

Consumer style inventory (CSI) re-examined: The case of millennial decision-making style in a developing market

Andrić, Berislav; Oniku, Ayodele; Akeke, Olushola

Source / Izvornik: **Journal of Infrastructure, Policy and Development, 2024, 8**

Journal article, Published version

Rad u časopisu, Objavljena verzija rada (izdavačev PDF)

<https://doi.org/10.24294/jipd.v8i12.9557>

Permanent link / Trajna poveznica: <https://um.nsk.hr/um:nbn:hr:277:582804>

Rights / Prava: [Attribution 4.0 International](#) / [Imenovanje 4.0 međunarodna](#)

Download date / Datum preuzimanja: **2025-02-05**



Repository / Repozitorij:

[FTRR Repository - Repository of Faculty Tourism and Rural Development Požega](#)



Consumer style inventory (CSI) re-examined: The case of millennial decision-making style in a developing market

Berislav Andrić¹, Ayodele Oniku^{2,*}, Olushola Akeke²

¹ Faculty of Tourism and Rural Development Pozega, University of Osijek, 34000 Pozega, Croatia

² Department of Business Administration, Faculty of Management Sciences, University of Lagos, Lagos 100001, Nigeria

* **Corresponding author:** Ayodele Oniku, ooniku@unilag.edu.ng

CITATION

Andrić B, Oniku A, Akeke O. (2024). Consumer style inventory (CSI) re-examined: The case of millennial decision-making style in a developing market. *Journal of Infrastructure, Policy and Development*. 8(12): 9557. <https://doi.org/10.24294/jipd.v8i12.9557>

ARTICLE INFO

Received: 10 October 2024

Accepted: 28 October 2024

Available online: 5 November 2024

COPYRIGHT



Copyright © 2024 by author(s). *Journal of Infrastructure, Policy and Development* is published by EnPress Publisher, LLC. This work is licensed under the Creative Commons Attribution (CC BY) license. <https://creativecommons.org/licenses/by/4.0/>

Abstract: This study investigates the buying styles of young consumers, especially the millennials—Gen Y, and Gen Z whose idiosyncrasies and consumption peculiarities are quite different from the older generations. Besides Sproles and Kendall's eight (8) consumer-style inventory dimensions, this study presents new dimensions and develops six constructs that define young consumers' decision-style inventory in a developing market. The study population consisted of all younger consumers—Gen Y, and Gen Z in Lagos State, Nigeria. One hundred and twenty-five (125) respondents were selected randomly across all 20 Local Governments in Lagos State, Nigeria. Factor analyses through varimax rotation, latent root criterion (eigenvalue = 1), screen plot test and the percentage of variance were conducted to determine the significant factors to retain among the variables. The findings clearly showed that newly developed CSI constructs in this study (sexiness, trendiness, global branding, smartness, socialisation and entertainment) were strong and significant among young consumers' decision-making styles. The six (6) constructs developed showed that the younger consumers' consumption styles are evolving, becoming sophisticated and relatively dynamic, hence the reliance on Sproles and Kendall's dimensions to measure the younger consumers' consumption decision styles will be inadequate in business/behaviour strategy development. The dimensions of entertainment, sexy, social, trendy, smartness and global branding variables are mostly underpinned and dominate considerations in purchase decision styles and behaviours among young consumers.

Keywords: consumer style inventory policy; decision making; Gen Z; millennials; sexiness; sociable; trendy

1. Introduction

The earlier works on consumer decision-making styles with an emphasis on marketing practice and consumer behaviours featured the studies of Maynes (1976), Miller (1981), Sproles (1979), Thorelli et al. (1975). However, CSI was first given the spotlight with the study of Sproles (1985) which was premised on a 50-item measuring instrument that focussed on six different consumers' decision-making style dimensions. On a wider marketing scale, Sproles and Kendall (1986) employed and imbibed more robust scales that accommodated eight dimensions on forty (40) items that became what might be regarded as the foundation of the Consumer Style Inventory—CSI. Equally, the study captured the multi-behavioural tendencies of buying behaviour styles. Importantly, the multi-application of the framework has helped in studies that cover different areas of market segments and businesses (Chi and Lovett, 2010; Chiguvu and Musasa, 2021; Djafarova and Fouts, 2022; Ju-Young, Kim and Juanjuan, 2013).

Specifically, this study investigates the buying styles of younger consumers, especially the millennials -Gen Y, and Gen Z whose idiosyncrasies and consumption peculiarities are quite different from the older generations. Gen Y known as the millennials were born between 1981 and 1996 while Gen Z or Zoomers were born after 1996. Studies have shown that young consumers are known for certain peculiar characteristics that shape their buying decisions and behaviours (Abdul Ghafoor and Akhtar, 2024; Hughes, 2018; PEW Research, 2020). Largely, young consumers like Gen Z and Gen Y share certain characteristics with varying magnitude in terms of digital nativity, brand culture, well-educated, more progressive and career-oriented than the previous generations (Abdul Ghafoor and Akhtar, 2024; Baskoro et al., 2023; Hughes, 2018; PEW Research Centre, 2019, 2020). These features have contributed greatly to the dispositions of the generations to product consumption, preferences and behavioural decisions. Importantly, considering the sizeable population figure and the disposable income available to the young consumers in the developing markets, and the market power at the generation's disposal, hence the study investigates and provides answers to the imminent questions: will Sproles and Kendall's (1986) consumer style inventory (CSI) hold water and be relevant with the young consumers—Gen Y and Z (Repositorio Uniremington, 2024)?

The decision-making styles of Sproles and Kendall (1986) may suffer certain setbacks and decision gaps when the established consumption behaviours and social peculiarities of younger generations or young consumers are considered. Thus, the study sets out to re-examine the sufficiency of the existing construct's capacity to measure young consumers' consumer styles inventory.

2. Literature review

It has long been recognized that customers interact with the market with demonstrating specific decision-making styles as well as utilizing specific purchase behaviours (Mishra, 2010). These styles according to Sproles and Kendall (1986) are a mental approach that consumers display in making their choices of products. In Mokhlis (2009) consumer decision-making styles are a cognitive, conceptual, and patterned alignment that consistently influences consumers' purchase decisions. A consumer's decision-making style is a description of their conceptual framework for making decisions (Durvasala et al., 1993). Sproles and Kendall (1986) described it as "a mental orientation characterising a consumer's approach to choosing decisions." It is a fundamental consumer personality since it possesses both cognitive and emotive traits (Sproles and Kendall, 1986). Three main approaches to consumer decision-making have been identified by Sproles and Kendall (1986) in Mishra (2010): the psychographic/lifestyle approach; the consumer typology app; and the consumer characteristics approach. According to Lysonksi et al. (1996), the consumer characteristics method appears to be the most effective and explicative of these three since it concentrates on the mental orientation of consumers while making decisions. The overall orientations of the customer toward shopping and purchasing can be used to define decision-making patterns (Repositorio Uniremington, 2024).

Therefore, Sproles (1985) and Sproles and Kendall (1986) were pioneers in creating and evaluating the Consumer Styles Inventory (CSI). In 1985, Sproles as a

scholar concentrated on consumer characteristics and decision-making style and later proposed that consumer decision-making style is a function of psychological, emotional, and cognitive guidance in consumers' shopping experience. These could dominate the choice of a consumer, and most of a consumer's choices on products or services might be affected by one or more decision-making styles that could fundamentally control the decisions of a consumer (Yang, Lin and Chang, 2010). Thus, customer decision-making style was described in the literature as a mental direction of the consumer's behaviour and choice process before making purchases; that is, there are basic principles that guide and influence a consumer during the consumption process (Repositorio Uniremington, 2024).

Sproles (1985) used 111 female students from the University of Arizona in the United States as research objects for their empirical investigations on consumer decision-making style, and found out using the factor analysis technique that six out of nine traits of decision-making style were confirmed to be factors that affect consumer shopping experiences which are as follows:

- Perfectionist Style: Perfectionist Style consumers are not happy with common things; they always seek high-quality products and services and search for them meticulously and methodically. This style gauges how thoroughly and methodically a buyer looks for the greatest or very best quality in things.
- Value/Price-conscious Style: These kinds of consumers find it very easy to locate low-cost items, and they prefer to be price-comparison customers, purchasing things with comparable cheap costs. This style is used to identify customers who are very aware of discounts and reduced pricing in general.
- Brand Conscious Style (Price equals Quality): Consumers with this style are more inclined to buy expensive items with well-known worldwide brands because they feel that high costs imply great quality, therefore they are willing to spend more money to buy a particular brand of products. This style determines a consumer's propensity to purchase costly, recognisable brands in the mistaken notion that a product's greater price indicates a higher level of quality.
- Novelty-and-fashion Conscious Style: These customers are aware of new and innovative items, enjoy keeping up with current trends, and want variety in their purchases. This trait distinguishes customers who enjoy innovative items and are energised by discovering new things
- Shopping Avoider, Time Saver Style: These set of customers would pay less attention to the quality or service of some products and the comparison of price differences to save time and complete their purchase quickly. This style reflects how much a customer enjoys buying and does it purely for enjoyment.
- Confused, Support-seeker Style: Customers that exhibit a confused, support-seeking style always complain that there are too many brands and stores to choose from so therefore the knowledge of the market has left them confused. This style is used to identify customers who believe there are too many brands and shops to select from, resulting in information overload.

To explain or evaluate the psychological guidance and corresponding guiding principles when consumers are making decisions in shopping, Sproles and Kendall (1986) further built on the study of Sproles (1985) and developed the Consumer Decision-making Style Investigation (CSI), with 482 high school students in Tucson,

Arizona, serving as the study's typical subject. The investigation used factor analysis to discuss and supplement two more factors of consumer decision-making style known as:

- **Impulsiveness:** People who shop in this way frequently make purchases out of a sense of urgency without much consideration for the cost or if they are making the best choice. This particular trait distinguishes buyers who frequently make impulsive purchases and don't seem to care how much money they spend on the "best deals."
- **Habitual or Brand-loyal Orientation toward Consumption:** Consumers who have a habitual or brand-loyal orientation toward consumption tend to like and fall in love with a particular brand of product or store and are willing to buy their items from these stores frequently. These patterns of customers already have favourite products and retailers and have developed marketing patterns for consistently picking them (Repositorio Uniremington, 2024).

According to Mokhils and Salleh (2009), the generalizability of the CSI within developed economies has been tested by some investigations since its establishment (Durvasula, Lysonski and Andrews, 1993; Fan and Xiao, 1998; Hafstrom, Chae and Chung, 1992; Hiu et al., 2001). But only a few other researchers have made an effort to fully investigate the causes and effects of consumer decision-making styles (Bakewell and Mitchell, 2006; Cowart and Goldsmith, 2007; Hanzaae and Aghasibeig, 2008; Kwan et al., 2008; Mitchell and Walsh, 2004). Convincing research shows that customers make different decisions depending on their gender (Bakewell and Mitchell, 2006).

Equally, further, expansion has been made on the original CSI dimension developed by Sproles and Kendall (1986) to give recentness and contemporariness to the earlier dimensions and scales. For instance, the work of Chiguvi and Musasa (2021) incorporated additional dimensions of Store loyalty, Apathetic/Dissatisfied consciousness and Time/Effort Conserving consciousness to measure millennial consumers' innovativeness. In the same fashion industry or field, the work of Ryding, Henninger, Rudawska and Vignali (2020) adapted new scales of Fashionista Involvement, Nostalgia and Ostalgia, Creative Choice, Need for Status, Price Consciousness, Ecological Consciousness, Bargain and Treasure Hunt. Fashionista Lifestyle is used to determine consumer decision-making in second-hand clothing consumption. To the certain degree, the advancement in society and differences in culture and lifestyles, markets and national development may expose the inadequacy of generalisation of Sproles and Kendall's (1986) CSI dimensions (Repositorio Uniremington, 2024).

3. The cases of millennials

3.1. Sexiness and sex-appealing consumption

The influence of sexiness, sensuality and sex appeal on younger consumers' buying decision patterns and styles cannot be overestimated in the current dispensation (Bervian and Floriani, 2020; Kozman et al., 2021; Selim and Farhat, 2021). The millennial notion about sexuality and sensuality in patronage is largely and, in many instances, far from promiscuity and indecency, but a way to associate sexiness and sex

appeal with consumption. It is a decision style to premise product and brand appeal and satisfaction on emotional and physical sexual attractiveness, and intrasexual and intersexual acceptance among peers. The work of authors Bervian and Floriani (2020) reiterated the rise in consumption with the sole objective of intrasexual competition among women, and this further engenders attraction from male partners to build romantic relationships and sex appeal. Thus, women are craving to outdo their counterparts through intersexual competition fuels the demand for luxury items consumption (Repositorio Uniremington, 2024).

In another dimension, Kellie (2022) in her article in *Women's Wear Daily* (WWD) stresses that the pursuit of sexual wellness among millennials, especially female folks and consumers, is driving high and shaping the demand for the choice and patronage of lingerie brands and other sexual-related consumption. This new pursuit and attainment are forcing many organisations in the industry to change their approaches in the market by organising events to educate consumers on sexual wellness vis-à-vis their brands. Even, in conservative Saudi Arabia, the effects of sex-appealing consumption and sexiness pursuit are changing women's consumption patterns and behaviours (Repositorio Uniremington, 2024; Shira and Sask, 2021).

3.2. Trendiness

Institutions, consulting firms and research centres like PEW Research Centre, etc. have one way or another affirmed the trendiness characteristics of the millennials in their activities either at the workplace, social space and technological inclination or proclivity. The penchant to be fashionable is found higher among the millennials than the older generations across consumption activities. Cartner-Morley (2002) reports that the millennial buying decision is largely influenced by what is in vogue and trendy, and this fuels the desire for the consumption of designer wear and accessories. The *Sunday Telegraph* (UK) editorial of July 2022 furthers that trendiness influences the younger generations in their socialisation, housing and recreational activities, and in the same vein, *The Age*, Melbourne (2022) reiterates how trendiness is shaping the younger generations buying decision styles and patterns. Unconsciously, this might be a generational movement that is equally affecting and motivating Gen Y and Z in the developing markets whereby keeping up with Joneses in many products like fashion, mobile phones, foreign education, automobile, etc. rules purchase behaviours and styles (Repositorio Uniremington, 2024).

3.3. Global branding

Rogers and DeFanti (2021) in their study on Beiersdorf Global growth, the maker of the Nivea products line, reveal that the organisation's competitiveness relies on brand positioning, and the millennial remains one of the strategic targets of the product lines. Thus, the organisation's pursuit of global brand positioning is associated with the innate desire and contemporary behaviours of the millennials to use global brands. Invariably, the cohesion or oneness that seemingly pervades the millennial and other younger consumers' usage and consumption of popular brands further entrenches coming identity in the target market that fuels global brand strategy among organisations. Wagner et al. (2021) further reiterate that the popular "World of Barbie"

designed for and commonly embraced by baby girls is now shaping the mindsets of millennial girls to consume global brands. The memories and nostalgia of the 'World of Barbie' have strongly oriented millennial girls to pursue global brands at the millennial age. Better still, the propensity to pursue and consume global brands is found stronger among Gen Z than the other segments like Gen X and Gen Y, especially in masstige brands and luxury goods (Alic et al., 2022; Gazola et al., 2022); and the Gen Z shows the stronger attachment and brand loyalty to luxury brands (Ghosh and Bhattacharya, 2022), and the influence of social media strengthens the millennial aspiration for luxury brands (Repositorio Uniremington, 2024; Vasesi, 2022).

3.4. Smartness

One of the descriptions of the younger consumers, especially Gen Z and the millennials, is that they are tech-savvy, and PEW Research describes them as 'digital natives' i.e., a generation that grows to know everything with smartphones and with no memories of anything that existed before smartphones.

Guan et al. (2022) affirm in their study that consumers, including younger consumers, show great interest in smart products because of their positive effects on social life. Specifically, Khan (2022) in his report reveals that millennials show higher demands for technology in terms of artificial intelligence and smart products when compared to the older generations, and the products are found in home automation and home appliances that can be operated remotely, and smart home audio/video appliances and smart speakers (Chih-Fu et al., 2022). The higher propensity to consume smart products among younger consumers is a function of affordance, visibility, affordance-based design and usability (Chih-Fu et al., 2022; Repositorio Uniremington, 2024).

The stronger proclivity and penchant for smartness in consumption and usage among the younger generation is further extended to communication in terms of internet memes for adverts and business communication which is more embraced and understood among the target (Arsha et al., 2022). Equally, the finding shows that online shopping behaviours are more prevalent and popular among the younger generations than the older generation (Jui-Lung and Siriwat, 2022).

3.5. Socialisation

Nie, Zheng and Huang (2022) link the relationship between peer attachment and influence on socialization through the moderating effects of social intelligence, and that study reveals that the significance of peer trust and peer communication are veritable media to achieve it. One factor that clearly defines the younger generation is the rate and dimension of socialisation in modern times and how the increasing use of social media tools has helped to strengthen socialisation among the age brackets (Balleys et al., 2020). The positive side of proactive socialisation among the younger generations is shown in how it eases and seamlessly transits students to employees (Nie et al., 2022); the use of social media to socialise like YouTube is embraced among the millennials to achieve recognition process, a mirror of the self and looking for the self (Balleys et al., 2020); and socialisation to gain and advance knowledge in certain critical areas like financial information and improve financial behaviours and attitude,

and professional behaviours among the millennial (Alflrevic et al., 2021; Yanto, 2021). On the other hand, peer influence and socialisation can equally influence certain negative behaviours like cigarette use, marijuana use and heavy drinking among the younger generations and consumers (Becker et al., 2019; Loan et al., 2021). Thus, the millennial can be described as a generation that sees the consumption of many goods and services from the prism of the socialisation (Repositorio Uniremington, 2024).

3.6. Entertainment

The wider acceptance of entertainment among millennials cannot be disconnected from the infusion of digital technology into arts, drama, stage plays, radio broadcasts, movies, anime, etc. The propensity to use it as a means to relax, seek pleasure and mingle is highly relevant and undeniable in the new world of the younger generations. Sugita, Setini and Anshori (2021) stress the role of the fourth industrial revolution in digital technology has changed the face of entertainment in art and digital media. The study emphasises that stage technology, media technology, packaging of the story, an innovative version of the drama, creative ideas infused with technology and the inclusion of millennial generation players have contributed to the rising embracement of art, culture and drama among the younger generations. In the same vein, Barrios-Rubio (2021) stresses the roles of the digital environment in radio broadcasts and the influence on the entertainment industry, especially the transition from traditional to digital broadcasts and the internationalisation of broadcasts via social media networks like YouTube, Facebook, Instagram, etc. have led to wider acceptance of radio industry. Equally, the rising pop culture has been an undeniable source of entertainment among the younger generation coupled with its borderless acceptance across nations (Wu, 2021). In other words, the sign and epitome of entertainment are found in the younger generations' consumption of certain goods and services like telephone, accommodation designs, automobile usage and decorations, furniture, clothing, etc. (Repositorio Uniremington, 2024).

To an extent, extant literature has addressed important variables and elements that are associated with and relevant to young consumers' market behaviours, but further integration of these elements and variables to the operational modality of consumer inventory styles will adequately provide a framework that recognises the contemporary consumption behaviours and decisions of Gen Z and Gen Y. Thus, this study will provide this balance through quantitative analysis that gives insight into a new framework to understand young consumers' purchase decisions (Repositorio Uniremington, 2024).

4. Materials and methods

The study adopted a quantitative approach to deepen the behavioural analysis of the respondents and focus of the study, and this approach was employed by the previous studies on the topic (Chi and Lovett, 2010; Chiguvi and Musasa, 2021; Sproles and Kendall, 1986). The study population consists of young consumers -Gen Y, and Gen Z in Lagos State, Nigeria. Importantly, the terms millennial and young generations and consumers were interchangeably used in the study to capture the demographic brackets of Gen Y and Z. Gen X is excluded from the study because

certain age brackets according to PEW’s (2018) definition show the age of the bracket may be categorised as older generation e.g., someone born in the mid-1960s.

Noteworthy, the heterogeneity of the population (Bryman and Bell, 2011) is considered in the study because the age brackets for the study fall into both economic-dependent and independent young consumers. Subsequently, both working-class millennials and students in tertiary institutions in the city were chosen for the study based on the premise that their market behaviours in terms of purchase decisions and behaviours are more germane to the study than the sources of income. Initially, one hundred and eighty-seven participants (187) were randomly surveyed for the study, but the elimination of the element of social undesirability bias in the responses reduced the respondents to one hundred and twenty-five eligible participants, for instance, using strip club attendance as sexiness and sex appealing consumption. Hence, one hundred and twenty-five (125) respondents were selected randomly across all 20 Local Governments in Lagos State, Nigeria. Apart from the eight constructs that were conceived by Sproles and Kendall (1986), this present study further expanded on these dimensions of CSI and developed six constructs that defined young consumers’ decision-style inventory. **Table 1** shows the reliability test as indicated below to confirm that the variables considered in this study are sufficiently reliable and satisfactory. This was obtained from the administered questionnaires designed for the study (Repositorio Uniremington, 2024).

Table 1. Cronbach’s Alpha coefficients for six-factor.

S/N	Variables	Items	Cronbach Alpha
1	Entertainment	5	0.708
2	Sexy	4	0.669
3	Sociable	5	0.709
4	Trendy	5	0.772
5	Smartness	5	0.694
6	Global Branding	4	0.838
	Overall Cronbach Alpha coefficient for CSI	28	0.900

Factor analyses through varimax rotation, latent root criterion (eigenvalue = 1), scree plot test and the percentage of variance were conducted to determine the number of factors that are significant to retain among the variables. The justification of Factor analyses is based on the Keiser-Meyer-Olkin measure of sampling adequacy (Kaiser, 1958) and Bartlett’s test of Sphericity (Bartlett, 1954) in **Table 2**. The latent root criterion (eigenvalue = 1) and the scree plot in **Figure 1** suggested that there were seven factors in the first rotation. Moreover, factor analyses identify seven factors which explained 62.878% of the total variance (**Table 3**) (Repositorio Uniremington, 2024).

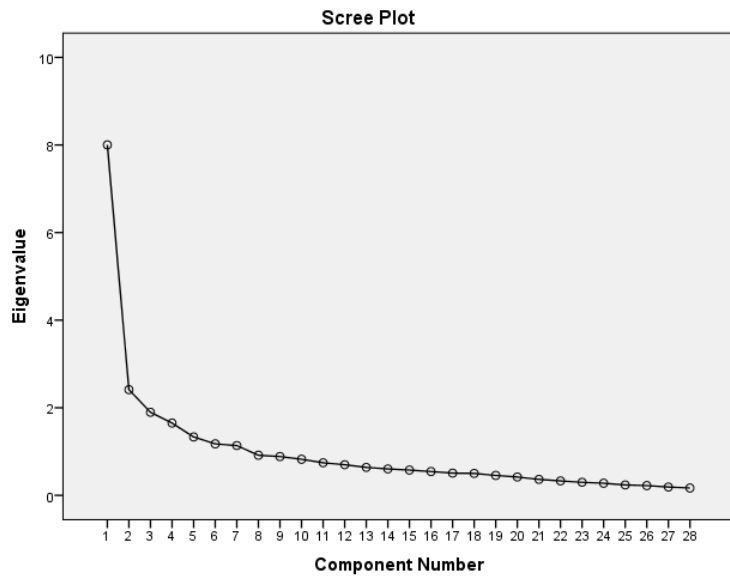


Figure 1. Scree plot test (Repositorio uniremington, 2024).

Table 2. KMO and bartlett’s test.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.835
	Approx. Chi-Square	1426.781
Bartlett’s Test of Sphericity	Df	378
	Sig.	0.000

Source: Own field survey, 2023 (Repositorio uniremington, 2024).

KMO has a value of 0.835, which is much higher than 0.6. It indicates that there is enough data to carry out a factor analysis. To determine whether or not the variables included in factor analysis are connected, the Bartlett Test is utilised. The findings indicate that there is a link between the variables (p less than 05).

Table 3. Total variance explained.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.002	28.580	28.580	8.002	28.580	28.580	4.268	15.241	15.241
2	2.413	8.617	37.198	2.413	8.617	37.198	3.580	12.787	28.028
3	1.895	6.769	43.967	1.895	6.769	43.967	2.897	10.348	38.376
4	1.650	5.895	49.861	1.650	5.895	49.861	2.601	9.290	47.667
5	1.333	4.760	54.621	1.333	4.760	54.621	1.619	5.783	53.450
6	1.176	4.199	58.820	1.176	4.199	58.820	1.342	4.793	58.242
7	1.136	4.059	62.878	1.136	4.059	62.878	1.298	4.636	62.878
8	0.916	3.272	66.150						
9	0.885	3.162	69.312						
10	0.823	2.941	72.253						
11	0.743	2.655	74.908						
12	0.700	2.499	77.407						

Table 3. (Continued).

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
13	0.638	2.277	79.684						
14	0.603	2.152	81.837						
15	0.578	2.063	83.900						
16	0.543	1.940	85.839						
17	0.507	1.810	87.650						
18	0.500	1.787	89.436						
19	0.454	1.623	91.059						
20	0.419	1.495	92.554						
21	0.364	1.301	93.855						
22	0.329	1.175	95.030						
23	0.298	1.064	96.094						
24	0.277	0.988	97.083						
25	0.237	0.845	97.928						
26	0.222	0.795	98.722						
27	0.190	0.679	99.401						
28	0.168	0.599	100.000						

Extraction Method: Principal Component Analysis.

Source: Own field survey, 2023 (Repositorio uniremington, 2024).

The results of the extraction using principal component analysis are shown in **Table 3**. At first glance, this table appears to list all of the PCA-extracted components, however, past research has indicated that only variables with an eigenvalue greater than one are useful for describing consumer behaviour. As can be seen in the table above, only seven of the original components have eigenvalues bigger than one and were hence chosen. About 62.878% of the difference in customers' choices may be attributed to these seven factors (Repositorio Uniremington, 2024).

Table 4. Key Consumption dimensions derived from principal component analysis.

Key Consumption dimensions factor loading (Repositorio uniremington, 2024)	
Entertainment	Factor Loading
Enjoyment	0.478
Pleasure	0.529
Need satisfaction	0.632
Shopping experience	0.704
Relaxation Mood	0.688
Sexy:	
Attractive	0.668
Love at First Sight	0.459
Intimacy	0.488

Table 4. (Continued).

Key Consumption dimensions factor loading (Repositorio uniremington, 2024)	
Entertainment	Factor Loading
Sociable	
Fun	0.715
Socialization	0.698
Recommended by Friends	0.812
Social acceptance	0.617
Associate freely	0.574
Trendy	
Vogue	0.693
Style	0.756
New Arrival	0.713
Celebrity endorsement	0.766
Popular brands	0.688
Smartness	
Online shopping	0.721
Tech ability	0.463
Sophistication	0.601
Innovative products	0.725
Today's technology	0.801
Global Branding	
Global brand culture	0.550
Worldwide acceptance	0.502
Global market presence	0.609
International outlook	0.667

Source: Own field survey, 2023 (Repositorio uniremington, 2024).

The factor loading scores of the twenty-seven (27) variables onto the seven factors are presented in **Table 4**. The cut-off point for the interpretation of loading scores was 0.459 according to Hair et al. (1998) and Tabachnick and Fidell (1989) suggest in Koutroulou and Tsourgiannis (2011).

5. Conclusions and further research

The relevance of customer style inventory in understanding motives for, and patterns of consumption decisions across ages and generations is strategic for a rewarding and profitable business decision. Contemporarily, it becomes more significant with evolving consumer sophistication where more demands are placed on the shoulders of businesses to respond to the increasing yearnings and changes among consumers. Importantly, the younger generations are the personification of the societal changes which affect business decisions today more than ever before. These are visibly seen and witnessed in the consumption styles, decisions and patterns of Gen Z and Y which make it more crucial for businesses to recognise them, especially when their population and the available disposable income are considered (Maheshwari et al., 2018; Repositorio Uniremington, 2024; Sherrington et al., 2018).

The findings clearly show that newly developed CSI constructs in this study are more prevalent among younger generations. These constructs revealed a strong and significant factor loading that shows the huge growth potential in the Gen Z and Y product market. This supports the assertion that numerous studies have been conducted to assess the generalisation of the CSI model to different countries and industries and its role in the entire marketing process. Most of these studies revealed that the CSI model can't be applied in some societies and consumers (Bauer, 2009; Nasimi et al., 2015). Some other studies further build on the CSI model and compare it across cultures and consumer decision-making characteristics (Mishra, 2010; Repositorio Uniremington, 2024).

The decision to investigate the consumption decision styles of young consumers is more important in the developing market because of the commercially vintage position the generation or segment occupies in the market, for instance, the disposable income and population size of the generation. The six (6) scales developed reveal that young consumers' consumption styles are evolving, becoming sophisticated and relatively dynamic (Sproles and Kendall, 1986). The study unfolded that the disposition of young consumers to variables like sexiness is strategic because it is a prominent decisive factor in Gen Z and Y's behaviours, and the application of this goes beyond sexual intimacy, but seeing from the lenses and perception of sex-appealing quality. Equally, brand culture is a prominent decision factor the generation considers an inevitable determinant in buying decisions (Hughes, 2018). The common denominator is the culture of sharing the same values, styles and appearances, and this is one of the contributing factors that heighten fashion accessories, luxury items and tech products consumption among the generation (DeFanti, 2021; Vasesi, 2022). The entertainment dimension develops from the desire of the generation to seek relaxation opportunities and pleasure and mingle freely; the conditioning of the factors to define product acceptance and preference is prominent in consumption decisions. This has informed marketers to underline products targeted at the generation with entertainment factors in place of advertisement, design, packaging, pop culture, digital radio, etc. (Barrios-Rubio, 2021).

The digital nativity of the generation greatly influences the disposition to brand acceptance and preference. Smartness is a common denominator to define acceptable product features and ease of use, and this is witnessed in the rise of the digitalisation of products and services, this cannot be disconnected from the high preference for social media marketing, online marketing and e-commerce platforms. Many business owners have recognised the penchant for this among the generation, hence the integration of digitalisation of operations to satisfy the target market (Chic-Fu et al., 2022; Repositorio Uniremington, 2024).

Trendiness in the study is the quality and state of vogueness and social acceptance in style, mannerisms, behaviours and outlooks, and defines consumption behaviours and decisions to a very great extent among Gen Y and Z. impliedly, products are demanded and used based on Joneses Effect factor and this is a great signal to marketing organisations to understand that the generation largely demand brands to keep up with peers socially. Socialisation is equally strategic in the generation's buying decisions and consumption behaviour. Balleys et al. (2020) show that young consumers appreciate consumption from the prism of socialisation which cannot be

disconnected from peer influence and pressure factors. Importantly, social media networks and platforms accentuate the behaviours and dissemination of information that entrench the behaviours or mannerisms among the generation (Repositorio Uniremington, 2024).

Conclusively, the study focuses on identifying the factors prevalent among the young generation and shaping the decision style. The findings concluded that the emphasis of the earlier work on CIS might not be sufficient to determine the young consumers' styles in developing markets, especially with the dynamics in the market environment. Pertinently, the integration of variables of sexiness, global brands, entertainment, socialisation, trendiness and smartness identified in the study has, to a certain extent, improved the relevance and integration of CIS in the contemporary world of Gen Z and Y. The study equally lends credence to the need to deepen the research study beyond the consumption styles of the young generation, and the need to investigate if the prevalent culture in different societies and markets can change the existing constructs or inject new elements into the existing constructs (Repositorio Uniremington, 2024).

Author contributions: Conceptualization, BA; analysis, BA; methodology and supervision, BA; finding resources, AO and OA; writing draft preparation, AO and OA; review and editing, AO and OA. All authors have read and agreed to the published version of the manuscript.

Conflict of interest: The authors declare no conflict of interest.

References

- Alfrevic, N., Potocan, V. & Nedelko, Z. (2021). Students' Values, Professional Socialization and the Mental Gap of Corporate Social Responsibility Perceptions, *PLoS ONE*, 16(12), pp. 1-23.
- Alic, A., Cinjarevic, M. & Kahriman, N.M. (2022). Exploring the Antecedents of Masstige Purchase Behaviour among Different Generations, *Management & Marketing Challenges for the Knowledge Society*, 17(3), pp. 255-271.
- Arsha, S.M., Rehan, A.K. & Kanwal, S. (2022). Meme Marketing and Purchasing Behaviour: A Study of Active Social Media Users, *Journal of the Research Society of Pakistan*, 59(3), pp.216-225.
- Bakewell, C. & Mitchell, V. W. (2006). Male Versus Female Consumer Decision Making. *Journal of Business Research*, 59, 1297-1300.
- Balleys, C., Millerand, F. & Thoer, C. (2020). Searching for Oneself on YouTube: Teenage Peer Socialization and Social Recognition Process, *Social Media + Society*, (April-June), pp. 1-11
- Barrios-Rubio, A. (2021). From the Antenna to the Display Devices: Transformation of the Colombian Radio Industry, *Journalism and Media*, 2, pp. 208-224.
- Bartlett, M. S. (1954). A further note on the multiplying factors for various X² approximations in factor analysis. *Journal of the Royal Statistical Society*, 16(2), 296-298.
- Becker, S.J., Marceau, K., Hernandez, L. & Spirito, A. (2019). Is it Selection or Socialization? Disentangling Peer Influences on Heavy Drinking and Marijuana Use among Adolescents Whose Parents Received Brief Interventions, *Substance Abuse Research and Treatment*, 13, pp. 1-9.
- Bervian, L.M. & Floriani, D.E. (2020). Do Women Dress for Other Women? A Study on Female Luxury Consumption and Intrasexual Competition, *Brazilian Journal of Marketing*, 20(1), pp. 105-131.
- Bryman, A. & Bell, E. (2011). *Business Research Methods* (3rd Edition). Oxford, UK: Oxford University Press
- Chi, Y.N. & Lovett, M.G. (2010). Consumer Decision-Making Styles of Hispanic American College Students: A Consumer Styles Inventory Approach, *American Journal of Business Research*, 3(2), pp. 5-24.
- Chiguvu, D. & Musasa, T. (2021). Influence of Psychological Antecedents of Consumers Decision-Making Styles on Millennial

- Consumers Innovativeness in Botswana, *Eurasian Journal of Business and Management*, 9(1), pp. 1-13.
- Chih-Fu, W., Ying-Kit, W., Hsiu-Hui, H. & Cheng-Yu, H. (2022). Applying Affordance Factor Analysis for Smart Home Speakers in Different Age Groups: A Case Study Approach, *Sustainability*, 14(2156), pp. 1-22.
- Cowart, K. O. & Goldsmith, R. E. (2007). The influence of consumer decision-making styles on online apparel consumption by college students. *International Journal of Consumer Studies*, 31(6), 639-647
- Durvasula, S., Lysonski, S. and Andrews, J. C. (1993). Cross-Cultural Generalizability of a Scale for Profiling Consumers' Decision-Making Styles, *Journal of Consumer Affairs*, 27(1), pp. 55-65.
- Elgun, M.N., Karabiyik, H.C. & Kaleci, F. (2021). Understanding the Depressed Consumer: A Quantitative Study on the Consumption Patterns of Individuals in Depression, *Third Sector Social Economic Review*, 56(1), pp. 451-469.
- Fan, J. X. & Xio, J. J. (1998). Consumer Decision-Making Styles of Young-Adult Chinese. *Journal of Consumer Affairs*, 32(2), 275-294.
- Gazola, P., Grechi, D., Pavione, E. & Gilardoni, G. (2022). Italian Wine Sustainability: New Trends in Consumer Behaviours for the Millennial Generation, *British Food Journal*, 124(11), pp. 4103-4121.
- Ghosh, K. & Bhattacharya, S. (2022). Investigating the Antecedents of Luxury Brands for Gen Z Consumers in India: a PLS-SEM Approach, *Young Consumers*, 23(4), pp. 603-626.
- Guan, J., Yui-Yip, L., Yang, H. & Ren, L. (2022). To Buy or Not to Buy: How Young Consumers Approach New Smart Products in the Social Media Context, *Young Consumers*, 23(1), pp. 90-111.
- Hafstrom, J. L., Chae, L. 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.
- Hair J, F., Anderson, R.E., Tatham, R. L. & Black, W.C. (1998). *Multivariate Data Analysis*. Prentice Hall Inc, New Jersey.
- Hanzaee, K. H. & Aghasibeig, S. (2008). Generation Y Female and Male Decision-Making Styles in Iran: Are they different? *International Review of Retail, Distribution and Consumer Research*, 18(5), 521-537.
- Hui, A. S. Y., Siu, N. Y. M., Wang, C. C. L. & Chang, L. M. K. (2001). An Investigation of Decision-Making Styles of Consumers in China. *Journal of Consumer Affairs*, 35(2), 326-345.
- <https://repositorio.uniremington.edu.co/server/api/core/bitstreams/f48fef1b-d8d1-4bb2-81f2-bb411fe22a79/content>, August 2024
- <https://www.pewresearch.org/fact-tank/2018/11/21/millennials-gen-x-increase-their-ranks-in-the-house-especially-among-democrats/> Accessed December 2023
- <https://www.pressreader.com/uk/the-sunday-telegraph-sunday/20220703/281964611416550> Accessed December 2023
- <https://www.theage.com.au/culture/art-and-design/the-best-things-to-see-and-do-in-melbourne-in-june-20220525-p5aodl.html> Accessed December 2023
- <https://www.theguardian.com/fashion/2022/sep/02/black-is-back-but-with-a-washed-out-twist-to-keep-it-fresh> Accessed December 2022
- Jul-Lung, C. & Siritwat, P. (2022). A Discussion on University Students' Online Shopping Behaviours Amid the COVID-19 Pandemic, *Advances in Management & Applied Economics*, 12(3), pp.1-16.
- Ju-Young, M.K., Kim, K.P.J., & Juanjuan, W. (2013). Consumer Style Inventory and Intent to Social-Shop Online for Apparel Using Social Networking Sites, *Journal of Fashion Marketing and Management*, 18(3), pp. 301-320.
- Kaiser, H. F. (1958). The Varimax Criterion for Analytic Rotation in Factor Analysis. *Psychometrika*, 23(3), 187-200.
- Kellie, E. (2022). Lingerie Brands are Leaning into Sexual Wellness Business, *Women's Wear Daily-WWD*, 109, p.8.
- Khan, J. (2022), <https://timesofindia.indiatimes.com/2022/7/23/archivelist/year-2022,month-7,starttime-44765.cms> Accessed December, 2022.
- Koutroulou, A., & Tsourgiannis, L. (2011). Factors Affecting Consumers' Purchasing Behaviour towards Local Foods in Greece: The Case of the Prefecture of Xanthi. *Scientific Bulletin-Economic Science*, 10(2), 34-47.
- Kwan, C. W., Yeung, K. W. & Au, K. F. (2008). Relationships between Consumer Decision-Making Styles and Lifestyle Characteristics: Young Fashion Consumers in China. *Journal of the Textile Institute*, 99(3), 193-209.
- Loan, C.M., Khurana, A., Wright, J. & Romer, D. (2021). Selection Versus Socialisation Effects of Peer Norms on Adolescent Cigarette Use, *Tobacco Use Insights*, 14, pp. 1-8.
- Lysonski, S., Durvasula, S. and Zotos, Y. (1996). Consumer Decision-Making Styles: A Multi-Country Investigation, *European Journal of Marketing*, 30(12), pp. 10-21.
- Maheshwari, V., Sinnott, K. & Morris, B. (2018). Digital Marketing and the Young Consumer. In A. Gbadamosi (Ed), *Young Consumer Behaviour: A Research Companion* (pp. 188-207). Abingdon, Oxon, UK: Routledge

- Mishra, A. A. (2010). Consumer decision-making styles and young-adult consumers: An Indian exploration. *Management & Marketing-Craiova*, (2), 229-246.
- Mokhlis, S. (2009). An investigation of consumer decision-making styles of young adults in Malaysia. *International Journal of Business and Management*, 4(4), 140-148.
- Mokhlis, S., & Salleh, H. S. (2009). Consumer decision-making styles in Malaysia: An exploratory study of gender differences. *European Journal of Social Sciences*, 10(4), 574-584.
- Nasimi, M.A., Pali, S., Nasimi, M.H., Amiri, S. & Nasimi, S. (2015). A model for mobile phone consumer decision-making styles in Iran, *Research Journal of Fisheries and Hydrobiology*. 10(10), 382-389.
- Nie, T., Zheng, Y. & Huang, Y. (2022). Peer Attachment and Proactive Socialisation Behaviour: The Moderating Role of Social Intelligence, *Behavioural Sciences*, 12(312), 1-14.
- Oniku, A. & Joaquim, A.F. (2021). Female Sexuality in Marketing Communication and Effects on the Millennial Buying Decisions in Fashion Industry in Nigeria, *Rajagiri Management Journal*, 16(2), pp. 105-117
- Rogers, C. & DeFanti, M. (2021). Improving the Global Competitiveness of Beiersdorf Global AG with Brand Portfolio Management: A Case Study, *CV*, 19(1&2), pp. 1-8.
- Ryding, D., Henninger, C.E., Rudawska, E. & Vignali, G. (2020). Extending the Consumer Style Inventory to Define Consumer Typologies for Secondhand Clothing Consumption in Poland, *European Research Studies Journal*, XXIII (Special Edition 2), pp. 410-433.
- Sherrington, A.M., Oakes, S. & Hunter-Jones, P. (2018). Amplifying the Voices of Young Consumers in Food Advertising Research. In A. Gbadamosi (Ed), *Young Consumer Behaviour: A Research Companion* (pp. 246-267). Abingdon, Oxon, UK: Routledge
- Shira, R. & Sask, R. (2021). A New Comfort Zone: Women in Arab Countries are Embracing Female-Owned Lingerie Shops and their Websites, *Postmedia Network Inc.*, 4.
- Sproles, G. B. & Kendall, E. L. (1986). A Methodology for Profiling Consumer's Decision-Making Styles. *The Journal of Consumer Affairs*, 20, 267-279.
- Sproles, G. B. (1985). From Perfectionism to Fadism: Measuring Consumer's Decision-Making Styles. *Proceedings, American Council on Consumer Interests*, 79-85.
- Sugita, W., Setini, M. & Anshori, Y. (2021). Counter Hegemony of Cultural Art Innovation against Art in Digital Media, *Journal of Open Innovation: Technology, Market, and Complexity*, 7(147), pp. 1-13.
- Tabachnick, B. G. & Fidell, L. S. (1989). *Using Multivariate Statistics*, Harper Collins, New York.
- Vasesi, A.G. (2022). Luxury Clothing Market's Unrivaled Rise – What's Causing the Boom Currently, Gen Z and Millennials' Addiction to the Segment and APAC's Dominance, *Apparel Resource* (Mumbai), June.
- Wagner, U., Jacob, I., Khanna, M. & Rai, K.A. (2021). Possession Attachment toward Global Brands: How the "World of Barbie" is Shaping the Mindsets of Millennial Girls, *Journal of International Consumer Marketing*, 33(4), pp. 434-451.
- Wu, Y. (2021). Can Pop Culture Allay Resentment? Japan's Influence in China Today, *Media and Communication*, 9(3), pp. 112-122
- Yang, W. C., Lin, T. L., & Chang, C. M. (2010). A Comparative Study of Consumer Decision-making Styles in Leisure Farms with Different Tourists' Backgrounds. *Journal of Global Business Management*, 6(2), 1.
- Yanto, H. (2021). The Roles of Peers and social media in Building Financial Literacy among the Millennial Generation: A Case of Indonesian Economics and Business Students, *Cogent Social Sciences*, 7, pp. 1-15.