# Generation Y in the Global Market: A Comparison of South Korean and American Female Decision Making Styles

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#### ABSTRACT

This study compares and contrasts the consumer decision-making styles (CDMS) of South Korean and American Generation Y females. A total of 117 American female and 206 Korean female consumers completed self-report survey questionnaires to assess their consumer decision making styles. Exploratory principal components factor analysis using varimax rotation was used to categorize the items into an underlying set of American and Korean decision-making characteristics. Two-tailed independent t-tests were conducted to examine the differences between the two groups when items appeared to have common factors. Factor analysis identified five common factors between the two samples (i.e., enjoyment, shopping aversion, price consciousness, brand consciousness, and quality consciousness). The t-test results report significant differences in the items reported in each factor between American and Korean females. Some of the factors are more indicative of American female Generation Y consumers than Korean female Generation Y consumers. For example, the American female sample seemed to enjoy shopping and prefer brand names more than the female Korean sample. Koreans females seem to have a higher aversion to shopping than Americans; in addition, Koreans females seem to be more accepting of discount and outlet stores, will wait until the price is low before buying a product, and prefer sales when shopping. Based on the findings, the instrument identified varying CDMS between the two samples used. Previous studies using the Sproles and Kendall (1986) instrument experienced the same issue (Bakewell & Mitchell, 2004, 2006; Bauer et al., 2006; Durvasula et al., 1996; Fan & Xiao, 1998; Hanzaee & Aghasibeig, 2008; Mitchell & Walsh, 2004; Siu et al., 2001; Walsh et al., 2001). The results support the idea that no single instrument can be used to examine CDMS in different cultures. This suggests that each country has a CDMS with internal characteristics. Limitations and research for future studies are also discusse.

Key words: Generation Y, Cross-cultural research, Decision making styles

#### I. Introduction

Decision-making styles are important to marketing because they determine consumer behavior, are stable over time, and thus are relevant for market segmentation (Walsh et al., 2001). More importantly, knowledge of consumer decision making styles is clearly important to marketers because it is linked to purchase behavior (Mitchell & Bates, 1998). As demo-

graphic groups within the United States population evolve, marketers need timely information that describes typical behaviors and preferences of consumers within these segments (Gupta et al., 2010). Profiling consumers could assist marketing managers gain a more profound understanding of consumer shopping behavior, and more efficiently target specific consumer clusters or segments (Jackson & Kwon, 2006).

Many researchers have used Sproles and Kendall's (1986) Consumer Styles Inventory (CSI) scale to characterize consumer segments (Durvasula et al., 1996;

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Fan & Xiao, 1998; Hafstrom et al., 1992; Hanzaee & Aghasibeig, 2008; Mitchell & Bates, 1998; Siu et al., 2001; Walsh et al., 2001; Wickliffe, 2004). This stream of research has provided evidence of a lack of generalizability across various cultures (Durvasula et al., 1993; Lysonski et al., 1996; Siu et al., 2001), and the variation in the identified CDMS (Consumer Decision Making Styles) among the studies (Fan & Xiao, 1998: Hafstrom et al., 1992; Walsh et al., 2001). Lack of generalization of the instrument was based on low reliability of factors identified between various samples (Hafstrom et al., 1992; Lysonski et al., 1996). Hafstrom et al. (1992) reported that Price Value is not a reliable measure for both sample groups, and Lysonski et al. (1996) reported the Habitual Brand Loyal construct as not being a reliable measure for Greece students, but was a reliable measure for the other samples used in the study.

Researchers identified new constructs and the overlapping of constructs when comparing various consumer groups. Time Energy was identified as a new construct (Hafstrom et al., 1992). Fan and Xiao (1998) reported Price Conscious as a combination of Brand Conscious and Habitual Brand Loyal items from Sproles and Kendall (1986) instrument. Findings from previous studies provide evidence that perhaps the study of decision making styles should not begin with a previously established instrument. This study used a quantitative research approach to characterize South Korean and American Generation Y (from now on Gen Y) females. Gen Y is a group that holds differing attitudes/values/behavior regarding shopping vis-a-vis other cohorts, because of technological/socio-cultural/ economic and retail changes (Bakewell & Mitchell, 2003). Questions to be addressed in this study include: 1) What are the CDMS of the American and Korean generation Y females; 2) are their differences in the decision making styles of the Korean and American generation Y females; and 3) how effective is the Jackson and Kwon (2006) questionnaire in measuring consumer decision making styles of the samples used in the study?

## II. Consumer Decision Making Styles

According to Sproles and Kendall (1986), a con-

sumer decision making style is defined as 'a mental orientation characterizing a consumer's approach to making choices'. The theoretical assumption behind the concept is that consumers have eight different decision-making dimensions that determine their decision making (Walsh et al., 2001). Sproles and Kendall (1986) identified these eight dimensions through a literature review. The original instrument consisted of 50 items; the final instrument consisted of 40 items. Sproles and Kendall (1986) CSI instrument has been used by many researchers to characterize consumers domestically (Durvasula et al., 1993; Lysonski et al., 1996; Shim, 1996; Shim & Gehrt, 1996) and cross-culturally (Bakewell & Mitchell, 2004, 2006; Bauer et al., 2006; Durvasula et al., 1996; Fan & Xiao, 1998; Hanzaee & Aghasibeig, 2008; Mitchell & Walsh, 2004; Siu et al., 2001; Walsh et al., 2001). Various studies confirmed six to eight of the original constructs (Durvasula et al., 1993; Hafstrom et al., 1992; Lysonski et al., 1996; Walsh et al., 2001). Lysonski et al. (1996) found that the CSI was more applicable to developed countries such as the United States and New Zealand than to developing countries (i.e. India and Greece).

New constructs were also developed in some studies. For example, Hafstrom et al. (1992) identified Time-Energy as a new construct which included items from the Brand Conscious and Habitual Brand-Loyal decision making styles. Overlapping of factors were acknowledged in Fan and Xiao (1998). Price Consciousness was found to be a combination of price and quality - understood as the lowest possible price with the highest quality. Impulsive consumers buy products promptly without thinking about the brand, whereas Habitual Shoppers tend to always buy the same products. Time Energy Conserving reported by Hafstrom et al. (1992) overlapped with Recreational Shopping Consciousness. Mitchell and Bates (1998) found the new dimensions of "Time-Energy Conserving" and "Store Loyal Consumers" for UK consumers, and Walsh et al. (2001) identified the dimension of "Variety Seekers" for German consumers.

Cross-cultural differences were also revealed in the stabilization of some of the Sproles and Kendall's (1986) original constructs. Durvasula et al. (1993) found Perfectionistic, Novelty-Fashion Conscious, and Recreational Shopping Conscious to be the most stable factors when examining American and New Zealand consumers. Siu et al. (2001) indicated that the original measurement instrument (CSI) could not be fully applicable to the Chinese culture. Wickliffe (2004) revealed that the CSI was not a reliable and valid measure of Koreans as well as Americans decision making styles.

In summary, variations have been reported related to the number of Consumer Decision Making Styles, creation of new CDMS through the combination of some of the initial CSI (Consumer Styles Inventory) items, variation in the factor loadings of the items, as well as the generalization of the CSI.

#### **III. Generation Y Consumers**

Gen Y is targeted for this study because it is a very diverse group (Coates, 2007), has different shopping styles (Bakewell & Mitchell, 2003), greater disposable income (Tomkins, 1999) and they are growing at a very fast rate. Gen Y are those individuals born between 1977 and 1994 (Schmitt, 2008) and consists of 78 million people in the US (Gloeckler, 2008). Individuals within this generation makes for a profitable loyal customers base because this group is often typified as being highly consumption oriented and sophisticated in relation to their tastes and shopping preferences (Wolburg & Pokrywczynski, 2001).

Gen Y consumers' can be extraordinarily *Brand Loyal* if they trust the brand (Noble et al., 2009). According to Noble et al. (2009), Gen Y consumers seek out brands that exemplify their individual personal image. This group seeks products and brands to express who they are and who they wish to become without input from their parents (Noble et al., 2009). This consumer group also is also concerned about *Value* such *as* getting "good deals" and are willing to go out of their way to get them (Gronbach, 2000). They express the need to find the best quality for the best price. This consumer group believes in paying a higher price for products and brands that will seemingly last a long time (Noble et al., 2009). Gen Y consumers seem to be *Information Seekers* because

they need a great deal of information continuously. According to Goldgehn (2004), this group will use multiple channels to gather the information it craves - and it does crave a great deal of data about potential purchases. Living in an age where information is everywhere and where everyone can reach them, Gen Y does not want to be told what to like or what to do; they want to experience the world for themselves and pass their own judgment (Goldgehn, 2004). Gen Y consumers are in constant need to be able to purchase practically everything that relates to their entire lifestyles from the organizations they patronize, rather than just one or two items (such as clothing) or brand names (Lancaster & Stillman, 2002). Gen Y consumers are also Hedonistic and have a positive attitude toward shopping (Lehtonen & Maenpaa, 1997; Zeithmal, 1985) indicating that this generation lives in an era in which shopping is not regarded as a simple act of purchase.

#### IV. Methods

Harkness et al. (2003) point out: "Cross-cultural survey research is required to pursue strategies that try to come to terms with the fact that concepts may not be identical or comparable and that an instrument appropriate and adequate in one context (temporal or spatial) may not be adequate in another". Previous research reported that the Sproles and Kendall (1986) decision making style scale has not produced consistent reliability across cultures. This study used an instrument developed by Jackson and Kwon (2006). The instrument consisted of 41 items and five major themes: recreational shopping, comparative shopping, brand conscious, information seeker, time conscious, and price quality conscious. Respondents were asked to indicate their degree of agreement or disagreement with each item on a 1 (strongly disagree) to 5 (strongly agree) Likert scale.

#### 1. Sample Selection and Data Collection

The sample for this study consisted of Gen Y female consumers from South Korea and the United States. The South Korean sample is part of a larger

study and was generated through an online survey service located in South Korea. To recruit respondents for the internet-based survey, the researcher used a standard email sent to several mailing list groups to invite respondents to complete the questionnaires. By doing so, they may receive reward points or some type of gift. The online services offered rewards to acquire the necessary sample needed. This sample was gathered from the general population. In order to make sure the findings were meaningful, only persons within the age range of generation Y for both groups were used. The American sample consisted of students enrolled at a Midwestern university. The students were asked to complete the questionnaire and return it for extra credit points.

Sample equivalence was a concern with whether or not the sample from each culture is comparable, such that we would not attribute cross-cultural difference to dissimilar sample characteristics (Sin et al., 1999). This can be achieved by employing similar sampling frames and sampling methods in all cultural groups. In this case, only females between the ages of 18 and 25 were used for the final analysis to avoid misinterpretation of the results.

A total of 117 American female and 206 Korean female data were used for the analysis. Both samples had an annual income of less than \$15,000 and were female. Return rate was not computed due to the use of a convenience sample for the American sample. No return rate was computed for the Korean sample because the sample was taken from a larger data base of Korean participants. The sample data collected by the Korean online service was larger and included a wider range of demographic characteristics. Therefore, in order to make the necessary comparison of samples, only the age group and females were used in this study.

#### 2. Data Analysis

Exploratory principal components factor analysis with varimax rotation was computed to identify decision-making styles for each sample (American and Korean) (Walsh et al., 2001). All factor loadings of

0.4 and above were identified in the factor matrix, the same level used by Sproles and Kendall (1986). Eleven American decision-making traits were identified, which accounted for 70.6 percent of the variance with a range of eigenvalues of 1.022 to 8.188. For the Korean participants, a 10-factor solution was found with eigenvalues ranging from 1.139 to 5.917, which accounted for 62.8 percent of the variance. Some factors were dropped and not considered further because they consisted of cross loaded or conflicting items that cannot be interpreted meaningfully. Ten American factors and nine Korean factors remained for the further analysis. When items appeared in common factors, two-tailed independent t-tests were conducted to examine the differences between the two groups.

#### V. Results and Discussion

# 1. Common Factors between Female American and Korean Consumers

The factor analysis conducted with each sample produced five common factors (i.e., enjoyment, shopping aversion, price consciousness, brand consciousness, and quality consciousness) (Table 1). This technique replicates Mitchell and Walsh (2004) methodology for comparing decision making styles. Given that a Cronbach's alpha of 0.60 or better is desired for any measurement scale, the scales representing the common factors are stable and internally consistent for both groups (Robinson & Shaver, 1991).

Factor one, entitled, *enjoyment*, contained three items. This factor measures consumers' enjoyment of the shopping process. Americans and Koreans scoring highly on this factor appear to consider shopping as a relief of stress because it creates a feeling of excitement and makes them happy. The independent sample t-test reports significant differences in the items importance between the American and Korean sample (p<.001). Three items identified for both samples, but Americans are more in favor of shopping enjoyment than Koreans (p<.001).

Factor two, entitled, *shopping aversion*, contained seven items. Shopping aversion measures consumers'

Table 1. Female consumer decision-making factors for Americans and Koreans

Factor	Item	American	Mean	Korean	Mean	2-tailed Prob
Enjoyment	I like to shop because it makes me happy.	0.71	4,54	0.78	3.93	0.000
	Shopping creates feelings of excitement in me.	0.75	4.43	0.75	4.00	0.000
	I like to shop because it is a stress reliever for me.	0.76	4.13	0.68	3.32	0.000
	Reliability (Cronbach's α)	0.81		0.84		
Shopping Aversion	I shop only when I need to.	0.60	2.34	0.46	3.32	0.000
	Shopping makes me stressful.	0.73	1.99	0.77	2.57	0.000
	I consider shopping to be a burden.	0.72	1.58	0.84	2.69	0.000
	Shopping creates a feeling of tiredness.	Not defined	2.40	0.75	2.61	0.103
	I do not shop very much because shopping wastes my time.	0.77	1.54	0.45	2.18	0.000
	I do not like to spend long periods of time shopping.	0.77	2.03	0.62	2.71	0.000
	I spend very little time shopping.	0.82	1.93	0.51	2.47	0.000
	Reliability (Cronbach's α)	0.89		0.85	ı	
****	I shop because of sales.	0.67	3.75	0.74	3.14	0.000
Price Consciousness	I wait for sales before I shop.	0.64	2.79	0.79	3.01	0.068
	I usually wait until the price is very low before I buy product.	0.74	2.62	0.71	2.82	0.083
	I prefer to shop at discount and outlet stores.	0.76	2.98	0.46	3.61	0.000
	Reliability (Cronbach's α)	0.78		0.70		
Brand Consciousness	When I shop, brand is not important.	Not defined	2.80	-0.76	2.86	0.636
	I usually look at brand labels when I shop.	0.61	3.45	0.81	3.02	0.000
	I only buy well-known brands.	0.60	2.54	0.67	2.36	0.129
	I prefer to shop at brand name stores.	0.71	3.39	0.80	2.94	0.000
	I prefer to shop at specialty stores.	0.73	3.43	0.83	2.82	0.000
	I usually buy the very latest fashions.	0.79	3.60	Fashion	2.90	0.000
	Following fashion trends is important.	0.66	3.57	Fashion	2.95	0.000
	Reliability (Cronbach's α)	0.83		0.85		
Quality Consciousness	I try to choose the best quality products.	0.68	3.94	0.64	3.75	0.032
	I will pay a higher price for quality.	0.72	4.06	Price-quality Relationship	3.08	0.000
	Quality is not important to me.	-0.75	1.75	-0.42	2.17	0.000
	When I shop, price value of the product is important.	Not Defined	3.74	0.67	3.60	0.127
	Reliability (Cronbach's α)	0.66		0.50		

orientation towards shopping. High scores indicate that those respondents are reluctant to engage in a shopping experience. One item: 'shopping creates a feeling of tiredness, which loaded onto this factor for the Korean sample, did not load onto any factor in the American sample. Therefore, six items were identified for the American sample, while seven items were identified for the Korean sample. Interestingly, the American sample had relatively higher factor

loadings for the items related to 'shopping time'. In other words, the reason they hate shopping is that it wastes their time. For Koreans, they avoid shopping because of stress and tiredness from the shopping process, and they considered it as a chore and a burden that needs to be finished. The independent t-test reports significant differences Korean and American shopping (p<.001). Korean Generation Y consumers were found to be more reluctant to engage in shop-

ping than Americans.

Factor three, entitled *price consciousness*, contained four items. This factor measures consumers' willingness to purchase merchandise based on price. In one item, Korean females indicated greater preference for shopping at discount and outlet stores than the American females (p<.001). Only one item: 'I shop because of sales' reported a higher mean importance for Americans. The t-test was significant (p<.001). The independent t-test did not report a significant difference between the other items in the factor.

Factor four, entitled brand consciousness, contained seven items. This factor measures consumers' orientation toward purchasing well-known brands. The items in this factor reflect the importance by female consumers for well-known brands, prefer specialty and brand name stores, buying the very latest fashions, and following fashion trends. The two items: 'I usually buy the very latest fashions' and 'following fashion trends is important' loaded onto the Brand Conscious factor for the American sample. However, these same two items loaded on the fashion consciousness factor for female Koreans. While American females consider brands and fashion as one concept that are highly related to each other, female Koreans consider brands and fashion as two separate concepts. The independent sample t-test reported that American females look at brand labels more so than Korean female consumers (p < .001). It also reported that American females place more importance on brand name and specialty stores, and follow fashion trends more so than Korean females (p<.001). Factor five, entitled quality consciousness, consisted of four items. High scores on this factor indicate that female consumers seek to maximize quality and to get the best choice. All items deal with the importance of quality when selecting a product. The importance of buying the best quality products was more important for American females (p < .05). One item: 'I will pay a higher price for quality', which loaded onto this factor for Americans, loaded on the price-quality relationship factor for Koreans. The t-test results reported a significant difference between Korean and American females for the item "Quality is not important to me" (p<.001). Korean females indicated that quality was not important to them moreso than American females.

#### 2. American Female Factors

There are five American only factors: time-price conscious, economy seeking, variety seeking, carelessness, and confusion. Three factors (time-price conscious, economy seeking, variety seeking) out of five indicated acceptable reliabilities (Robinson & Shaver, 1991) ( $\alpha$ >.60). <Table 2> reports the factor loadings and Cronbach alpha for the American sample. American factor one, entitled time-price relationship consisted of two items. This factor was not confirmed for the Korean samples. This factor explains the relationship between shopping time and price. It also measures consumers' tendency to spend more time for high-priced items as they spend less time for low-priced items. American factor two, entitled economy seeking, contained three items. This factor was only confirmed for Americans. American respondents scoring high on this factor shop for value, plan shopping trips dependent on what they need, and plan one shopping trip for everything they need. These consumers are considered to be economically focused with regard to product choice and time spent while shopping. American factor three, entitled variety seeking, contained only two items. Participants with high scores on this factor are likely to shop in a variety of stores for a particular product. The variety seeking factor was also exclusive to Americans, but it was not particularly reliable ( $\alpha$ =0.51), which may indicate that items loading onto this factor may need to be rephrased or replaced by items that measure this characteristic more effectively (Mitchell & Walsh, 2004). American factor four, entitled carelessness, contained two items. Females with high scores on this factor appear relatively indifferent to price and product information. The reliability of this factor was not high enough to be considered as a reliable factor  $(\alpha=0.42)$ . This factor also needs to be rephrased or replaced by items that reflect the construct more effectively. American factor five, entitled confusion, contained two items. This factor is best described by

Table 2. Female consumer decision-making factors for Americans

Factor	Item	American	Mean	Korean
Time-Price relationship	I spend more time shopping for high priced items.	0.82	2.96	Not Defined
	I spend less time shopping for low price items.	0.77	2.90	Time Saving
	Reliability (Cronbach's α)	0.71		
Economy Seeking	I shop for value.	0.50	3.75	Not Defined
	My shopping plans depend on what I need.	0.80	3.30	Not Defined
	I like to make one shopping trip and buy everything needed.	0.77	2.71	Time Saving
	Reliability (Cronbach's α)	0.64		
Variety Seeking	I usually shop more than one place for a product.	-0.72	3.95	Indifference
	I only shop at one place for what I need.	0.54	1.91	Indifference
Sooming	Reliability (Cronbach's a)	0.51		
Carelessness	When I shop, price is not important.	0.48	2.22	Price-quality Relationship
	I don't need product information, I just shop.	0.45	2.92	Indifference
	Reliability (Cronbach's α)	0.42		
Confusion	Too much product information is confusing.	0.79	2.58	Indifference
	The more product information I have the better.	-0.82	3.48	Indifference
	Reliability (Cronbach's α)	0.77		

one item: 'Too much information is confusing'. The second item, the more the information "I have the better", loaded negatively. Even though this factor consists of only two items, the reliability is far above acceptable level ( $\alpha$ =0.77).

#### 3. Korean Female Factors

There are four factors that appeared in the Korean sample: fashion consciousness, time saving, pricequality relationship, and indifference. Two factors: fashion consciousness and indifference are internally consistent with good reliabilities (Robinson & Shaver, 1991). <Table 3> reports the factor loadings and Cronbach alpha for the Korean sample. Korean factor one, entitled fashion consciousness, contained two items. This factor is exclusive to female Koreans and describes the tendency to follow fashion trends and buy the very latest fashions. Korean factor two, entitled time saving consisted of two items as well. High scores on this trait minimize their shopping time by simplifying their shopping trip. Consumers scoring high on this factor try to buy everything they need in one shopping trip to save time. Especially for low-priced items, they do not want to spent time for shopping. However, the reliability of this factor was not high enough to be considered as a reliable factor  $(\alpha=0.31)$ . To make a reliable factor, more items representing the concepts effectively need to be identified. Korean factor three, price-quality relationship includes three items. This factor represents the relationship between price and quality. High scores on this factor are likely to consider quality of products regardless of price and are likely to pay more for high quality products. This factor is different from the previous factor, value consciousness, because of the way price is considered. Consumers scoring high on this factor are likely to believe that high price indicates high quality instead of evaluating a products' value by comparing cost and benefit. The reliability of this factor was at .566, thus making it a less reliable measure for female Korean consumer characterization. Korean factor four, indifference, contained five items. This factor was only confirmed for female Koreans. Female Koreans with high scores on this trait appear relatively indifferent to quality and information. Although the factor only appeared to be found among female Koreans, two factors representing a similar orientation (carelessness and confusion) were identified for American females. Two items

Factor Item American Korean Mean I usually buy the very latest fashions. 0.80 2.90 Not Defined Fashion Following fashion trends is important. 2.95 0.84 Not Defined Consciousness Reliability (Cronbach's a) 0.79 I spend less time shopping for low price items. 0.71 3.19 Time-Price relationship Time Saving 3.99 I like to make one shopping trip and buy everything needed. 0.61 **Economy Seeking** Reliability (Cronbach's α) 0.31 When I shop, price is not important. 0.57 2.31 Carelessness I will pay a higher price for quality. 0.56 3.08 Not Defined Price-quality Relationship I believe that quality indicates price. 0.69 3.10 Not defined Reliability (Cronbach's α) 0.57 3.97 I usually shop more than one place for a product. -0.53 Variety Seeking I only shop at one place for what I need. 0.62 2.46 Variety Seeking Too much product information is confusing. 0.48 3.08 Confusion Indifference The more product information I have the better. -0.61 3.63 Confusion I don't need product information, I just shop. 0.60 2.64 Carelessness Reliability (Cronbach's α) 0.67

Table 3. Female consumer decision-making factors for Koreans

from the variety seeking and confusion American factors are identified in this Korean factor. One item from the American carelessness factor was also identified in this factor. To create a common factor for both samples, items need to be re-evaluated.

### VI. Comparison of Results to Previous Research

Sproles and Kendall began their research in 1985. From that time, many studies have replicated their work to determine if the original results were similar or different from their study. The common decision making styles in this study between the two samples were similar to that of Sproles and Kendall (1986). The enjoyment decision making style was similar to Recreational and Hedonic shopping Conscious factor (Sproles & Kendall, 1986). Both factors measure a consumer's enjoyment of shopping. The Shopping Aversion items are a part of Sproles and Kendall's (1986) Recreational and Hedonic shopping Conscious CDMS. Only one item is listed in their Recreational and Hedonic shopping Conscious factor to measure a dislike for shopping, whereas this study identified seven items related to shopping aversion with a good reliability coefficient.

Price Conscious was a common factor for both samples (Korean and American) in this study. Waiting for sales, buying lower price items, and shopping at discount and outlet stores were the basic items for this factor, while buying as much as possible at sale prices, purchasing lower price items, and looking very carefully for the best value for money were the descriptives for the Sproles and Kendall's (1986) Price Conscious, "Value for Money factor. Brand Consciousness was established as a decision making style common to both Sproles and Kendall's (1986) and this study. Common to both was the importance of well known brands, brand name stores and specialty stores, and best selling brands. The need for quality was not included in the Sproles and Kendall (1986) Brand Consciousness decision making style factor. However, both samples in this study have a decision making style that reflect a relationship between quality and price (paying a higher price for quality), choosing the best quality products, and the importance of price value.

Other research identified different decision making styles using Sproles and Kendall's (1986) instrument in cross-culturally. Time energy, identified by Haf-

strom et al. (1992) did not report an alpha coefficient necessary for reliability. Within this study, the American sample factor one, entitled time-price relationship and the Korean factor two, entitled time saving are similar to the previous researchers' factor. As was the Hafstrom et al. (1992), the Korean factor was not a reliable factor based on alpha coefficients. Variety seeking was exclusive to Americans, but it was not particularly reliable ( $\alpha$ =0.51) as was Mitchell and Walsh (2004) Variety seeking factor ( $\alpha$ =0.53). The Indifference (Korean) and Careless and Confusion (American) CDMS are reflective of the Information Utilization CDMS identified by Mitchell and Bates (1998). These decision making styles deal with the use of information for product selection and purchase. Whether the consumer is getting enough or too much information is what influences the consumer's ability to purchase a product.

#### VII. Conclusions

This study used a scale developed by Jackson and Kwon (2006) to measure American and Korean female CDMS. Based on the findings, the instrument identified similar and different CDMS between the two samples. Previous studies using Sproles and Kendall's (1986) instrument experienced the same issue (Bakewell & Mitchell, 2004, 2006; Bauer et al., 2006; Durvasula et al., 1996; Fan & Xiao, 1998; Hanzaee & Aghasibeig, 2008; Mitchell & Walsh, 2004; Siu et al., 2001; Walsh et al., 2001). This supports the idea that perhaps no single instrument can be used to examine CDMS in different cultures. This suggests that perhaps each country has CDMS with their own internal characteristics.

This study explored the decision making styles of South Korean and American female Gen Y consumer decision making styles. Five common factors were identified for the Korean and American female Generation Y consumer: *enjoyment, shopping aversion, price consciousness, brand consciousness, and quality conscious.* These factors contain between three and seven items. Comparison of the reliability of factors for female American and Korean samples indicates that some are more reliable than others for

each sample. The Korean reliability coefficients range from .31 to .79, while the American coefficients range from .41 to .77.

Some factors in the results were not found to be reliable measures for the cultures, and cross loading of items were identified in some of the factors. For example, the items for the Korean fashion conscious factor reported in the American brand conscious factor. The items for the indifference factors for the Korean sample contain items from three of the American factors.

Another note of importance is that some of the factors for each of the Korean and American Gen Y CDMS only consisted of two items and reported low internal consistencies. For the American sample, variety seeking, carelessness, and confusion were defined as three separate factors which were loaded by only two items each. The variety seeking and carelessness did not have enough internal consistencies of the items

According to the literature, American Gen Y consumers brand loyalty is short lived (Noble et al., 2009). This might indicate a continued search for brands that fulfill their needs at a particular time, thus creating continued variety seeking of products. The confusion factor may stem from information overload because this group seems to seek out information continually because of the availability of technology.

Both the *time saving* and *fashion conscious* factors for the Korean sample contained only two items. The *time saving* factor reported a low internal consistency. The literature implies that South Korean youth are very fashion conscious (Choi & Ferle, 2004). Perhaps the items in this construct were not properly measured in this CDMS for the Korean consumer group.

#### VIII. Limitations and Future Research

Limitations of the study, which provides the basis for future studies, are reported. With the present existence of other cohorts with identifiable lifestyles, future research should be conducted to determine the influence of lifestyles and values on their consumption behavior. This study also focused on students who were of the Gen Y age group. Further research is necessary to determine if the same factors would be generated using a variance in age and gender cross-culturally. This would be helpful to marketers when attempting to characterize consumers for niche marketing.

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