

## **EXPLORING GEN Z CONSUMER DECISION MAKING STYLES IN CONTEXT TO APPARELS IN NORTH INDIAN REGION**

**Anchal Arora**

Assistant Professor  
Sri Aurobindo College of Commerce and Management, Ludhiana

**Nishu Rani**

Assistant Professor  
University College, Punjabi University, Patiala

**Ashish Bajaj**

Assistant Professor  
Sri Aurobindo College of Commerce and Management, Ludhiana

---

### **ABSTRACT**

In the contemporary business culture, one requires to be more conversant with consumer decision-making trends in various geographies in order to successfully radiate their offerings and goods and attain a competitive edge. Due to various marketplace dynamics, men's and women's decision-making styles differ. It is important to comprehend their conduct to be competitive in the market. Shopping styles are of paramount significance because they determine consumer behaviour and are vital for market segmentation. Several variables affect decision-making while buying products or services. In Kotler's model, the five steps in the purchasing process are need identification, information search, alternative assessment, purchase decision, and post-purchase behaviour. Consumers have to make a difficult and important decision while making a purchase in the contemporary marketplace. Marketers often try to comprehend consumer behaviour in order to produce and create goods that will be competitive on a global scale. The Consumer Style Inventory (CSI), created by Sproles and Kendall in 1986 to define a consumer's decision-making style, is based on the consumer characteristic approach and examines many cognitive aspects of consumer decision-making. After testing it twice on groups of US female students, they came up with eight features. Numerous studies on CSI have been conducted over the years among consumers in various countries by various researchers. The goal of the study is to explore the factor affecting consumer behaviour by using consumer style inventory among Gen Z consumers. Since Gen Z is significant population and digitalization has played a significant role in establishing their shopping styles. It becomes significant to understand their behaviour. The study is novel as it contributes to both academics and marketers in framing appropriate marketing mix. The results conclude with eight major factors that exploratory factor analysis confirms are: novelty conscious, perfectionist, brand conscious, impulsiveness, brand loyal, confused by over-choice, recreational conscious and price conscious when it comes to purchasing apparels among the consumers of North India.

Keywords: Consumer Behaviour, Consumer Style Inventory, Decision-Making Styles

### **1. INTRODUCTION:**

The Indian Retail Industry has shown tremendous growth after introducing liberalization and globalization. The market has seen a change from being producer-focused to being consumer-focused. The retail industry is growing in terms of numbers, dimensions, revenue, geographic regions, product diversity, and outlet aesthetics. The company's philosophy is to "create customers" for the goods and

services. From the pre-1990 era, when purchases were exclusively based on need, the market thrived in the post-2000 era due to the advent of foreign players. Business organizations are now vying for customers by providing the value for money goods and services. Regarding the apparel markets, India is the second-largest manufacturer of textiles and apparel worldwide. It ranks fifth in the world for textile exports, including apparel, home furnishings, and technical products. The textile and apparel sector contributes 12% of exports, 13% of industrial production, and 2.3% of the nation's GDP (IBEF, 2022). The apparel market is expected to generate US\$87.60 billion in revenue in 2022. The market is anticipated to expand by 4.66% yearly (CAGR 2022-2027). Women's apparel, which will account for a market share of 39.51 billion US dollars in 2022, is the market's most significant chunk (Statista, 2022).

Shopping is a kind of appearance management since it involves the activities and thinking processes that help people obtain or buy the apparel, they need to maintain their appearance (Kaiser, 1997). The secret to success in the apparel industry is for a business to understand its target market and offer the appropriate products consumers want at the right time (Burns et al., 2011). There comes the reason that business houses must understand the consumers' mindsets to segment the population. The globalization of markets has led to many products, offerings, distribution outlets (such as mail catalogues, television, the internet, and social media), and promotional activities, making customer decision-making more challenging. Most research on buying behaviour assumes that all buyers have a particular set of decision-making attributes that make up a specific consumer decision-making style (Walsh et al., 2001). Sproles (1985) defines consumer decision-making as "a patterned, mental, cognitive orientation towards shopping and purchasing, which constantly dominates the consumer's choices resulting in a relatively-enduring consumer personality." An instrument that measures decision-making patterns uniformly across numerous nations would be preferable from the perspective of international marketing since it would make it easier to compare the similarities and variations in consumers' decision-making across countries (Walsh et al., 2001). Sproles and Kendall (1986) developed a consumer-style inventory scale to profile consumer decision-making styles. They identified eight decision-making styles: perfectionism, brand consciousness, price consciousness, novelty consciousness, recreational, impulsiveness, confused by over choice, and brand Loyal. However, the scale was developed considering the high school respondents, which caused the issue of generalization over the globe. Literature confirmed the decision-making styles according to their culture that supported the original CSI to a certain extent and added new dimensions to the scale as per their culture. Marketers are keen to know the pattern or decision-making styles of the consumer to profile their consumers overseas to have an advantage of expansion and growth. So far, no specific decision-making style typology is present (Mitchell and Bates, 1998). There is a validation that decision-making styles can diverge across cultures (Durvasula et al., 1993, Lysonski et al., 1996, Mitchell and Bates, 1998, Mehta and Dixit, 2016, Appiadu et al., 2021). The present paper aims to understand the decision-making styles of Gen-Z consumers. The shopping behaviour of today's young cohort tends to be quite distinctive from that of antecedent cohorts owing to the frequent cultural and, socio-economic, political revolutions that occur in society as a continuum (Delafrooz, Paim, & Khatibi, 2010).

The need to comprehend why young customers prefer to make online purchases grows as e-commerce usage and acceptance rise. Identification of Gen Z's consuming traits is crucial because recent studies by Puiu (2016) and Desai and Lele (2017) found that Gen Z differs from preceding generations in terms of consumer values, interests, and concepts. Consumer purchasing behaviour in physical retail formats, such as store shopping and catalogue shopping, has been proven to be accurately predicted by shopping orientations or shopping style inventories (Gehrt & Shim, 1998). In the past, numerous studies have been conducted to forecast the shopping habits of Gen X and Millennials (also known as

Gen Y) using the shopping style inventory (Shopping orientations) (Loureiro & Breazeale, 2016; Girard, Korgaonkar, & Silverblatt, 2003). The present study aims to fill the literature gap by considering Consumer style inventory to validate the scale of Gen-Z consumers in the Indian context to profile young consumers' decision-making styles in the Apparel segment. No study performs scale validation on Gen Z in the apparel segment. The present research finds the answer to the following question:

- a. What are the decision-making styles of Gen Z consumers in the apparel market?

To address RQ1, the consumer style inventory given by Sproles and Kendell (1986) was used to validate the scale, and exploratory factor analysis was used to profile Gen-Z consumers to understand the decision-making styles.

- b. To study the comparative analysis of the decision-making styles across the globe.

The current research explored factors in the RQ1, compared with the significant studies that validated the scale according to their culture. Various studies and supported factors will be compared across the globe.

The research will help the key players understand better consumer decision-making styles that will eventually enhance the consumer experience by serving their needs. Ultimately, it will assist the management in forming marketing mix strategies and implementing policies, tackling the hurdles in providing quality goods to the consumers and providing haphazard-free experiences to maintain valuable and sustainable relationships with them. The research paper consists of 8 sections discussed as theoretical background, research methodology, analysis, discussion, conclusion, limitations and future scope and implications.

## **2. THEORETICAL BACKGROUND:**

### **2.1 Generational Cohort Theory:**

The present paper fuses two frames of literature: GCT and shopping orientation. Generation is denoted as an 'identifiable sect of people who share common birth years, experience similar life events, and grow up in comparably alike environment with equal resources, opportunities and challenges' (Seemiller & Grace, 2017; Krbová & Pavelek, 2015; Kupperschmidt, 2000). As each generation ages as a result of experiencing such relatively similar things, they tend to establish a shared collection of convictions, values, and behavioral qualities that set them apart from earlier and later generations. The style of communication, expertise, skills, and all other facets of life, including socializing and shopping, are also thought to be impacted by this generation gap (Srinivasan, 2012; Howe & Strauss, 1992). However, the study conducted by Anderson and Jiang (2018) discovered that 90% of youth (Gen Z) from families with middle and below middle incomes own cellphones, and their propensity for online shopping continues to rise (Anderson & Jiang, 2018). This state that more information flow impact decision making styles.

### **2.2 Generation Z:**

The population following the Millennials is known as Generation Z, often known as the iGeneration, Post-Millennials, Gen WII, or NextGen (Turner, 2015). The identification of this group is a topic of intense contention and discussion. Demographers estimate that it began sometime between the early 1990s and the year 2000. (Seemiller & Grace, 2017; Iorgulescu, 2016; Tulgan, 2013). Baby boomers made up the majority of Gen Z, although some of them also had Millennials as parents. Over a third of this generation was born with Internet access, and for them, "being digitally linked" has always been the norm (Turner, 2015; Kebritchi & Sharifi, 2016). Social networking has a significant impact on

Gen Z than it does on Gen Y in terms of offers, product displays, and consumer reviews. Also, it was discovered that they concentrated more on subjective norms i.e., consulting peer groups and family for assistance before making a purchase (Accenture, 2017). The internet shopping habits of Gen Z and Gen Y showed that Generation Z is less brand loyal than Gen Y whereas the latter is more concerned with pricing than the former (Ernst and Young, 2015). The results contradict the findings of the Accenture study (2017). Gen Z is 'the next big disrupter for apparel and retail industry' and holding are also extensively perceived and described as possessing great purchasing power owing to the pervasive prospects opened by digitalization (Thangavel et al., 2022). While Generation Z appears to be a segment with a lot of prospective, minimal has been researched about them (Haddouche & Salomone, 2018), and there is much more to discover about them. So, it is important for the marketers to understand their behaviour for better brainstorming of marketing strategies and its implementation to build sustainable relations.

### 2.3 Consumer Decision Making Styles:

Shopping orientation, or "purchase decision-making style," is the term used to describe a consumer's propensity for the intent of shopping. Sproles and Kendall (1986) defined it as "a mental orientation characterising a consumer's approach to making choices," and they argued that consumers adopt a "shopping personality" that is comparable to a personality trait that is reasonably stable and predictable. Literature explored that Shopping orientation affects all facets of consumers' decision-making conduct, from need detection to post-consumption appraisal (Hui, Siu, Wang, & Chang, 2001). Shopping orientation operates on the fundamental tenet that consumers with different orientations possess varying consumption attributes and distinctive market behaviours, such as distinguished information needs (Girard et al., 2003), various psychographic characteristics (about Products and allied Services), and various demographics (Brosdahl & Carpenter, 2011), as well as stresses on numerous store attribute (Lumpkin, 1985). Sproles and Kendall (1986) developed eight consumer decision-making styles by conducting the literature survey and confirmed those eight factors through empirical factor analysis. Sproles and Kendall's CSI framework solely has been utilised in study to analyse cross-country and cross-cultural decision-making patterns in an array of nations, including the USA, Greece, New Zealand, China, Korea, India, United Kingdom, Malaysia, Germany, Brazil, Turkey, etc.

Consumers with different cultural upbringings may adopt divergence buying patterns or styles even for an identical product (De Mooij, 2010). The decision-making style of cross-cultural customers can vary depending on several aspects, including store qualities, product attributes, reference groups, customer traits, variety, trial possibilities, discounts, and promotional facilities (Rajput and Khanna, 2014). Customers of various cultures and genders can behave in a broad spectrum of manners that influence their shopping habits. Across cultures, consumer decision-making practises may be indifferent (Chen et al., 2012). In Japan, feeling good is primarily associated with relationships that encompass warmth and tenderness whereas in the US it involves with interpersonal distance such as superior or pride. Happiness has a positive relationship with emotions of independence in the UK, but it is negatively correlated with emotions of independent in Greece (Nezlik et al., 2008; De Mooij and Hofstede, 2011). Following are the eight decision making styles:

- A. Perfectionist, high quality-conscious consumer:** A quality that assesses how thoroughly and methodically a consumer looks for the best product before making a buying decision (Sproles and Kendall, 1986).

- B. Brand conscious, price equals quality conscious:** A factor that gauges consumer perception of the brand or their decision to purchase an exorbitant and well-known national and worldwide brand (Sproles and Kendall, 1986).
- C. Novelty and Fashion-conscious consumer:** A characteristic identifying consumer who prefer innovative products and are always in search of new things (Sproles and Kendall, 1986).
- D. Recreational and Shopping-conscious consumer:** A trait used to determine customers who favour innovative items and are always looking for new experiences (Sproles and Kendall, 1986).
- E. Price conscious, value for money:** An attribute that characterises customer awareness of sales or decreased prices (Sproles and Kendall, 1986).
- F. Impulsive, careless consumer:** An attribute indicating impulsive purchases made with little regard for cost (Sproles and Kendall, 1986).
- G. Confused by over choice:** An individual who is considering numerous brands and possibilities tends to feel information overload (Sproles and Kendall, 1986).
- H. Habitual and brand loyal:** A consumer who prefers a specific brand and makes frequent purchases (Sproles and Kendall, 1986).

The existing literature confirmed these factors across different culture (Hafstrom et al, 1992, Durvasula et al., 1993, Leo et al., 2005 etc.) and made certain additions in the literature by exploring various factors like time energy conservation (Hafstrom et al, 1992), variety seeking (Walsh et al, 2001), brand store loyalty and time energy conserving (Yesilada and Kawas, 2008). The existing studies claimed that there is as such no effect of gender on decision making styles (Shim, 1996; Durvasula et al., 1993). However, few studies worked just on the female sample like Bakewell and Mitchell (2003) and Yesilada and Kawas (2008). Later Wang, Siu, and Hui (2001) in China confirmed seven original CSI characteristics. Zhou et al. (2010) professed intra country diversification in decision making styles in china where results showed dissimilarity on novelty and fashion conscious. The literature claimed 5 original characteristics (Canabal, 2002), 7 characteristics (Ghodeswar, 2007), 11 characteristics (Nath, 2009), 8 characteristics (Mahindru, 2017) on Indian sample. It can be stated that decision making styles of the consumers differ within a country in different time span. The present study fills in the gap by understanding the consumer decision making styles of Gen Z in Punjab by considering original consumer style inventory.

Talking about the cultural impact on the decision-making styles literature indorsed that individualistic culture seeks perfectionism and found to be fashion and novelty consciousness whereas collectivist found to be brand loyal and brand conscious (Hahn and Ma, 2011). Lysonski et al. (2013) conducted a cross-sectional study and avowed that Indian consumer found to be more impulsive, fashion conscious, brand conscious but showed weaker sign of perfectionism. Sun (2013) asserted that decision making styles differ in the urban and rural area in China where rural people found to be more price conscious and urban to be more brand and quality conscious. Also, Yang and Wu (2007) contradict the previous studies that claimed no gender affect by arguing that gender do impact decision making styles where women found to be more novelty and fashion conscious and men to be brand conscious. According to Loureiro and Breazeale's (2016) research on Generation Y's online apparel purchases, "in-home shopping tendency," "convenience consciousness," and "impulse purchase" are among the most significant aspects that influence consumers' Internet purchasing orientation. Krbová and Pavelek (2015) looked at Gen Y customers' purchasing decisions based upon how important e-commerce shopping features are, and they divided them into three groups: "quality and reliability,"

"free delivery," and "extra services." While there are sufficient studies on older generational cohorts' buying preferences in the context of online and offline retail environments, focus needs to be given to the new generation, or Gen Z (Thangavel et al. 2022). The present study explores the decision-making styles of Gen Z consumer and it will help the management and academicians in framing policies and builds a scope for future research.

### **3. RESEARCH METHODOLOGY:**

#### **3.1 Data source:**

A three-page questionnaire was used to understand the consumers decision making styles in apparel sector. The questionnaire contains 40 item scale developed by Sproles and Kendall (1986). The main purpose of the study is to explore the factors affecting consumer decision making styles and validate the scale developed by the Sproles and Kendall on North Indian population. The questionnaire was pilot tested among various scholars, academicians, professional experts. Validity of the research instrument can be assessed by a survey of competent experts whose experience can assess whether the scale measures what it indicates to determine (Zikmund, Babin, Carr, & Griffin, 2013). Based on the responses, a few of the questionnaire's items that were deemed superfluous were eliminated, and the wording was modified to make it more comprehensible. The presents study considered 35 items for understanding consumer decision making styles. The convenience sampling was used for data collection. The age group considered were 18-25 years i.e., Gen Z. Data were collected from the shoppers available at the apparel shopping store and had shop at least thrice in the last year.

Considering the literature review, following eight factors which were employed in the survey: Perfectionist, high quality-conscious, Brand conscious, price equals quality conscious, Novelty and fashion-conscious, Recreational and Shopping-conscious, Price conscious, value for money, Impulsive careless consumer, Confused by over choice, Habitual and brand loyal. When answering the questions, respondents were especially asked to consider the context of their apparel shopping. Demographic details including age, gender, educational background, job title, source of income, monthly spending, and shopping frequency were also included in the questionnaire.

#### **3.2 Respondent's Profile:**

A total number of 500 workable questionnaires with complete information were received. The survey was conducted in the North India i.e. Punjab and Rajasthan. The eight highly populated cities Ludhiana, Amritsar, Jalandhar, and Patiala from Punjab and Jaipur, Jodhpur, Kota and Bikaner from Rajasthan were considered for the same. Proportionate sampling was used at the first stage to collect sample from these cities according to their population and later convenience sampling was used. The proportions were as 40% Ludhiana, 28% Amritsar, 22% Jalandhar and 10% Patiala, a total of 206 respondents from Punjab. Talking about Rajasthan, 53% Jaipur, 18% Jodhpur, 18% Kota and 11% Bikaner sample was taken into consideration. As far as gender is concerned, there were 55.82% females and 44.18% males. A majority of 67% sample was of students and out of that 45% having their startups along with the studies or helping parents in the business. 63% depends upon parents for money and shopping expenses.

### **4. DATA ANALYSIS AND DISCUSSION:**

**4.1 Exploratory Factor Analysis:** Consumer decision making styles are the factors that plays a key role in purchase decisions. To identify the exact decision-making styles the customers experience is measured on 5-point Likert's scale, which ranges from 5 to 1. The weights have been assigned as 5- Strongly Agree, 4-Agree, 3-Neutral, 2-Disagree and 1- Strongly Disagree. The items were collected from Sproles and Kendall's scale developed in 1986 includes a total of 40 items. In the second round,

the item having mean average less than 3 were dropped in the pilot testing and there after proceed with the 35 items and used SPSS and AMOS to conduct the test. The results dropped out 7 more items due to low factor loadings and the final result give us 27 items that were converted into 6 factors in the first place.

#### 4.2 Reliability Test:

To apply factor analysis first step is the reliability analysis of the scale by using Cronbach's alpha. Its value varies from 0 to 1, but a satisfactory value must be greater than or equal to 0.60 from the scale to be reliable (Malhotra, 2006). Therefore, Cronbach Alpha is calculated as below (Table 4.2).

(Table 4.2)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.840	.846	35

#### 4.3 KMO and Bartlett's Test:

The Kaiser- Meyer-Olkin (KMO) indicator of sampling adequacy evaluation has been used after reliability analysis to determine that the sample is adequate. The data set is suitable for performing the factor analysis technique if the KMO value is more than 0.50 (Malhotra, 2008). The results are as follows:

(Table 4.3)

KMO and Bartlett's Test <sup>a</sup>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.872
Bartlett's Test of Sphericity	Approx. Chi-Square	21039.535
	df	595
	Sig.	.000
a. Only cases for which State = Punjab and Rajasthan are used in the analysis phase.		

Kaiser- Meyer-Olkin (KMO) coefficient is 0.872 (Table 4.3), demonstrating the appropriateness of the sample. KMO is followed by the use of Bartlett's Test of Sphericity to determine the overall significance of each correlation contained within the correlation matrix. The findings of Bartlett's sphericity test are also presented in the above table. The sphericity value ( $\chi$ ) is 21039.535 (Table 4.3), which is quite significant. The findings demonstrate that the claims have a strong enough association. Therefore, all requirements have been met to do the exploratory factor analysis.

#### 4.4 Principal component analysis:

Additionally, the 35 items are organized down into a predetermined number of factors using principal component analysis. The factor is rotated with the Varimax rotation technique.

#### 4.5 Communalities:

The degree of variance that a variable share with all the other variables under consideration is known as communality. The percentage of variance explained by the common components is also expressed

in this manner (Malhotra, 2008). The communalities of several scale items are shown in the following (Table 4.5):

(Table 4.5)

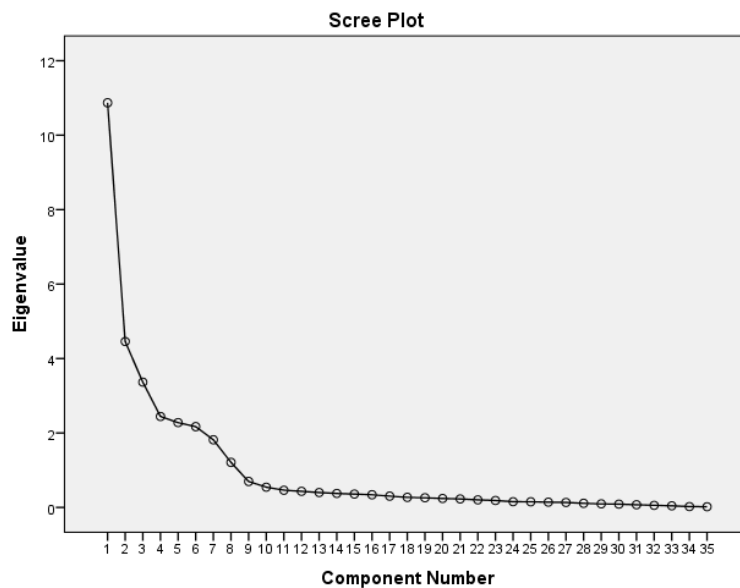
Communalities <sup>a</sup>		
	Initial	Extraction
PERF1	1.000	.857
PERF2	1.000	.883
PERF3	1.000	.831
PERF4	1.000	.850
PERF5	1.000	.811
PRC1	1.000	.785
PRC2	1.000	.788
PRC3	1.000	.839
BRC4	1.000	.728
BRC5	1.000	.805
BRC2	1.000	.836
BRC3	1.000	.809
BRC1	1.000	.817
NOC5	1.000	.886
NOC1	1.000	.921
NOC2	1.000	.880
NOC3	1.000	.867
NOC4	1.000	.873
RC1	1.000	.799
RC2	1.000	.774
RC3	1.000	.778
RC4	1.000	.783
IP1	1.000	.732
IP2	1.000	.624
IP3	1.000	.708
IP4	1.000	.735
IP5	1.000	.718
COBO1	1.000	.860
COBO2	1.000	.914
COBO3	1.000	.905
COBO4	1.000	.862
BRL1	1.000	.820
BRL2	1.000	.896
BRL3	1.000	.938
BRL4	1.000	.915

Extraction Method: Principal Component Analysis.

#### 4.6 Scree Plot:

A graphical display of the retrieved elements is called a scree plot. The number of factors in the order of extraction and the eigenvalues are plotted in this diagram. The Y-axis is used to score eigenvalues,

and the X-axis is used to visualize factors. The below figure 4.6 displays a six-factor screen plot as described below.



(Figure 4.6)

The change in the plot's shape is depicted in the above figure. Only the elements above such an instance are taken into consideration for further analysis. The plot shifts in shape at factor number 8, as seen in figure, therefore we keep the eight factors—which are composed of all of the scale items in the questionnaire—for future study. In other words, only these six components may be used to identify the forces that are influencing consumers decision making styles.

#### 4.7 Rotated Component Matrix:

(Table 4.7)

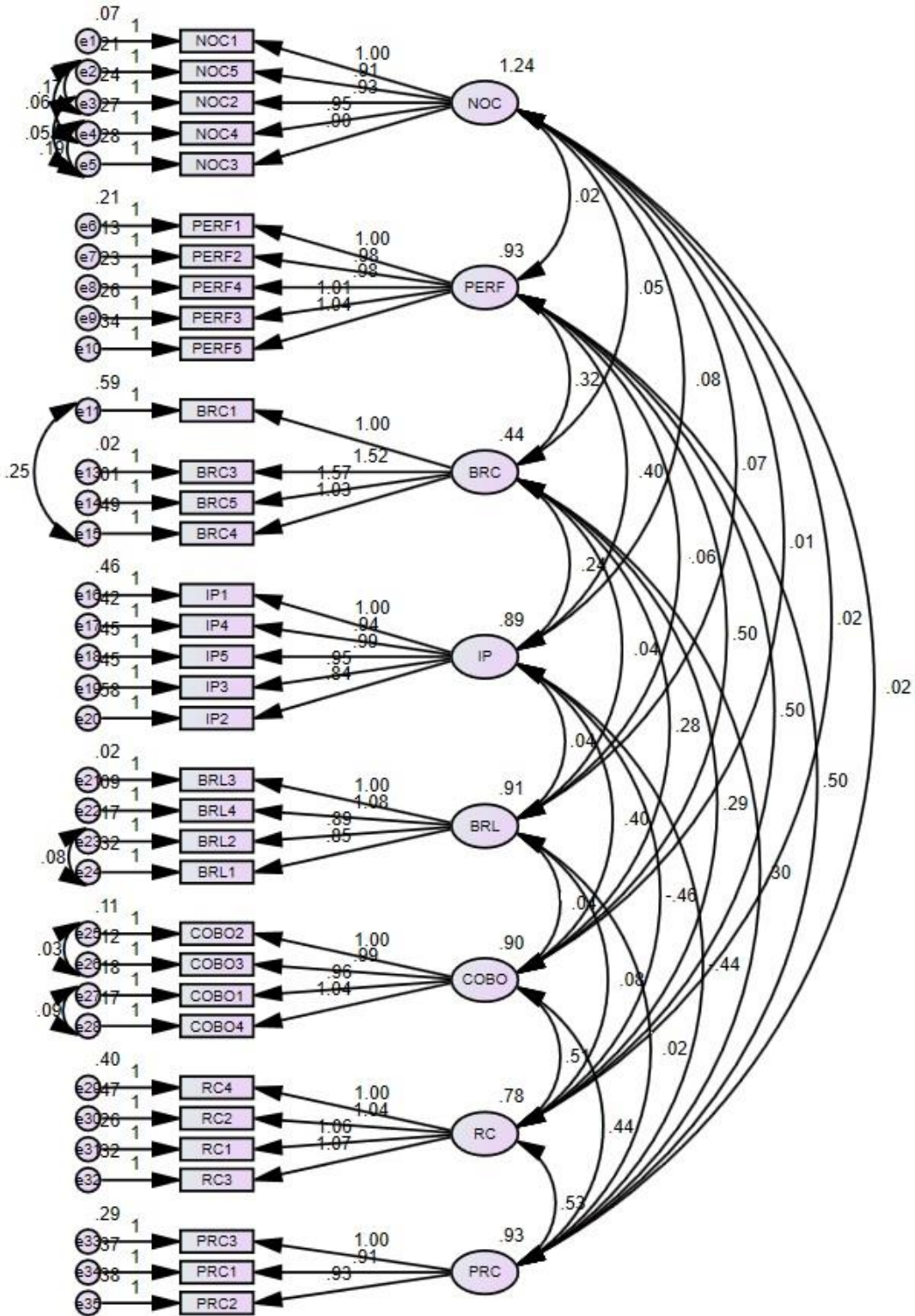
		Rotated Component Matrix							
Abbreviations	Statements	Component							
		1	2	3	4	5	6	7	8
NOC1	I usually have one or more outfits of the very newest style.	.958							
NOC2	I keep my wardrobe up to date with the changing fashion.	.934							
NOC3	To get apparel variety, I shop different stores and brands.	.928							
NOC4	Fashionable and attractive apparels are very important to me.	.932							
NOC5	It's fun to buy something new and exciting when it comes to apparels.	.940							

PERF1	Getting very good quality is important to me when it comes to apparels.		.860						
PERF2	While purchasing apparels, I try to get the very best of perfect choice.		.851						
PERF3	In general, I usually try to buy the best overall quality of apparel purchase.		.828						
PERF4	I make special efforts to choose the best quality of apparels.		.842						
PERF5	My standards and expectations for the apparels I buy are very high.		.814						
BRC1	The well-known apparel national brands are best for me		.848						
BRC2	The most advertised apparels brands are usually very good choices.		.843						
BRC3	The higher the price of the apparel, the better its quality		.824						
BRC4	Nice showrooms and specialty stores offer me the best apparels.		.761						
BRC5	I prefer buying the best-selling apparel brands.		.811						
IP1	I should plan my apparel shopping more carefully I do.				.808				
IP2	I am impulsive when purchasing apparels.				.747				
IP3	Often, I made careless purchases. I later wish I had not.				.776				
IP4	I don't take much time to shop carefully for the best apparels brand.				.805				
IP5	I need to carefully watch how much I spend on apparels.				.795				
BRL1	I have favourite apparel brands I buy over and over.					.904			
BRL2	Once I find an apparel brand, I stick with it.					.945			
BRL3	I go to the same apparel store each time I shop.					.966			
BRL4	I don't change apparel brand I buy more significantly.					.950			

COBO1	All information I get on apparels confuses me.							.852		
COBO2	There are so many apparel brands to choose from that often I feel confused.							.862		
COBO3	The more I learn about apparels, the harder it seems to choose the best.							.854		
COBO4	Sometimes it's hard to choose which store to shop for apparels.							.815		
RC1	Going for apparels shopping is one of the most enjoyable activities of my life.							.729		
RC2	I enjoy apparel shopping just for the fun of it.							.774		
RC3	I make my apparel shopping trips fast/very frequently.							.727		
RC4	Apparels shopping is a pleasant activity.							.779		
PRC1	I buy apparels as much as possible at sale prices.									.772
PRC2	The lower price apparels are usually my choice.									.772
PRC3	I look carefully to find the best value for the money while purchasing apparels.									.818
		Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.								

The rotated component matrix, shown in above Table 4.7, provides details on the factor loading on each of the eight components. The scale items all have factor loadings with their respective components that are more than 0.5, as can be seen, indicating that they all have strong factor loadings with their components. It implies that each factor/component significantly contributes to the understanding and influence over the scale items. Higher levels of convergence are indicated by the existence of a high factor loading (0.50 or higher).

**4.8 Confirmatory Factor Analysis:**



(Figure 4.8)

**Model Validity Measures**

	CR	AVE	MSV	MaxR(H)	NO C	PERF	BRC	IP	BR L	COB O	R C	P R C
NO C	0.966	0.852	0.004	0.970	<b>0.923</b>							0.025
PERF	0.954	0.805	0.340	0.956	0.020	<b>0.897</b>						0.540** *
BRC	0.910	0.677	0.241	1.002	0.052	0.446** *	<b>0.823</b>					0.478** *
IP	0.892	0.624	0.302	0.895	0.064	0.435** *	0.422** *	<b>0.790</b>				0.486** *
BR L	0.958	0.850	0.010	0.980	0.063	-0.067	-0.045	0.044	<b>0.922</b>			0.029
COB O	0.957	0.846	0.373	0.959	0.000	0.548** *	0.443** *	0.450** *	0.043	<b>0.920</b>		0.485** *
RC	0.904	0.703	0.386	0.908	0.011	0.584** *	0.490** *	0.550** *	0.098 *	0.611** **	<b>0.838</b>	0.622** *
PR C	0.878	0.706	0.386	0.881								<b>0.840</b>

(Table 4.8.1)

Validity Concerns

No validity concerns here. Significance of Correlations:

† p < 0.100

\* p < 0.050

\*\* p < 0.010

\*\*\* p < 0.001 (Hu, L., Bentler, P.M. 1999)

**MODEL FITNESS MEASURES**

Measure	Estimate	Threshold	Interpretation
CMIN	707.597	--	--
DF	491	--	--
CMIN/DF	1.441	Between 1 and 3	Excellent
CFI	0.989	>0.95	Excellent
SRMR	0.039	<0.08	Excellent
RMSEA	0.030	<0.06	Excellent
PClose	1.000	>0.05	Excellent

**(Table 4.8.2)**

Hu and Bentler (1999) suggested cutoff criteria for fit indexes in covariance Structure Analysis: Conventional Criteria Versus New Alternatives i.e. A combination of CFI>0.95 and SRMR<0.08. To further solidify evidence, the literature recommended to add the RMSEA<0.06.

After exploring the factor structure employing EFA, an additional survey was executed across to confirm the factor framework. Using items, CFA was used to test the eight-factor measurement model. The study was performed using study of Moments Structure (IBM AMOS 16), an application that is highly recommended for doing CFA. Several indices, such as the root mean square error of approximation (RMSEA), the goodness of fit index (GFI), and the comparative fit index (CFI), were used to evaluate the model's fit. The indices' values (chi-square of 1.441,  $p < 0.05$ ,  $df = 491$ , CFI = 0.989, GFI = 0.986, and RMSEA = 0.030) supported the model fit as shown in the Table 4.8.2.

**5. DISCUSSION:**

This study addressed Gen Z consumer decision-making styles and the efficacy of the CSI instrument proposed by Sproles and Kendall (1986). Studies revealed that the following eight original dimensions such as Novelty, perfectionism, brand conscious, impulsiveness, brand loyalty, confused by over choice, recreational consciousness and price conscious are present in the young consumers in the Indian culture. The results stated that culture and geographical locations do impact decision making styles. There is a variation in the decision-making styles not just across different nations but also in Indian sub culture as well. Kumar et al (2019) studied the young Uttarakhand consumers in online shopping context and claimed that the consumers are not price conscious and impulsiveness. The present study contradicting the Kumar et al. (2019) that by claiming that Gen Z often behave the impulsive when it comes to apparels purchase. Also, Price conscious is relevant factor as most of them depends upon parents for purchasing stuff. Eom et al., (2020) validated all the original eight decision making styles in US. Thangavel et al., (2022) studied the Asian Gen Z consumers and claimed that they behave different from other generations and are found to be less brand loyal and seek variety before purchase in online purchase context. In present study, when it comes to apparels purchase consumers are quality conscious or perfectionism along with brand loyalty. Sarkar et al., (2020)

sought to ascertain consumer decision making styles in context to mobile shopping and framed a new set of factors that affect the decision styles in mobile shopping. The results claimed that risk perception and usefulness differ across nations. Islam and Chandrasekaran (2019) studied the Muslim young consumers in India and figure out the religion impact on the decision-making style and confirmed six decision making styles present such as habitual, perfectionist, novelty conscious, brand conscious, confused by over choice and recreational conscious. In comparison to present study the results differ in terms of price conscious and impulsiveness. Gen Z of present study are impulsive whereas Muslim young consumers are recreational and not impulsive. The study also shows dissimilar results on price conscious. Pavlic and Vukic (2019) confirmed eight decision making styles of Gen Z in Croatia. Both the studies confirm Sproles and Kendall (1986) consumer style inventory. Chaudhary and Walia (2021) confirmed seven original decision-making styles of Indian millennials and one new decision-making styles while taking decisions pertaining to travel decisions. Further, gender is concerned six decision making styles are common among male and female. Appiadu et al., (2021) identified seven original decision-making styles among Ghanaian female and one new shopping style as indifference shopping orientation in context to apparels. The results are dissimilar to recreational conscious and price conscious as in both the countries there is an absence of these decision styles. Dharani and Rajeswari (2022) conducted the study to explore the decision-making styles in India and confirmed eight decision making styles in Generation Y consumers. Duh and Lyiola (2020) six decision making styles among the consumers of Nigeria and South Africa young adults. The results show dissimilarity in recreational conscious and impulsiveness while comparing with the current study. Parkash et al. (2018) make an effort to comprehend Indian consumers' decision-making processes when it comes to buying organic food. The results confirmed the five original decision-making styles and in addition had given two new factors health consciousness and environment consciousness in organic food purchase context. The results are dissimilar to present studies as novelty conscious and impulsiveness are irrelevant while purchasing organic food whereas the same found to be relevant while purchasing apparels. Thai customers' decision-making styles for grey luxury items have been identified by Rojanasingsawad et al.'s (2020) research. The results modified the original CSI and gave 11 factors affecting purchase decisions. Here in the study price conscious found to be most relevant while in the present study it stood at last. So, the results indicate that the decision-making styles may vary among different countries, intra country sub- culture, gender difference, religion difference, generational gaps, different purchasing platforms, variant purchasing products. The present study highlights the factors that will eventually helps the marketers to frame the adequate strategy to understand the consumer decision making styles across nations and various platforms to grab the fruitful results.

## 6. CONCLUSION:

The intent of this study was to gauge the applicability of the consumer decision-making style instrument developed by Sproles and Kendall (1986). The findings indicated that, of the eight decision-making styles, six were applicable to North Indian Gen Z apparel shopping styles. The six decision making styles are perfectionism, brand conscious, brand loyalty, novelty conscious, confused by over choice and impulsiveness that plays a crucial role in decision making for apparel purchase. The study was conducted to validate the applicability of CSI in Indian context and the findings suggested that the instrument is applicable with modification according to the requirements of the Indian culture. However, the instrument applicability is not deniable but it can be used across different nations according to their culture modifications. The plethora of literature suggested the instrument is applicable across nations by employing the culture modification according to the dynamics of that particular culture. The present research shed the light on the factors contributing to the decision-making styles of the Gen Z, this will help the marketers to understand the today's market dynamic and

guide them to understand their expectations that will eventually create an environment of providing what is being asked for greater customer satisfaction and business progress.

## **7. LIMITATIONS AND FUTURE RESEARCH SCOPE:**

Like all research, the present one has certain caveats. First and foremost, the study's focus on Gen Z raises questions about how universally applicable its conclusions might be. Secondly, the study was conducted in the northern Indian city of Punjab and Rajasthan. The results must be meticulously modified to ensure that they are scale-appropriate for use in different countries. Future academics should investigate, classify, compare, and contrast decision-making patterns in various regions of India, considering the cultural and ethnic disparities across the nation. Since the present study is limited to apparels only. Future studies may also examine and assess decision-making approaches in relation to different product engagement and its genre.

## **8. IMPLICATIONS:**

### **a. Theoretical Implications:**

The study is theoretically based on a exploring the Gen Z consumers' decision-making styles in context to apparels. Various factors related to consumer decision making styles in this regard were explored and thoroughly examined in this study. By studying the subject, the study adds to the growing literature on consumer decision making styles. It helps to add to the literature on the existing theories of CSI (Sproles and Kendall, 1986), generational cohort theory and cultural studies (Hofstede, 2011). Consumers decision styles in one of the growing economies, India, were investigated. The resurgent and robust expansion of the Indian economy has significantly boosted several manufacturing startups offer various options to aspiring businesses. The findings help develop a theoretically driven framework in other emerging economies. Furthermore, it adds to the current literature by incorporating exploring Gen Z, the young generation that is the potential consumers in the upcoming markets. The results will help to understand the consumers perception and mindsets to address their rising demands.

### **b. Managerial Implications:**

The research has significant practical implications. The study's findings can provide valuable input to practitioners. The results revealed that the most relevant factors GEN Z considers while purchasing apparels are novelty conscious that depicts that today's consumers are up to date as far as latest fashion is concerned and marketers need to provide them of newest form to retain their customers, they are quality conscious and prefer perfection before purchasing. The findings will aid management in formulating policies to increase quality and provide value to its customers while serving market. It will also provide inputs to manufacturing section as well as display section to attract appropriate customer as consumers are brand conscious and brand loyal. If the display is appropriately presented the sale can be maximised since traits of impulsiveness has been present but price should be taken care. Overall, marketing mix needs to be strengthened to address the needs of Gen Z consumers.

## **REFERENCES:**

1. Accenture. (2017). Gen Z and Millennials leaving older shoppers and many retailers in their digital dust. Accenture LLP.
2. Anderson, M., & Jiang, J. (2018). Teens' social media habits and experiences. Pew Research Center.
3. Appiadu, D., Kuma-Kpobee, M., & Vandyck, E. (2021). Apparel shopping styles of Ghanaian female young adults. *Journal of Fashion Marketing and Management: An International Journal*.

4. Bakewell, C., & Mitchell, V. W. (2003). Generation Y female consumer decision-making styles. *International journal of retail & distribution management*, 31(2), 95-106.
5. Brosdahl, D. J., & Carpenter, J. M. (2011). Shopping orientations of US males: A generational cohort comparison. *Journal of Retailing and Consumer Services*, 18(6), 548–554.
6. Burns, L.D., Mullet, K.K. and Bryant, N.O. (2011), *The Business of Fashion: Designing, Manufacturing and Marketing*, 4th ed., Fairchild Publications, New York.
7. Canabal, M.E. (2002), “Decision making style of Young South Indian Consumers: An Exploratory study- Statistical Data includes”, *College student Journal*, Vol. 36, No. 1, pp. 1-9.
8. Chen, Y., Chen, P., & Lin, K. (2012), “Gender differences analysis cross-culturally in decision-making styles: Taiwanese and Americans comparison”, *Journal of International Management Studies*, Vol.7, No. 1, pp. 175-182.
9. Choudhary, P., & Walia, S. (2021). Role of Gender Difference in Travel Decision-Making Style of Millennial. *International Journal of Hospitality & Tourism Systems*, 14(1).
10. De Mooij, M. (2010). Mental processes across cultures: implications for branding and communication. *Communicative Business*, (1), 27.
11. De Mooij, M., & Hofstede, G. (2011). Cross-cultural consumer behavior: A review of research findings. *Journal of international consumer marketing*, 23(3-4), 181-192.
12. Delafrooz, N., Paim, L. H., & Khatibi, A. (2010). Students’ online shopping behavior: An empirical study. *Journal of American Science*, 6(1), 137–147.
13. Desai, S. P., & Lele, V. (2017). Correlating internet, social networks and workplace—a case of generation Z students. *Journal of Commerce and Management Thought*, 8(4), 802.
14. Dharani, K., & Rajeswari, P. S. (2022). Comparing Men's and Women's Decision-Making Styles: Insights for Marketers. *Specialusis Ugdymas*, 1(43), 584-592.
15. Duh, H. I., & Iyiola, O. (2020). Explaining clothing decision-making styles among South-African and Nigerian young adults using two life-course theories. *Journal of Fashion Marketing and Management: An International Journal*.
16. Durvasula, S., Lysonski, S., & Andrews, J. C. (1993). Cross-cultural generalizability of a scale for profiling consumers' decision-making styles. *Journal of Consumer Affairs*, 27(1), 55-65.
17. Durvasula, Srinivas, Steven Lysonski, and J. Craig Andrews. 1993. Cross-Cultural Generalizability of a Scale for Profiling Consumers’ Decision-Making Styles. *The Journal of Consumer Affairs*, 27, 1:55-65.
18. Eom, H. J., Youn, N., & Lee, M. J. (2020). Validation of Consumer Styles Inventory for consumer decision making styles. *Journal of Consumer Affairs*, 54(3), 836-853.
19. Ernst & Young. (2015). What if the next big disruptor isn’t a what but a who? Ernst & Young LLP.
20. Gaskin, J. & Lim, J. (2016), "Master Validity Tool", AMOS Plugin. Gaskination's StatWiki.
21. Gehrt, K. C., & Shim, S. (1998). A shopping orientation segmentation of French consumers: Implications for catalog marketing. *Journal of Interactive Marketing*, 12(4), 34–46.
22. Ghodeswar, B.M. (2007), “Consumer Decision-Making Styles Among Indian Students”, *Alliance Journal of Business Research*, Vol. 3, pp. 36-48.

23. Girard, T., Korgaonkar, P., & Silverblatt, R. (2003). Relationship of type of product, shopping orientations, and demographics with preference for shopping on the internet. *Journal of Business and Psychology*, 18(1), 101–120.
24. Girard, T., Korgaonkar, P., & Silverblatt, R. (2003). Relationship of type of product, shopping orientations, and demographics with preference for shopping on the Internet. *Journal of Business and Psychology*, 18, 101-120.
25. Haddouche, H., & Salomone, C. (2018). Generation Z and the tourist experience: Tourist stories and use of social networks. *Journal of Tourism Futures*, 4(1), 69–79.
26. Hafstrom, J. L., Chae, J. S., & Chung, Y. S. (1992). Consumer decision-making styles: comparison between United States and Korean young consumers. *Journal of consumer Affairs*, 26(1), 146-158.
27. Hafstrom, J. L., Chae, J. S., & Chung, Y. S. (1992). Consumer decision-making styles: comparison between United States and Korean young consumers. *Journal of consumer Affairs*, 26(1), 146-158.
28. Hahn, K. H., & Ma, Y. J. (2011). Self-concept and Decision-making Styles: A Comparison between Young Korean and American Consumers. *Research Journal of Textile & Apparel*, 15(1).
29. Hiu, A. S., Siu, N. Y., Wang, C. C., & Chang, L. M. (2001). An investigation of decision-making styles of consumers in China. *Journal of Consumer Affairs*, 35(2), 326–345.
30. Hofstede, G. (2011). Dimensionalizing cultures: The Hofstede model in context. *Online readings in psychology and culture*, 2(1), 8.
31. Howe, N., & Strauss, W. (1992). *Generations: The history of America's future, 1584 to 2069*. New York, NY: Harper Collins.
32. Hu and Bentler (1999), "Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives.
33. Hu, L., Bentler, P.M. (1999), "Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives" *SEM* vol. 6(1), pp. 1-55.
34. Hu, L., Bentler, P.M. (1999), "Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives" *SEM* vol. 6(1), pp. 1-55.
35. IBEF (2022). Indian Textiles and Apparel Industry Analysis. Accessed from: <https://www.ibef.org/industry/indian-textiles-and-apparel-industry-analysis-presentation>
36. Iorgulescu, M. C. (2016). Generation Z and its perception of work. *Cross-Cultural Management Journal*, 18(1), 9.
37. Islam, T., & Chandrasekaran, U. (2020). Religiosity and consumer decision making styles of young Indian Muslim consumers. *Journal of Global Scholars of Marketing Science*, 30(2), 147-169.
38. Kaiser, S.B. (1997), *The Social Psychology of Clothing: Symbolic Appearances in Context*, 2nd ed. rev., Fairchild Publications, New York.
39. Kebritchi, M., & Sharifi, Y. (2016). Multigenerational perspectives on the gen Z effect. *Journal of Psychological Issues in Organizational Culture*, 6(4), 83–87.

40. Krbová, P., & Pavelek, T. (2015). Generation Y: Online shopping behaviour of the secondary school and university students. *Acta Universitatis Agriculturae et Silviculturae Mendelianae Brunensis*, 63(2), 567–575.
41. Kumar, S., Belwal, R., & Raina, K. (2019). Decision-making styles of young Indian consumers in the context of online shopping. *International Journal of Internet Marketing and Advertising*, 13(3), 253-270.
42. Kupperschmidt, B. R. (2000). Multigeneration employees: Strategies for effective management. *The Health Care Manager*, 19(1), 65–76.
43. Loureiro, S. M. C., & Breazeale, M. (2016). Pressing the buy button: Generation Y's online clothing shopping orientation and its impact on purchase. *Clothing and Textiles Research Journal*, 34(3), 163–178.
44. Loureiro, S. M. C., & Breazeale, M. (2016). Pressing the buy button: Generation Y's online clothing shopping orientation and its impact on purchase. *Clothing and Textiles Research Journal*, 34(3), 163-178.
45. Lumpkin, J. R. (1985). Shopping orientation segmentation of the elderly consumer. *Journal of the Academy of Marketing Science*, 13(1–2), 271–289.
46. Lysonski, S., & Durvasula, S. (2013). Consumer decision making styles in retailing: evolution of mindsets and psychological impacts. *Journal of Consumer Marketing*.
47. Lysonski, Steven, Srin Durvasula, and Yiorgos Zotos. 1996. Consumer Decision-Making Styles: A Multi-Country Investigation,” *European Journal of Marketing*, 30, 12: 10-21.
48. Mahindru, B. (2017), “A study of factors affecting consumer buying decision making process in relation to apparels”, *A Thesis in Punjabi University, Patiala*.
49. Malhotra, N. K. (2006). Questionnaire design. *The handbook of marketing research: Uses, misuses, and future advances*, 83.
50. Malhotra, N. K. (2008). *Essentials of marketing: An applied orientation*.
51. Mehta, R., & Dixit, G. (2016). Consumer decision making styles in developed and developing markets: A cross-country comparison. *Journal of Retailing and Consumer Services*, 33, 202-208.
52. Mitchell, V. W., and L. Bates. 1998. UK Consumer Decision-Making Styles. *Journal of Marketing Management*, 14: 199-225.
53. Nath, C.K. (2009), “Decision-Making Styles in Retail Environment: A new paradigm”, Article no: 181, *AIMA Journal of Management & Research*, Vol. 3(4/4), pp. 1-12.
54. Nezlek, J. B., Sorrentino, R. M., Yasunaga, S., Otsubo, Y., Allen, M., Kouhara, S., & Shuper, P. A. (2008). Cross-cultural differences in reactions to daily events as indicators of cross-cultural differences in self-construction and affect. *Journal of Cross-Cultural Psychology*, 39(6), 685-702.
55. Pavlič, I., & Vukić, M. (2019). Decision-making styles of Generation Z consumers in Croatia. *Ekonomiska misao i praksa*, 28(1), 79-95.
56. Pavlič, I., & Vukić, M. (2019). Decision-making styles of Generation Z consumers in Croatia. *Ekonomiska misao i praksa*, 28(1), 79-95.

57. Prakash, G., Singh, P. K., & Yadav, R. (2018). Application of consumer style inventory (CSI) to predict young Indian consumer's intention to purchase organic food products. *Food quality and preference*, 68, 90-97.
58. Prakash, G., Singh, P. K., & Yadav, R. (2018). Application of consumer style inventory (CSI) to predict young Indian consumer's intention to purchase organic food products. *Food quality and preference*, 68, 90-97.
59. Puiu, S. (2016). Generation Z—A new type of consumers. *Revista Tinerilor Economiști*, 27, 67–78.
60. Rajput, N., & Khanna, A. (2014). Cause-and-effect relationship among apparel buying. *Innovative Marketing*, 10(3), 42-50.
61. Rojanasingsawad, M., Ryding, D., & Barnes, L. (2020). Consumer decision-making styles for grey luxury goods: a study on Thailand. *International Journal of Sales, Retailing & Marketing*, 9(1).
62. Sarkar, S., Khare, A. and Sadachar, A. (2020), "Influence of consumer decision-making styles on use of mobile shopping applications", *Benchmarking: An International Journal*, Vol. 27 No. 1, pp. 1-20. <https://doi.org/10.1108/BIJ-07-2018-0208>
63. Seemiller, C., & Grace, M. (2017). Generation Z: Educating and engaging the next generation of students. *About Campus*, 22(3), 21–26.
64. Shim, S. (1996). Adolescent consumer decision-making styles: The consumer socialization perspective. *Psychology & Marketing*, 13(6), 547-569.
65. Sproles, G.B. (1985), From perfectionism to fadism: measuring consumers' decision-making styles", in Schnittgrund, K.P. (Ed.), *Proceedings, American Council on Consumer Interests*, ACCI, Columbia, Missouri, pp. 79-85.
66. Sproles, G.B. and Kendall, E.L. (1986), A methodology for profiling consumers' decision-making styles, *Journal of Consumer Affairs*, Vol. 20 No. 2, pp. 267-279.
67. Srinivasan, V. (2012). Multi generations in the workforce: Building collaboration. *IIMB Management Review*, 24(1), 48–66.
68. Statista (2022). Apparel India. Accessed from: <https://www.statista.com/outlook/cmo/apparel/india>
69. Sun, C., Su, S., & Huang, J. (2013). Cultural value, perceived value, and consumer decision-making style in China. *Nankai Business Review International*.
70. Thangavel, P., Pathak, P., & Chandra, B. (2022). Consumer decision-making style of gen Z: A generational cohort analysis. *Global Business Review*, 23(3), 710-728.
71. Tulgan, B. (2013). Meet Generation z: The second generation within the giant 'Millennial' cohort (pp. 1–12). Connecticut, US: Rainmaker Thinking Inc.
72. Turner, A. (2015). Generation Z: Technology and social interest. *The Journal of Individual Psychology*, 71(2), 103–113.
73. Walsh, G., MITCHELL, V. W., & Hennig-Thurau, T. H. O. R. S. T. E. N. (2001). German consumer decision-making styles. *Journal of Consumer Affairs*, 35(1), 73-95.

74. Yang, C., & Wu, C. C. (2007). Gender and Internet consumers' decision-making. *Cyber Psychology & Behavior*, 10(1), 86-91.
75. Zhou, J. X., Arnold, M. J., Pereira, A., & Yu, J. (2010). Chinese consumer decision-making styles: A comparison between the coastal and inland regions. *Journal of Business Research*, 63(1), 45-51.
76. Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). *Business research methods*. Cengage learning.