

THE INFLUENCE OF DEMOGRAPHICS ON THE ONLINE PURCHASE DECISION-MAKING STYLES OF UNDERGRADUATE STUDENTS

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-ABSTRACT-

This study aimed to capture the recent developments in the online consumption by undergraduate students. Largely constituted as the Millennial Generation, the cohort that are active in tertiary academic institutions are said to have developed a distinctive online buying behaviour. A mono-quantitative research strategy was applied by administering the Consumer Styles Inventory (CSI) to a random sample of 297 respondents registered at a historically-disadvantaged university of technology. Responses from the survey instrument were analysed using SPSS version 25. The online survey was administered through SurveyMonkey™, while upholding ethical research protocol. The principal axis factoring revealed an underlying structure of eight components, which were also assessed for validity and reliability. As a contribution of this work to an internationally valid and reliable research instrument, the scale was validated among the South African sample. Furthermore, the significance of these factors was tested on the basis of gender and academic discipline through multi-comparison analysis. The results help to present a simple understanding of the cognitive and emotional orientations of student consumers towards shopping and purchasing, which constantly influences market forces. Hence, these findings point to the import in harnessing the traits of students in their electronic purchase decisions. The findings could assist marketers and advertisers to harness the value of segmenting consumers consistent with their patterned gender and academic discipline.

Keywords: Decision-making styles, undergraduate students, South Africa

JEL Classification: M31

1. INTRODUCTION

The Internet and related online technologies have provided marketers with new ways of selling and interacting with consumers around the world (Sarkar, Khare & Sadachar, 2020:1-2). Furthermore, a sizeable proportion of consumers around the world are opting for online shopping to make their purchases as an alternative to patronising traditional storefronts. More than 600 million people shopped online between 2000 and 2007, accounting for 228 billion (US dollars) of retail sales worldwide (Alam, Bakar, Ismael & Ahsan, 2010:82). Whereas the global online shopping market size is expected to reach 4 trillion by the end of 2020, countries such as China and the United States of America are leaders in terms of online consumption, accounting for approximately 34 percent of retail sales across the world. A Forrester research report notes a similar trajectory in emerging economies, such as India with online retail sales projected to be in the region of 64 billion (US dollars) by 2021, making it the largest e-commerce market in world (Nair, 2017:1). Notably, the most popular items purchased online include books (34 percent), videos and online games (22 percent) as well as clothing and accessories (20 percent), accounting for a sizeable proportion of the overall online purchases respectively (Alam *et al.*, 2010:82).

Nearly 40 percent of the South African population, comprising approximately 20 million individuals, shopped online in 2017. In monetary terms, the country surpassed 14 billion (ZAR) in 2019, representing about 2 percent of the total retail sales in the country (Goldstuck, 2019.1). The trajectory in the online space has been stimulated by the youthful consumer market (Singh, Chaudhuri, & Verma, 2019:287). This segment consists mainly of college and university students, with extensive influence on family buying decisions and increasing buying power in comparison with any other age segment (Bae, Lu-Anderson, Fujimoto & Richelieu, 2015:261). The boisterous activity of the youthful consumers online is further exacerbated by the notion that they are digital natives. They are equipped with technical skills superior to other consumer segments and are almost always connected to the Internet, thereby rendering them to be pre-disposed to making online purchases (Ladhari, Gontheir & Lajante 2019:113). Globally, students' spending power is noticeable across various product categories with 30 percent of the amount directed to online shopping (Ritchie, 2017:1) and heavy expenditure on digital entertainment, event tickets and clothing. Understanding the decision-making processes of this segment will provide valuable insights for both theoretical researchers and marketers alike.

In general, the decision-making process of consumers is divided into five stages (Schiffman *et al.*, 2014). The process initiates when a consumer recognises a need and thereafter seeks information in an attempt to satisfy the longing. The information-gathering process involves the identification of alternative solutions to a problem and assessing the merits or de-merits of electing each alternative. It is during this third phase that a consumer applies different decision-making styles to weigh different product elements such as price, value, quality etcetera. These decision-making styles can either be applied simultaneously or with the most instrumental ones coming to the fore, depending on the buying situation. In stage four, the consumer elects one of two choices – either to buy or not to buy the product or service; whereas, the last stage involves evaluating the outcome of the purchase.

2. Consumer decision-making styles

The literature on consumer decision-making styles suggests that there are three different categories or approaches towards typifying consumer styles, namely the consumer typology approach, the psychographic or lifestyle approach and the consumer characteristic approach (Bae *et al.*, 2015:260). The consumer typology approach segregates different shoppers in terms of behaviour and attitudes towards shopping, in general terms (Islam & Chandrasekaran, 2020:150). This typology underscores the importance of consumers' knowledge of products as well as their shopping preferences (Anić, Rajh, & Bevanda, 2012:88). Contrastingly, the psychographic or lifestyle approach identifies specific lifestyles, interests and activities and then uses these to profile consumers (Ladhari *et al.*, 2019:115).

Sproles and Kendall (1986:268) applied the consumer characteristics approach by conceptualising consumer decision-making styles as the mental and emotional orientation towards making consumer choices. This is a powerful approach since it identifies specific consumer characteristics that directly link to consumer behaviour, albeit as they remain independent and complete orientations during the process of deciding on some shopping or buying actions. Resultantly, the scholars validated eight measures of consumer decision-making characteristics through the CSI. The CSI consists of 40 items and encompasses eight approaches consumers are likely to consider in making purchase decisions (Sarkar *et al.*, 2020:2). The typology incorporates perfectionists, brand conscious consumers, novelty-fashion seeking consumers, recreational shopping conscious consumers, value conscious consumers, impulsive consumers, confused by over-choice as well as the habitual or brand loyal consumers (Eriksson, Rosenbroijer & Fagerstrom 2017:520).

Perfectionistic and high-quality conscious consumers seek the very best quality products. They are not satisfied with items that are reasonable or simply 'just good

enough'. They are driven to find the best quality products that are available when shopping online and might, therefore, make use of cues such as product reviews, prior to making an online purchase. Contrastingly, *brand conscious consumers* are more concerned about shopping for the most expensive and well-known brands in the market (Kang, Johnson & Wu, 2014:303). They demonstrate favourable loyalty towards brands that are endorsed by famous celebrities. Their purchases depict better-known brands that are also more expensive, as they feel that higher prices equate to better quality (Potgieter, Wiese & Strasheim 2013:13). They patronise upmarket departments and specialty stores in view of satisfying their inherent need for status brands. *Novelty-fashion seeking consumers* reflect a tendency to seek out new things, including shopping for latest versions of products and always making an attempt to keep up-to-date with new styles (Kang *et al.*, 2014:304). *Hedonistic consumers* are fascinated by the enjoyment, recreation and entertainment associated with online shopping, including the joy of meeting and hearing from fellow shoppers through associated links and social media sites affiliated with the virtual store. Consumers using this style consider shopping a pleasant experience.

Price-value consciousness is a decision-making style that is exhibited by consumers who are concerned about getting best value for their money and are conscious about paying the lowest price possible (Kang *et al.*, 2014:303). They consider online purchases in the quest for bargains and discounts since the online shopping platform provides them with access to a multitude of options when it comes to stores to buy from as well as price comparisons (Mehta & Dixit 2016:203). Websites such as *pricecheck.com* are instrumental for price-value conscious shoppers as it helps them easily determine the cheapest products across stores. On the other hand, *impulsive consumers* pay little or no attention to planning for their shopping trip. However, they seemingly regret the purchases they make afterwards as impulsiveness is usually correlated with expensive and unplanned purchases (Mehta & Dixit 2016:203). Impulsive tendencies are stimulated by social media marketing, online product reviews and/or irregular web-browsing that leads consumers to finding unexpected virtual stores with interesting products (Kang *et al.*, 2014:306). Another decision-making style is stimulated by consumers that are *confused with over-choice*. This refers to consumers exhibiting a lack of confidence or the inability to choose from an assortment of products available (Mittal, 2017:306). This confusion usually emanates information overload that is presented during online shopping (Kang *et al.*, 2014:305). This is because the Internet delivers the convenience and agility of information that is found within the shortest time possible. Therefore, surplus information can possibly have a negative effect on consumers who may have limited processing abilities. Finally, habitual consumers demonstrate a high

preference for shopping at the same store, with an inclination towards buying the same brands all the time (Mehta & Dixit 2016:203).

3. PROBLEM UNDER INVESTIGATION

The problem of over-abundance and market choice tends to complicate consumer decision-making more than ever before. This problem is further compounded by the unique effects of the market environment and different cultural contexts. In light of this, the CSI has been widely adapted in different countries to examine different shopping orientations of consumers across product categories (Bae *et al.*, 2015; Kang *et al.*, 2014), retail formats (Sarkar *et al.*, 2020; Eriksson *et al.*, 2017) and cultures (Islam & Chandrasekaran, 2020; Anić *et al.*, 2012). In South Africa, Radder, Li and Pietersen (2006) as well as Potgieter, Wiese and Strashem (2013) investigated the decision-making styles of adults in the purchase of clothing. The scholars suggested that broader South African studies are needed to confirm the general applicability of the CSI. As such, this study seeks to apply the CSI since it is the most promising approach yet in understanding the decision-making styles of consumers in the technology era. Studying the applicability of the CSI in the South African context serves as a contribution to the previous literature within the field, by extending the framework to additional cultural contexts, especially with the proliferation of online retailing. The previous literature has either been generic, following an understanding of the decision-making styles of consumers in general (Fan & Xiao, 1998) or gender specific, focusing mainly on female consumer behaviour to the neglect of male consumers (Bakewell & Mitchell, 2003). This has been the basic empirical concern for scholars, despite the notion that gender identity and career profiles have mutated as the most prominent elements for predicting shopping behaviour in contemporary shopping spheres. Likewise, the exploration of demographical differences in the decision-making styles of consumers such as those evident in ethnic background, education and gender groups is limited.

4. RESEARCH AIM AND OBJECTIVES

The purpose of this research is to investigate the applicability of the CSI among a cohort of both male and female undergraduate students based at a South African university. Through this investigation, it is anticipated that an understanding of potential influences of individual gender differences and career profile uniqueness on decision-making will be made. The secondary research objectives are as follows:

- To identify the valid decision-making styles of undergraduate students at a South African university

- To test if gender has a statistically significant effect on the online decision-making styles of undergraduate students
- To test if academic qualification has a statistically significant effect on the online decision-making styles of undergraduate students.

5. RESEARCH DESIGN AND METHODOLOGY

A descriptive design was followed by applying quantitative data that would help to answer specific research objectives. A single-phase survey on a cross-section of the population of interest was conducted.

5.1 Target population and sampling

The study comprised a randomly-sampled population of undergraduate students registered at a university of technology. The decision to use a sample of undergraduate students is motivated by the desire to work with a homogenous group that is easy to access. As such, undergraduate students are preferred since they demonstrate common parallels in both demographic and socio-psychological variables, which serves to diminish methodological random sampling errors. In addition, previous research adopting the CSI have mainly used students in their samples (Mishra, 2010; Fan & Xiao, 1998). Sproles and Kendall (1986) also argue that students are a valid sample group since they demonstrate eagerness with respect to their consumption. This escalates the significance of researching this segment.

5.2 Data collection and measuring instruments

A sample frame was obtained from the institution's enrolment data registry. Thereafter, an invitation email was sent via the course coordinators responsible for the various undergraduate courses across the institution. The invitation was accompanied by a Weblink, which directed interested students to SurveyMonkey. The study aimed to reach a sample size of 300 respondents, after considering the recommendation that at least five observations should represent each measurement for the sample size to be considered adequate for fulfilling the empirical objectives of a study (Hair *et al.*, 2013). Out of the 2655 students identified on the database, only 297 students were able to access and complete the electronic survey via the Web, yielding a 11.2 percent response rate. While this response rate is relatively low, it is considered atypical of online surveys (Malhotra, Nunan & Birks, 2017:283), yet the sample size is sufficient for running multivariate statistics. The online survey was only active between the period September 2019 and April 2020. The online survey incorporated filter questions to nominate only users with experience with online shopping (≥ 12 months; shopped more than three times

online). It was believed that they would have interacted satisfactorily with the online platform to effortlessly report on their distinctive shopping styles.

The survey instrument was developed by following the funnelling technique mentioned by Zikmund, Babin, Carr and Griffin (2013:347) of commencing with general questions on demographics and online shopping habits anchored on dichotomous and multiple choice scales. This was followed by the 40-item CSI in its original form. Care was taken not to alter the basic meaning of the statements in the English language. However, in order to eliminate measurement error, the 40 items were randomly scrambled rather than grouping them consistent with the pre-determinable factors. The scale was anchored on a five-point Likert scale of (1) strongly disagree, (2) agree, (3) neither agree nor disagree, (4) disagree and (5) strongly agree. The questionnaire was checked for possible ethical risks by the research ethics committee of the university and then approved for use in the survey (ethics clearance number: FRECMS17022020). No incentives were offered for participation, whereas consent was provided by clicking a button to agree to participate in the survey voluntarily.

6. DATA ANALYSIS

The submitted questionnaires were processed on SurveyMonkey, yielding 297 valid responses. Thereafter, the spreadsheet was saved and imported onto Version 25.0 of the Statistical Package for Social Science for statistical analysis.

6.1 Characteristics of the sample

All the participants were of African ethnicity. In terms of gender composition, a near-equal split was maintained with 149 female respondents and 148 male respondents participating in the study, denoting that online consumption is archetypal of either gender category as all can be attributed as online buying agents. Upon drawing the sample, a fair distribution of participants took part in the survey from the management ($n=110$; 37% of the sample), humanities ($n=86$; 29% of the sample), engineering ($n=48$; 16% of the sample) and applied science ($n=53$; 18% of the sample) fields, respectively. However, the most frequently purchased items by this group comprised low value products such as books ($n=50$; 17% of the sample), artificial hair products ($n=140$; 47% of the sample) as well as ready-to-wear clothing and related accessories ($n=107$; 36% of the sample).

6.2 Data normality

The computed mean values in this work ranged between 3.012 and 4.633 while the standard deviation values were spread narrowly around the population variance

(ranging between 0.854 and 1.298). In addition, the computed skewness and kurtosis statistics were within the recommended range of ± 2 for a normal distribution (Malhotra *et al.*, 2017).

6.3 Exploratory factor analysis (EFA)

Prior to conducting the EFA, sample size requirements as well as common methods bias were checked. In general, it is recommended that in order to have a good factor analysis, a minimum of 300 cases should be maintained whereas Hair *et al.*, (2013) recommend a minimum of five observations for each variable (5:1 cases) under study, implying that a sample size of 297 is reasonable since it represents an item to case ratio of 1:7.425. Thereafter, a Harman one-factor score test was conducted by running the preliminary EFA on the sample data, whereas the unrotated factor solution was examined to determine the number of factors that are necessary to account for the variance in the variables. The single factor that emerged yielded one general factor, accounting for approximately 24.89 percent of the covariance among the measures, implying absence of common method bias.

An unrestricted EFA was performed using principal axis factoring with an orthogonal method of rotation termed Varimax. The suitability of data for factorability was ascertained after examining the large Kaiser-Meyer Olkin test statistic (KMO = 0.819) as well as the Bartlett spherical test, which showed a significant result with a large chi-square value ($\chi^2=8\ 105.213$; $p<0.01$). No restriction was placed on the number of factors to be extracted. Instead, the Eigen values greater than one criterion, as well as the threshold of a cumulative percentage of variance in excess of 60 percent (Malhotra *et al.*, 2017) were applied. Only eight unique components were extracted based on Kaiser's eigenvalue rule (eigen values ranged between 1.039 and 5.698) as well as the scree plot point of tailing off. The eight factors accounted for 73.391 percent of total variance, whereas the first factor to be extracted after Varimax rotation yielded a 28.512 percentage of variance, demonstrating that no single factor in the model was domineering. Most of the items loaded as expected with their factors, except for item C24 ("I make my online shopping trips fast") and item C29 ("When I shop online I do not spend much time planning about where to buy"), which were deleted since they yielded weak and insignificant loadings on any of the extracted factors (below 0.50; $p >0.01$). The eight factors were labelled high quality consciousness, brand consciousness, novelty-fashion seeking, hedonistic consciousness, price-value consciousness, impulsiveness, online choice confusion as well as time-value consciousness.

6.4 Reliability and validity testing

Table 1 provides a summary of the statistics that were computed in lieu of evaluating the reliability and validity of this research.

Table 1: Summary of reliability and validity test results

Measures	Factor label	Cronbach's alpha coefficient	Factor loadings	Communalities	Corrected item-to total correlations
C1, C8, C19, C28 C33 and C34	High quality consciousness	0.809	0.733 to 0.806	0.577 to 0.755	0.415 to 0.605
C10, C12, C20 and C38	Brand consciousness	0.741	0.652 to 0.824	0.628 to 0.745	0.487 to 0.555
C2, C5, C22, C30 and C39	Novelty fashion seeking	0.898	0.699 to 0.894	0.432 to 0.548	0.462 to 0.503
C3, C4, C25 and C37	Hedonistic consciousness	0.704	0.615 to 0.740	0.452 to 0.606	0.501 to 0.578
C9, C17 and C27	Price consciousness	0.732	0.604 to 0.767	0.533 to 0.714	0.458 to 0.509
C13, C15, C21, C26 and C40	Time-value consciousness	0.691	0.531 to 0.749	0.474 to 0.638	0.406 to 0.538
C6, C11, C14, C16, C23 and C35	Impulsiveness	0.721	0.714 to 0.865	0.591 to 0.700	0.444 to 0.600
C7, C18, C31, C32 and C36	Online choice confusion	0.826	0.797 to 0.855	0.569 to 0.685	0.416 to 0.569

Cronbach's alpha test results ranged between 0.691 and 0.898, which is above the 0.70 benchmark for acceptable internal-consistency reliability (Malhotra *et al.*, 2017), save for the factor price consciousness, which was slightly below 0.70; it was retained in this research based on Babin and Zikmund's (2016) lenient benchmark that Cronbach's alpha coefficients between 0.60 and 0.70 infer "fair reliability". Face and content validity of the instrument were assessed by consumer behaviour experts by evaluating the linguistic errors, survey timing and questionnaire format. As an indicator of both construct and convergent validity, the significant loadings (0.531 to 0.894), strong communalities (0.432 to 0.755) and item-to-total correlations (0.406 to 0.605) inferred a large variance (above 40 percent) as captured by each of the measures applied in the survey.

6.5 Post hoc multiple comparison analysis

Multiple comparison tests were conducted with gender and academic profiles.

6.5.1 Consumer decision-making styles and gender

The sample comprised a near equal amount of male and female undergraduate students. There were notable significant differences between men and women in the decision making with respect to high quality consciousness ($t=2.302$; $p=0.022$), hedonistic consciousness ($t=1.084$; $p=0.041$), price-value consciousness ($t=1.321$; $p<0.01$), impulsiveness ($t=2.003$; $p<0.01$) and time-value consciousness ($t=2.546$; $p<0.01$).

Table 2: Test for differences: Consumer decision-making styles and gender

Decision-making style	Male (n=148)		Female (n=149)		Test for differences		
	Mean	SD	Mean	SD	F	t	Sig
High-quality conscious	3.61	1.08	3.97	1.23	5.344	2.302	.022**
Brand conscious	4.09	1.18	3.83	1.29	7.092	1.961	.092
Novelty-fashion seeking	3.80	1.28	3.86	1.27	3.116	1.425	.389
Hedonic consciousness	4.22	0.91	4.02	1.03	4.251	1.084	.041**
Price-value conscious	3.07	1.21	3.99	1.15	2.077	1.321	.000***
Impulsiveness	3.83	1.29	4.63	0.85	7.349	2.003	.000***
Online choice confusion	3.97	1.14	3.86	1.27	3.092	1.469	.345
Time-value conscious	3.01	1.03	4.12	1.17	6.160	2.546	.000***

*** Significant at 0.01 ** Significant at 0.05 * Significant at 0.10
 For two groups, ANOVA and independent t-test results are identical

6.5.2 Consumer decision making styles and academic profile

One-way ANOVA was conducted to establish whether the identified decision-making styles vary with the students' choice of academic programmes. Eta-squared statistic was also computed with a view to estimate the overall effect size of the ANOVA (Levine & Hullett, 2002). Eta-squared measures the proportion of the total variance in a dependent variable that is associated with the membership of different groups defined by an independent variable. Cohen's (1988) rule of thumb suggests that only those effect sizes between 0.060 and 0.129 are moderate, while those greater than 0.130 are significant sizes.

Table 3: Consumer decision making styles with academic profile

Factor	Eta-squared	Test	Sum of squares	df	Mean square	F	Significance (p)
High quality consciousness	.135 (large)	Between groups	6.643	29	1.661	2.680	.042**
		Within groups	186.861	262	1.307		
		Total	193.504	271			
Brand consciousness	.124 (moderate)	Between groups	42.535	29	3.673	6.157	.000***
		Within groups	74.074	262	0.617		
		Total	116.609	271			
Novelty-fashion seeking	.002 (small)	Between groups	5.891	29	0.473	0.740	.162
		Within groups	104.272	262	1.110		
		Total	110.163	271			
Hedonistic consciousness	.009 (small)	Between groups	0.219	29	0.055	0.134	.940
		Within groups	64.821	262	0.536		
		Total	65.040	271			
Price-value consciousness	.047 (small)	Between groups	0.743	29	0.368	0.915	.788
		Within groups	70.988	262	0.471		
		Total	71.731	271			
Impulsiveness	.138 (moderate)	Between groups	36.694	29	3.689	5.164	.003**
		Within groups	209.861	262	0.680		
		Total	246.555	271			
Online choice confusion	.056 (small)	Between groups	4.377	29	0.174	0.222	.507
		Within groups	97.144	262	0.239		
		Total	101.521	271			
Time-value consciousness	.126 (moderate)	Between groups	39.377	29	4.023	4.297	.000***
		Within groups	187.844	262	0.680		
		Total	227.221	271			

df: degree of freedom; * Significant at 0.01 ** Significant at 0.05 * Significant at 0.10**

7. DISCUSSION

Insignificant differences were noted between the genders on brand consciousness ($t=1.961$; $p=0.092$), novelty-fashion consciousness ($t=1.425$; $p=0.389$) and online choice confusion ($t=1.469$; $p=0.345$). The similarity in decision-making suggests that shopping is an activity used by both men and women to demonstrate their brand choices and novelty in adopting latest fashion trends (Bakewell & Mitchell, 2006; Hanaee & Aghasibeig, 2008). Likewise, *novelty-fashion consciousness* is a consequence of exposure of both groups towards social media and advertisements that are progressively blurring societal gender roles and fashion standards. Finally, with respect to *online choice confusion*, to a greater extent, the plethora of web advertisements that manifest during the online shopping process are inescapable. Features such as banners, pre-roll video overlays and other display advertisements are a source of immense confusion during the online shopping process.

The interest for *high-quality shopping* behaviour has increased among male consumers owing to the intense marketing as well as the demographic and social morphing of communities, which releases the pressure on traditional gender roles. *Time-value consciousness* is a new attribute that was notable in the study and is attributed to male consumers being less involved, less interested in fashion and spending less time shopping for online fashion. In a patriarchal society such as South Africa, this mechanism is used to overcome feelings of being less macho since fashion shopping is perceived as a female activity among some circles. With respect to *price-value* for money, females demonstrated a high affinity for bargain hunting when compared to male shoppers as they are generally on the look-out for sales and discounted offers in the purchase of hair accessories and shoes. In collectivistic cultures like South Africa, the inclination of male consumers is to suppress their hedonic needs and thereby view *impulsive* and *hedonic* shopping in a negative light. This might be an explanation for the notable statistical differences between male and female consumers' decision making across both styles.

The choice of academic programme, albeit hard sciences, soft sciences or social sciences, is interpreted as an outcome of an individual's psychosomatic orientation. Therefore, academic profile was measured through a categorical variable grouped as follows: management science, humanities, applied science and engineering. The study revealed statistically significant mean differences across the different academic programmes with four factors, namely high quality consciousness ($\eta^2 = 0.135$; $F=2.680$; $p=0.042$), brand consciousness ($\eta^2 = 0.124$; $F=6.157$; $p<0.01$), impulsiveness ($\eta^2 = 0.168$; $F=5.164$; $p=0.003$) and time consciousness ($\eta^2 = 0.1126$; $F=4.297$; $p<0.01$) only.

The quality consciousness and brand consciousness of consumers varies with the unique expectations of consumers. For example, the engineering students seem to make product choice decisions based on the functionality and quality of products in terms of durability, texture and safety towards the environment. On the contrary, preference for imported brands, latest styles on shoe labels and well-known online stores seem to be more strongly oriented towards the management and/or soft applied sciences than the other segments. In terms of impulsiveness as well as time consciousness of the consumers, statistically significant differences were noted with high mean differences between the students in the humanities and those in the applied sciences, specifically. The impulsive nature of the students in humanities possibly stems from their care-free orientation associated with their academic programme of choice, whereas the students in applied science consider themselves to be time poor and would rather spend more time in non-shopping activities.

8. IMPLICATIONS OF THE STUDY

This work depicts the CSI as a standard framework for studying decision-making behaviour. Considering that decision-making styles are stable over time, they become relevant for market segmentation, especially when targeting the university student cohort. Decision-making styles can act as a psychological tool that aids students' marketing and financial management skills, especially during a recession.

9. CONCLUSION AND FUTURE RESEARCH

This study established that undergraduate students are quality conscious, novelty- and fashion conscious, implying that they find excitement and pleasure in shopping for new items that represent the latest styles. Nevertheless, the students can be confused by too many choices owing to information overload along online platforms. The students also demonstrate hedonic tendencies since they enjoy the stimulation of buying products online, whereas unplanned buying tendencies also manifest as their impulsive nature somewhat comes to the fore. They search for the best buys or the lowest-priced products, whereas the time-value conscious would rather concentrate on accomplishing the shopping mission while online. Statistically significant mean differences were established across the different academic programmes with quality consciousness, brand consciousness, impulsiveness and time consciousness, only. Likewise, the study supports the idea of different genders having different shopping ideologies that could possibly be explained by their quality, hedonic, impulsive and time-value orientation. To understand these differences, future research should encompass a large geographic area. Future research can inductively apply qualitative data to explore the stability of these decision-making styles across different consumer groups.

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