture the emerging phenomena, so further research needs to be conducted to update and test the CSI items. Substantial studies have been conducted using CSI in countries with emerging economies. A brief review of the conducted studies along with the authors and the year of publication has been summarized in the Table 2.

All the studies conducted in these countries have used student samples - both male and female with the exception of Hou & Lin (2006) who tested CSI on working women. Besides gender, profession was used as a variable by Kathiravan, Panchanatham & Anushan (2009), who tested it on IT and Non IT professionals. The earliest traced study was done by Fan (1998) to test CSI on university students in China, and it approved three aspects and found that there might be two main blockages against generalizability of the inventory across countries:

**(1)** Questionnaire might be interpreted differently by consumers in different countries.

**(2)** Different stage of economic development implies a different level of consumer purchasing power, and these differences are reflected in the consumer decision making style.

Later in China, Wang, Siu & Hui (2002) found seven characteristics of CSI on male & female consumers in Guangzhou, China. Whereas, Kwan, Yeung & Au (2004) conducted a study on 161 young adult Chinese university students and six factors of the Sproles & Kendall model were conformed. In 2008, Zeng used a student sample to understand Chinese college students' online apparel shopping behavior by investigating their decision making styles and exploring the relationship between their decision making characteristics and related online apparel shopping behavior and consumption. Thus, none of the studies approved all the eight characteristics given in CSI on Chinese.

Majority of the researchers didn't use CSI in its original form expect Vieira, Slongo & Torres (2005) in Brazil, Unal & Erics (2008) in Turkey and Gayen in India. Kamaruddin & Kamaruddin (2009), Mokhlis & Salleh (2009), Mokhlis (2010) conducted their studies in Malaysia and they used CSI with substantive modifications. Kamaruddin & Kamaruddin (2009) used six characteristics from CSI with two new characteristics - Variety seeking & Financial time energy - which were conformed. Researchers found that the religious factor alone is not sufficient to influence Malay's decision making style and recommended that formal consumer education should be introduced in secondary schools in developing knowledgeable and efficient young consumers. Whereas Mokhlis & Salleh (2009) also used six characteristics of CSI with two new items for males (Brand loyal, Time energy conserving) and three new items for female respondents (Price conscious, Recreational, Shopping avoidance) and concluded that CSI in its original

configuration cannot be applied without considering the socio-cultural factors. Mokhlis & Salleh (2009) worked with ethnic perspective on Malay (260), Chinese (115) Indian (112) undergraduate students in Malaysia and found some similarities & differences in the three ethnic groups. From the original eight characteristics, five common decision making traits (Fashion conscious, Quality conscious, Careless, Recreational and Confused by overchoice) were conformed across all three sample groups. CSI was again tested by Mokhlis (2010) on different religious (Muslim, Buddhist, and Hindu) cultural groups.

Akturan & Tezcan (2007) used CSI in Istanbul and found that young adults could be classified into four clusters on the basis of their decision making style. These clusters were Recreational consumers, Fashion quality conscious consumers, Independent consumers and Quality conscious-opinion seeker consumers. Vieira, Slongo & Torres (2005) examined cross culture applicability of Consumer Style Inventory (CSI) in Brazil and revealed that the eight factor structure exists. Unal & Ercis (2008) examined the relationship between values and decision making style of Turkish and Bosnian students and found that there were not many similarities between the two, and the values of young people (both Turkish & Bosnian) were affective on decision making styles. Unal & Ercis (2008) conducted another study in Erzurum and used all eight characteristics of CSI with two new items (Variety seeking, Shopping avoidance) and found that males and females have different decision making styles. Hou & Lin (2006) examined working Taiwanese women using seven characteristics of CSI with 4 new characteristics (Personal style consciousness, Convenience & Time consciousness, Reliance on mass media, Shopping influence). Here, the findings lay emphasis on the generality of several working female decision making styles, and the researchers concluded that CSI has potential use across international population.

The studies using CSI gained momentum in India from 2000, the time since the youth population increased tremendously, the economy improved, and so did the consumerism. This made decision making more important in the present context. Here, the researchers tried to explore the consumer decision styles among the pre-teens also (Ravindran & Ram, 2009 ; Patel, 2008). Kathiravan, Panchanatham & Anushan (2009) identified the shopping style of those employed in IT & Non IT sectors in Bangalore and cast doubt on the generalizability of the CSI. Research concluded that the eight factor model of CSI may not fully profile the style dimensions of different cultures. Others like Canabal, Nath, Ghodeswar and Mishra did modifications to CSI, and Gayen (2010) identified all 8 original characteristics in Bhubaneswar (Orissa). These studies suggest that gender does affects retail shopping behavior, and shopping is an enjoyable activity for Indian graduate students (Godeshwar). Nath used all 8 traits of the CSI style in addition of 3 new traits (Time energy conserving, Variety seeking, Low price seeking) for females. He also considered 10 factor solutions for males, 7 traits of the CSI style in addition of 3 new traits (Time energy conserving, Careless consumer, Non-perfectionist/Brand indifference consumer). The study showed some differences between female and male decision making styles.

Quite a few authors like Mokhlis (2009), Wickliffe (2004), Bao, Kevin & Su (2003), Hafstrom, Chae & Chung (1992), Mokhlis & Salleh (2009) have done a comparative study between consumers of developed countries and countries having emerging economics (Table 3). Halfstrom, Chae & Chung (1992) depicted an indication of generalizability of several consumer decisions making styles of young US-Korean consumers. The authors also pointed out that CSI had elements of construct validity and had potential use across international populations. Similar views were given by Mokhlis (2009). He used six out of the eight characteristics of CSI with two new characteristics (Variety seeking, Financial time energy). The comparison of the studies revealed that there is an indication of the generality of several consumer decisions making styles of young US and Malaysian consumers. With this finding, the researchers concluded that CSI has elements of construct validity and has potential use across an international population. Moreover, Wickliffe (2004) accomplished a study to examine psychometric properties of CSI in Korea and US. He concluded that the findings in both cultures suggest that it cannot be generalized that a particular phenomena existed in both cultures. Variation could suggest that perhaps, the decision making styles were characterized differently in each culture. Lysonski, Durvasula & Zotos (1996) found in their study that the instrument - Consumer Style Inventory (CSI) was more applicable to the United States and New Zealand than to India and Greece. The researchers also found that the original factor structure presented by Sproles & Kendall (1986) cannot be applied to the four countries. This result seems to indicate that some of the factors are not applicable in describing decision making styles in other countries. Results of the study also showed that CSI appears to be more applicable to the more developed countries. Bao, Kevin and Su (2003) found in their study that the instrument developed by Sproles & Kendall (1986) cannot be applied to



| Table 2: CSI Used In Countries With Emerging Economies By Different Authors |  |                                   |           |  |  |
|---|--|-----------------------------------|-----------|--|--|
| S.No.   | Author   | Countries with Emer. Economy      | Year      | CSI Tool Used  | Sample Population  |
| 1   | Kamaruddin A.R., and Kamaruddin K.                     | Malaysia                          | 2009      | 6 characteristics + 2 new  | 419 undergraduate students                                       |
| 2   | Mokhlis S., and Salleh H.S.                            | Malaysia                          | 2009      | 6 char for males + 2 new (Brand loyal, Time energy conserving); 6 char for females + 3 new (Price conscious, Recreational, Shopping avoidance) | 386 male & female undergraduate students                         |
| 3   | Mokhlis S.   | Malaysia Terengganu               | 2010      | 8 char + 3 new (Price conscious, Shopping avoidance, Satisfying)   | 497 Male & female respondents                                    |
| 4   | Akturan U., and Tezcan N.                              | Istanbul                          | 2007      | 5 characteristics + 1 new (Influenced by significant others)   | 342 male & female (aged b/w 18 to 24 yrs) college students       |
| 5   | Wang C.L., Siu N.Y.M. and Hui A.S.Y.                   | Guangzhou (China)                 | 2002      | 7 characteristics  | 431 male & female customers                                      |
| 6   | Fan.J.X.J.J  | China                             | 1998      | 3 char+ 2 new (Information utilization, Time consciousness)  | 271 male & female college/university students                    |
| 7   | Kwan C.Y., Yeung K..W. & Au K..F.                      | Mainland (China)                  | 2004      | 6 characteristics  | 161 students   |
| 8   | Zeng Y.  | China                             | 2008      | 7 characteristics  | 253 students   |
| 9   | Vieira V.A., Slongo L.A. and Torres C.V.               | Brazil                            | 2005      | 8 characteristics  | 394 male & female undergraduate business students                |
| 10  | Unal S., and Ercis A.                                  | Turkey                            | 2008      | 5 char. In both 1 new for Turkish (Brand conscious) 1 new for Bosnian (Impulsive/careless)   | 279 male & female students from Turkey, 258 students from Bosnia |
| 11  | Unal S., and Ercis A.                                  | Turkey                            | 2008      | 8 original characteristics + 2 new (Variety seeking, Shopping experience)  | 590 male & female respondents above the age of 18 yrs            |
| 12  | Hou S.C., and Lin Z.H.                                 | Taiwan                            | 2006      | 7 char + 4 new (Personal style consciousness, Convenience & time consciousness, Reliance on mass media, Shopping influence)                    | 550 working females only   |
| 13  | Mokhlis S., Salleh H.S.                                | Malaysia (Malay, Chinese, Indian) | 2009      | 8 original characteristics   | 487 male & female respondents                                    |
| 14  | Nath C.K.  | India (Assam )                    | 2009      | 11 characteristics of CSI  | 354 Females, 338 males (Post graduate students)                  |
| 15  | Canabal M.   | India (Coimbatore)                | 2002      | 5 Characteristics of CSI   | 173 college students   |
| 16  | Ghodeswar B.M.   | India (Mumbai)                    | Not cited | 7 original characteristics of CSI  | 72 students (Degree holders)                                     |
| 17  | Anubhav Anand Mishra                                   | India (Dehradun)                  | Not cited | 5 original + 5 new characteristics   | 425 young adults (post graduate students)                        |
| 18  | C.Kathiravan N.Panchanatham S.C. Sivansundaram anushan | India (Bangalore)                 | 2009      | 10 characteristics of CSI  | 126 IT employers, 163 Non IT employers                           |
| 19  | D. Sudharani Ravindra Hari Sundar G. Ram Reji Kumar. G | India (Kochi)                     | 2009      | 6 original characteristics of CSI  | 128 Male & Female respondents (aged 11-30 years)                 |
| 20  | Vipul Patel  | India (Ahmedabad)                 | 2008      | 6 original characteristics of CSI  | 128 active mall shoppers (11-30 yrs)                             |
| 21  | Pratick Ranjan Gayen                                   | Bhubaneswar (Odisha, India)       | 2010      | 8 original characteristics of CSI  | 60 active mall shoppers  |
| Source: Secondary data (Journals & Web references)                          |  |                                   |           |  |  |

| <b>Table 3: CSI Used In Developed Countries and In Countries With Emerging Economies</b> |  |                                       |             |  |   |
|--|--|---------------------------------------|-------------|--|---|
| <b>S.no</b>  | <b>Authors</b>                             | <b>Dev. and Emer. Eco.</b>            | <b>Year</b> | <b>CSI Tools Used</b>  | <b>Sample Population</b>  |
| 1  | Hafstrom J. L.,<br>Chae J. S., Chung, Y.S. | Korea &<br>United States              | 1992        | Using 44 items out of 50 (Sproles<br>, 1985) ; 8 characteristics | 310 male & female<br>college students                           |
| 2  | Mokhlis S.                                 | Malaysia &<br>United States           | 2009        | 6 char+ 2 new (Variety seeking,<br>Financial time energy)        | 419 male & female<br>undergraduate students                     |
| 3  | Bao Y., Kevin Z.Z.,<br>and Su C.           | China &<br>United States              | 2003        | 8 char + 2 new (Face conscious<br>& Risk aversion)               | 226 male & female college<br>students aged 18-27 years          |
| 4  | Wickliffe V.P.                             | Korea &<br>United States              | 2004        | 8 char revised by Hafstrom<br>et al. (1992)                      | Male & female students &<br>factory workers (Korea & America)   |
| 5  | Lysonski S., Durvasula S.<br>and Zotos Y.  | Greece, India,<br>New Zealand, U.S.A. | 1996        | 8 original characteristics                                       | 95 from Greece, 73 from India,<br>210 New Zealand, 108 from USA |
| Source: Secondary data (Journals & Web references)                                       |  |                                       |             |  |   |

different countries without substantive modifications, although it applies relatively better to developed countries than to developing countries. Conclusion of this study revealed that the two cultural dimensions - Face consciousness and Risk aversion - have an impact on consumers' decision making styles. It is conditional that consumers in China exhibit different decision making styles from those in the United States.

## CONCLUSION

Sproles & Kendall's (1986) Consumer Style Inventory (CSI) studies have been conducted in different cultures and countries. Some of the researchers used all eight characteristics of CSI without modification (Chase, 2004; Vieira, 2005; Unal & Ercis, 2008; Mokhlis & Salleh, 2009; Sui & Hui, 2001; Sproles & Kendall, 1986; Sproles & Kendall, 1990; Durvasula et al., 1993; Shim, 1996). A majority of the research works used college going (U.G & P.G) student samples. The review indicated that a majority of the research works undertook modification and additions in the CSI tool as per the requirement within their culture and country. Only five characteristics of CSI -Perfectionist and High quality conscious consumer, Brand conscious "price equals quality" consumer, Recreational/Hedonistic consumer, Price conscious "Value for money" consumer, Confused by over choice consumer were used by a majority of the researchers as common characteristics. An additional three characteristics - Novelty fashion conscious, Impulsive careless consumer and Habitual brand loyal consumer are the ones which were identified and used by many researchers in different countries. Opinion is divided among the authors who have worked in developed and emerging economies countries about using CSI with generalizability and with modifications.

There are some new characteristics like Time energy conserving, Variety seeking, Low price seeking, Non perfectionist/Brand indifference, Influenced by significant others, Dissatisfied shopping conscious, Shopping avoidance, Environment and health conscious, Convenience and Time conscious, Reliance on mass media, Face consciousness, Value seeking, Risk aversion, Personal style conscious, Time energy conserving, and Information utilization which were added with CSI in studies as the requirement of culture & country (Mokhlis (2009) Malaysia; Akturan, Tezcan (2007), Istanbul; Mokhlis (2010) Malaysia; Bao, Zhou, Su (2003) United States ; Hou & Lin (2006), Taiwan; Mokhlis & Salleh (2009), Malaysia; Halfstorm et al. (1992) U.S.; Fan J.X.J.J. (1998) China; Walsh et al. (2001) Germany; Backwell, Mitchell (2003) UK). Only three studies were found, which applied CSI exclusively to the female population only (Yesilada & Kavas, 2008; Hou, Lin, 2006; Sui & Hui, 2001). Lysonski and Durvasula (1996); Hou & Lin (2006) and Walsh, Mitchell, Henning-Thurau (2001) were of the opinion that "The inventory appears to be more applicable to the developed countries than to the developing countries". According to Mokhlis & Salleh (2009), "CSI in its original configuration could not be applied to different cultures without modification". Another researcher, Wickliffe (2004) affirmed that the CSI tool is not a reliable and valid measure of consumer decision making styles. Walsh, Mitchell & Thurau (2001) concluded that CSI urgently requires testing on non student samples if it is to be more widely used on consumers across the globe. Backwell & Mitchell (2003) raised a question that the CSI was developed in the 1980s, and we could argue that it fails to capture emerging phenomena such as "smart shopping". Hence, future research needs to update and test the CSI items in the light of these developments.

## RECOMMENDATIONS

In the light of the above review, it is clear that a majority of the Sporles and Kendall's CSI characteristics have been confirmed by many researchers. Hence, to study the decision making styles, one can rely on it as a basic model with modifications being inevitable in the current scenario where socio, economic and cultural factors are dynamically undergoing a tremendous change. Most of the studies have tested the CSI on student population. Thus, CSI needs to be applied and tested across other age groups and professional groups. Future research works can also concentrate on using CSI in terms of specific products with specific purchase patterns.

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