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CONSUMERS' DECISION - MAKING STYLES: COMPARISON BETWEEN U.S.A., LIBYAN, TURKISH YOUTH, EXTENSION, AND MANAGERIAL IMPLICATIONS

A DOCTORATE TEHESIS

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PREFACE

This research is governed by the belief that consumer behavior is a fascinating topic. It is about those actions directly involved in acquiring, using / consuming, and disposing of goods and services to satisfy desires and needs. Thus, it a central to our well-being. One of the central topics in consumer behavior is consumer decision process. Our topic consumers' decision-making styles comes under this important subject. Consumers are thought to approach shopping with certain decision-making styles, such as Brand Seekers, Price Shoppers Conscious, and Impulsive Shoppers. However, this study attempts to evaluate previous published work on the topic, tries to extend it further, provide research, and marketing implications. Last but not least, it tries to pinpoint areas where future research should be done.

The structure of the research begins with environmental influences and progressively narrow to youth lifstyles in both Libya and Turkey. This is done in Chapter two and three. Then, a detailed literature review and a theoretical contribution are covered in Chapter four, consequently, the hypothesises of the study and the research method are presented in Chapter five. On light of that, data analysis and interpretation of the results are conducted in both Chapters six and seven. Chapter eight provides research and marketing implications of this work. Finally conclusions are derived and future research directions are pointed in Chapter nine.

Numerous people have helped in preparing this study. I am especially indebted to my supervisor Prof. Dr. Selime Sezgin for providing supervision, giving guidance, and assitance throughhout my doctorate work. She was always full of encouragement whenever needed.

I would also like to express my gratitude and sincere thanks to Dr. Nimet Uray for her valuable assistance. Also, I would like to extend my appreciation to the reviewers for their suggestions and comments. Warm thanks go to my colleagues and friends. They have offered me encouragement from the very start.

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Special thanks must be reserved for my wife Muna AL-Furjani for without her encouragement and patience this work would have been impossible, and for the support and encouragement of my daughter; Eman and my sons; Mohamed, Osama, and Hesham who have tolerated their father's evenings and weekends devoted to the work of this thesis.

I would like to thank my parents, to whom this thesis is dedicated, for their constant encouragement, help, and support throughout my school and university life.

Istanbul: 1.6.1997 Mahmud A. Maghbub

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SUMMARY

The Triple - S (Shoppers Styles Scale) Model is a newly developed approach for measuring shoppers' decision-making styles, and it is mainly based on Sproles and Kendall 1986 work. A detailed description of the model is given and its implementation is presented. To establish its merits, the model is tested empirically in two stages; by having one from Libya and the other from Turkey. The first stage (a replication stage) confirmed the classical model (Sproles and Kendall 1986). The results show similarities and some differences. In the second stage, new items are added, which are based on an extensive literature review and the researcher's own observations, so an enhancement can be made to the original model and to test the new proposed styles (the extension). Results confirmed the new proposed styles in addition to the old ones. Hence, both the Libyan and the Turkish extension is more comprehensive by offering a complementary perspective for conceptualizing many otherwise neglected styles, which are on-line with most consumer mentality, wherever they are.

The implications of this thesis are numerous, but two are the most important one. The first one, this model-through this extension can be especially useful in pointing a direction for consumer education programs, and in identification of areas that need emphasis in financial counseling, so we can prepare young people to function effectively as consumers. The second implication is a new marketing segmentation technique that has been developed by using S.S.S. model to know which consumes' decision-making styles a certain market segment consist of, so an effective marketing strategy can be designed to reach that segment.

All of this is accomplished by using SPSS -software, and implementing factor analysis and a few other related statistical techniques.

Last but not least, as for as the manuscript length is concerned, the researcher strives for economy and clarity of presentation when preparing the study. However, this work in total required a long exposition, because the nature of the study's objective and research approach. It is a large extension of a model with anethnographic nature.

ÖZET

Son zamanlara kadar Tüketici Davranışı konusunda yapılan çalışmalar Batı'nın gelişmiş toplumları üzerinde yoğunlaşmıştır. Dünyanın diğer bölgelerindeki ekonomik gelişmeler bu yaklaşımı değiştirmekte ve pazarlama problemlerini açıklamada kültürel antropolojinin önemi gün geçtikçe belirginleşmektedir.

Bu yaklaşım içinde, bu tezde kültürler arası farklılaşmayı ele alan bir çalışma yapılmıştır. Tezin amacı beş farklı kültürde, A.B.D., Güney Kore, Yeni Zelanda, Libya ve Türk gençleri arasında yapılan satın alma kararlarındaki farklılıkları yansıtmaktır. Bunlara ek olarak modele bağlı olarak, modele yeni boyutlar eklenmiş ve pazarlama yönetim kararları açısından bu modelin önemi üzerinde durulmuştur. Bu araştırmanın iki temel amacı vardır. Birincil amacı, Sproles ve Kendall'ın (1986) modelinin geçerliliğini Libya ve Türk Üniversite öğrencilerinin davranışları açısından değerlendirmek ve sonuçların daha önce A.B.D., Güney Kore ve Yeni Zelanda gençleri arasında yapılan çalışmalardan farklılığını göstermektir. Daha genel olarak ele alınırsa, modelde yer alan ölçüm değişkenlerin farklı kültürlerde geçerliliği saptanmaya çalışılmıştır. İkincil amaç olarak da orijinal modelin değişkenlerine ek olarak, tüketici teorileri, pazarlama, psikoloji, sosyal psikoloji konusundaki çok geniş literatür taramasına ve araştırmacının kendi gözlemleri ışığında, yeni değişkenlere yer verilerek, Türkiye ve Libya'nın politik, kültürel, sosyal ve ekonomik çevresi ışığında model genişletilmiştir.

Libya ve Türkiye Çalışmalarında Kullanılan Araştırma Modeli:

1986'da Sproles ve Kendall'ın kullandığı model temel alınarak ve bu çalışmada yer alan bütün 40 değişken yer verilerek bir anket hazırlanmıştır. Bu değişkenlere ek olarak, makro çevre ile ilgili araştırmalar geniş bir ve literatür çalışması sonucunda Libya modeline 39 yeni değişken ve Türkiye modeline 44 yeni değişken eklenmiştir. Ön testlerden geçirilen anket çalışmasında, dolaylı sorgulama yöntemi kullanılarak, denekten kaynaklanabilecek önyargısal cevaplama hataları en aza indirgenmiştir. Hipotezleri test edebilmek ve bölümlendirme çalışmalarına destek vermesi için demografik değişkenlere de yer verilmiştir.

Anket formunda yer alan ifadeler karışık bir sıralamada ve 5'li Likert ölçeğine yerleştirilmiştir. Likert ölçeği kullanmanın nedeni 1986 Sproles ve Kendall'ın orijinal modeline sadık kalmaktır.

Her iki ülkede yürütülen öntestler sonucunda, tercümeden doğan hatalar ve yanlış anlaşılmaları önlemek amacıyla, ifadelerde bazı değişiklikler yapılmıştır. Daha sonraki tarihlerde Libya'da üç üniversiteden seçilen 870 öğrenci ve Türkiye'de altı üniversiteden seçilen 1090 öğrenci üzerinde anket çalışması yürütülmüştür. Örnekleme modelinde kota örneklemesi kullanılmış ve deneklerin her iki ülkenin üniversite gençliğinin, cinsiyet, yaş ve sosyo - ekonomik açıdan temsili olmasına dikkat edilmiştir. Libya araştırmamızda cevaplama oranı % 88.3'tür ve net örnek büyüklüğü 725 olarak alınmıştır (% 23 erkek, % 77 kadın, ortalama yaş 22.7). Türkiye örneğinde cevaplama oranı % 90'dır. Net örnek hacmi 960'dır (% 59.6'sı erkekler ve % 40.4'ü kadınlar, ortalama yaş 19.7).

Veri Analizi:

Veriler faktör analizi yöntemi ile incelenmiştir. Sonuç değerlendirmeleri, her iki ülkede de daha önceki modelde yer alan değişkenlerin geçerli olduğunu göstermektedir. İkinci aşamada, skala güvenirliliğini ve yaygınlığını ölçmek için Sproles ve Kendall'ın 1986'daki araştırmasında ki $\alpha < 0.4$ alınarak Cronbach Alpha değeri incelenmiştir. Faktörler arasında korelasyasyonlar ele alınarak her faktör grubunun belirli bir satın alma davranış biçimini yansıttığı sonucu araştırılmıştır. Libya ve Türkiye araştırmalarında ele alınan örnek hacmi daha önceki araştırmaların örnek hacimlerinin iki misli kadar büyük tutulmuş ve ana kütleyi temsil kabiliyeti ve örneklem hatası asgariye indirilmeye çalışılmıştır. Modelin geçerliliğini ölçen Eigen değerleri bu çalışmada her faktör açısından 1'den büyüktür, bu da araştırmanın yeterliliğini kanıtlamaktadır.

Araştırma Sonuçları:

Araştırmanın Libya aşamasında, orijinal modelin yedi faktörü ortaya konmuştur. Bu yedi faktörden iki tanesi "bireysel tüketici" ve "alışverişten kaçan - zaman tasarrufu yapan" iki tüketici tipi daha önceki çalışmalarda saptanamamıştır.

Türkiye aşamasında ise orijinal modelin altı falktörü Sproles ve Kendall'ın 1986 çalışmasını destekleyecek şekilde saptanmıştır. Genişletilmiş modelde ise on üç farklı faktör ürün saptanmıştır. Tablo 1'de her iki ülkede ki çalışmalarda orijinal modelin tekrarında ve genişletilmiş modelde tüketici satın alma karar stilleri özetlenmektedir. Aynı tabloda, beş farklı ülkedeki Libya, Türkiye, A.B.D., Güney Kore ve Yeni Zelanda'daki sonuçlardaki benzerlikler ve farklılıklara yer verilmektedir.

Bu araştırmanın en önemli katkısı, üç S. bölümlendirme tekniği olarak adlandırılan (Shoppers Styles Scale Segmentation) satın alma biçimi bölümlendirme skalaları) yeni bir aracı ortaya koymasıdır. Burada satın alıcının karar alma stillerine bağlı olarak pazar bölümleri sınıflandırılmaya çalışılmıştır. Her bir grup içinde yer alan satın alıcılar belirli değişkenlerden etkilenerek ve farklı faktörlere önem vererek sakin alma kararı vermektedirler. Daha sonra her bölüm demografik, yaşam tarzı psikografik özellikler (değerler, aktiviteler, ilgi ve hükümler) ve medya alışkanlıkları açısından karşılaştırılmıştır. Bu şekilde her bölümde yer alan kişilerin satın alma kararını etkileyen özelliklerini sınıflandırma imkanı olmuştur. Bu özellikler ışığında, her farklı bölüme hitap edebilecek pazarlama karması oluşturulması mümkün olacaktır.

Bütün bu bulguların ışığı altında, yeni farklı değişkenler eklenerek, gelişmekte olan ülkelerin özellikleri dikkate alınarak yeni bir tüketici karar modeli geliştirilmiştir.

SONUÇLAR

Araştırmanın sonuçlarının değerlendirilmesi ışığında genel bazı yorumlar sunulabilir. Bunların en önemlileri:

1. Her iki ülkede yapılan çalışma Sproles ve Kendall'ın 1986'daki orijinal modeline eklemeler getirmiştir. Yeni modelde, orijinalinde eksik olan birçok tüketici karar tipi ortaya çıkmıştır. Burada en önemli nokta, orijinal modelin yürütüldüğü ülkelerle, bu çalışmada yer alan ülkelerdeki makro çevresel değişkenlerin karar verici üzerindeki etkisidir.

2. Önerilen bölümlendirme kriteri pazar fırsatlarını ve nişleri değerlendirmede yeni bir yaklaşım getirmektedir. Bu yöntem, pazarlama açısından, yeni ürünlerin sunumunda; ambalaj, medya seçimi, reklamda kullanılacak mesaj gibi çok farklı alanlarda uygulamalara ışık tutacaktır. En önemli konu, bu araştırma sırf giyim konusunu ele aldığı için diğer ürün gruplarına genellemenin yapılamamasıdır.

3. Teoride yer alan tüketici satın alma karar modellerine yeni bir yaklaşımla bakma imkanı olacaktır.

4. Bu alanda, çok geniş bir literatür taraması sonucunda bu kadar geniş kapsamda bu modeli test eden bir çalışmanın olmaması, doktora tezine özgünlük kazandırmaktadır.

Araştırmanın Kısıtları :

Genelleme açısından araştırmada görülen en önemli kısıtlar şöyle özetlenebilir:

1. Model, birçok ürün grubu satın alma kararı açısından ele alınıp bir genel model çerçevesine oturtulabilir.

2. Ana kütle, Sproles ve Kendall'ın orijinal modelindeki araştırma metodolojisine bağlı kalınarak sadece üniversite öğrencileri olarak seçilmiştir. Bu açıdan kısıtlı veri tabanını içermektedir.

3. Daha geniş kültürel farklılıkları yansıtabilmesi için bu çalışmanın dünyanın farklı ülkelerinde, örneğin Doğu Avrupa ve Latin Amerika'da tekrarlanması çok ilginç olabilir.

Tablo (Özet - 1): Libya ve Türkiye Araştırmaları Sonucunda Ortaya Çıkan Tüketici Satın Alma Karar Stilleri

Orijinal Çalışmanın Tekrarı Aşaması		Genişletilmiş Aşama	
Libya	**Türkiye**	**Libya**	**Türkiye**
— Yenilik. Moda Duyarlı	— Çok Fazla Seçenek Karşısında Şaşkın	— Yenilik Moda Düşkünü	— Fiyat Duyarlı
— Marka Duyarlı	— Alışverişten Kaçan	— Alışkanlıklarına Bağlı. Marka Bağımlı	— Bireysel
— Bireysel	— Fiyat Duyarlı	— Çok Fazla Seçenek Karşısında Şaşkın	— Çok Fazla Seçenek Karşısında Şaşkın
— Alışverişten Kaçan	— Yenilik. Moda Düşkünü	— Mükemmeliyetçi	— Çeşitlilik Arayan
— Fiyat Duyarlı	— Çeşitlilik Arayan	— Bireysel	— Alışkanlıklarına Bağlı. Marka Düşkünü
— Çabuk Karar Veren. Dikkatsiz	— Gezinti. Zevk Amaçlı Alışverişten Hoşlanan	— Alışverişten Kaçan	— Sonuç amaçlı.
— Gezinti. Zevk Amaçlı Alışverişten Hoşlanan		— Marka Duyarlı	— Zevke Bağımlı
		— Çabuk Karar Veren. Dikkatsiz	— Marka Duyarlı
			— Rahatlığına Düşkün
			— Alışverişten Kaçınan
			— Çabuk Karar Veren. Dikkatsiz
			— Gezinti. Zevk Amaçlı Alışverişlerden Hoşlanan
			— Yenilik. Moda Düşkünü

CHAPTER ONE

INTRODUCTION

This introductory chapter is organized in four sections. The first highlights the general objectives of this study. The second briefly discusses, the reasons for choosing a cross-cultural research work, and describes the analytical framework that governs such work. The third section states the reasons why the collegiate youth are chosen as a sample to test the study's hypotheses. Whereas, the final section addresses the purposes of choosing apparel as a product category to test the proposed taxomony.

1.1. General Objectives

Studying consumer behavior is an interesting experience, this is because all of us are buyers and consumers and much that we do in this arena is central to our life style and sense of well-being. Engel, Blackwell, and Miniard define consumer behavior as, "those actions directly involved in obtaining, consuming and disposing of products and services, including the decision processes that precede and follow these actions" (1990, p.3). Therefore; it is not surpising that a large and expanding field of research has emerged focusing on consumer behavior.

However, the field of consumer research until very recently has been almost solely oriented to Westren culture. The rapid economic development in many parts of the world is quickly changing this outlook, and it is increasingly evident that cultural anthropology is finding a growing use in conceptualizing and understanding of marketing problems. Therefore; it is time to broaden horizons beyond the Western world and view consumer research as a universal necessity. This is because basic human needs are universal although there are undeniable and profound cultural differences in their expression. Understanding and adapting to consumer motivation and behavior is not an option it is an absolute necessity for competitive survival. In addition to that "today's consumers choose not only from products made in many countries. Consumers must also choose from ideas, advertisements, and friends representing a diversity of nations and cultures. Consumer analysts must therefore be global thinkers to design strategies to reach today's consumers" (Engel, Blackwell, and Miniard 1990, p.723).

On the light of this background the researcher attempted to do cross-cultural study. The subject of the study is Consumers' Decision - Making Styles: Comparison Between United States, Libyan, Turkish Young Consumers, extension and managerial implications. The objective of the study is to validate further the generability of Consumer Style Inventory (CSI) (Sproles 1985; Sproles and Kendall 1986), expand it, and find if there are managerial implications.

The method used a direct face to face questionnaire and observations to measure consumers' decision making styles in Turkey and Libya. 1t is based mainly on the studies of Sproles and Kendall 1986. The questionnaire included the 40 Likert - Scaled items that Sproles and Kendall used in the replication stage, and new items were added in the extension stage. The data analysis procedures followed to a large extent the method used by Sproles and Kendall 1986 too. Of course there were some differences such as the sample size to permit a more rigorous test of the applicability of the scale. The researcher used also a relatively more homogeneous and larger groups.

1.2. The Reasons For Cross-Cultural Study

As the world becomes more commercially intergated and in light of the emergence of major trade blocks (e.g. EC 92, NAFTA 1994) investigation of the applicability of consumer behavior models to other cultures is paramount. Many researchers (Douglas and Craig 1983; Triandis 1982) have argued for cross national research that attempts to establish the generability of various theoretical relationships. Therefore, this study responds to the criticism that models and empirical findings developed with U.S. data may not be valid in other countries, and future research is required to demonstrate their applicability (Albaum and Peterson 1984; Hui and Triandis 1985; Lee Green 1991; Durvasula, Lysanski and Andrew 1993).

In addition to that, the investigation of cultural influences on market behavior can provide insights and opportunities for international market development and segmentation strategies, as well as clues concerning the pitfalls in positioning, distribution and communication policies as chapter six indicates. Also, the globalization of marketing requires managers of all types, but specifically those dealing with consumers behavior to understand the broad forces that characterize consumers world-wide. To that end, one has to be aware that the failure to recognize differences in information processing among cultural groups can lead to many blunders in advertising and marketing programs where managers are dealing with a culture other than ones with which they are familiar (Block and Roering 1993, p. 111).

In short, the impact of culture is so natural and so automatic that its influence on behavior is usually taken for granted. For example, when consumer researchers ask people why they do certain things, the frequent answer is "because its the right thing to do!". This seemingly superficial response partially reflects the ingrained influence of culture on our behavior.

To conclude, culture is a society's "personality". So what is culture? "Since our specific objective is to understand the influence of culture on consumer behavior we will define culture as the sum total of learned beliefs, values, and customs which serve to regulate the consumer behavior of members of a particular society (Schiffman and Konuk 1983, p. 388).

So what is "Cross-Cultural Analysis"?

Cross-cultural analysis in the systematic comparison of similarities and differences in the material and behavioral aspects of cultures. In other words, "analyzing a unified cultural system means identifying its values and norms, observing how these norms are translated into group and individual behavior, and examining the material aspects of the culture" (Berkman and Gilson 1981, p.103).

For international marketing to succeed, managers must have an excellent understanding of foreign culture.

Table (1.1), identifies eight categories of differances in foreign cultures that affect international business. (Mowen, 1993, p.635).

Table: (1.1) International Business Cultural Factors

1. Language; spoken, written, mass media, linguistic pluralism
2. Values. as related to time, achievement, work, wealth, change, risk taking, science.
3. Law. Common Law. antitrust. international. regulations.
4. Politics. nationalism. sovereignty. power, imperialism. ideologies.
5. Technology and material culture: transportatism. energy system, communications, urbanization, science.
6. Social organization: Social mobility. status systems, authority structures. Kinship.
7. Education: literacy, human resource planning, higher education.
8. Religion: philosophical systems, scared objects, rituals.

Source: Mowen, John C. 1993, p.635.

When marketing in foreign cultures, major mistake can be made if differences in life styles are ignored. "For example, Simmon's Inc.' efforts to sell American-sized beds in Japan failed because most Japanese live in small houses and sleep on mats that can be put away each morning" (Mowen 1993, p.613).

Also, cultural differences make standardized marketing impractical in many instances. "For example government authorities in Britain did not allow Philip Morris to use commercials showing the Marlboro Cowboy on the grounds that children worship cowboys and would take up smoking. The final commercials showed non-cowboys driving around Marlboro country in jeeps" (Mowen 1993, p.645).

These examples illustrate some problems of global marketing. Philip Kotler argues that, "There are only a very few products, if any, that you can safely standardize". Because different cultures have significant differences in values, attitudes, language, and customes. In addition one should remember that the idea that companies can standardize their marketing plans around the world contradicts the marketing concept. The consumers should be at the center of the marketing plan. Because consumers differ in various degrees around the world, so should marketing plans too differ.

1.3. Why are Collegiate Youth Chosen as a Sample?

Research on consumer decision making has traditionally dealt with adult consumer behavior (Engel, Blackwell, and Kollat 1978; Moschis and Moore 1979), with minor attention paid to consumer decisions among the young (Word 1974; Moschis and Moore 1979; Sproles and Kendall 1986; Sproles and Sproles 1990; Hafstrom, Chae, Chung 1992; and Durvasula, Lysonski, and Andrews 1993). In recent years, however, young people have been recognized as a specialized segment of the market for a variety of products and services, and their behavior as consumers has received increasing attention among marketers, public policy makers, consumer educators, and consumer behavior researchers.

Also, the size of young consumer group increase faster than the total adult population in Turkey and Libya. For instance, as the trend data indicates young adults will account for an increasing larger share of Turkey's population through 1990s, which has more economic effect in the market, will continue its impressive growth, which promises potentially properous years for those industries catering to the needs of these segments of the market.

1.3.1. College Students: There are several compelling reasons for examining the college market as consumers.

Within any general - population level of mood, college youth to greater degree than other adults group say their lives are going well (they are happy) and that they are optimistic about the future (with such statements "my greatest achievement are still ahead of me", and most of them say they have a clear idea of what they want to do in the future and they ask, "what will do with my life?" instead of "what will life do for me?".

For college youth, occupational choice (except during periods of high unemployment in the economy is largely a function of interest; in contrast, no college occupation is almost fortuitous, brought about by circumustances lieu of interests, as reflected in the behavior of many non college young adults who go through a period during which they try out one job after the other.

For college youth as the other young adults interest in money is more for immediate use than for planning or saving for the future. Mainly they are interested in money because they want to have and to do what their reference groups have and do, partially related to the desire for popularity and peer group acceptance

Also the number of young adults attending college increased significantly in both countries. Another reason, is their spending power and expenditures. It should be noted that college students have fewer taxes and minimum food and medical expenses. Thus 'disposable' is truly disposable for the group.

Another important dimension of the college market is that increased education is a pass key to higher-paying, higher status occupations. Thus, over the remainder of the life span, the college trained youth can expect to earn considerably more and spend considerably more than from the noncollege-trained youth and to spend it differently. This obvious relationship takes on new meaning, in the context of today's larger college enrollment.

College youth "are less bounded by tradition, having received much of their enculturation in the rational, skeptical and scientific modes of thought which have been developing in education" (Berkman and Gilson 1981, 131).

"College youth also effect the life style of noncollege youth and even of older adults, as they represent the experiments with new ideas that later diffuse to other youth and to many older youth" (Renolds and Wells 1977, p.p.108, 109).

Another reason for choosing the youth consumers is that many people are preoccupied with looking and acting regardless of their actual age. For them youthfulness is a state of mind and state of being, sometimes expressed as being 'young at heart', 'young in spirit' or 'young in appearance' (Schiffman and Kanuk 1983, p.420).

The above mentioned reasons justify this research attempt to fill some of the gaps in the research of consumers' decision - making styles among the young by focusing on collegiate youth, especially in the absence of such kind of research in both Libya and Turkey.

1.4. Why are Dress Apparel Chosen as a Product Class to Use in Conducting This Study?

1.4.1. Consumers and Apparel Products

Three of the most fundamental needs of the human race since its first days on earth have been food, shelter, and clothing. Clothing has been a basic human need ever since mankind began dwelling in climates too cold or hot for comfort.

Also, clothing furnishes a quick visual cue to the class culture of the wearer... Also "clothing serves well as a symbol of social differentiation because of its high visibility. When adolescent girls are asked to describe the characteristics of the popular girls "dressed well" is the response most frequently given - that is, linked to social class characteristics" (Engel, Blackwell, and Miniand 1990, p.134). Other reseachers point out that "a study designed to compare working class (lower class) and middle class women found that working class women were more likely to consider 'a dress for a special occasion' as a luxury than did middle class women" (Schiffman and Kanuk 1978, p.314).

Of course, successful dress cannot put a boob in the board room, but incorrect dress can definitely keep an intelligent, able man out.

In sum, the way we dress has remarkable impact on the people we meet professionally or socially and greatly (some times crucially) affects how they treat us.

Furthermore, what makes studying apparel product line even more important, is the fact that textile and garment industry is the second largest industry in Turkey. Therefore, this research might provide a different perspective for this industry professionals.

1.4.2. The Turkish Textile and Garment Industry

Taking a look at the development of textile, garment industries and trade in Turkey, one can notice that it is "among the world's leading supplies of the textiles and clothing products, and for which these products represent a major portion of total Turkish exports, for instance, in 1995 accounts to around ($ 6000 million) see figure (1.1)" (Monthly Bulletin of Foreign Turkish Trade, Sept. 1995, p.41).

> "Textile manufacturing is the second-biggest industry in Turkey today (Only the food industry is bigger). Turkey is one of the world's biggest producers of cotton, it is in first place in Europe and in seventh place in the world. There are more than 15 thousand firms engaged in the textile industry in Turkey and they range from the very small to the very large. Among the 500 major companies of Turkey, 118 of them are involued in textile and/or garment industries" (I.C.O.C., İstanbul Champer of Commerce, Issue: 29, 1990, p.55).

The industry in a principal contribution to the Turkish economy for instance in 1989,

> "The textile and garment sector in Turkey accounts for a 13% share of the value of all manufacturing output, 14% of added value, and 23% of employment. More than a quarter of Turkey's exports come from the textile and garment industries, 90% of the raw materials that the Turkish textile sector reach are procured from within the country. In addition, more than half of the country's cotten textiles are exported" (I.C.O.C., İstanbul Champer of Commerce, 1990, Issue: 29, p.55).

Although the international trade in textiles and clothing is expected to continue to grow at a faster pace, as the world try to achieve the expansion of world trade, the reduction of barriers and the progressive liberalization of international trade, especially after signing the GATT.

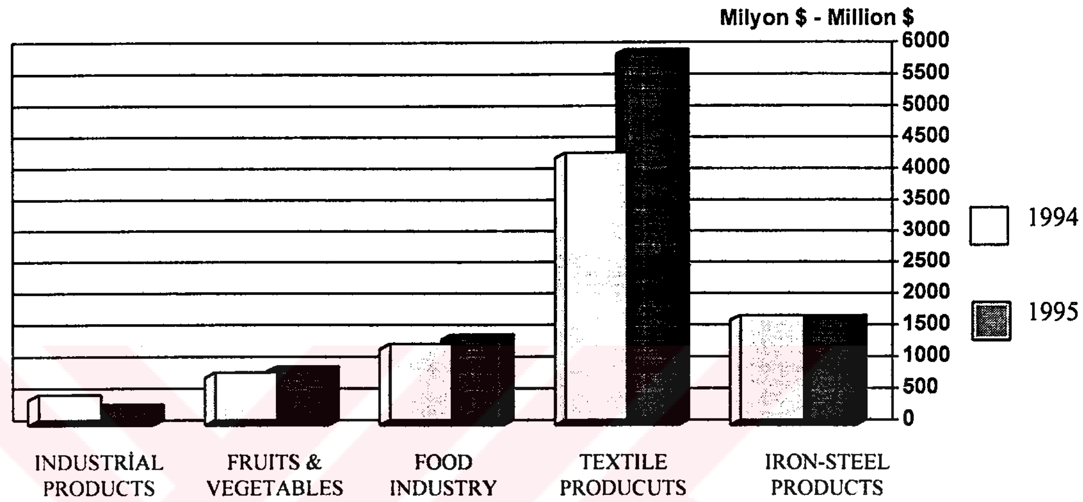


Figure: (1.1) IMPORTANT SECTORS IN EXPORTS - January - September

Source: Monthly Bulletin of Foreign Trade, Sept. 1995, Turkey, ISSN 1300-8218.

However, freer trade in the clothing and textiles sector will pose important challenges for companies in defining and adopting their respective competitive positions vis-a-vis old and new competitors and in formulating the right investment, product and marketing strategies. There is every reason to believe that textile and clothing industries will continue their migration to more cost efficient production regions. The markets will become even more complex geographically and product-wise, as market forces replace managed trade. Changes in technology, innovation, financial expertise, quick response to customers' needs and even creation of new customer opportunities can be decisive factors for individual companies. Traders in this sector should therefore, be in a position to plan their international marketing strategies rationally to meet the new competitive challenges and benefit from the expanded market opportunities.

With the decentralization of Eastern European economies, prospects for East European textile and clothing industries as a competitor (rival) for Turkey have increased markedly. Therefore, the Turkish textiles and clothing industries are having to differentiate products through quality, fashion, technology, and retain its manufacturing turnover. In other words, this labour intensive industry in Turkey has highly skilled employees base, it is still in need of strategic management input.

This research, by segmenting the collegiate youth apparel market in both Libya and Turkey to various shopping needs ranging from high quality to low priced brands based in a new consumer - oriented approach might contribute in building focusing, coherent realistic international marketing strategies, given the Libyan case as an example to follow in conducting a research seeking to identify consumers' needs. So those who are senior executives of textiles chemical companies, product research, advertising agencies and wholesalers might find this research a valuable tool in today's complex markets.

CHAPTER TWO

LIBYAN ENVIRONMENT AND ITS INFLUENCES ON LIBYAN YOUTH CONSUMERS

The environment variables provide certain framework and scope of consumer behavior. Factors such as disposable per capita income, cultural lifestyles, consumer attitudes are to a large extent conditioned by the values of the society to which a consumer belongs. Therefore, studying those environmental variables is a must, in order to analyze consumer behavior effectively.

Based on this understanding this chapter will analyze the Libyan environment. The chapter consists of five sections. The first section offers general information about Libya. The second section addresses the Libyan economy. The third section discuss the marketing changes since 1960, whereas the fourth section describes the lifestyles trends, while the final section offers a perspective on the Libyan youth values and their lifestyles.

At the beginning one should point that; geographers and historians state that the geography most of the time makes history, not the vise-versa. So the researcher will start the introduction part by giving a geographical brief about Libya.

2.1. General Information about Libya

2.1.1. Geography, Climate, History, and Demographics

The People's Socialist Libyan Arab Jamahirya is an independent state of North Africa. It is bounded by the Medterranean Sea on the north, Egypt on the east, Sudan on the southeast, Chad and Niger on the south, and Tunisia and Algeria on the west. It located between longitude of 9-25 east, and latitude 18-33 north. It covers an area of 1,775,500 square kilometers, however largely composed of the Sahara. The population is concentrated along the coast, where the capital Tripoli (Tarablusgarb), and the second biggest city 'Benghazi' are located. See map of Libya in Figure (2.1).

2.1.2. Climate and Physical Features

The climate over most of the country is hot, but it is moderated along the coast by the Mediterranean Sea. The maritıme influence is greater in winter, while the Saharan influence is stronger in summer. The warmest months are July and August, when Tripoli averages temperature of 17^0C to 36^0C, and Benghazi has an average temperature of 22 ^{0}C to 38 ^{0}C. The coolest months are December and January. Tripoli has winter average temperature of 8^0C to 16^0C and Benghazi has 10^0C to 17^0C. Tripoli receives an average rain of 110 m.m., and Benghazi receives 75 m.m. (Libyan meteorological statistics).

The major physical features are Nafüsah mountain, the associated Jefara plain in the northwest, al-Akhdar mountain in the northeast, and the Saharan plateau. The Saharan plateau covers about 90 % of Libya. There are no rivers in Libya. The numerous wadis (dry riverbeds) are filled by flash floods during the winter and quickly dry up or are reduced to a trickle. There is however, a considerable underground water. In the years of good rainful the northern plains are covered with vegetation annual grasses and leguminous plants. In the years of a little rainful, semi-desert conditions prevail, and vegetation is sparse, isolated plants grow in generally barren pockets.

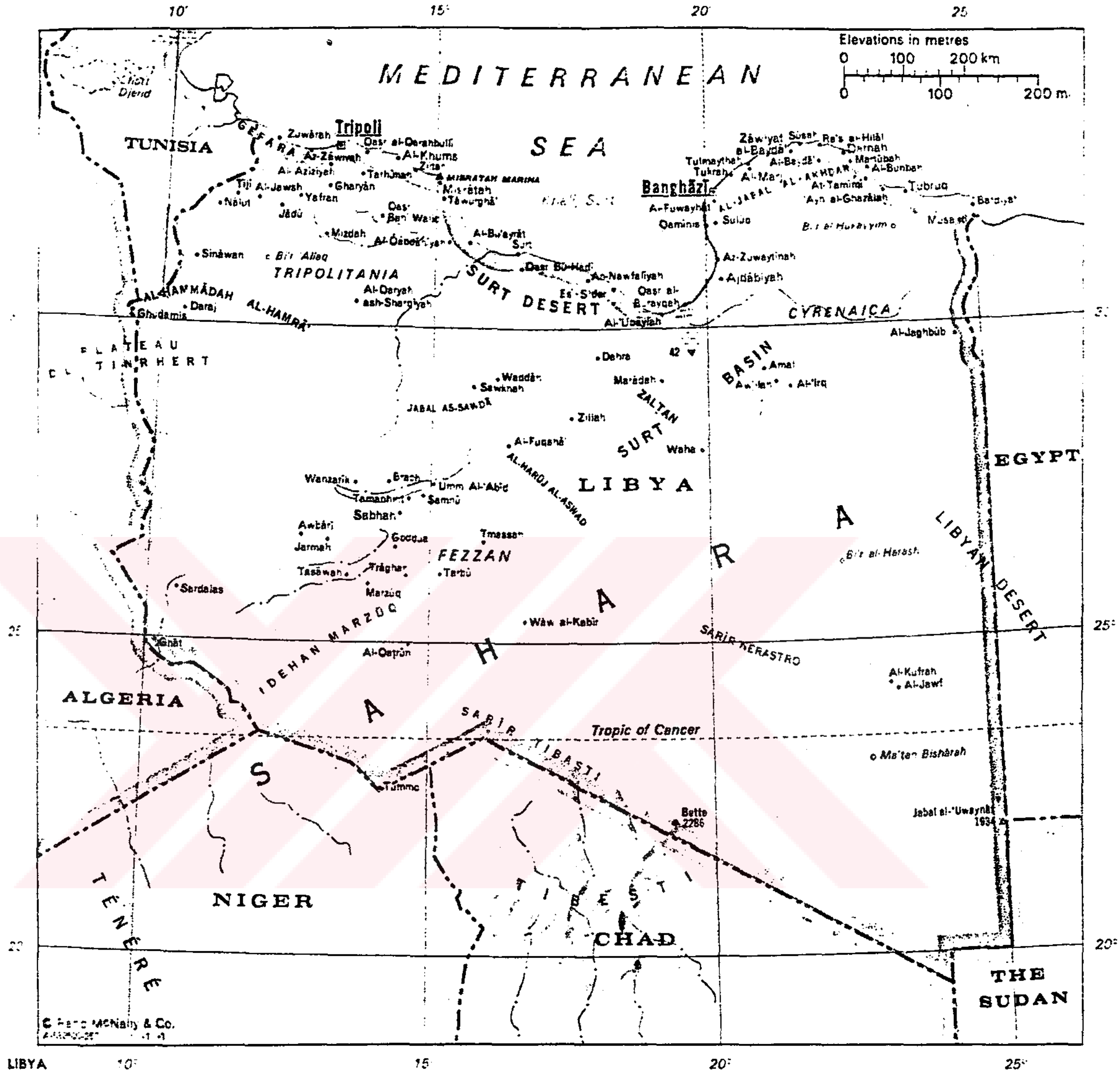


Figure : (2.1) Map of Libya,

Source: Encyclopaedia Britannica 1981, Vol.19, p.877.

2.1.3. History

Libya regionally situated between the Arab East and the Maghrib, but it rarely belongs to either part of the Arab World. Libyan history can be described as a series of invasions and occupations. However, main historical events should be mentioned.

1- B.C. (Before Christ):

The archelogical studies point out that Libya used to have a lot of green land and a lot of water, such as that exists in central Africa. This goes to 8000 B.C.

2. Before Islam:

This started 1000 B.C. When Phoenicians came to Carthage - Tunis, then expanded their state to include Libya and built three cities; Oya (Tripoli now), Leptis Magna, and Sabratha, and this region has known since then Tripolitania (land of the three cities).

In 650 B.C. came Greeks to the Eastern part of the country (Cyrenaica). They buit Cyrene, Parca, Yospreedis Bernetche (Benghazi), Tokera, and Bolonia.

In 100 B.C. Libya became part the Roman empire, and Romans settled in the three cities mentioned above. They left some archeological sites and monuments. Their rule continued to 439 A.C.

After Romans, came Wends. They ruled the country for around two centuries. Then they were driven by Byzantines in 534 A.C. who ruled Libya until the Islamic conquest in 642 A.C.

Inspite of these successive rules, Libya didn't become too much part of the Mediterranean system. At the same time Tripolitania's resources were little which didn't permit her to establish its own world superpower, or any influential state in the region throughout the history, nontheless a number of local civilizations were established.

3- The Islamic Era:

There is no other previous civilization which left a great impact on the Libyans as the Islamic civilization. Islam entered Libya in the seventh century, and in less than one year the whole country adopted Islam as a religion, and became part of the Islamic system.

Libya in general came under the direct rule of Islamic states such as Amawes, Abbasses, and Fatimids. Tripolitania came sometimes under the direct control of Maghribi dynasties (the Almowahds, and the Tunisian Hafsids). Benghazi never acquired even the small role that Tripoli had either in the Mediterranean or in the Maghrib. The rest of Cyrenaica had been relatively isolated since the 11th century, when it became the home of Arabic nomadic tribes belonging to Banu-Saleem whereas, nomadic tribes belonging to Banu-Helal settled in Tripolitania. Both groups came from Arabia through Egypt and these two tribes were a paramount factor in the ethnic character of the population.

4- The Spanish Rule:

Shortly after the fall of Andalus in 1492, Spanishes occupied Libya in 1510, who ruled the country until 1530 when Spain pulled out because the occupation of Libya was very costly for them, then came the knighters of Malta who rulled Tripolitania until they were pushed out by Ottomans with the cooperation of Libyans in 1551.

5- The Ottoman Era:

After several requests from Libyans to Sultan Sulyman Alganonee (Kanuni Sultan Süleyman) to help them in driving the knighters of Malta out of the Libyan soil, the Ottoman Sultan issued his order to his military forces to take over Tripoli under the leadership of Senan Pasha (Sinan Paşa). The Ottoman forces didn't faced too much difficulties due to cooperation of the locals. However, the first Ottoman rule after a good beginning deteriorated into a succession of incompetent civilian governors or tyrannical military officers. The main contribution of the Ottoman first rule has kept the Islamic characteristic of Libya. Then in 1711 the Qarmanli (Karamanlı) dynasty took over from the Janissaries, and established a well run system of politics based on a delicate balance of power between the military and the religious elite. Nontheless the Qarmanli rule never tried to break away from the Ottoman administration. For instance, Yousef Pasha Qarmanli (Karamanlı Yusuf Paşa) speeded up the military and administrative improvements (Tanzimat) which are decided by Sultan Mahmud II in 1803-1839. Tripoli prospered during this period through flourishing trade and cultural relation with the Maghrib and the Mediterranean.

The decline of the Qarmanli rule was due to internal conflict and adventures on the sea against the Western navy. At that time Ottomans saw it as better to intervene directly in Tripolitania to shape the events over there especially when Alger fell to the hands of France in 1830. The second Ottoman rule started in 1835, and made some efforts to modernize Libya. However, for most times, the rule of Ottomans only covered the main coastal cities, while the rest of the country stayed under the control of tribes sheikhs, or the religious leaders such as the Sanusi Movement (1855-1911) in Cyrenica.

6- The Italian Occupation:

Italy invaded Libya in October 1911. As the Italians began to take over the local adminstrative posts and advanced beyond the coast, resistence developed and it was met by oppression. The Pan Islamic response was shown to successed in stemming the fight against the Christian invadors. It look Italy twenty years to establish its full control on Libya. By the middle of the 1930s, the Libyans population had been halved by fammine, war casualties, and emigration, particularly significant was the loss of almost the entire educated elite and much of the middle class. Settled coastal agriculture and domestic trade had been completely disrupted. However the Italian victory was short lived. The defeat of Italy in World War II finished the Italian occupation to Libya.

7- Independence Era:

After the Second World War Libya was left under the administration of both British and French forces, whereas:

A) Tripolitania and Cyrenaica put under the British military supervision.

B) The Southern part (Fezzan) put under the French rule.

After a lot of negotiations between allies. The United Nations' General Assemply voted in November 1949 for independence of Libya, which became valid in 24th December, 1951. Libya stayed as Kingdom until September 1969, when a group of young military officers executed a successful revolution. The new regime changed radically the political, social, and economic lifes of Libyans.

2.4.1. Population

The population of Libya reached 4404986 by 1994, whereas in 1984 were 3231059, an increase of 36.3 %, with an annual growth rate of 2.86 %, comparing to the annual growth rate between 1973-1984 of 4.21 %.

The available data indicates that 1995 population consists of 2236943 male versus 2168043 females, with a ratio of 103 males to 100 female. Within the total population; 60.96 % are 15 years and over, and 39.04 % is less than 15 years (1995 Census Statistics, p.p.1-3).

2.1.5. Employment

The available data on producing force for 1970-1994 period indicate that the manpower is 1113500 workers in 1994, compared to 433500 workers in 1970, with an annual rate of increase of 40 %. The national manpower force consisted 923500 in 1994, compared to 383500 in 1970, with an annual rate of increase of 3.7 %, whereas the rest of the work force are non Libyans, who account for 190000 in 1994, comparing to 50000 in 1970.

The male to female ratio in the work force is still very high, however, there is a relative improvement in the number of females employed, which increased from 7.6 % in 1975 to 18 % in 1994. In addition, women training centers increased from 102 center in 1989/1990 up to 191 centers by 1992/1993, with a number of trainees increased from 1369 to 5280 between the above period. Whereas, youth basic training centers are 116 opened between 1970-1994, with a total of 16281 trainees.

As to sector-wise distribution of work force in 1994, the sectors of agriculture, forestry and fishing accounted for 19 % of the total work force. Next came the sector of educational services which accommodated 15.4 % of the total manpower. Construction absorved 11.8 % of the total producing force, and industry accounted for 10.5 % of the work force. Public adminstration absorbed 9.4 %, whereas transport, storage and communication accummodated 8.3 % of the total producing force. Wholesale and retail trade, restaurants, and hotels accounted for 6 %, and the balance work force in other activities (Achievements of the Libyan Economy from 1970-1994, 1994, p.p. 19 and 20).

The work force who are 15 years and over are 10326110 in 1995, 60.45 % of this number are males. The total working force account to 38.45 % of the total population (1995 Census Statistics, p.4.)

However, Libya is a country with a small population and a large area. It still lacks sufficient skillful manpower, especially professional managers, academicians, senior engineers, and highly qualified technicians.

2.1.6. Income Per Capita

The average income per capita (at current income factor cost) has increased three times from $ 2164 in 1970 to $ 6643 monthly in 1993 (Achievements of the Libyan Economy from 1970-1994, 1994, p.4). In addition, the government provides free education, health care, and subsidizes major consumer goods especially foodstuff.

2.2. The Libyan Economy

Before the discovery of oil in 1959. the Libyan economy was poor in natural resources and severly limited by the climatic conditions of the Sahara. The economy characterized by a severe deficit in both local and federal budgets, and the economy was almost entirely dependent upon foreign aid and loans, and the import of the commodities necessary to the economy. Table (2.1) presents balance of trade during 1945-1950. In a report by the United Nations in 1953 pointed out that the average per capita income didn't exceed \$ 47 in 1950. During the same decade the ratio of illiteracy was around 72.1 % among males and 90.1 % among females. Additionally, the agriculture faced poor soil, little water, and harsh climate, whereas industry was very limited due to the unavailability of raw materials, skilled work force, and shortage of capital (Achievements of the National Economy from 1970-1994, 1994, p.1)

In late 1950s oil was discovered, however, the actual production started in 1961. This led to a significant positive effect on the economy. The first budget for development was done in 1962 by an actual expenditure of \$72 million, rose slowly to reach \$480 million in 1969 (Achievements of the National Economy, August 1994), and the deficit in trade became a surplus. The gross domestic product in 1965 was \$ 1485.66 million, rose to \$ 3677.19 million by 1969 (Libyan Central Bank, the Annual Report 1971).

After the revolution, the government started a huge development by diversifying the economic resources instead of relying on oil, to create solid economic base. Hence, Libya is developing productive sectors such as; agriculture, industry, and human investment to form the required cadres for the management of different sectors.

Table: (2.1) Libyan Balance of Trade (1945-1950)

(The values are in 1000s Sterling Pound)

	1945	1946	1947	1948	1949	1950
Imports	3007	2867	4466	5459	6125	7038
Exports	1191	1806	1797	2262	2143	3444
Surplus of imports	1816	1061	2669	3197	3982	3594
% of Surplus in imports to total trade	60%	37 %	60 %	58 %	65 %	51 %

Source: Stinslaw and Kirkor, Balance of Trade of Libya New York: United Nations Technical Assistance Program 1953, p.11.

The following section will try to analyze the most important economic trends within 1970-1994 period.

Libya has been endeavoring to direct its available resources to development of various sectors on the basis of definite priorities and schemes. Since 1969 Libya witnessed many transformations accomplished in various sectors, with growth indicators suggesting increasing absorptive capacity year after year. They are also indicative of higher agricultural and industrial output, improved educational and health services and completion of certain infrastructure expansions. The total amount of development and transformation budgets during the period 1970-1994 reached $ 113.52 billion, with average annual expenditure of $ 3831.3 million (Achievements of the Libyan Economy from 1970-1994, 1994, p.2).

2.2.1. Agriculture and Land Reform & Reclamation

Libyan government gives more care and interest for agricultural sector as a source of many vital commodities of consumer as well as medium goods for industry. According to this policy, the agricultural area by irrigation became 482303 hectares in 1995, comparing to 363666 hectares in 1987, with an increase of 32.6 %, whereas the non irrigated area (depends on rain only) declined from 1570648 hectares in 1987 to 136447 hectares in 1995 (1995 Census, p.15). By 1994, 1.9 million hectares were reclamed with annual average of 76000 hectares, in addition water resources and dams are built whereas the preliminary available estimates indicate that a significant improvement in the production of the main agricultural and livestock production. Wheat production increased approximately by five times between 1970-1993, barley increased by around 5.5 times, vegetables six times, fruits around 6 times, meat by around four times, mill 5 times, eggs production increased by more than 18 times comparing to around 836 million eggs in 1993 (Achievements of Libyan Economy 1994, p.4). The following Table (2.3) shows the development of agricultural and livestock production in 1970 and 1993.

Table: (2.2) The Development of Agricultural and Livestock Production in 1970 and 1993

Type of a product	Unit	1970	1993 "Estimate"	Average Annual Increase %
Wheat	Thousand Ton	27.2	125.5	6.9
Barley	Thousand Ton	52.8	290.0	7.7
Vegetables	Thousand Ton	205.2	1167.0	7.8
Fruits	Thousand Ton	90.3	370.0	6.3
Olive	Thousand Ton	69.2	175.0	4.1
Meat	Thousand Ton	42.3	176.0	6.4
Milk	Thousand Ton	52.4	262.5	7.3
Eggs	Million Egg	45.4	836.0	13.5

Source: The Libyan Economy Achievmenets During 1970-1994. 1994. p.6.

Table (2.3) presents the productivity levels of a number of agricultural products.

Table: (2.3) The Productivity Levels of a Number of Agricultural Products

Year / Type of Product	1995	1987	% of increase
Sheeps and Coats	5947591	5536747	7.4 %
Cows	130221	97629	33.4 %
Camels	163259	81418	100.5 %
Chickens	8776030	7578367	15.8 %
Bees cells	24321	12645	92.3 %
Olive trees	5544006	Unavailable	—
Nuts trees	2190714	Unavailable	—
Palm trees	3195797	Unavailable	—

Source: (1995 Census. p.15).

2.2.2. Industry

To give impetus to the industrialization field which is considered more capable for development acceleration, 429 industrial projects were completed during the period of 1970-1994, including 327 that entered the production stage, whereas 102 under execution. As a result, industrial production rose significantly during the above period. Product of grains mills increased fifteen times from 32000 ton in 1970 to 477300 ton in 1993. Product of cement rose from 95000 ton in 1970 to 4288000 ton in 1993. Oil refining increased from 0.3 million ton in 1970 to 13.8 million ton in 1993. In addition to that, during the decade of 1980s a number of industries have been initiated. By 1993, the production of agriculture machinary which reached 3384 machines, trucks and buses reached 2848, refrigerators around 18749 refrigerators, ovens around 52504, freezers around 16563, battaries 174900, amonia 371000 ton, methanol, 651000 ton, class 2802 ton, tires 461600 tires, milk 89500 ton, shoes 6.2 million shoes, soap 3800 ton, class 2802 ton, bicycles 64036000 bicycles, salt 15300 ton ... etc.

Furthermore the number of ındustrial tasharukeyas (partnerships firms) reached 10250 by the end of 1993. They produce different products such as, leather, furniture, paper, construction materials, chemical, mineral products, and food stuff, in addition to that, there are 529 tasharukeyas work in fishing industry. As a result of that, the fishing output rose from 17000 ton in 1991 to 24000 ton in 1992 (Achievements of the Libyan Economy from 1970-1994, 1994, p.p.2-11).

In addition to that, there are also other public and private industries, which produce tanks, pipe fittings, housing, and office buildings. Other ventures include gypsum, esparto glass, cement, mining, quarries, and beverages.

2.2.3. Housing

In the sector of housing 345 thousands housing units were completed during the period 1970-1994. Furthermore another 110 thousand units under construction. Hence the average annual rate for construction is 13800 units year (Achievements of the Libyan Economy between 1970-1994, 1994, p.12). This is done by government, banks, such as Industrial and Real Estate Bank, which extends loans, such as ordinary real estate loans to middle and low incomes groups. See table (2.4) for the period 1970-1989.

Table: (2.4) Number of Houses Which were Built During 1970-1989

Serial No	Type of Housing	Finished	Unfinished	Total
1	Public	82648	25869	108517
2	Agriculture Housing	13827	1108	14935
3	Public Projects	10	3511	3521
4	Cities & New Villages	5829	610	11939
5	Investment Housing	12276	6454	18730
6	Other Types	197521	71577	269098
	Total	312111	114629	426740

Source: Highlights on National Economy, 1990, p.47

2.2.4. Transport and Communications

With regard to the sector of transport and communications 10955 kilometers of major roads were completed, and 7250 kilometers of agricultural roads were also paved. In addition to that a number of airports have been builts, solidification of marine transport, and the termination of study and evaluation of the railway line along the sea coast. Furthermore 33 airplanes are bought, 1605 buses are provided, 335000 phones are installed, 11 oil ships, 11 commercial ships, and three ships for passengers are purchased. Also, in the field of ports and maritime transport, bays were expanded to capacity from 3.6 million ton in 1970 up to 11.5 million ton in 1994. As a result, the average waiting period for ships at Libyan ports was reduced, which would mean lower costs of transport of goods to Libya (Achievements of the Libyan Economy 1970-1994, 1994, p.12). However, spite this improvement, the public transportation services are still behind.

2.2.5. Education

Libya lays great emphasis on human investment so as to form technical and administrative cadres capable of effective contribution to the national economical service.

Based on that, public education is free and primary and preparatory education is complusory for both boys and girls. Arabic is the language of instruction at all levels, also students study English as a second language in the preparatory and secondary levels schools. Also, some faculties teach in English. In addition, students at secondary level study French as a third language. Development in educational field recorded an increase in classrooms number at different stages-except university and high education - as from of 11709 classrooms in the school year 1969-1970 up to 57522 classrooms by 1993/1994. The number of students have also increased during the same period as from 365311 students to 1710061. The number of teachers (men and women) rose from 15148 teachers in 1969/1970 up to 123005 teachers by 1993/1994.

In the field of university and high education, the number of universities is 12 in 1993-1994 academic year, consists of 70 faculties, comparing to just two universities in 1969-1970. The number of students at the universities and high education rose from 3663 in 1969/1970 up to 101093 by 1993-1994 (Achievements of the Libyan Economy 1970-1994, 1994, p.p. 12-14). See Table (2.5) for more details.

2.2.6. Health Services

As for health services according to a report issued in August 1994 by the Libyan Ministry of Planning and Treasury, the number of beds at hospitals increased from 7589 beds in 1970 to 23134 beds by 1994, consequently the ratio of the number of beds to the number of inhabitants increased from 3.8 beds to every one thousand inhabitants in 1970 to reach 4.1 beds for every one thousand inhabitants in 1994, given that more than 100 % increase in population between the same period. However, work is in progress for the construction of several hospitals to improve this ratio, while the number of grouped clinics rose from 1 clinic in 1970 to 18 by 1994, and the basic health care centers rose from 12 in 1970 to 106 by 1994. The number of dispensaries increased from 439 in 1970 to 850 by 1994, whereas the number of physicians specialized in various branches rose from 783 in 1970 up to 9015 physicians by 1994, consequently the ratio of the number of physicins to the number of inhabitants increased to reach one physician to 629 inhabitants by 1994, comparing to one physician to every 2562 inhabitants in 1970. In addition, the number of nurses and assistant nurses rose from 3073 in 1970 to 21990 by 1994 (Achievements of the Libyan Economy 1970-1994, 1994, p.15).

Table (2-5) The Development in Number of Students, Teachers, and Classroom During 69/1970-93/1994

LEVEL OF EDUCATION	69/1970			93/1994			The Increase		
	Number of Students	Number of Teachers	Number of Classroms	Number of Students	Number of Teachers	Number of Classroms	Number of Students	Number of Teachers	Number of Classroms
Primary and Preparatory	347162	13569	11091	285598	103791	46784	938436	90222	35693
Secondary - General	8304	803	281	163237	13338	4801	154933	12535	4520
Secondary - Technical	1457	220	161	131515	2528	4894	130058	2308	4733
Teachers' Training	4725	556	176	28618	3348	1043	23893	2792	867
Universities and Higher Institutes	3663	–	–	101093	–	–	97430	–	–
Total	365311	15148	11709	1710061	123005	57522	1344750	107857	45813

The Source: Achievements of the Libyan Economy from 1970-1994, August 1994, p.14.

Medical and hospital care, and medicines are largely free. However private clinics charge money for their services, but relatively they are not expensive.

The improvement in health services is reflected consequently on the improvement of individual health standard, e.g.; the substantial increase in survival of babies and elderly.

The National Social Insurance Authority operates social security programs. Workers covered by goverment receive medical examinations and treatment. There are also old-age pensions and payments for incapacity or death as a result of work - related accidents.

2.2.7. Gross Domestic Product

The available data indicate that the gross domestic product rose (at current income factor cost) from $4251.39 million in 1970 up to around $ 37532.55 million in 1993, with an average annual growth of around 9.9 %.

The gross domestic product of non-oil economic activities increased from $ 15698.1 million in 1970 to around $ 29594.4 million in 1993, by an annual growth rate of 13.6 % which is three times the rate of annual growth of population (4.4%) for the period 1970-1993. This resulted in a significant improvement in the economy structure toward non-oil economic activities, which their contribution to the gross domestic product increased from 36.9 % in 1970 to around 79.0 % in 1993, whereas the contribution of petroleum and natural gas declined from 63.1 % to 21.0 % during the same period (The Source: Achievements of the National economy between 1970-1994, 1994, pp.3 and 4).

In the fields of petroleum, the gross domestic product rose from $ 2681.6 million in 1970 to up to $ 7872.2. in 1993, by an annual growth rate of around 4.8 % during the two comparative years.

Table (2.6) presents the gross domestic product for the period between 1976-1989.

Table: (2.6) The Gross Domestic Product (GNP) Between 1970-1989

Economic Activities	1970	1989	The accumulate annual growth rate	Structure (%)	
				1970	1989
Agriculture, Forest S Fishing	33.1	395.5	13.9	2.6	5.5
Oil Industry	812.6	1961.5	4.7	63.1	27.1
Mining	1.7	46.5	19.0	0.1	0.6
Heavy Industry	22.5	560.5	18.4	1.7	7.8
Electricity, Gas, Water	6.2	152.5	18.4	0.5	2.1
Housing	87.8	920.0	13.2	6.8	12.7
Trading	47.0	490.5	13.1	3.7	6.8
Transportation, Storage	43.2	440.0	13.0	3.4	6.1
Finance & Insurance	13.0	316.5	18.3	1.0	4.4
Housing Ownership	59.6	305.5	9.0	4.6	4.2
Public Service	98.1	865.0	12.1	7.6	12.0
Educational Services	39.7	441.5	13.5	3.1	6.1
Health Services	15.8	237.0	15.3	1.2	3.3
Other Services	8.0	91.0	13.6	0.6	1.3
Total Domestic Product	1288.3	7223.5	9.5	100.0	100.0
Oil and Gas	812.6	1961.5	4.7	63.1	27.1
Other Non-Oil Economic Activities	475.7	5262.0	13.5	36.9	72.9

Source: Highlights on National Economy 1990, p.20.

2.2.8. Foreign Trade

In terms of foreign trade, the imports in 1970 was $653.4 million to reach $ 189.94 million in 1981. As a result of sharp prices decline of oil between 1981-1987, the Libyan economy was effected significantly by that. Imports declined to reach $ 4007.52 million in 1985. Then, it increased slightly by 1987 to reach $ 4967.82 million in 1991. During 1970, the imports equal 15.4 % rose to 29 % in 1981. The increased in imports between 1970-1981 was due more to conspicuous in commodities related to economic development programs, where the growth was higher than that in commodities imported for consumption. After 1981 imports started to decline to reach 14 % in 1991 (Achievements of the Libyan Economy 1970-1992, August 1993, p.p 69, 70).

On the other hand, exports in 1970 was $ 2777.94 million rose up to $ 21413.7 million in 1980, with a rate of annual growth of 22.7 % between 1970-1980. This increase was due to the increase in the value of exports of crude oil, refined oil, and certain chemicals. Then as a result of decline in the price of oil in foreign markets, the exports declined to $ 6293.1 million in 1988, then rose up to reach $ 10407.21 million in 1991. The ratio of exports to gross domestic product were 65.3 % in 1970, 46.1 % in 1980 and declined drastically to 30 % in 1991 (Achievements of the Libyan. Economy from 1970-1992, 1993, p.p. 70-71).

Most of exports during the period of 1985-1992 came from crude oil, petroleum products, chemicals, natural gas, cement, class, salt and pipes. Whereas imports consisted mostly of food, live animals, beverages, tobacco, crude materials except fuels, mineral fuels, lubricant, related materials, manufactural goods, machinary and transport equipment, ready made clothes for men, women, and children. The Western Europe and Southeast Asian countries are the main trade partners with Libya.

2.2.9. Balance of Trade

Libya's balance of trade for the period 1970-1994 indicates that trade of balance was $ 2124.54 in 1970, whereas in 1980 reached $ 14798.19 million. This points that the annual rate of increase is 21.41 %. Then started to decline in general during the decade of 1980s to reach only $ 730 million in 1988, then started again to rise to reach $ 5439.3 million (Achievements of the Libyan Economy from 1970-1992, August 1993, p.p. 70, 71). The following Table (2.7) shows the amount of trade balance during the period from 1985-1992. The annual percentage changes of the trade balance over the previous year has also been shown.

Table: (2.7) Balance of Trade With Actual and Perentage Changes During the Period 1985-1992.

Sıra No	Year	Trade Balance $ (000)	Changes in Trade Balance Over the Previous Year	
			Actual $	Percent
1	1985	8022705.9	3209052	66.7
2	1986	3682324.8	(-) 4340381.1	(-) 54.1

Table: (2.7) continued

Sira No	Year	Trade Balance $ (000)	Changes in Trade Balance Over the Previous Year	
3	1985	3611091	(-) 71233.8	(-) 1.9
4	1986	730369.2	(-) 2880721.8	(-) 79.8
5	1987	3076943.1	2346573.9	321.3
6	1988	7372308.9	4295365.8	139.6
7	1989	5439297.6	(-) 1933011.3	(-) 26.2
8	1990	5335265.1	(-) 104032.5	(-) 1.9
9	1991	2907300	(-) 2427965.1	(-) 54.5

Source: The National Authority For Information & Documentation Report. Libya, January 1996, p.iii.

2.2.10. General Remarks and Observations on Economic & Social Development

In this regard, one may say that Libya has performed good growth rates in various economic sectors and it is worth-mentioning that the growth rates performed during the 1970-1994 were below target, but comparatively with many other countries in the world are considered within the high rates. However, up to now economic diversification to decrease dependence on one income resource by developing other non oil sectors and to create strong economy to replace most imports by local products, a goal is very far from reaching, due to numerous obstacles such as, the economic structure is not balanced, i.e. the industrial worker's productivity is thirty times the agricultural worker's productivity in the beginning of 1970s (Edens 1988, p.286). Farming is hindered by harsh environment characterized by poor quantity of rains; on average doesn't exceed 100 mm. annually in the coast while reaches zero in Sahara, high temperatures reached for instance 46.2 ^{0}C in Tripoli in summer 1993, makes any growth in agricultural productivity difficult, slow, and very costly. Even the relative growth in services sector is due to the traditional inclination of Libyans toward working in the trade activity. This has led to the immigration from the agriculture sector, especially in the last eight years, when a policy of relaxing trade activity is adapted by the government.

Libya is a country with a little population (4.5 million in 1995), and a large area of 1775500 km^2 (2.9 % population density for each one km^2) and a shortage in skillful manpower, therefore, it will continue to depend on foreign work force for a quite sometime. Foreign workers reached 11.5 % of the total manpower in 1970, and 17.1 % in 1994. Foreign manpower come mostly from Egypt, Tunis, Morocco, Sudan, Iraq, Syria, Pakistan, Filipine, and India. In addition, many foreign companies that have work contracts-bringing their own manpower. Most of these companies are Italian, German, French, South Korean, and Eastern Europe countries.

As it is known, this shortage in work force limits the economic growth. In addition to that other problems exist such as, low quality of training and in many times training programs do not match the needs of the economy. Furthermore, the educational programs don't always go with the economic development requirements, thus, they require some changes. Also the absence of incentives to youth to take industrial and vocational training careers. In addition to that, social status of vocational and craft jobs tends to be quite low.

A major obstacle comes from poor management, centralization of decision - making and complicated long routine which make things worse. Such management style leads to delays, low productivity, and less innovation.

Although the fast growth in oil revenues in 1970s led to high government expenditures and to higher income per capita, this increase in capital and liquidity didn't lead to high increases in industrialization. In fact this high revenues and high personal incomes, led to high inflation rates and government subsidizing of consumer goods, which are imported mostly from industrial countries. IC countries also have high inflation rates, reflected in turn on the prices of the imported consumer and capital goods from those countries.

Furthermore; the concentration of production in the hands of the state means that the consumer role is limited, individual initiative and competition is hindered, and state projects are protected from foreign competition, consequently, this leads to the loss of personal incentive and desire for creativity and innovation. In the long run; the national productivity is not high and the local products can't compete in international markets.

Also, there is a shortage in innovators, pioneers and high qualified professional managers who are vital for innovation and creativity to push forward economic development. In this regard, Libya needs an adjustment for the existing Western technology much more than a new technology. Thus, innovation is connecting the advanced Western technology with local production elements and market requirements. This can be done through establishing special training and research centers to solve local production problems and adjusting technology to local needs. Although some of these centers are available, they don't get the cooperation of industrial and agricultural enterprises. In addition, administrative laws and bureaucracy in many occasions hinder the effectiveness of such centers.

Also, low salaries don't attract high qualified personal. In addition, sometimes, positions are offered to close associates, such as; friends, relatives, and loyals, rather than experts and qualified personnel.

Furthermore, the tremendeous growth in urbanization (76% of the population live in urban centers) costs goverment a lot of capital, which should be directed to development rather than for helping immigrants to accommodate their living in cities. There is an optimal size for cities, cost start after it to increase sharply which over exceed any benefits; lands' prices and rent start to increase, cities get crowded, life in city and its suburbs loss its attractiveness, public services start to decline, and cost of living start to climb. Tripoli and Benghazi exceed such optimal level.

The most difficult of these obstacles is the fact that the economic development and social development in Libya didn't go parallel. Social development is still lacking behind.

However, what makes things worse is the United Nations resolutions No. 748 and 833 which were issued in 1992 and 1993 respectively. They call for an international embargo on Libya. As a result:

A. Imposing an embargo on Libya's importation of the basic spare parts necessary for air line and oil industries.

B. Imposing an embargo on Libya's importation of certain high-tech equipments and their accessories.

C. Imposing an embargo on Libya's airline flights and services to other countries, and meanwhile don't allow any other foreign airline to fly to Libya.

The embargo is still going until now, and it causes a great damage to the economy.

Nontheless, oil is still a golden opportunity for Libya to become a modern state, but oil is a temporary resource, and can't last for ever, so this opportunity should be used quickly and effectively before it is too late.

2.3. Changes in Marketing in Libya Since 1960

(Structural Changes, Institutional Changes, New Procedures, and New Techniques)

In 1960 market potential in Libya tended to be limited by low levels of consumer expenditure. Technology was relatively backward and financial resources of firms restricted. There was little opportunity or incentive to develop large-scale operations, market was characterized by small firms. Individuals felt little need to strive and compete, implying low achievement motivation, which resulted in conservative management attitudes. Limited market opportunities and the small size of firms led to predominantly local distribution and long channels of distrubiton on the country-level by having many middlemen between municipalities. As a result; buying and selling relationships are likely to be temporary as buyers try to take advantage of variations in prices and conditions between local markets.

In late 1960s and early 1970s things started to change and the competition became harder than before and good marketing demanded speed, flexibility, and dedication so as to adjust to the ever changing demands of Libyan market.

By mid 1970s the market had reached an advanced stage of development, as increasing affluence provided wider opportunities. The affluence came as a result of high increase in oil revenues. This development creates new markets and more sophisticated consumers. Improved communications and transportation facilitated a shift toward broader geographic patterns of distribution and variations between local markets declined.

2.3.1. Marketing Structures

The typical firm size is small. Many of the small firms are family businesses. In the 1990s the number of small retailers is significantly high relative to the market needs. The large majority of wholesale institutions are owned by government.

i) Managerial Attitudes:

Attitudes tend to differ between and within the various firm categories, and with the orientation or focus of the attitude. A substantially higher proportion of manufactures regard themselves in a strong position in the channel. Also most manufactures are product oriented, although a substantial proportion of wholesalers and retailers are market or sales oriented.

Factors such as the entry of foreign firms with sophisticted managerial techniques influence the attitudes and policies of domestic firms in developing countries. Firms with a substantial volume of overseas business may assimilate the values and techniques of their business associates in more developed countries. A good example of that is oil companies.

ii) Channel Structure and Relationships:

Channel structure and relationships depend primarily on the relative size of firms at different stages of the channel. Manufacturers who are large relative to firms at other stages of the channel tend to be dominant. There is a strong tendency, particularly for large manufactures, to use their direct channels. Correspondingly, there is less tendency to regard wholesalers as necessary, and efforts to bypass wholesalers are fairly widespread among manufacturers.

iii) The Consumer Market:

Prices data are collected and published by three major agencies: (1) The National Authority of Statistics and Census, (2) The Libyan Cental Bank, and (3) the Ministry of Economic Planning. The Libyan Central Bank prepares quarterly data on the economic and monetary situation of the country. The Ministry of Economic Planning prepares periodical retail price statistics on selected commodities, price differences between imported and locally produced goods, annual estimates of wholesale prices and cost of living expenses, in addition to other economic data.

iv) Advertising Campaign:

The most important considerations for developing an advertising campaign in Libya is the extent of government control over the advertising media.

1) Radio:

There is a state-owned radio station with studios in Tripoli, Benghazi, and Sabha broadcasts programs in Arabic and English. In addition to that, there are number of local radio stations such as Tarabulus Al-Arab in Tripoli and Al-Jabal Al-Gharbee in Gharyan. However, it is important to note that radio is inaccessible to advertising. The Libyan government prohibits radio stations from accepting advertising messages. But, number of Arab radio stations broadcast commercials such as Middle East radio.

2) Television:

Another important communication medium is television. T.V. was introduced into Libya during 1960s. Since 1980, it covers all Libya and even reach neighboring countries. Libyan government doesn't ban advertising on T.V. Television commercial have been relatively effective lately. Also Libyans watch a number of foreign T.V. channels, which allow them to expose to other life styles.

3) Magazines & Newspapers:

Advertising expenditures are concentrated in newspapers, magazines, and billboards, however it is prohibited to use sex appeal in advertising messages. In addition to the local newspapers and magazines, Arabic and few foreign publications which come from Cairo, Tunis, Paris, London, Arabian Gulf countries and Beirut are particulary popular. All foreign magazines and newspapers are subject to close scrutiny by Libyan government censors before being admitted.

4) Cinema :

The shows in cinema showrooms presents some advertistments before the main shows. These advertisements usually are for foreign products and international brandnames. Most of these advertisements related to daily consumer products such as food, beverages (i.e., Coca-Cola), soaps and detergents. Cinema advertising was very effective in 1960s when T.V. ownerships were very rare, and there was no national T.V. station.

5) Fairs :

A number of commercial fairs take place each year. The most famous one is Tripoli International Fair, which is held in March and lasts for twenty days. Many countries from different parts of the world participate in this fair. In addition to that high-tech, and computer businesses have a number of fairs in major cities each year.

However; one should put in mind that most consumers gather information about the markets verbally, primarily form friends, relatives, and acquaintances. Media informations are not very signifiant sources of information; but their use is increasing. In other words, word-of-mouth communication is relatively high comparing to other communication methods, such as advertising and billboards.

v) Personal Selling:

The bargaining about price is the hearth of the daily economic life in Libya, which is very rare in the industrialized countries. The market exchange is a strategic game between the buyer and the seller, each one of them gives impression of ignorance toward the offer of the other in the early stages of the exchange, and sometimes the buyer gives a limit that he can't exceed it. Finally both reach a middle ground price that is accepted by both parties.

2.3.2. Institutional Changes

i) Retail Institutions:

1) Marketing in 1960:

An examination of the actual development of retail institutions in Libya indicates that; new types of retailing frequently start off with crude facilities, little prestige, policy of low prices' and low margin operations.

Libya's early retail history seems to have involved walkers and peddlers, then of general stores which are common during 1960s, next of specialty stores. In early 1970s supermarkets and other modern stores have been introduced at the top of the social and price scales, and in late 1970s department stores have been introduced.

2) Marketing During the Socialist Radical Period (1979-1988):

In May 1979, a decision was issued restricting imports of certain commodities and goods to public institutions and companies. The Markets Company, which was established on February 1979, commenced its activities by opening a number of public markets in major cities and certain municipal centres, and there was no private retail trade, no wages, but only profit participation partnerships and worker self-management committees. In the field of securing sufficient supplies of commodities in various parts of Libya, a decision was issued by the General People's Committee for opening wholesale outlets in certain areas. The decision inter-alia made it impermissible for other than production and marketing public companies, institutions and firms and those to which imports are confined to undertake purchases for wholesale purposes. It allowed societies, syndiacates, associations and other productive, consumer, professional and handicraft groupings to undertake whole-sale purchases for retail sales to their members only. All wholesale licences issued to other than the foregoing parties thus stood cancelled. Such radical policy led to welfare state which is a mix of socialism and capitalism, nontheless religion and market guide the life of most people.

Furthermore, these socialist approach led to restrictions on marketing distributions, increases the existence of black market, import restriction, decline in marketing and distribution infrastructure, and although an entrepreneurial culture exists widely, the government control such culture. Shopping in state-run shops was an unpleasant experience, customers formed queues, and often shoppers want clerks to tell them exactly what they were buying before entering the store. Consequently, the state shops and supermarkets failed to offer a wide variety of goods and services consumer wanted, lacking profit incentives, and poorly attuned to the consumer needs. The same applies to industrial enterprises who failed to produce many wanted consumer products, poorly managed, not well attuned to the market, and offered little competition.

In 1984, a law was issued allowing individuals to open industrial partnerships called 'Tasharukeyas' such private enterprises helped basic industrial sector to nourish and they produced some badly needed goods.

3) 1988-Present Period:

With the relaxation policy of 1988, thousands of new private businesses were opened, provide value to a wide range of consumer goods, and retailing starts to shift to private stores offerings. Employment in the state enterprises and institutions has declined. At the same time, the number of private businesses has increased. They have begun with something simple a specialized service or trading activity and often slowly expanded. Then new types of retail institutions were established by highly aggressive, cost conscious entrepreneurs who make every dinnar count. They went into super decoration and modernization. Store wide average margin may increase as new high -make up lines were added to the product mix, even though the margins charged on the original components of that mix remain unchanged. In 1990s, a number of small and medium-sized shopping centers were established in many developed areas. Thus, at first supermarkets were the back bone of the shopping center, and many early centers consisted of a supermarket and a few stores. To create traffic to the non grocery stores usually a variety stores, and fast food restaurant were added, although eventually junior department stores became popular.

However, meeting the requirements for capital for expansion is a real problem for the newer and less well-established operators. Also consumers have become brand and more style conscious. Producers and distributors are checking their costs more carefully than before. Labor and transportation costs particularly are rising.

4) Privatization in Libya:

In 1977, the government increased the scope and magnitude of its activities, taking on variety of tasks that the private sector previously performed. In late 1970s it went further by striving to eliminate the private sector altogether.

Then, in late 1980s the tide of public sector expansion began to turn. However, the 'infitah' (liberalization and opening to the outside markets) that started in Libya in March 1988 must be measured within the context of a number of powerful and often countervailing variables; mainly poor performance of public economic institutions. The government introduced a variation on an earlier theme in 1984, it adopted the concept of "Tasharukeya"; a form of self-management that allows for the creation of partnerships to which some partners contribute labor and others capital. The government issued a law governing such partnerships. Shortly after September 1987, the Ministry of Industry announced a time table for further "privatization" of economic enterprises. By August 1993, approximately 150 factories had been privatized (Achievements of the Libyan Economy 1970-1994, 1994, p.p.10 - 11) and at least in theory, no longer received the automatic subsides they once enjoyed. In addition to that a new law issued allowing establishing corporations with few partners and limited liabilities. On September 1, 1988, the abolition of the state import and export monopoly has been announced. At the same time, a number of injunctions against retail trade were lifted. By the end of 1988, most light and medium-sized industrial enterprises had been turned over to self-management committees. As in the late 1970s when the oil sector and heavy industry were exempt from the socialization measures these enterprises were now also excluded from the privatization measures, these enterprises remained firmly under state control.

Contrary to the skeptics' assertion that government won't sell the winners and can't sell the losers, Libyan government sold off a number of prized assets in early 1990s. One of those winners was the former Pepsi-Cola plant near Benghazi, now producing local versions of soft drinks under an Arabic name.

However, the move toward more market oriented economy depends upon the willingness of government to provide economic information and incentives to individuals and institutions, and to create a legal environment allowing them to put these incentives to efficient use. Especially in an environment where there is a lack of strong civil groups movement that can articulate collective interest.

In addition, "privatization will be effective only, if private managers have incentives to act in the public interest, which includes, but is not limited to efficiency. Profits and the public interest overlap best when the privatized service or asset is in a competitive market. It takes competition from the companies to discipline managerial behavior" (Goodman and Loveman 1988, p.28).

However, "a private ownership alone is not enough to make the difference. The key issue is how the private managers behave and what the mechanism will exist to monitor their actions. Accountability and consonance with the public's interests should be the guiding lights" (Goodman and Loveman 1988, p.36).

ii) Wholesalers:

In 1990s wholesalers in Libya are not old-fashioned, outmoded, antique operators. They are moving just as rapidly as other business institutions and they are adjusting themselves to the changing conditions. Of course, it is true that some types of wholesalers are not so important, yet on the other hand other types are considerably more so today. Wholesalers follow pretty much the same course as other institutions; some do a careful, skillful job, others slip because of certain inadequacies.

2.3.3. New Procedures

In 1960s and 1970s there are not many marketing procedures. The most common procedures at that time were use of distributors and representatives. In determining the method and type of distributor of representative for a product line or services, the director of sales / marketing looks at the ability of those firms to provide services which the company can not do as economically or efficiently on its own. This can include areas such as; personal sales contacts, and market exposure. However, such firms usually didn't offer financing to those outlets to help them to promote their products.

In 1980s and 1990s new procedures came up as a result of marketing sophistication. These new procedures include development of pricing policies, and promotional decisions. In determining the pricing policy of the company the following procedures are considered:

A- Price levels: the type of goods and competititve conditions will be used in making that determination.

B- Specific strategies based upon demand, cost and competition factors.

C- Flexible pricing policy may be followed. This is particularly applicable when a company finds itself in situations where customer purchasing is being conducted on "negotiated" rather than straight bid or catolog price basis.

D- Another new procedure concerning the promotional decisions are considered, which include generally advertising, publicity and public relations, sales tactics, sales promotions, and personal sales, for instance; sales tactics and promotions begin to include trade shows (such as the ones that are done by few computer and cars businesses), premium, and demonstration of product lines.

Marketing Planning:

Table (2.8) summarizes the general marketing planning characteristics in Libyan organizations:

Table: (2.8) The General Marketing Planning Characteristics in Libyan Firms

Planning Characteristics	Libyan Organizations
- Senior management provides planning direction	Yes
- Senior management participation in plans development	Extensive
- Use of staff other line managers	Extensive.
- Planner communications with staff senior management	Fair.
- External sources used in planning	Few or none.
- Use the practice of plan draft, review, and revise	Yes
- Training orientation	Little emphasis on training.
- Incentive plan	Bonuses.

2.3.4. New Techniques

The marketing techniques which are used by many organizations are:

- Use of cost and financial data.
- The income statement.
- Break even & demand elasticity techniques.
- Return on investment
- Pricing the differentiated products.

In late 1980s new techniques implemented by some firms. These new techniques include the following:

- Payback period method.

- Analysis of marketing costs.

2.4. Lifestyles Trends

According to 1995 census; Libya has a population to be just over 4.5 million in mid 1995. This number does not include foreigners. The high rate of natural increase of around 4.1% annually is well above the regional average. The population is expected to continue to grow as birth rates remain steady and infant survival is more assured.

Before the 1960s, there was substantial emigration of Libyans to Tunisia and Egypt in search of employment. Recent economic changes have tended to reverse the permament flow of Libyans abroad. Temporary emigration for educational, health, and commercial purposes has become common, but the major flow is that of Libyans who are returning from Tunisia, Egypt, and Chad after the independence. In the late 1960s, there was a slightly higher rate of immigration than of emigration.

Libya is one of the most urbanized countries of North Africa and Middle East, 76% of the population live in cities (General Information about Libya, 1994, p.1). Possibly the outstanding feature of the urban situation is the concentration of over half of the urban dewellers in Tripoli and Benghazi. Urbanization has taken accelerated rate since 1965. Besides Tripoli and Benghazi, there are twelve cities. In the West, az-Zawiyah, Gharyan, al-Khums, Sirt, Zleten, and Misratah. In the East; al-Marj, al-Bayda, Darnah, and Tobruk. In the south; Sabha and al-Kufrah.

Lifestyles in both cities and villages are strongly influenced by close identity with the family. The extended family remains important even in the large urban areas.

The trend in marriages has concided with an increase in the age at first marriage due to the fact that many women wish to finish their higher education before getting married. The new demographic map shows that higher participation of women in the labor force. A further structural change towards younger age group with the labor force can be expected in the future.

One of the most conspicuous features of the new demographic map in Libya is the change in the age structure of the society towards an increase in the number and proportion of young people as a result of high birth rate and a decrease in the proportion of elderly. See Figure (2.2). Demographic data show unprecedented changes in relationships between age cohort sizes. The process influence, and will continue to do so, the economic and social organization of Libya very profoundly. The growing proportion of young people suggests that young - specific values and institutions may increase in importance. It is therefore possible that, as a result of the changes in age structure, the values of the younger people will play a greater role than will elderly values.

People are generally becoming more mobile as a result of greater prosperity. Also, the societal context in which people and households make their residential decisions has changed substantially over the past two decades. The geographical environment has also become more uniform in certain ways, as manufacturing and jobs have decentralized and urban - rural differences in education and other infrastructure have narrowed.

Another main factor in changing Libyans lifestyle is marketing. Marketing caused changes in Libyan society. These changes include:

1- Shopping centers in turn, increases the attractiveness of suburban living, which helped maintain or even increases residential and occupational movement from the cities to the suburbans..

2- The hard work manual tasks of the home is being replaced by machines doing those services.

3- Between one fourth to one third of the civilian labor force engaged in marketing activities. These include all employees in retailing, wholesaling, transportation and warehousing, which reflect the expansion in marketing system.

4- Marketing brought to Libya in the last two decades of a worldwide network of telephone communications, the appearance of global television, the introduction of the revolutionary faxing process, which decreased the barriers to audial and visual communications. Libyans access to radios,

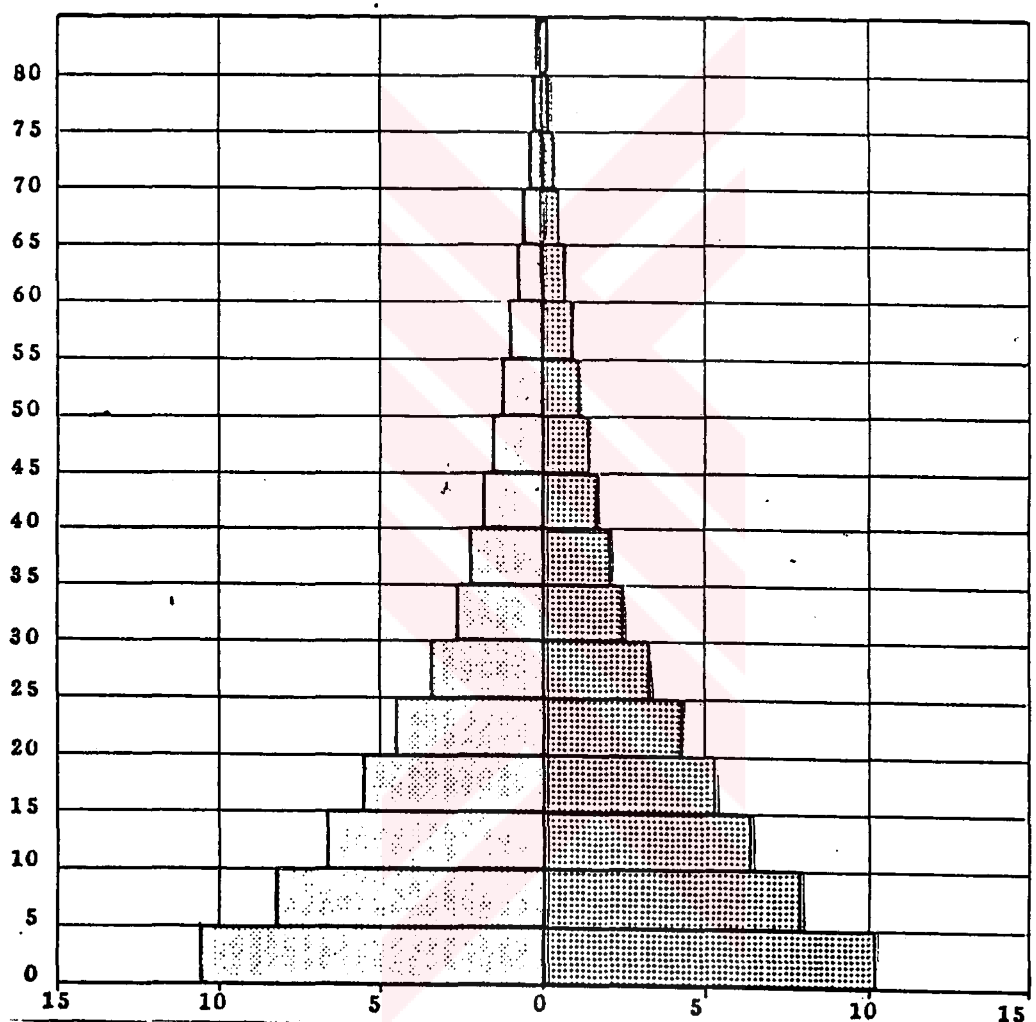


Figure: (2.2) The Age Pyramid of the Libyan Population in 1991
Where: X = % of Age Group in the Population
Y= Age Groups
Source: Department of Statistics 1992

televisions, and satellites has been growing dramatically. For instance by using satellite dishes and receivers many Libyans nowadays watch number of Turkish TV. channels via satellite such as; TGRT and Channel 6. In addition to the number of Arab and European channels such as; Nile TV, RAI-Uno, Due (Italian), and France 2. Although some of these channels are not directed to Libyans, but nontheless they are influenced by their programs and adverisements.

5- As technology developed and competition increased, some companies shifted their approach toward customer orientation. Many Libyan consumers now ask for quality, place importance on reliability, maintainability and services than ever before.

Social change in Libya dramatically alters within the life span of a single generation both the prevailing culture and the socio-economic infrastructure, and does so at a pace that is set at least equivalent to what used to transpire with the time span of a century. The interaction of technology, education, travel, and modern communications has generated rapid alterations on the social and economical scene of Libyan society. For instance as the possession of property and goods becomes important to building and maintaining self-respect. Each individual in a community feels need to own as much as his peer socio-economic neighbours. However, the revolution had given the opportunity of relative wealth and prosperity to many thousands who in earlier years could have entertained no hopes of making significant social or economic advances. As standards of living improved for the middle classes, there was also a clear 'trickle down' effect to the poor and deprived whose own expectations changed and who were no longer entirely passive in seeking social and political awarences. In Libya social prestige significantly comes from being seen to consume products of quality which are recognised as such by status sensitive social groups more than one's credentials, this in effect produced a heavy middle class emphasis on materialistic approach rather than on education which is quite to the contrary just 20 years ago.

2.5. Libyan Youth' Values and Lifestyles

On light of the previous environmental analysis of Libyan society from historical, social, economical and marketing perspectives, one can draw a focus for the Libyan youth characteristics.

The interaction of more moderate technology, education, travel, and modern communications has generated rapid alterations on the social and economic scene of Libyan youth. For instance, the spread of literacy has coincided with the acceleration of urbanization in Libya.

However, when one looks at Libyan society in the last few years, one is struck by the size of its youth population, around 69% of Libya's population is below the age of 25 years, and as a result of that youth, society is in a state of activity and change. This change is evident in the economic social, physical and cultural dimensions. However, this youth generation learn to respond to signals from a far wider circle than is constituted by his parents. The family is no longer a closely knit unit to which he belongs, but merely part of a wider societal environment to which he becomes attentive. This fact made them more sophisticated. They look for quality product that are aesthetically pleasing, personally satisfying, value oriented, spending on products that past generations would have considered luxuries such as consumer electronics. Nowadays, Libyan youth has become more style conscious, youthfulness, and technology oriented.

The values and lifestyles typology of the Libyan youth comprises of three comprehensive groups that are subdivided into five lifestyles, each intended to describe a unique way of life

2.5.1. Need-Driven Group (Sustainer lifestyle)

At the lowest levels of the lifestyles typology in Libya comes Sustainer lifestyle. The luxury of choice in many economic matters is relatively a rare. This means that they are less able to express their values in everyday living in the Libyan society than are the more affluent people. "They tend to be rebellious, left out, angry, anxious, and combative people who often feel left out of things" (Mitchell 1983, pp.193-194).

Their life problem is less merely to survive than to secure and sustain hard - earned gains and, if possible, to move ahead to a better life. They live at the edge of poverty. Few get much satisfaction from their jobs. Deep insecurity seems evident in the high need Sustainers express to have social status, and to feel part of a group. They place enormous importance on financial security.

"Many Sustainers will move up to Belongers, or more likely, Emulator levels in the years ahead. These are people learning the ways of outer-directed except that their resources remain so restricted as to force them into need driven living patterns" (Mitchell 1983, p.196).

Many of Sustainers used to be soldiers in the army, school dropouts, many are unemployed, most them are young, live in working class neighborhood, rural areas and suburbans of the main cities. Generally, they come from poor backgrounds and have low level education.

Their unique way of life points out that their consumer decision-making style is more likely to be Price Conscious, "Value for Money" Consumer, a characteristic identifing a consumer with particularly high consciousness of sale and lower prices in general.

2.5.2. Outer-Directed Groups

The Outer-Directed make up middle Libya. It is a huge category, including most Libyan youth. It is also "highly diverse, consisting of three distinct life styles: Belongers, Achievers, and Emulators. They conduct themselves in accordance with what they think others will think" (Mitchel 1983, p.196).

i) Belongers: They have traditional, conservative, and old fashioned values. For instance, they are family oriented. The key drive of Belongers is to fit in, not to stand out. They follow the rules. They have middle incomes and middle - low levels of education. They think, it is important to be together and alike. They prefer to follow rather than to lead. They have a sense of stability and often tradition, a set of agreed upon rules, and their financial progress is not above average. They are satisfied with their situation and match their consumption to their means, "seek security through avoidence of surprise, comfort through being surrounded by the familiar, and happiness through acceptance by the group" (Mitchell 1983, p.197)

Most of belongers are workers, government employees, low level bureaucrats and small farmers. Most of them they tend to be in their fifties and sixties. Many live in rural areas and others live in cities' suburbs and working class neighborhood in the cities.

Their unique way of life points out that their consumer decision making style is more likely to be "Habitual, Brand-Loyal Consumer", a characteristic indicating a consumer who repeatedly chooses the same favorite brands and stores. This is due to the fact that they like to avoid surprise and unkown. In addition they are traditional in nature.

ii) Emulators: They "are intensely striving people, seeking to be like those they consider rich and more successful than they are - that is, Achievers. They are more influenced by the values of others than any other lifestyle group (Mitchell 1983, p.198). Furthermore, they are hard working, supportive of contemporary social trends, and fairly successful. They have above average income, but they are spenders" (Mitchell 1983, p.198). They tend "to embrace consumption, follow the voguish fashion, and spend only where it shows" (Mitchell 1983, p.118).

They tend to have above average education, young in their twenties and thirties, come from middle and working classes families, and more material oriented. Most of them live in middle class neighborhoods.

This clearly shows that their consumer decision making style is likely to be "Novelty and Fashion Conscious Consumer", a characteristic identifying consumer who appear to like new and innovative products and gain excitement from seeking out new things.

iii) Achievers:

> Achievers come in many shapes and forms. The ambitious, competitive, effective corporate executive is one familiar type. But there is also the skilled professional-lawyer, doctor, scientist. Then there in the vicarious Achiever-the individual who expresses his or her achievement needs through others as much as through personal attainment. Achievers have learned to live the comfortable affluent, affable outer-directed life (Mitchell 1983, p.199).

Achievers in Libya live in the suburbans, and many of them own luxury homes, they are of top lifestyle groups and consider themselves the upper class in the Libyan society. Regionally they are a bit under represented in the Southern and Eastern parts but well represented in the Northwestern part of the country. Their demographics show that they are in their thirties, and many moved from other cities and towns to Tripoli. Their demographics point out that they are in their thirties and fourties. Most are college graduates and some of them attended graduate school.

Their unique life style points out that their consumer decision-making style is likely to be Perfectionistic, High-Quality Conscious Consumer; a characteristic measuring the degree to which a consumer searches carefully and systematically for the best quality in products.

2.5.3. Inner Directed Group (Islamic lifestyle)

The Islamic lifestyle group views Islam as durable and appealing life ideology, as well as a defense against Western social values, for instance, they consider the imported magazines, videos, and films from Western countries undermine indigenous mortality. Their principle driving forces of their lives are internal, not external. That is, what is most important is what is 'in here' not what is 'out there'. This extends to attitudes toward spiritual matters. As a group they are highly self-reliant and notably indifferent to materalistic matters. Islamists are more active and mission oriented (carrying the banner of Islam to the society and beyond). But for them, it is not materialistic things that account, but spiritual matters. As spiritual, they appear quite able to risk a wide range of issues, and non material aspects of life are in some sense 'higher' than the material, that their simplicity often goes with inner richeness. Few of Islamists live fully the life of voluntary simplicity, but all act on at least some aspects of it. Islamists are less attentive to stimuli which do not fit their cognitive structure and they distort those stimuli which are forced upon them. They try to lead lives that are conservative. As a group they are politically active and some of them are organized in political movements that are associated with other movements in other Islamic countries. They are people who believe in themselves and in what they are doing.

Their characteristics varies. They range from very educated people to people with low level of education, they tend to be young, and from conservative families. They are concentrated in the suburbs of the cities, a bit under represented inside the main cities. Also they are quite a lot in rural areas too. Some of them are unemployed.

Their life style points out that their consumer decision-making styles tend to be 'Price - Conscious, Value for Money Consumer' too, which means they appear concious of lower prices in general and concerned with getting the best value for their money.

The values and lifestyles typology presented above can be especially useful in marketing segmentation, which in turn provide guidelines for a firm's marketing strategy and resources allocation among markets and products.

CHAPTER THREE

TURKISH ENVIRONMENT AND ITS INFLUENCES ON TURKISH YOUTH CONSUMERS

As we all know that consumers as individuals live and operate with a certain environment. Such environment imposes influences that shape and constrain individuals in their consumption decisions. However, the environmental factors and variables are too complex, so one should not expect a very rigorous and explicit environmental analysis for this type of study. Nontheless, the study will address the basic concepts and explore how they are related to the topic. In brief this chapter by doing, so is an attempt to serve as a foundation for understanding the Turkish collegiate youth consumers' decision - making styles, who are a target for marketing programs for many local and foreign business firms, in addition, to many other non-profit organizations and institutions.

The chapter consists of eight sections. The first section briefly describes the geography of Turkey. The second discusses the present demographic trends and life styles in the country. The third reviews the mass media and its role, while the fourth section describes the political system. Religion influence is analyzed in the fifth whereas sixth section undertakes the discussion of the Turkish economy by briefy analysing the privatization program, globalization and foreign investment, customs union with EC, banking reforms and transformation, in addition to the problems of inflation and budget deficit, Turkish youth lifestyles are examined in the last section in the light of the previous analysis that is undertaken in this chapter.

3.1. The Geography

Turkey (Türkiye) lies partly in Europe and partly in Asia. Its location in two continents serves as a bridge between East and West culturally, economically, politically and gives Turkey a major advantage in serving the markets of Europe, North Africa, and the Middle East.

Turkey is bounded in the east by Georgia, Armenia, Nakhichevan and İran, in the south by Iraq and Syria and in the West it borders Greece and Bulgaria. "The area of Turkey is 7774815 square kilometers excluding lakes. The sea coasts of Turkey stretches for 8210 k.m., along the Mediterranean in the south, Aegean in the west and the Black Sea in the north. Turkey is situated between 26^0 and 45^0, in the temperate middle latitudes of the northern hemisphere. (Turkey 93, p.11). See the map of Turkey in figure, Figure (3.1).

The topography is extremely varied and climatic conditions differ widely among regions.

> "The major part of the country consists of highland plateaus surrounded by mountainous areas which rise toward the east and are dominated by Mount Ararat with a height of 5165 meters. In the east, winter temperatures may fall from 10^0-40^0 C, while in the southeast, summer temperatures may reach 45^0 C. Turkey is divided into seven geographical regions: The Marmara Region, the Black Sea Region, the Mediterranean Region, the Eastern Anatolian Region, the Southeastern Anatolian Region, the Aegean Region and the Central Anatolian Region, each of which posses unique climatic and ecological features. "(Turkey 93, p.11).

3.2. Present Demogrhaphic Trends and Lifestyles in Turkey

3.2.1. Population

According to İGEME sources the population of the country was 62.526.000 million in 1995. Nearly 41 % of the population still lives in rural areas despite the significant migration into towns. The major cities are; Istanbul, Ankara the capital city, İzmir; Adana, Konya, Bursa and Antalya.

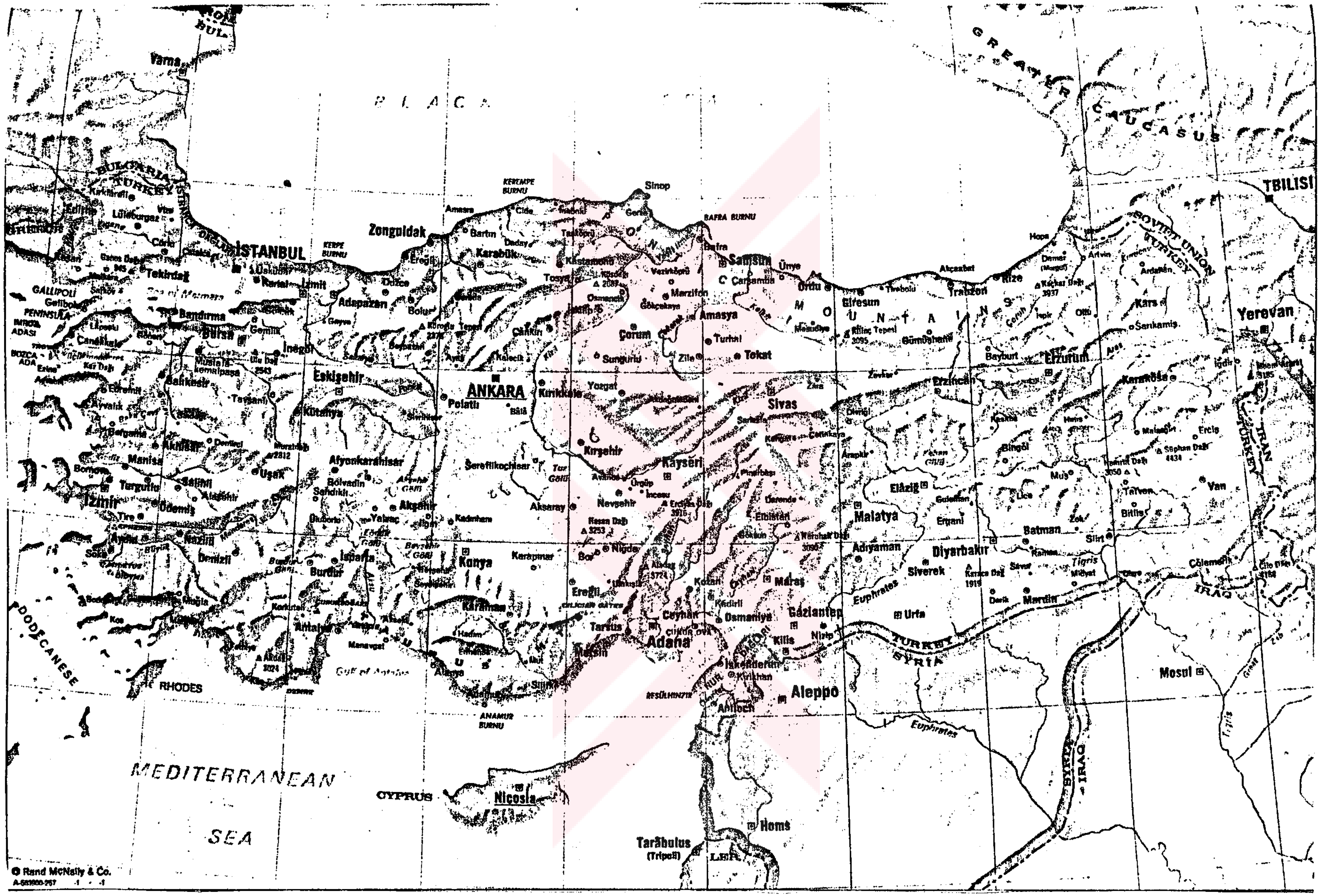


Figure: (3.1) Map of Turkey

Of the economically active population, 46.6 % (9406000 persons) is employed in the agriculturel sector, industry employs 15.5 % (3,127,000 persons) of the working population and the sevice sector employes 37.9 % (7,640,000) persons. (The 1995 Economic Report of the Union of Champers and Commidity Exchanges, May 1996).

The official language is Turkish which is spoken by over 150 million people in the world. It is spoken in Türkmenstan, Kazakstan, Uzbekistan... etc.

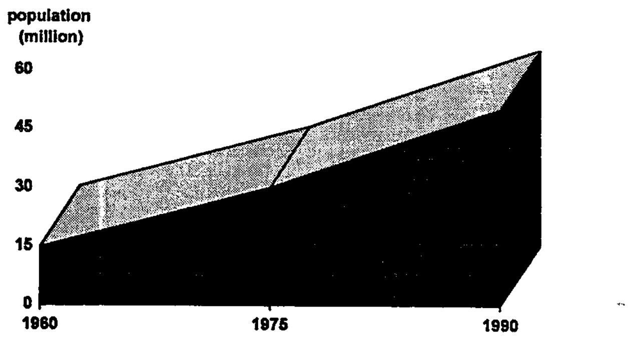
The population of Turkey has increased more than fourfold between 1927-1995. In 1927 the population was 13.6 millions, while in 1995 is 62.5 millions. The population increased 24.8 millions between 1975 and 1995 an annual rate of 2.0 %, which is higher than most of Europe. See Figure (3.2) for the period 1927-1990.

Now the policy of favoring increase has been superceded by a policy of favoring family planning. The decrease in fertility probably will concide with an increase in the mean age of women at first birth due to the increase in the number of women entering the work force. This will lead to more women look for fashionable clothes and good appearance, and for time-saving devices in the kitchen and lead to conspicuous consumption. Since the early 1980s, the regulation of fertility has become increasingly easy due to the indroduction of new efficient methods of contraception in the market which are developed in the West, due to the free market policies, which allow importing such items.

POPULATION BETWEEN 1927-1990

The population of Turkey has increased fourfold during the republican era. Population increased 16.6 million between 1975 and 1990, an annul rate of 2.4 percent, which is slightly lower than the period 1960-1975 (2.5 percent).

Now, the policy of encouraging population increase has been superceded by a policy of favouring family planning.



(*) in million

YEARS	1927	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990
POPULATION(*)	13.6	16.1	17.8	18.8	21	24	27.7	31.4	35.6	40.3	44.7	50.6	56

Figure: (3.2) Population Between 1927 - 1990

The Source; Turkey 90, Economic and Social Indicators, p.1.

The trend in marriages in Turkish society has concided with an increase in the age at first marriage due to the fact that many women wish to develop their careers before getting married.

Since the early 1980s, Turkey has experienced a dramatic change in the main component of population as well as life styles and living arrangements. For instance the spread literacy and the increasing urbanization. And enhancing this impact is the added factor of new media outlets more radio stations and more T.V. channels, in addition the new global communications such as the appearance of global television, a world wide network of telephone communications and the introduction of faxing process and Internet.

Turkey's new demographic map could be considered as a result of the societal development of the country - as so called process of modernization.

Concerning general developments in households and family structures. The incidence of divorce has increased, the decline trend in nuptiality due to dramatic rise in living costs and high inflation rate (71.1 %, 120.7 %, 88.5 %, and 80 % in 1993, 1995, 1996 respectively). Today the married couples - especially in the upper middle class living in major urban cities such as Istanbul - do not only question traditional sex roles, but manage to divide household duties more equally.

The new demographic map and the higher labor force participation of women in the middle age groups will imply an increase in the importance of the middle age groups (35-55 years) in the labor force accompanied by a fall in new entrants to the labor force. This implies a higher unemployment rate among youth.

One of the most striking features of the "new demographic map in Turkey is the change in the age structure of the society towards an increase in the number and proportion of young people and a decrease in the number and proportion of elderly. Demographic data (See Figure 3.3) show unprecedented changes in relationships between age-cohort sizes. This process influences, and will continue to do so, the economic and social organizations of Turkey very profoundly. A further structural change toward younger age groups with the labor force can be expected in the future and youth culture will become more influential in shaping Turkish society values and norms, given that "the share 0-14 age group in total is around %35" (Economic Report 1995, p.3). The growing proportion of young people suggest that young-specific values and institutions may increase in importance. It is therefore possible that, as a result of the changes in age structure, the values of the young people will play a greater role than will elderly values.

POPULATION BETWEEN 1927-1990

The essential demograhphic feature of the population of Turkey is its young and dynamic nature. The recent censuses in particular have indicated up a large increase in the relative size of the 0-15 age group. The percentage of economically active people within the 15-25 age group is also on the rise.

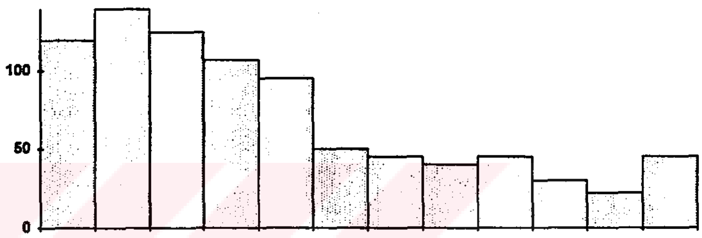


Figure : (3.3) The Essential Demographic Feature of the Population.

The source; Turkey' 90: Economic and Social Indicators

Another trend of the new demographic regime is the trend towards small families especially in the major cities. This necessarily leads to a reduction in the kinship network, in which a considerable portion of an individual's, social relationships are often established. The main problem in this respect is when kinship relationship are limited, additional effort on the past of the individual is required to establish compensatory fields of interaction. However, the family with its network of kinship relationships, is still one of the environment variables that has the greatest conditioning effect on the quality of life of young people. It is in family that young people frequently obtain the support and assistance they need.

Migration is becoming relatively more important as a component of population change at all scales. However, due to scarcity of data and regional differences, it is impossible to present a clear picture of education, unemployment and income for every region in Turkey. Current differences between regions may well explain a large part of differences in social and economic characteristics. However, a gradual disappearance of some of the differences between the regions of the country is likely.

However, regional differentials in birth - rate particularly between urban and rural localities are now relatively high. Migration is capable of altering the population characteristics of an area more quickly and unpredictably.

Change in lifestyle and population structure can influence migration patterns. People are generally becoming more mobile as a result of greater prosperity. The societal context in which people and households make their residential decisions has changed substantially over the past two decades. People in general are tending to become more mobile; permitting a wider choice of residential location. The geographical environment has also become more uniform in certain ways, as manufacturing and tertiary have decentralized and urban-rural differences in education and other infrastructures have narrowed.

Alterations in migration patterns have been largerly responsible for the new urbanization development trends within the country since the 1970s because rural youth are the main composite of the working class in the large cities.

However, the new demogrhaphic situation in Turkey calls for action in several fields. Generally there is a need for more data collection, interdisciplinary research (psychology, social psychology, sociology, anthropology, demography and economics) to establish basis for understanding very well consumer behavior and its marketing implications, in Turkey. Also there is a need for better statistics to make it possible to obtain more exact assessment of the structure, trends and differences between regions of the country. New socio-demographic research is necessary, preferable in comparative perspective.

3.2.1. Urbanization

Approximately 55.8 % of Turkey's population is located in cities in 1993, The percentage of urban population is relatively high in the northwestern part of the country (e.g., Istanbul, Konya and Bursa). Western parts of the country (e.g., Izmir) and in central Anatolia where the capital Ankara is located.

Urbanization has been rapid in Turkey, with the urban population rising from 28.6 % in 1955 to almost the double 55.8 % in 1993, of a period less than 40 years. (Figure 3.2). The spread of literacy has concided with the acceleration of urbanization in Turkey (Figure 3.4). "During the 1980's urban population increased by 5 %. per annum" (Turkey' 90, p.2). Istanbul is a commercial and industrial city, Ankara the capital and a trading center, and Izmir is a busy commercial city with a major sea port.

Turkish society comes to have far greater choices and gives scope to far greater levels of initiative. However, Turks although responding to changing social system, are still directed to a large extent by a pattern of conformity which reflects the values of the old society (traditional) from which they have emerged.

> - Turkey as many nations today has "a mix of social characteristics and are able to accommodate individuals and families whose attitudes and cultural values can range from traditional to modern. Moreover, changes in society and in character type do not occur all at once and there is inevitably a considerable overlapping which means that it is possible, which in one society, to find individuals and groups who 'date' metaphorically from different stages of economic and social development." (Mason 1981, p. 139).

In Turkey the mixing of people who have different cultural and social values comes mostly from unequal regional development and migration. In addition to that;

> "The rise and decline of the Ottoman Empire contributed to the racial mixture, particulalry during the empire's decline, when many Muslim groups living in former Turkish territories in southeastern Europe and in countries amound the Black Sea migrated to the home country. It is at

present almost impossible to define an average Turk ethnically. He may be blond and blue-eyed or even red haired; he may be of roundheaded alpine stock with dark hair and eyes, he may be of longheaded Mediterranean stock; or he may be Mangoloid with high cheekbones. The dominant stock seems to be Mediterranean - Turkish, giving way to Mediterranean in western and southern coastal areas and mixed with Alpine stock in the interior and east" (Encyclobedia Britannica, Vol. 13) 1981, p.787).

URBAN/RURAL POPULATION

Urbanization has been rapid in Turkey in the postwar period, with the urban population rising from 24.9 percent of the total 1950 to 53 percent in 1985. During 1980's urban population increased by 5 percent per annum.
Of the geographical regions population growth has been highest and above average in the Mediterranean Coast, Thrace, the Marmara and Aegean Costs, in South Eastern Anatolia and in Central Anatolia.

Figure: (3.4) Urban - Rural Population of Turkey
Source: Turkey' 90, Economic and Social Indicators, Istanbul Champer of Commerce, Turkey

3.2.2. Regional and Rural - Urban Differences:

However, there are quite regional and rural - urban social demographic differences in Turkey. It would be safe to point out that the development in Turkey is not merely a matter of economic change, but an interrelated process involving political, social, cultural institutions of the society etc. However, the rural regional differences arising from cultural - historical factors are contracting while those dependent on modernization factors are widening. Hence we should expect a contraction in rural regional differences in traits associated with social values and norms, and an increase in the differences in characteristics associated with economic development. As a result, Marmara and Black Sea regions are the most modern, and Eastern Turkey is the least. Anatolia and the Mediterranean regions occupy intermediate positions. Modernization means more industrialzation and socio-economic development. Therefore, the Aegean - Marmara regions have been steadily receiving people looking for jobs and careers. Eastern Turkey also increases its percentage of the national population because of its high birth rate. Therefore, Eastern Turkey has the youngest population on account of its high birth rate and low urbanization. The Aegean and Marmara regions have the highest proportion in the working ages; a low birth rate, high urbanization and in - migration in working ages are contribution factors for population increase.

The percentage of functional literacy is highest in the Aegean - Marmara regions and lowest in Eastern Turkey. Eastern Turkey has the greatest proportion of gainfully employed who are engaged in agriculture and allied activities and the least proportion engaged in industries - consisting of mining, manufacturing and construction. The Aegean-Marmara regions have the largest proportion engaged in non-agricultural pursuits.

Differences in social norms and values change slowly and their pressure and persistence may be ascribed largely to cultural - historical factors. Examples of such traits are fertility ideals, values, performance, and husbands dominance in decision making. By contrast, economic differences may be due mostly to industralization and certain aspects of modernization may change more quickly.

The social regional differences may be attributed to historical and cultural factors inherited from or before Ottoman rule. The racial, linguistic, and religious heterogeneity of the Ottoman Empire accounts for the presence of such differentials.

Istanbul, Ankara, Izmir and Adana are the most urban centers in Turkey. Istanbul and Ankara are national metropolises whose influences - extend beyond their regions, however, Istanbul has an excessive concentration of economic wealth and cultural life than any other city in Turkey.

3.3. The Mass - Media Influence

There is a new influence - that of the mass media and the views, values it transmits impersonally to its andience. TV sets per 1000 inhabitants are 239 in 1993 comparing to 13.5 in 1980. Turks watch various T.V channels ranging from Show TV. (too liberal) to Canal Mesaj (conservative), and read different newspapers and magazines ranging from Cumhuriyet (Liberal) to Zaman (conservative). Other major daily newspapers are Sabah, Hürriyet, Milliyet, Posta, Takvim, Türkiye, Bugün, Akşam, Fotomaç, Spor, Günaydın, Yeniyüzyıl and Meydan. Those mass - media outlets are not only able to bring new ideas and cultural values to the attention of its andience but they also effectively cut a cross class boundries by TV news programs such as, "Arena", "Teleobjektif" and "Alternatif" which give detailed coverage of news concerning cross - classes. In addition there are consumer corners in various newspapers such as the "Consumer Corner" in "Hürriyet-İstanbul" and "Consumer-Perspective" in "Sabah".

The influence of the advertising and movies which project the lifestyles of the advanced Western countries as projected by the media outlets is especially great in this regard, shaping a nationwide the instant satisfaction and the acquisition of material goods. In short the advanced west today - through its media influence - is the model for the social aspiration of the Turkish youth. The Western media projects sharply the immediate and material satisfactional dimensions of life. Today, for much of the Turkish society and especially for the young, television is the most important instrument both for socialization and education especially consumption education. In that respect it is rapidly replacing the roles - traditionally played by the family, the mosque, and the school. In addition to that; "a highly effective advertising industry is able to search in depth into specific social and economic motivations and to subsequently promote products in such a way that their psychological 'benefits' are most apparent" (Mason 1981, p.115).

Turkish mass communication ensures frequent media exposure of the social and economic behavior of all groups and information on relative consumption patterns is therefore readily available, allowing easy access to the detail of taste and quality judgements made by each social class and reference group. "The advertising industry also is able to redirect buyers attention away from product price and towards other status related factors which are taken by many consumers as acceptable, conspicuous price substitutes" (Mason 1981, p.20).

> "Today, according to the official figures, there are over 900 periodicals of which 20 are nationally circulated newspapers. Apart from those, 700 newspapers are published locally and the remainder are the magazines published on various subjects. National newspapers in Turkey have a daily circulation around 4 million. All of the newspaper publishing companies are privately owned." (Turkey 93, İGEME, p.17).

Diversification among the magazines due to the specialization on the aspects of social life has been observed as well. In Turkey, foreign newspaper and magazines are widely distributed and sold.

Furthermore, they are many public and private radio stations and television channels comparing to what was just ten years ago.

> "Turkish Radio and Television Corporation (TRT) was established in 1964. Today, TRT offers a wide - range of programs from educational to music and entertainment, including news each hour through its four radio channels. There is also another channel, Radio 3, broadcasting in stereo in English, French and German.
>
> TRT First television broadcast was established in 1966 in Ankara. Between the years 1966 - 1982 there was only one channel, TRT 1 on

> which black and white programs were screened. In 1982, colour TV broadcasting began on TRT 1 channel. This improvement was followed by the increase in channels. The second channel TV-2 began in 1986 and third channel TV-3 in 1989. GAP TV was set up in the same year with the aim of contributing to the regional development in Southeast Anatolia". (Turkey 93, İGEME, p.19).

However, research studies conducted by Borak (1985, 1986a, 1986b and 1991) indicate that the Turkish consumer lacks objective, sufficient, prompt, reliable sources and/or effective dissemination of information both to utilize before purchase and also to learn how and where to complain for problems encountered after the purchases and/or consumption of goods and services. Borak went further to state that personal sources of information are the basic sources of information although one can not ignore the effect of advertising. This points out that consumerism in Turkey is still in its early stages and there is a long way to reach conformity with European Union (EU).

3.4. The Political System

The Republic of Turkey, was founded in 1923, and Mustafa Kemal Atatürk, the founder of the Republic was elected as the first president. Then profound economic, political, social educational, and cultural reforms aiming at the modernization of Turkey were subsequently undertaken. Atatürk's revolutionary reforms were based on an aggregate of theories called Kemalism, and they can be summarized in the following six principles:

1- Nationalism: Kemalist thinking does not consider the nation as a race only but a togetherness of spirit and a moral medium moulded by history. The most important factor of nationalism is the unity in the aims, hopes and expectations that are directed toward the future.

2- Populism: The principle stands for the contemporary concept of democracy.

3- Secularism: This principle brings with it the separation of religious and state affairs and acceptance of the freedom of religion and belief in individuals.

4- Estatism: It retains individual initiative as a basic factor while it commits the state, particularly in the field of economy, to raise the welfare of the country.

5- Republicanism: This principle provides concrete backing for the structural nature of the Turkish state.

6- Reformism: This principle is an instrument to follow up the innovations and advances in the world.

The people in Turkey exercise sovereignty through the Grand National Assembly, elected by universal suffrage, which constituted the legislature of the Turkish Republic.

According to the Turkish law; "all individuals are equal without any discrimination before the law, irrespective of language, race, colour, sex, political opinion, philosophical belief, religion and sect, or any such considerations. Everyone possesses inherent fundamental rights and freedoms which are inviolable and inalienable". Turkey is a country that respects basic human rights and freedom of religion and conscience, freedom of expressing thoughts and opinions, freedom of communication, freedom of residence and movement.

In Turkey citizens have the right to form political parties. The establisment, functions and dissolution of political parties are regulated by the Political Parties Law. The major political parties in Turkey are True Path Party (DYP), Motherland Party (ANAP), Welfare Party (RP), Social Democratic Populist Party (SHP), Democratic Socialist Party (DSP) and Republic People's Party (CHP).

However, in the emerging industrial technocratic society, the emphasis is on pragmatism politically institutionalized on the basis of relative social-well being. On the personal level, there is a rejection of statism, reflected primary by frustration with overly bureaucratized system. This can be felt and seen in various articles published by political magazines such as "Nokta", "Tempo", and "Aktüel".

However, if one compares the political situation now in Turkey with few years ago, a significant difference can be noted. For instance; an almost unlimited freedom of the written press exists. The press freely reports on almost every critical subject even criticism of the government, and political parties concerning their expressions and activities.

Development in the political arena occupied the agenda of the goverment in the first half of 1996 when general elections held at the end of 1995 failed to produce a majority goverment, paying the way for yet another era of coalition governments. However, the ANAP-DYP coalition formed in February had a much shorter life span than expected and broke up in just four months. Consequently, RP-DYP coalition formed and still going on running the country with main policy objectives focused on public sector deficit reduction which subsequenty would alleviate inflationary pressures as a domestic policy. However there is a significant disagreement about Refah Islamic agenda.

Of course both Turkey and the West need each other. Turkey needs Western technology, facilities, accomodation and investment to adopt its economy to EU standards. The West needs Turkey because, it is strategically vital to Western interests as the cold war period and Gulf war proved clearly. Now more than before, it is very important factor for the region stability. Most important, both West and Turkey have a lot in common; e.g., democracy, human rights, and free market. However, Turks have a different religion, but they don't see that as an issue for their integration with Europe.

The different religion, geography, and history make Turkey having common cultural interests with the Arab and Islamic countries. This government likes to extent this common culture interests to economic cooperation too, especially with advanced ones like the two tigers; Malaysia and Singhpore who have a significant growth when other developing countries are struggling to survive. They've done that by strong capital structure, experienced and dynamic labor force, its professional people and its rigorously applied latest technology techniques and methods-an experience about which Turkey should know a lot about it. Whereas, Turkey's relationship with ex-Soviet republics is strategically important because most of them are from Turkish original, and both parties can benefit alot from such mutual friendship. Those new nations are in need for a huge infrastructure base, which Turkish companies participate in building it.

Accordingly, the great challenge for the current goverment foreign policy is to make balance between its interests in both the West and the Islamic countries. However, to get the most of that is not an easy task. It requires original thinking and fresh insights, in order to have a beneficial pragmatic working relationship with both sides.

3.5. The Religion Influence

Although 99 % of the population are Moslems, Turkey is a secular state that guarantee complete freedom of worship to non-Moslems. Current trend in religious attitudes are associated with secularization of state. Although religion has weakened as an institutional influence in Turkey, it is still very important for individuals, specifically its influence is quite strong on family life, moderate on work life, and minimal on political action, although it has seen increase in religious movements or parties in Turkey in recent years such as Refah. But the future influence of those movements is highly questionable due to Turkey's secular system, the geopolitical factors, and world politics. Such parties have quite influence in the local municipilities, and some communities especially in rural areas due to cultural and historical factors.

In modern Turkey mass-media, politics and economic influences conspire to create a culture inimical to the preservation of an important social domain reserved for the religion. This situation is dramatized by different levels of technological and economic development between different regions of the country. All of which intensify gaps in perspective and aspiration.

Furthermore, in Turkey today there is no millitant anti-government religious groups, such as; Al-Jehad (Holy War) in Egypt, or Hamas (Islamic Resistence Movement) in Western Bank and Gaza strip, or the Salvation in Alger. Even the 22 % vote for he Refah "Welfare party" is not a definite sign vote for the future political agenda. Refah won 22 % vote because the divisions among the right; the True Path Party, and the Motherland Party, and the same with the left parties; the Social Democratic Party, Peoples Democratic Party, the Republic Peoples Party, and the Democratic Left Party. The divisions are a result of political, personalities and historical differences. The fundamentalism has no future and can't gain a strong ground, instead the future for the new technocratic youth who believes in modernization, demand more personel freedom, and more democracy. Simply, the country can't go back to Ottoman rule any more, or to something similar. Now Turks all agree about democracy, and acceptance of various point of views of different sects, however, this doesn't apply to the extremes of both sides. In Turkey, Islam is far from homogenious due to the existence of different sects, and groups sections.

So what will the future hold for Turkey? The future will hold a more Western, middle class, industrial, technocratic society. With this we will see more of the advanced Western countries "lifestyles", and with it comes up-to-date Western consumption patterns.

3.6. The Turkish Economy

"The economic environment may be defined as the set of factors involving monetary, natural, and human groups. At the macro level the economic environment functions as a part of a society's culture to shape lifestyles and preferences." (Mowen, 1993, p. 694). Therefore, one can argue that the economic environment and the amount of economic resources which consumers have or may have in the future influence consumers' decision making, concerning product and brands they buy or might buy. Sometimes the behavior initially resulted from the contingencies of the economic environment. From such; behavioral influence perspectives, tastes, and preferences for certain goods developed only because they were economically beneficial. Therefore, addressing the Turkish economy features is a must.

As Turkey moves towards the next century, the government strengthened commitment to economic liberalization; provides the country with the essential foundation for stability and growth. The Stabilization Plan of 5 April 1994 demonstrated the growing commitment of the Turkish government to establish and maintain a favorable environment for resumed growth. In general, trends point to resumption of the high growth rates of the last decade. These policies, supported by the IMF and World Bank, will correct the economy's fiscal imbalances and promote stable and sustainable growth. Most importantly the privatization programme has given a head, fully backed by government initiatives. Establishing a taxation and legal framework has been a priority, along with offering incentives to foreign investors; such as tax exemptions on local research and development. According to the stablization policies Turkey offers:

- Free capital movements and convertability.

- Increasingly more liberal trade with its partners.

- Developed energy, telecommunication, and transportation infrastructure.

- Sophisticated financial super structure in banking, and financial insurance.

- Substantial pool of skilled workers and white collar professionals.

In addition to that, Turkey's geograhphical location, its young population, vast agricultural land, rich natural resources, its expertise in different fields, its developing industries, and its Western management style are other factors that enhance such policies. Also, the country is open to many new areas. On one hand textiles, steel, automative, agriculture, power generation, electronics, and ın the other hand; investment banking, leasing, international stock exchange, and social services are among the areas of opportunities.

As a result of all of that, a sign of economic growth for instance, "1995 was a much more favorable year in terms of the rises in the foreign exchange reserves. The increase in the foreign exchange reserves had been only $ 308 millions in 1993, and the figure for 1995 was $ 4.7 billions" (TÜSİAD Quartely Economic Survey, April 1996, p. 47). In addition, Turkish economy enjoyed consecutive years of growth and expansion and decline in unemployment for instance; GNP growth rate is 6.4 %, 8.1%,

- 6.1 %, and 8.1 % in 1992, 1993, 1994, and 1995 respectively and unemployment rate is 8.0 %, 8.0 %, 7.9 % and 6.6 % consecutively. Also inflation declines to 88.5 % in 1995 comparing to 120.7 in 1994. See Table (3.1) for other main economic indicators.

Furthermore, Turkey's balance of payments has continued to improve sharply. Foreign trade deficit which felt dramatically to 4.3 billion in U.S. dollars in 1994 from 14 billion US dollars in 1993. Besides Turkey's entry into EU customs union is expected to contribute to the volume and quality of foreign trades, in favor of the consumers. Even the increase in imports in both 1993, and 1995 was partially due to "the rapid rise in private sector investment. A large portion of the imports rise was accounted for by the investment drive of private sectors, which was striving to enhance its competitiveness before joining the Customs Union" (TÜSİAD Quartely Economic Survey, April 1986, p.47).

> Besides that; "entry of the unqualified, understandized goods with damping prices from Far East and Eastern Block countries caused unfair competition in domestic market and harmed the Turkish industry. As a plus, reduction in tarrifs rate encouraged the imports as well. In order to prevent these negative effects, anti-dumping laws, price controls, tariff and trade rules should be determined carefully and necessary precautions should be taken immediately" (Development in Turkish Economy 1995, Istanbul Chamber of Commerce, No.8, p.6).

Table: (3.1) Main Economic Indicators

Main Economic Indicators-I	Units	1991	1992	1993	1994	1995
Population (mid-year)	1000 people	57.305	58.401	59.491	60,576	61,644
Growth						
GNP Growth	%	8.5	6.4	8.1	-6.1	8.1
Agriculture		-1.2	4.3	-1.3	-0.7	2.6
Industry		2.7	5.9	8.2	-5.7	12.1
Services		-0.1	6.5	9.5	-4.0	6.4
GNP Per Capita	USD	2.655	2.708	3.056	2.184	2,795
Expenditure	%					
Gross Fixed Capital Investment Growth (at 1987 prices)		1.2	4.3	24.9	-15.9	8.3
Public		1.8	4.3	3.4	-34.8	-16.9
Private		0.9	4.3	35.0	-9.1	14.9
Final Consumption Growth (at 1987 prices)	%	4.5	3.8	5.4	-3.5	6.7
Public		1.9	3.3	8.4	-5.4	7.6
Private						
GNP Deflator	%	59.2	63.5	67.4	107.3	81.9
Unemployment Rate	%					
General		8.4	8.0	8.0	7.9	6.6
Urban		12.3	12.0	12.0	11.1	10.0
Rural		5.5	4.9	4.5	5.1	3.9
Public Sector Balance / GNP	%					
Public sector deficit		10.2	10.6	12.2	8.1	6.5
Budget deficit		5.3	4.3	6.7	3.9	4.2
SEE's deficit		3.1	3.3	2.4	1.4	0.6
Others		1.8	3.0	3.1	2.8	1.7
Consolidated Budget	TL thousand bn.					
Revenue		97	174	351	753	1,404
Expenditure		130	222	485	899	1.712
Deficit		34	47	134	146	317
Outstanding Domestic Debt.	TL thousand bn.					
Government Bonds		33	86	190	239	512
Treasury Bills		18	42	65	304	631
Government Debt Securites		52	129	254	544	1,143
CB Advances		16	31	70	122	192
Parity Difference		32	35	32	133	26
Total		99	195	357	799	1,361

Sources: SPO. CB. SIS. UT

Main Economic Indicators-II

	Units	1991	1992	1993	1994	1995
Inflation	%					
Wholesale Prices (annual avg.)		55.3	62.1	58.4	120.7	88.5
Wholesale Prices (year-on-year)		59.2	61.4	60.3	149.6	64.9
Consumer Prices (annual avg.)		66.0	70.1	66.1	106.3	93.6
Consumer Prices (years-on-year)		71.1	66.0	71.1	125.5	78.9
Interest Rates (simple annual)	%					
G-Bonds		72.1	75.4	86.3	117.0	106.2
Treasury Bills (3 month)		68.4	74.4	69.8	101.3	95.0
Foreign Exchange Rates	%					
(% change of average exchange rate)						
USD		59.9	64.7	59.7	170.6	54.0
DM		54.9	76.0	50.0	178.8	72.9
Monetary Aggregates	%					
(% change over the end of previous year)						
Money in circulation		51	73	71	91	86
M1		48	67	72	84	76
M2		61	61	50	125	101
M2Y		79	82	78	138	101
FX deposits / M2Y		29	37	47	50	50
Total TL deposits		67	65	46	131	101
Deposit-bank credits		53	79	94	80	139
Foreign Trade	USD Billion					
Export		14	15	15	18	22
Import		21	23	29	23	36
Trade deficit		7	8	14	5	14
Balance of Payments USD Billion						
Foreign Trade balance		-7.3	-8.2	-14.2	-4.2	-13.2
Invisible balance		7.6	7.3	7.8	6.8	10.9
Current account balance		0.3	-0.9	-6.4	2.6	-2.3
Current account balance / GNP	%	0.2	-0.5	-3.6	2.0	-1.4
Capital Account (Excluding Reserves)	USD Billion	-2.4	3.6	9.0	-4.2	4.7
Direct investment		0.8	0.8	0.6	0.6	0.8
Portfolio investment		0.6	2.4	3.9	1.2	1.7
Other lon-term capital		-0.8	-0.9	1.4	-0.8	-0.1
Short-term capital		-3.0	1.4	3.1	-5.1	2.3
International Reserves	USD Billion					
CB reserves		5	6	6	7	12
Commercial bank reserves		6	8	10	8	10
Total		12	15	18	17	24
Outstanding External Debt	USD Billion					
Medium-long term		41	43	49	54	58
Short-term		9	13	19	11	16
Total		50	56	67	66	73
Outstanding External Debt/GNP	%					
Medium-long term		27	27	27	41	34
Short-term		6	8	10	9	9
Total		33	35	37	50	44

* Programme

Sources: SPO, CB, SIS, UT

Despite these positive signs, there are some key problems in the Turkish economy. These are inflation and the rapidly expanding budget deficit. It is impossible to have a developed capital market at such an inflationary economy. This is particularly valid for foreign institutional investors who are concerned with the possible implications of currency depreciations and the real value of their investments at the Istanbul Stock Exchange. An equally important concern has been the ever increasing budget deficit, the deficit inevitably pulls up the public sector borrowing which hinders the private sector borrowing. Also the unprecedented rise in interest rate, resulting in the massive increasing financing costs in the corporate sector, together with the substantial devaluation of the Turkish Lira, and the continuing high inflation rate will undermine more the economic growth within stability.

Forthermore, it has "abundant work force (20173000 in 1995) and a fast growing industry (industry employs 18.84%) of the working populiation, which is double that of 20 years ago, 22.8 % of GNP in 1992" (Basic Statistics of Turkey 1993). The labour productivity figures that there are significant differences between Turkey and members of the European Union, "in 1975-1987 period Turkey's performance of labour productivity was, on average as low as ¼ th of the member countries of the European Union" (The Turkish Economy at the begining of 1995, p.IV).

Here are the main features of the restructuring strategy for the Turkish economy:

1) Privatization :

As the result of the new trends that appeared in economic approaches, the wrong applications followed in the management policies and political interests in the administrations appearing, the privatization of them become inevitable. The privatization program came on the agenda with significance along with the liberal economic policies that were put into practice in the 1980s and it was anticipated to withdraw the state from production and the required legal and institutional steps were taken in this direction. The major objectives of privatization activities can be summarized as:

- Encouraging the establishment of a market mechanism based on competition.
- Minimizing state involvement in industrial and commercial activities in the economy.
- Decreasing the financial burden of the State Economic Enterprises on the budget.
- Development of the capital markets by utilization of the idle saving in the economy.
- Utilization of the revenues generated from the above for financing the infrastructure investments.

However, the activies undertaken and the applications of privatization in this area have remained limited and the results targeted for privatization have been reached. The most factor is not being able to reach the desired targets of privatization due to the inability to achieve societal agreement on the subject of privatization. Another reason for partial success in privatization is the absence of prevatization from most public enterprises. Prevatization is prerequist for the privatization of the enterpise prepares itself for the privatization via prevatization; the privatization of the enterprise may be completely successful, if not, the privatized enterprise will have to cope with many difficulties before and after privatization. The most important point is to consider all the criteria as well as the correct timing and circumstances when deciding on the privatization strategy.

> "In the framework of the privatization program that was put into practice as of 1985, a total of 153 organizations have been taken into the scope of privatization with a portion of them in the status of State Economic Enterprises (SEEs), and the other portion in the status of affiliated partnerships with a public sector share of over 50 %. A total of 8 of these organizations were removed from the scope of privatization.

> The Public Partnership Administration has undertaken the sales of shares and transfer transactions of 107 organizations up until the present. A public share has not remained in 89 of these organizations". (The Union of Champers and Commidity Exchange of Turkey, 1995 Economic Report, 51th General Assembly, May 1996, p.132).

This privatization program demonstrated numerous benefits for the Turkish economy. Furthemore; "privatization will be particularly helpful in closing the deficit which has been brought about by the deficits of the SEEs and which is now constituting some 25 % of the public sector borrowing requirement" (TUSİAD Quartely Economic Survey, April 1996).

2) Globalization and Foreign Investment in Turkey

Emergence of Multi-National Enterprises (MNEs) in world wide scale makes it essential that Turkish economy should go global and think globally to understand markets beyond home country with respect to sources of demand, sources supply, methods of effective management marketing and the broad forces that characterize foreign markets in order to reshape their competition skills, resources and to integrate the required advanced technology in their operations, so it can compete effectively given that many Turkish companies work in different countries such as "Azerbaijan, Belorussia, Kazakhstan, Russian Federation, Turkmenistan, Uzbekistan, Iraq, Germany. Kuwait, Libya, S.Arabia, Pakistan, and others, with total contracts of $33130.7 million, using 53700 employees" (Turkey 1996, An International Comparison, p.13).

In addition, to score high in the international market, Turkish companies should act as complementary cooperating companies more than competitive ones toward developed Western companies, try to put together through joint ventures their mutual assets and capabilities. Such a cooperation may lead Turkish companies to improve and develop their skills and their technical and financial capabilities.

Also, a cooperation between Turkey and developed countries must have well balanced risks and interests. Turkish companies try to improve the quality of their products and to manufacture according to EU standards.

Good globalization strategy should attract foreign investment. Today foreign investment is considered an indispensable element in the world and in the progress of developing countries, and is invaluable in this aspect. Today, the ratio of foreign investment in total investment points out to a strong trend of foreign investment increase in the rapidly developing countries such as Turkey.

The new economic infrastructure has already begun to attract investment to an area which not only a large, young and hungry domestic market with Western aspirations, but boasts a host of other attractive markets. As a result of the economic policies which strated since early 1980s. "Foreign enterprises operating in Turkey as of the end of 1995, numbered 3171. The total capital investment of these enterprises in Turkish Liras to date has amounted to TL 116.8 Trillion.* " (Foreign Investment Association Bulletin, Investment in Turkey, October 17, 1996), and to give more insight for such investment, one can state that; there are over 3000 foreign enterprises operating in Turkey, the majority are small firms with a working capital of around $ 50,000 - $ 100,000, and that prominent and well-known international enterprises only comprise a couple of hundred." (Foreign Investment Association Bulletin, Investment in Turkey, 17 October 1996, p.12). Regarding the direction of investment the condition of foreign investment in Turkey points out that,

> "the largest 175 enterprises comprise a total investment of TL 84 trillion, constituting three quarters 72 % of the over all total. The biggest 500 foreign firms in Turkey comfortably comprise 90 % of the foreign investment in Turkey. As we pursue with our analysis of the top 175 enterprises, we see that half of their investment are secured in six sectors. The biggest sector is the automative comprising 18.3 % of the total. This figure does not include auto support industries, followed by banking (10.4 %), trade (8.6 %), food (5.4 %), tire (5.3 %) and steel (5.3 %). If tobacco, cement, tourism, and the electronic industries are added to the first six sectors, these ten then draw in two thirds (69.2 %) of the total investment" (Investment in Turkey, 17 October 1996, p.12).

Furthermore, perhaps one of the most positive signs is that; U.S. included Turkey among the ten largest emerging markets. This means increasing trade and

* On October 17, 1996; $1= TL 94214
Source: Arab Turkish Bank, Istanbul - Turkey.

investment relationships with the U.S. several times over. However; the domestic entrepreneurs should assail the international markets by engaging in joint ventures with the world's giants in every sector imaginable. And to attract new investors, Turkey has to take action to reduce inflation, close budget deficit and this should be led by an extensive tax reform and privatization.

3) Customs Union :

A customs union is an economic cooperation or a method of integration in which the customs duties among the countries participating in the union are abolished, and in which a common customs duties tariff is put into practice in response to third countries.

Custom Union is one of the important steps on the way to full membership for the European Union. EU membeship will impade the correct evolution of the benefits of international integration. A more efficient use of the country's resources, production of goods and services of good quality at lower cost is the important point for the economy. Therefore, the government is harmonizing trade policy with the European Union by reducing or dismanting tariffs and quotas in line with EU levels. The trade agreement with the EU is a new step in compliance with the economic integration. Related with the requirements of this agreement, very important reforms have been realized on tax, production, financial sector and foreign trade areas. The reform process should continue. These private sector oriented reforms have on one hand, made possible a stronger national economy change in the production structure, a period of growth, and an increase of wealth, and on the other hand; it was paved the way for Turkey's integration with the world. In fact financial system was developed, volume of foreign trade was increased. Now about half of Turkey's foreign trade is with the EU countries. It is expected that the figures will increase in the coming years.

Turkey's production technology is expected to change to comply with European competition. Similarly, density of capital per labour is expected to increase, in turn, is expected to increase labour productivity and the wage level. However, there are some sectors in the economy which are not ready for competition.

More than economically, customs union is important socially and morally, important as a step toward modernization. The conditions that are required to fulfill customs union must be conceived as the conditions for a modern society, not merely as prerequiste for entering customs union.

Accordingly; the European standards will have to be taken into consideration in macro-economic indicators. Especially budget deficit and indefinite targets will have to be redetermined. The share of the public sector in the economy should also decrease. The main challenges ahead of Turkey therefore are:

- Would price stability be guarranteed?

- Would Turkey make the public finance sound?

- Can't make its own central bank independent?

- Can Turkey conform with the required conditions, such as inflation, interest rate, budget deficit, public debts, and stability of the foreign currency exchange rates?

For instance, "rate of inflation in the EU is greatest in Greece with 9.5 % and lowest interest rates in the E.U. countries is in Italy with 11.8 %, while Turkey has 88.5 % and 86.5 % in 1994 and 1995, respectively" (The Union of Champers and Commidity Exchange of Turkey, 1995 Economic Report, May 1996, p.119).

4) Banking Reforms and Transformation in Turkey:

The evolution of investment banking in Turkey concides with the liberalization in the Turkish economy in early 1980s. 24 January 1980 austerity measure have opened a new era in Turkish economy by putting an end to the planning period of the sixties and the seventies. The economic policies pursued in 1980 onwards emphasized the importance of supply and demand, hence the free market conditions. Parallel to this philosophy, the role of the government in finance sector was diminished and interest rates were set free. The Turkish capital Markets

Law was enacted in 1981 as a result of the so called Banker's crisis, filling in many gaps in the Turkish finance sector with its new institutions and instruments. The establishment of the Istanbul Stock Exchange (ISE) was a corner stone in the Turkish investment history. Thanks to the ISE, it becomes possible to raise funds to companies via capital markets and individual savings could now be channeled into investment.

As a result, many foreign banks start operating in Turkey. Nowdays there are ABN-AMBRO Bank, AL Baraka Türk, American Express, Arab Türk Bankası, Avrupa Türk, Yatırım Bankası, Banco di Rome, Citibank, Chemical Bank, Credit Lyonnais, Faisal Finans, Interbank, Midland Bank, Saudi American Bank and The Chase Manahattan Bank.

In addition, many private Turkish banks opened their doors such as Akbank, Garanti, Türk Ticaret Bankası, Yapı Kredi, Pamuk Bank, Tütün Bank, Demir Bank, İktisat Bankası, Finans Bank, Türk Dış Ticaret Bankası, İmar Bankası, ... etc. Also the public banks modernize their facilities and management style. These banks include Ziraat, Halk, Emlak, Vakıflar, and others.

Now the banking services cover all the regions of Turkey. "By the end of 1992, 70 banks were operating in Turkey. At the end of 1992, Turkey's banks had a total of 6206 branches of which 3030 belong to the state banks" (Turkey 93, 1993, p.53).

Furthermore, "in February, 1987, opened the Foreign Exchange Market, then Foreign Banknotes Market in August 1988, and Gold Market in April 1989 become operational" (Turkey 93, İGEME, p.53).

As a result of these initiatives a modern banking mechanism started into operation with the objective of strengthening Turkey's economic structure and shooting for economic growth and stability required for entering the proposed monetary union in the European Community.

Another major development in Turkish economy has been the considerable expansion of credit and hire purchase facilities which are intended in part to allow income limited individuals access to additional funds with which to make punchases that could not be otherwise at that time be afforded. Bank credit facilities have been promoted in more recent years by most of Turkish banks such as Akbank, Pamukbank, Türk Ticaret Bankası A.Ş, Türkiye Garanti Bankası, Türkiye İmar Bankası, Türkiye İş Bankası and Yapı Kredi Bankası. The 1980s witnessed a great expansion in personal banking services such as credit cards and consumers credits which their usage increased significantly. "By the end of 1992, 1071577 credit cards had been issued of which 426122 were convertible cards which allow the card holders, to make their foreign currency payments in TL" (Turkey 93, İGEME, p.52).

In addition to that, "by the end of 1992, the number of banks extending consumer credits increased to 19, the number of users reached 2097674 with an 30.78 % increase and total consumer credit volume rose up to 16685412 million TL." (Turkey 93, İGEME, p.52).

> To achieve the programmed targets by banks to capture the consumers markets "1990 was the begining of the period when electronic banking was applied in Turkey. The number of ATMs reached 6152 by the end of March 1993. Over 4 million ATM cards have been issued, 400000 of these are to teenagers. In addition, home banking facilities, that provide the opportunity of connecting the customer and the bank by computer were introduced by a few banks" (Turkey 93, İGEME, p.53).

Furthermore, retailers such as Beymen Lacoste, Think Pink and Big Boss have found it possible to increase demand for status goods by significant amount expand the scale of their credit by linking charge accounts to installment credit.

Not just this, but also manufacturers and retailers have realized, however, that if they can break the monopoly of price as a quality indicator, then the financial barriers to sales are substantially reduced. To this end, they have made efforts to promote a new form of status consumption intended to reduce the role of price as the prime indicator of status value. Emphasis is increasingly placed on other variables such as quality in use (i.e. utility on the classical sense) and on taste.

As the numbers and wants of Turkish consumers continue to multiply, population growth in the country remains high, and people's horizons have been expanded, as noted earlier that the advanced West today is the model for the social aspiration for the new generation in Turkey.

3.7. Turkish Youth Life Style

Turkish society can usefully be segmented only in broad terms in order to obtain a base frame of reference, and there must inevitably be some resort to generalization in seeking to explain different patterns of Turkish youth consumers behavior.

> "When one looks at Turkish society in the last quarter of the 20^{th} century, one is first struck by the intense dynamism and youth of its population. Some 60 % of Turkey's population is below the age of 25 and as a result of that youth, society is in a state of activity and change. This change is evident in the economic, social, physical, cultural and political dimensions. Opening up to outside world, domestic and foreign population movements, change in professional structure, increasing demands for the services provided to society are just a few of the areas in which this activity and mutability are to be seen" (Turkey 93, p.12).

Mostly important is the dynamic Turkish economy in which the rate of change of economic development is significantly high. There tends to be considerable accumulation of capital and a reinvestment level ensures a substantial rate of economic expansion. As a result, young men in Turkish society are offered more opportunities for geographic and job mobility, and can shape the pattern of their life to a far greater extent than older generations who lived into a rigidly organized, more traditional society.

The spread of literacy and the increasing urbanization across Turkey made a dramatic change in lifestyles and living arrangements. For instance, emphasis on the importance of education among middle class young women in particular direct purchases toward revealing not only their financial rewards but also their 'taste' in product choice. Also more Turkish women entered the work force which made them more sophisticated, stylish and brand conscious.

Also in today's world, young generation learn to respond to signals from far wider circle than is consistuted by their parents. The family is no longer a closely knit unit to which he belongs, but merely part of a wider social environment to which he becomes attentive. In these respects, he resembles the tradition directed persons. This probably extend throughout the social spectrum. As a result; the evidence would appear to support more emphasis among youth on peer group relationships, due to fact that average number of family members is getting smaller especially in urban areas, such as; Istanbul, Ankara, Izmir, and Adana, and partially to respond to wider social circle.

The cult of the self-made young man becomes an essential part of Turkish character, as youth relatively broke with tradition. This made young people express a need for products and services that bring order to their existence. Furthermore, it is becoming necessarry for most young Turks, not merely the real necessaries and comforts of life but the means of living in style, and at a certain level of luxury. Major stores offer their own credit cards. This encouraged young people for conspicious consumption, because it offers more convenience in shopping.

As a result of this sophistication trend many young Turks do their shopping from high quality stores, wear Western styles, drive Western cars such as BMW, Mercedes, Volvo and high quality Japanese cars, eat often at Western Style restaurants and Western fast food chaines.

In conclusion, the previous analysis has implied that consumers' decision-making styles is a function of a particular environment. In fact, there may be a direct causal relationship between environment and the specific consumers' decision-making styles people choose. What this research seeks to accomplish partially is the identification of the likely association between environment and consumers' decision-making styles.

CHAPTER FOUR

ASSESSMENT OF METHODOLOGY, FINDINGS AND IMPLICATIONS FOR THIS STUDY

The consumer decision - making is much discussed and much researched topic by consumer behaviorists, marketers, and economists, because consumer decision making is very important to be understood by marketers, advertisers, professionals in consumer education and researchers. Consumers are besieged by advertising and direct mailing that provide an abundance of informations, various product versions, classes and different stores. The consumers today is in the stage of confusion due to the great number of choices and overwhelming informations, which makes decision - making more difficult to make by a consumer, or analyzed by a researcher.

Among the standard fixtures in consumer decision making research, the demogrhaphic profile is probably the most familiar. Demographic profiles are essential, though they may be have not been deemed sufficient.

As a result, "psychoghraphic" or "activity and attitude" or "lifestyles" came out, which "combines the objectivity of the personality inventory with the rich, consumer-oriented descriptive detail of the qualitative motivation research investigation" (Wells, May 1975, p. 197). The psychographic has attracted its share of criticism and its share of skeptical questions concerning its true usefulness and value. For instance; no single definiton has met with general approval. It is based on general "lifestyle" dimensions and the reliability of some psychographic measurements may well "below enough" to put a rather severe limitation on the accuracy of "prediction" (Wells 1975). Of course, significant contributions to the understanding of consumer behavior have already made by psychographic methods by monitoring trends and correct demographic analysis.

A significant effort has been made through recent studies to understand a new aspect of consumers' decision making (Sproles and Kendall 1986; Hafstrom, Chae, and Chung 1992; Durvasula, Lysonski, and Andrews 1993). This aspect is consumers' decision-making styles. Though most of the styles proposed in these studies are similar. The latter two confirm Sproles and Kendall's 1986 scale (Consumer Styles Inventory), which could point a new direction in decision - making research. In light of these studies, the chapter is organized in three sections. The first section is a literature review, summarizes and criticizes each of above studies. The second section offers a general criticisms to the related literature in general. In the third section a detailed qualitative analysis for each consumers' style has been introduced, whereas in the last section a theoretical extension has been suggested.

4.1. Literature Review

4.1.1. Summary of Sproles and Kendall's 1986 work (A Methodology for Profiling Consumers' Decision-Making Styles);

i) Consumer Style Inventory (CSI):

> The authors state clearly in their introduction that; "although many factors influence consumer decision-making, consumers are thought to approach the market with certain basic decision - making styles. For example, consumers have been characterized as quality seekers, novelty fashion seekers, comparison shoppers, information seekers, and habitual or brand loyal consumers (Bettman 1979; Jacoby and Chestnut 1978; Maynes 1976; Miller 1981; Sproles 1979; Sproles 1983; Thorelli, Beker and Engeldow 1975)" (Sproles and Kendall 1986, p. 267).

Sproles and Kendall 1986 research developed and tested a method, they suggested it should meet four criteria:

1) It should contain mental characteristics of a consumer's decision - making that are among the most important "real world" consumer characteristics.

2) The characterization should be as complete as possible, identifying a small number of basic and independent consumer decision - making characteristics.

3) The method should measure how a consumer rates on each characteristic. Several measurable characteristics may make up a consumer's style, and the consumer should be profiled accordingly.

4) The method should include measures important to consumer-interest professionals in their varied roles as consumer educations, researchers, and financial counselors (Sproles and Kendall 1986, p.269).

Based on examination of consumers' decision - making styles in the literature - according to this criteria, they identified the following consumer decision - making styles as the most basic characteristics:

1- "Perfectionism, or Highly - Quality - Consciousness", who can be defined as having high standards expectations and concerned with the functions of products too;

2- "Novelty - Fashion Consciousness", he gains enjoyment and excitement from having latest fashions and new things.

3- "Price and Value for Money Consumers". They look for the best value for money and likely to be comparison shoppers,

4- "Brand Consciousness, Price - Equals - Quality Consumer". He is oriented toward buying the more expensive and well known brands.

5- "Impulsiveness, Careless Consumer", who buys at the spur of the moment without previous planning or concern about the amount of money that he spends or getting best buys.

6- Recreational and Shopping - Conscious Consumer, who characterizes as the consumer who finds shopping a pleasant activity and shops just for the fun of it.

7- Habitual, Brand - Loyal Consumer, who has favorite brand and stores repetitively chooses them.

8- Confused By Overchoice Consumer; A consumer who finds the market place confusing by overchoice of brands and stores and he is likely to experience information overload too, therefore; he seeks support in making the right decision.

Each characteristic was measured by five Likert-scaled items; "strongly agree", "somewhat agree", "neither agree nor disagree", "somewhat disagree", and "strongly disagree". Sproles and Kendall used survey data for 501 students in 29 home economics classes in five high schools in Tucson, Arizona, U.S.A. The students are from Urban, Suburban and rural areas. The items were randomly ordered in a self - administered CSI instrument. The final result is 482 Usable questionnaires.

> "To assess the construct and content validity of the eight consumer characteristics, data from the CSI were factor analyzed. The principle components method with varimax rotation of factors was used. Communality estimates were 1.0. A constrained eight factor solution was extracted to test the eight characteristics model. Reliabilities and descriptive statistics were also computed on eight resulting subscales" (Sproles and Kendall 1986, p.270).

The results of the research confirm the eight factor model through factor analysis of the CSI, and present a Profile of Consumer Style based on CSI. Table (4.1) shows that the factor solution explains 46 % of the variation and all eigenvalues exceeded 1.0.

Table: (4.1) Consumer Style Characteristics: Eight Factor Model[a]

Style Characteristics and Items	Loadings
Factor 1 - Perfectionistics, High-Quality Conscious Consumer	
Getting very good quality is very important to me,	.68
When it comes to purchasing products, I try to get the very best or perfect choice.	.66
In general. I usually try to buy the best overal quality.	.62
I make special effort to choose the very best quality products.	.61
I really don't give my purchases much thought or care.	-.54
My standards and expectations for products I buy are very high.	.54
I shop quickly. buying the first product or brand I find that seems good enough.	-.41
A product doesn't have to be perfect. or the best, to satisfy me.	-.41[b]
Factor 2- Brand Conscious, "Price Equals Quality" Consumer	
The well-known national brands are best for me.	.63
The more expensive brands are usually my choices.	.61
The higher the price of a product, the better is quality.	.59
Nice department and specialty stores offer me the best products.	.57

Table: (4.1) continued

I prefer buying the best-selling brands.	.54
The most advertised brands are usually very good choices.	.48
A product doesn't have to be perfect, or the best, to satisfy me.	-.40[b]
Factor 3- Novelty - Fashion Conscious Consumer	
I usually have one or more outfits of the very newest style.	.75
I keep my wardrobe up-to date with the changing fashions.	.70
Fashionable, attractive styling is very important to me.	.64
To get variety, I shop different stores and choose different brands.	.50
It's fun to buy something new and exciting.	.46
Factor 4- Recreational, Hedonistic Consumer	
Shopping is not a pleasant activity to me.	-.70
Going shopping is one of the enjoyable activities of my life.	.70
Shopping the stores wastes my time.	-.69
I enjoy shopping just for the fun of it.	.66
I make my shopping trips fast.	-.64
Factor 5 - Price Conscious, "Value for Money" Consumer	
I buy as much as possible at sale prices.	.66
The lower price products are usually my choice.	.56
I look carefully to find the best value for the money.	.54
Factor 6 - Impulsive, Careless Consumer	
I should plan my shopping more carefully than I do.	.55
I am impulsive when purchasing.	.53
Often I make careless purchases I later wish I had not.	.52
I take the time to shop carefully for best buys.	-.51
I carefully watch how much I spend.	-.43
Factor 7 - Confused by Overchoice Consumer	
There are so many brands to choose from that often I feel confused.	.68
Sometimes it's hard to choose which stores to shop.	.61
The more I learn about products, the harder it seems to choose the best.	.53
All the information I get on different products confuses me.	.44
Factor 8 - Habitual, Brand-Loyal Consumer	
I have favorite brands, I buy over and over.	.70
Once I find a product or brand I like, I stick with it.	.60
I go to the same stores each time I shop	.58
I change brands I buy regularly.	-.48

[a]Each factor includes only those items loading 0.4 or higher (absolute value).
[b] Factorial complexity = 2 (loads on Factors 1 and 2).

The source: Sproles, and Kendall (1986, Table 1, pp. 272, 273).

ii) A Profile of Consumer Style (PCS):

Another interesting application of Sproles and Kendall study is a Profile of Consumer Style (PCS) by using subjects raw scores on each characteristics to establish scale reliabilities and standard norms.

> "The first step it is to establish scale reliabilities. Table (4.2) presents Cronbach alpha reliabilities for items loading above 0.4 on each factor and for three - item subscales, which use the three items loading highest on each factor. These subscales provide a short - form measurement for each characteristic" (Sproles and Kendall 1986, p.274-275).

Only impulsiveness characteristic has marginal reliability due to psychological nature of Impulsive Consumers, others are have satisfactory reliabilities.

Then, Sproles and Kendall developed a PCS based on the three-item scales; high, medium, and low. Table (4.3) presents raw data for each of the three-item scales. "These data were calculated by adding the raw scores on the three top-loadings items for each (items loaded negatively were reverse scored). This addition yields scores of 3 to 15 for each respondent on each style" (Sproles and Kendall 1986, p.p. 275-276). Table (4.3) provides "the means of each three-item scale, the percentage scoring of subjects on each scale, and quartile score ranges" (Sproles and Kendall 1986, p.276).

Additionally, Table (4.4) shows an example format for a Profile of Consumer Style, pointing out to a consumer with one dominant (high rated) style; recreational shopping. Otherwise, this consumer appears generally average. Then, the authors speculate that some consumers may have patterns of 'average' style with neither dominance nor lack of any characteristic. However, from a theoritical point of view this type of consumer could exist, however; with life experience every one of us will settle with certain decision - making style; due to life changes, experience, economic personel status at each stage of life, and aging factor. So even if average consumers do really exist, they are not a significant group.

Table: (4.2) Reliability Coefficients for Eight Consumer Style Characteristics

Consumer Style Characteristics	Cronbach alpha for subscale of all items loading above ,4[a] (see Table 4.1)	Cronbach alpha for subscale of top three loading items
Perfectionistic	.74 (7)[b]	.69
Brand Conscious	.75 (6)[b]	.63
Novelty - Fashion Conscious	.74 (5)	.76
Recreational Shopping Conscious	.76 (5)	.71
Price-Value Conscious	.48 (3)	.48
Impulsive	.48 (5)	.41
Confused by Overchoice	.55 (4)	.51
Habitual, Brand-Loyal	.53 (4)	.54

[a]Number of items used to compute alpha indicated in parantheses,
[b]The one item with factorial complexity of two was not included in these calculations.

The source: Sproles, Kendall (1986, Table 2, p. 274).

Table: (4.3) Consumer Styles Inventory

Statistical Analysis of Three-Item Subscales for Eight Style Characteristics

Style Characteristics	Three-Item Scale Mean	Pereentage Scoring			Quartile Score Ranges:[a]			
		High (12-15)	Medium (7-11)	Low (3-6)	Upper	2nd	3rd	Lower
Perfectionistic	11.6	54%	45%	1%	14-15	12-13	11	3-10
Brand Conscious	8.7	13%	72%	15%	11-15	9-10	8	3-7
Novelty-Fashion Conscious	10.1	30%	61%	9%	12-15	10-11	9	3-8
Recreational Shopping Conseious	11.8	62%	35%	3%	14-15	13	11-12	3-10
Prive-Value Conscious	10.4	27%	70%	3%	12-15	11	10	3-9
Impulsive	9.5	16%	73%	9%	12-15	10-11	9	3-8
Confused by Overchoice	9.7	18%	74%	8%	12-15	10-11	9	3-8
Habitual. Brand-Loyal	9.8	21%	73%	6%	12-15	10-11	9	3-8

[a]These ranges are only approximate in order to keep score ranges in whole number terms. This provides an approximate guide for evaluating high school students' ratings in comparison to one another.

The source: Sproles. and Kendall (1986. Table 3, p.275).

Table: (4.4) A Profile of Consumer Style - Example Format for One Subject

Your Name: ______________________

Style Characteristics	Your Score[a]	Your Group Mean	Your Group Range	Quartile/ Percentile Rating	Verbal Interpretation of Your Consumer Style
Perfectionism/ High-Quality Consciousness	12	11.6	6-15	2nd 25 %	You are moderate to high in perfectionism-you usually seek better quality products.
Brand Consciousness	10	8.7	3-15	2nd 25 %	You are moderate in brand name consciousness.
Novelty-Fashion Consciousness	9	10.1	3-15	3rd 25 %	You are average to below average in novelty and fashion consciousness.
Recreational Shopping Consciousness	15	11.8	3-15	Top 25 %	You are high in recretional shopping-you get great pleasure from shopping.
Price-Value Consciousness	8	10.4	5-15	Bottom 25 %	You are below average in price-value consciosness-price matters little to you.
Impulsiveness	7	9.5	3-15	Bottom 25 %	You are low in impulsiveness and probably make few careless purchases.
Confusion from Overchoice	9	9.7	4-15	3 rd 25 %	You are not confused by the many different brands and products available for choice.
Habitual and Brand-Loyal Shopping Consciousness	10	9.8	4-15	2nd 25 %	You are average in habitual, brand-loyal purchasing. You probably have several favorite brands, however.

[a] Possible scores range from 3 to 15 on each three item style characteristics.

The source; Sproles and Kendall (1986. Table 4, p.276).

However; Sproles and Kendall 1986 didn't use the proper term. The proper term should be 'averaging' not 'average, because what they really mean is a consumer that lives 'between styles', in other words; averaging means transition between styles, whereas average doesn't mean transition between styles. To illustrate this point one can say that the average of the numbers 1,2, and 3 $= \frac{1+2+3}{3} = 2$

whereas; their averaging $= \frac{1}{3} + \frac{2}{3} + \frac{3}{3} = 2$

Of course numerically they are equal but linguistically they are different. Averaging means taking each number independently and separately. Accordingly an averaging consumer is the one who adopt one style at a time, not all styles or few of them together at a time. Averaging also means ordinary behavior; he doesn't go to the extremes in fashion. Additionally, averaging consumer can be described as a consumer who is a hesitant consumer. Altering his style as he goes, not simply due to the movement from one economic class to another, but from one style to another. Restless movement from a segment to another describes the arc of his style. This is also possible, as fitting into changing conditions and adaptation to limitations, although the result is not all together satisfactory to him.

This consumer's rate of styles turnover is high. This transience behavior would prove a sensitive indicator of those consumers who are most free, but at the same time most feel undecider. He doesn't feel he belongs to any certain style, and he remains ready to defect at a moment's notice What this means is that even when he seems most firmly plugged in to a certain style, he listens in the dark of night, to the short wave signals of competing styles. In this sense, his membership in certain style is shallow. He remains constantly in a posture of non-commitmant to any specific style. He has 'loss of commitment', therefore, for him decision styles even little ones can be hard, because in part he lacks enough information and partially due to his psychological nature. Therefore he feels anxious, pressured and alone so he puts on a new style. He vaguely dissatisfied because he does not know what he wants. He follows a new fad or style easily, so he may lean this way or that. He is most vulnerable to the messages of new competitors, to the claims and counter claims. He is more open, more uncertain, more ready for same one or some group to tell him what to do, and how to choose.

In this sense of continuous durable decision styles, he can be called “Serial stylish consumer” or “Fragmented Consumer”, or “Wrestling Consumer” or “Multiple Styles Consumer”. He is a consumer that losts his consensus of decision-making styles, he can’t agree with himself in which decision style is most suitable for him.

Naturally, the intensification of today’s overchoice of product in most countries makes things worse, because taking a decision becomes more complex for this type of consumers. He simply has “style identity crisis which means that at the end he suffers from crisis of adaptation.

However this style is quite different from Variety Seeking Consumer. The latter is an artifact of multiple needs or of changes in the choices problems and it is done knowingly and deliberately as inherently rewarding without any confusion in choice making.

Undeniably, these romantic words don’t apply to the majority of consumers. Most people stick with certain decision style. Most consumers remain imprisoned in certain decision style, they have neither made nor have much hope under their social and economic conditions of ever escaping. For most consumers, the options remain very few.

It is clear, styles assessed by Sproles and Kendall’s scale influence evalutions of products purchased or considered while shopping. Therefore; the scale recognizes formally that consumers’ decision making styles can be valuable by offering insights into many consumer behavior aspects. Most striking, scale application might help explain some apperently ‘irrational’ consumer behavior. For example, impulsive purchasing is an attempt to produce non - object - oriented hedonic value.

The authors in their conclusions raised this question; "Do eight characteristics fully profile basic deicision - making characteristics of consumers? Before adding characteristics, we must ensure that additions are not redundant to those already included" (Sproles and Kendal 1986, p. 278). Answering the authors' call, the researcher suggests new characteristics (styles) of consumer decision - making. A detail description of those new styles is presented later in this study after completing the literature review.

There is no doubt that there is an appeal in consumer decision making for such styles for their potential to improve retail strategy decision making by enabling retailers to differentiate and target their offerings, and promotional efforts according to the varying patronage shopping styles. Not only does such a framework have much to offer in guiding retail strategy formulation, it also advances efforts to develop more comprehensive theories of shopping behavior. the scale should prove specifically useful in developing and testing consumer behavior theory in additional area such as general consumer choice. As a result, understanding shopping styles is important for the essence of building retail patronage. A considerable workmanship will be done in this study to contribute to this goal.

A closing comment in this respect Sproles and Kendall 1986 study presents a very interesting research topic, because no measurement of consumer behavior assesses the combination of consumers styles characteristics included in their research. However, one can speculate that perhaps some of their methodological variables and findings have to be re-examined as we will see later in this study.

4.1.2. Summary of Hafstrom, Chae, and Chung 1992 Study (Consumer Decision - Making Styles; Comparison Between United States and Korean Young Consumers, pp. 146-158).

i) Consumer Decision-Making Styles of Young Consumers in Korea:

In 1992, Hafstrom, Chae, and Chung did this study as an answer for Sproles Kendall's call to examine the robustness of the findings in different cultures, and contribution to the examination of cross-culture applicability of models developed in U.S. to other cultures such as South Korean.

A questionnaire was done by Hafstrom, Chae and Chung, which was based on the exploratory studies of Sproles 1985, and Sproles and Kendall 1986. To keep up with similarity in measuring instrument, their questionnaire includes 44 of the 50 items that Sproles and Kendall 1986 used.

> However, "Scale items were translated into Korean with minor changes in wording to clarify the meaning in the Korean questionnaire. Six items were excluded because of difficulty in translation of subtle meanings. At least six items were included for each of the consumer decision - making styles confirmed by Sproles (1985) with college students and by Sproles and Kendall (1986) with high school students" (Haftstorm, Chae, and Chung 1992, p.150).

Although, of the justifiable reasons for doing such changes; however this may raise a question about the reliability of the instrument that has been used in the Korean study, because establishing equivalance is a necessary condition for securing cross-cultural dimensional identity.

> "Vocabulary equivalence must take into language as used by respondents and the possibility of terms lacking equivalance across languages. Equivalence in idiom and in grammer and syntax may be important, but equivalence in terms of experience and concepts tapped is probably most important of all. Direct translations can not be assumed to produce equivalence versions of verbal stimuli-back-translation is not only achievable, but is likely to be highly satisfactory if care is taken in its use, especially in locating translators facile in the actual language of target subjects" Sechrest and Fay 1972, p.41).

In this attempt; the data collection was done by a preliminary questionnaire was developed and tested in May 1989 with 100 Korean college students. As a result of the preliminary test, modifications were made in the questionnaire. In September 1989, the modified instrument was mailed to 400 students randomly selected at four universities in Taegu, the third largest city in South Korea. The response rate was 77.5 % (310 students), 17 through 27 years of age with a mean age of 21.1 years, 53.5 % of them are female, and 46.5 % males.

Analysis: Data obtained from respondents is then analyzed through factor analysis and Cronbach's alpha as the method used by Sproles 1985; and Sproles, Kendall 1986 studies.

Findings:

Table (4.5) present the statistical results of factor analysis, whereas, reliability coefficients for each factor is shown in Table (4.6). Both provide empirical support in general for Sproles and Kendall's 1986 findings.

Table: (4.5) Korean Consumer Style Characteristics Eight-Factor Model[a]

Style Characteristics and Items	Loadings
Factor 1 - Brand Conscious. "Price Equals Quality" Consumer	
I usually buy well-known. national. or designer brands	.74
Nice department and specialty stores offer me the best products	.68
Expensive brands are usually the best	.66
I usually buy the very newest style	.60
The more expensive brands are usually my choices	.60
I have favorite brands I buy over and over	.58
The higher the price of a product, the better its quality	.53
I keep my wardrobe up-to-date with the changing fashions	.51
The well-known national brands are best for me	.51
Highly advertised brands are usually very good	.47
I enjoy shopping just for the fun of it	.40
Factor 2 - Perfectionistic. High-Quality Conscious Consumer	
I make special effort to choose the very best quality products	.79
I look carefully to find the best value for the money	.68
My standards and expectations for products I buy are very high	.62
When it comes to purchasing products. I try to get the very best or perfect choice	.61
I carefully watch how much I spend	.55
It's fun to buy something new and exciting	.51
I usually compare at least three brands before choosing	.44[c]
Factor 3 - Recreational - Shopping Conscious Consumer	
Shopping the stores wastes my time	-.71
I make my shopping trips fast	-.70
I only shop stores that are close and convenient to me	-.54
I usually compare at least three brands before choosing	.50[c]
I take the time to shop carefully for best buys	.48
I enjoy shopping just for the fun of it	.47[b]
Factor 4- Confused by Overchoice Consumer	
There are so many brands to choose from that often I feel confused	.64
All the information I get on different products confuses me	.58
I cannot choose products by myself	.56
I consider price first	.54
All brands are the same in overal quality	.43
Factor 5 - Time-Energy Conserving Consumer	
A brand recommended in a consumer magazine is an excellent choice for me	.59
I go to the same stores each time I shop	.50
I usually compare advertisements to buy fashionable products	.42

Table: (4.5) continued

Factor 6 - Impulsive, Careless Consumer	
I should plan my shopping more carefully than I do	.61
Often I make careless purchases I later wish I had not	.55
I am impulsive when purchasing	.55
Once I find a product or brand I like, I stick with it	.42[d]
Factor 7 - Habitual, Brand-Loyal Consumer	
I change brands I buy regularly	-.73
I have favorite brands I buy over and over	.46
Once I find a product or brand I like, I stick with it	.43[d]
Factor 8 - Price - Value Conscious Consumer	
Sometimes it's hard to choose which stores to shop	.64
I buy as much as possible at sale prices	.51
The lower price products are usually my choice	.47

[a]Items loading, .4 or higher.
[b]Item loads on factors 1 and 3.
[c]Item loads on factors 2 and 3.
[d]Item loads on factors 6 and 7.

The Source; Hafstrom. Chae. and Chung (1992. Table 1, pp, 151, 152).

Table: (4.6) Reliability Coefficients for Eight Consumer Style Characteristics of Korean Consumers

Consumer Style Characteristics	Cronbach's alpha Subscale of Items Loading Above .4 (see Table 1)	Number of Items Used to Compute Cronbach's alpha
Brand Conscious (Factor 1)	.84	11
Perfectionistic (Factor 2)	.77	7
Recreational - Shopping Conscious (Factor 3)	.70	6
Confused by Overchoice (Factor 4)	.54	5
Impulsive (Factor 6)	.54	4
Time-Energy Conserving (Factor 5)	.35	3
Habitual. Brand-Loyal (Factor 7)	.34	3
Price-Value Conscious (Factor 8)	.31	3

The Source; Haftstrom. Chae. and Chung, (1992. Table 2. p.153).

ii) Comparison of Decision - Making Styles: Korean v.s. U.S:

Table (4.7) gives the evidence that, the decision - making styles identified for Korean young consumers are similar to those for U.S. young consumers identified by Sproles 1985 and Sproles and Kendall 1986. Although there are some differences in items loading on each factor, the overall decision - making styles are to a large extent similar.

The most new interesting finding by the Korean study was a style labeled 'Time - Energy Conserving' that contains elements of both Brand Conscious and Habitual Brand-Loyal styles found in U.S. young consumers.

Additionally; 'Time Saver, Satisfier' (Shopping Avoider - the dark side of shopping) style was extracted as a factor by Sproles 1985, whereas the Recreational, Hedonistic style-the bright side of shopping was extracted by Sproles and Kendall 1986. Although the item representing Impulsiveness, i.e., "I am often careless or impulsive when buying" was loaded in the Novelty - Fashion conscious style in Sproles 1985 study, impulsiveness was not identified as a major style in his same study. Then in 1986 with his partner Ms. Kendall extracted impulsive, Careless style by a margin reliability. Only the 'Novelty-Fashion Conscious Consumer style identified by both Sproles 1985 and Sproles and Kendall 1986 was not extracted by the Korean study.

Table: (4.7) Comparison of Consumer Decision - Making Styles Between Sproles 1985; Sproles and Kendall 1986; and Korean Studies.

	U.S. Consumer	
Korean Consumer	Sproles (1985)[a]	Sproles & Kendall (1986)[b]
1 [c]Brand Conscious	Perfectionistic	Perfectionistic
2 Perfectionistic	Value Conscious	Brand Conscious
3 Recreational-Shopping Conscious	Brand Conscious	Novelty-Fashion Conscious
4 Confused by Overchoice	Novelty-Fashion Conscious	Recreational-Shopping Conscious
5 Time-Energy Conserving	Shopping Avodier	Price-Value Conscious
6 Impulsive	Confused by Overchoice	Impulsive
7 Habitual. Brand-Loyal		Confused by Overchoice
8 Price-Value Conscious		Habitual. Brand-Loyal

[a]Sproles (1985. Table 1. 82-83).

[b]Sproles and Kendall (1986. Table1. 272-273).

[c]Factor number: all are listed by order of factors in each study.

The Source: Haftstrom. Chae, and Chung (1992. Table 3, p.155).

In the conclusion section, Hafstrom, Chae, and Chung stated that "the most important finding is that there is an indication of the generality of several consumer decision - making styles of young U.S. and Korean Consumers" (Haftsrom, Chae, Chung 1992, p. 156 and 157). This raises an important question; Is there the same generality between, U.S., Turkish, and Libyan young consumers? Or will we find quite a large difference. This question is one of the questions this research will try to answer.

As the comparison shows, the authors provided an interesting desciptive cross - cultural perspective on the topic, however, they didn't examine the psychometric properties of the scale. If this step was done, it may give the Korean study a complementary viable perspective. Most important, this Korean's replication study provided data consistent largely with the findings of the original study, although there are a few minor differences, but almost in all cross-cultural study difference in social desirability levels and motivation to respond on the respondents part influence the answers of respondents which in turn yield, unprecise comparisons on standard instruments (Hui and Triands 1985).

4.1.3. Summary Of Durvasula, Lysonski and Andrew's Study: (Cross-Cultural Generalizability of a Scale for Profiling Consumers' Decision - Making Styles, 1993, pp.55-65).

The authors started their article by pointing out that "this study responds to the criticism that models and empirical findings developed with U.S. data may not be valid in other countries, and further research is required to demonstrate their applicability (Albaum and Peterson 1984; Hui and Triands 1985; Lee and Green 1991). Specifically, this study examines psychometric properties of the CSI and compares the findings to previous research. (Durvasula, Lysonski, and Andrews 1993, p. 57).

The method of Conducting this research:

Data for this study were collected via questionnaires distributed to 210 undergraduate business students, at a large university in New Zealand. The students represented different socioeconomic backgrounds as they range from rural to urban. The sample was 50 % males and 50 % females (evenly divided) which permits a more rigorous test of the applicability of the scale and had a mean age of 20.2 years.

The questionnaire includes 40 Likert scaled items that Sproles (1985) used, and had five-point scale; strong disagree (1), somewhat disagree (2) neither agree nor disagree (3), somewhat agree (4), strongly agree (5).

The Analysis:

The data analysis followed the method used by Sproles and Kendall (1986). Using a relatively homogeneous group (age and education background similarity) minimizes random error that might occur otherwise.

Data analysis for the psychometric properties was conducted in two phases.

> "First, the dimensionality of the consumer styles inventory was assessed. This was done by examining the factor solution. Specifically, the amount of variance explained by the extracted factors (i.e., their eigen values) was noted. In addition, item-factor correlations (i.e., factor loadings) and other indicies of model adequacy were examined. To obtain the factor solution, a principle components factor analysis was used with a varimax rotation. The purpose of factor analyzing the 40- item invevtory was to determine if the factors identified by Sproles and Kendall (1986) were common to the New Zealand sample" (Durvasula, Lysonski and Andrews 1993, p.p. 57, 59, and 60).

Second, the reliability coefficients for the styles were computed and compared with Sproles and Kendall's 1986 results.

Results and Discussion:

Speaking explicity, the authors stated that a relatively low loading was used. (<0.4; the same criterion was used for U.S. sample). In regard to items which are loaded on two factors, "such items are considered not to tap any single construct and, therefore, could be deleted in further scale purification processes (Garbing and Anderson)" (Durvasula, Lysonski, and Andrews 1993, p.61).

"As in Table (4.8); "the eight-factor model appears adequate as it explained 56 percent of the variation for the New Zealand sample. This result compares favorably with the 46 percent reported for the U.S. group. Further, all eight factors have eigen- values greater than one" (Durvasula, Lysonski, and Andrews 1993, p.60).

Then the authors go on to provide very good comments for the future researchers by stating that;

> "Support for internal consistency exists Cronbach alpha for measures of the 'Impulsive' factor only for the New Zealand sample. While the measure of 'Confused by Over-Choice' approached the 0.70 cutoff for the New Zealand sample, its value of 0.55 for the U.S. data is far below this. The 'Brand Conscious' scale exhibited a high coefficient alpha only in the U.S. sample, suggesting that these two scales may be affected by cultural differences. Hence, both these factors and the 'Confused by Over-Choice' factor require further improvement. The scales representing 'Habitual, Brand-Loyal Consumer' and 'Price-Value Conscious Consumer' require further refinement as they lack acceptable levels of reliability for both U.S. and New Zealand samples." (Durvasula, Lysonski, and Andrews 1993, p.62).

Table: (4.8) Consumer Style Characteristics: Eight-Factor Model

	Loadings		
	U.S. Sample	New Zealand Sample	
Factor 1 - Perfectionistic, High Quality Conscious Consumer			
1. Getting very good quality is very important to me.	.68	.77	
2. When it comes to purchasing products, I try to get the very best or perfect choice.	.66	.72	
3. In general, I usually try to buy the best overall quality.	.62	.71	
4. I make special effort to choose the very best quality products.	.61	.81	
5. I really don't give my purchases much thought or care.	-.54	-.14	(6,70)[h]
6. My standards and expectations for products I buy are very high.	.54	.66	
7. I shop quickly, buying the first product or brand I find that seems good enough.	-.41	-.34	(6, 42)
8. A product doesn't have to be perfect, or the best, to satisfy me.	-.41	-.57	
Factor 2- Brand Conscious, "Price Equals Quality" Consumer			
9. The well-known national brands are best for me.	.63	.39	
10. The more expensive brands are usually my choice.	.61	.26	(1, 44)
11. The higher the price of a product, the better its quality.	.59	.52	
12. Nice department and specialty stores offer me the best products.	.57	.22	
13. I prefer buying the best-selling brands.	.54	.65	
14. The most advertised brands are usually very good choices.	.48	.71	

Table: (4.8) continued

Factor 3- Novely-Fashion Conscious Consumer			
15. I usually have one or more outfits of the very newest style.	.75	.72	
16. I keep my wardrobe up-to-date with the changing fashions.	.70	.80	
17. Fashionable. attractive styling is very important to me.	.64	.62	
18. To get variety. I shop in different stores and choose different brands.	.50	.33	
19. It's fun to buy something new and exciting.	.46	.18	
Factor 4 - Recreational, Hedonistic Consumer			
20. Shopping is not a pleasant activity to me.	-.70	-.74	
21. Going shopping is one of the enjoyable activities of my life.	.70	.82	
22. Shopping other stores wastes my time.	-.69	-.50	
23. I enjoy shopping just for the fun of it.	.66	.83	
24. I make my shopping trips fast.	-.64	-.73	
Factor 5- Price Conscious. "Value for Money" Consumer			
25. I buy as much as possible at sale price.	.66	.71	
26. The lower price products are usually my choice.	.56	.31	(1. -59)
27. I look carefully to find the best value for the money.	.54	.56	
Factor 6 - Impulsive, Careless Consumer			
28. I should plan my shopping more carefully than I do.	.55	.61	
29. I am impulsive when purchasing.	.53	.72	
30. Often I make careless purchases I later wish I had not.	.52	.63	
31. I take the time to shop carefully for best buys.	-.51	-.48	
32. I carefully watch how much I spend.	-.43	-.54	
Factor 7 - Confused by Over-choie Consumer			
33. There are so many brands to choose from that often I feel confused.	.68	.74	
34. Sometimes it's hard to choose which stores to shop.	.61	.55	
35. The more I learn about products, the harder it seems to choose the best.	.53	.58	
36. All the information I get on different products confuses me.	.44	.77	
Factor 8 - Habitual. Brand -Loyal Consumer			
37. I have favorite brands I buy over and over.	.70	.56	
38. Once I find a product or brand I like, I stick with it.	.60	.76	
39. I go to the same stores each time I shop.	.58	.63	
40. I change brands I buy regularly.	-.48	-.41	

[a]In the U.S. sample. the eight factors together explained a total of 46 percent of the variance. For the New Zealand sample. the variance explained estimate is 56 percent. Further, all the eigenvalues are greater than one. The variances explained by individual factors range from 3.2. percent to 14.7 percent.

[b]Values in parentheses represent suggested factor and corresponding loading.

The source; Durvasla. Lysonski. and Andrews (1993, Table 1, 58-59).

Table: (4.9) Reliability Coefficients for Eight Consumer Style Characteristics

	Cronbach Alpha for Subscales	
	U.S. Sample	New Zeland Sample
1. Perfectionistic	.74	.75
2. Brand Conscious	.75	.59
3. Novelty-Fashion Conscious	.74	.70
4. Recreational Shopping Conscious	.76	.82
5. Price-Value Conscious	.48	.50
6. İmpulsive	.48	.71
7. Confused by Over-choice	.55	.66
8. Habitual. Brand-Loyal	.53	.58

The Source: Durvasula. Lysonksi. and Andrews (1993, Table 2, p.61)

The findings of the study compare favorably to those of the United States. However, not all the findings were very similar. For instance;

> "Some items displayed a different pattern of loadings compared to the U.S. findings with four of the items loading on different factors. Next, two of the scales ('Impulsive' and 'Brand Conscious') appear to be culture-specific as they exhibit an acceptable reliability level for one sample or the other, but not for both. Further, two other scales ('Price-Value Conscious' and 'Habitual, Brand-Loyal') require refinement, no matter where they are applied. Insight into the refinement of the 'Price-Value Conscious' factor can be derived from the research by Sproles (1985), where five additional items with suitable loadings were considered to measure this factor (Durvasula. Lysonski, and Anderws 1993, p. 64).

Most specifically, 'Brand Conscious' and 'Impulsive' scales showed a high coefficient alpha only in the U.S. findings, revealing that these two scales may be affected by cultural differences. Therefore. both these factors and the 'Confused by Over-Choice' factor require further improvement. Also it should be noted that, 'Habitual, Brand-Loyal Consumer' and 'Price-Value Conscious Consumer' scales require further refining as they lack acceptable level of reliability for both New Zealand and U.S. respondents.

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These few discrepancies in findings must be viewed in light of differences in samples and retail environment between New Zealand and U.S., which might account for such variation in results. The retail environment in New Zealand is significantly different from the United States. For instance, with only 3.3 million people, competition among retailers is not as intense nor are there as many competitors as one finds in the U.S. market, incomes are lower than U.S., stores close at 5:30 p.m. during weekdays and they also close on Sunday and Saturday afternoons. Hence, consumers have less choice.

The authors ended their article by stating that, "perhaps, a more parsimonious version of the inventory with fewer scale dimensions that exhibits greater internal consistency could be developed and validated via confirmatory factor analysis to account for the variation in findings as reported in this study" (p. 64).

As a general conclusion the major idea explored in this study was that the scale exhibits construct and nomlogical validity, however, more work needs to be done to refine the model as the general literature criticisms in the methodology and findings assessment section point out. Also, this study points out that existing differences across cultures have in some cases minimal or no impact on certain consumers behaviors. This often is arqued to be the result of the high penetration of mass media advertising in all societies, tougher competition among products and media, increased globalization of products, and the rise in international mobility of consumers.

4.2. General Criticisms

4.2.1. Introduction

How can you praise a work and at the same time you are extremely critical of it? But that is the situation the researcher found himself in it as he attempted to review Sproles and Kendall 1986; Hafstrom, Chae, Chung 1992; Durvasula, Lysonski, and Andrews 1993 studies.

It may be because their work clearly offer a useful contribution to the understanding of youth consumers' decision - making styles by introducing a new way to characterize consumer styles called the Consumer Characteristics Approach, which "is one of the most promising as it deals with the mental orientation of consumers in making decisions and, therefore, focuses on the cognitive and affective orientations in consumer decision-making... It provides a measurement system for standardized testing of consumer decision-making styles for practical aplications such as counseling consumers" (Durvasula, Lysonski, and Andrews 1993, p. 56). It represents a visionary work, homever; further development of ideas and findings would enhance the model.

In the material presented, the researcher finds some weaknesses, such as the lack of deep attention to some issues related to the methodology and findings. However, the researcher is sure that the authors of the consumer characteristics approach would agree that more work needs to be done in this respect. The Table (4.10) summarizes the main characteristics of the three studies.

Table: (4.10) The Sample Sizes and Other Main Characteristics of the Three Studies

The Study	Sample Size	Usable Sample Size	A mean Age	% Female % Male	Education Level
- Sproles and Kendall (1986)	501	482	15.7 yrs	81 % 19 %	High School
- Haftstrom. Chae. and Chung (the Korean Study). 1992.	400	310	21.1 yrs	53.5 % 46.5 %	College
- Durvasula. Lysonski and Andrews. 1993. (The New Zealand Study.	210	210	20.2 yrs	50 % 50 %	College

Again one of the major achievements of the Sproles and Kendall 1986 model is the conceptualization and measuring consumer styles; something that has not been a focus of the consumer-interest studies. Sproles and Kendall's model provides a valuable tool for consumer interest professionals and educators. However, Sproles and Kendall's Model doesn't catch the whole spectrum of consumer decision - making styles, as we will see in the Libyan and Turkish extension stages. Several criticisms have been directed towards it. They range from establishing its validity to uncomperhensiveness. Also there are decision making styles that are more common in LDCs than DCs due to differences in retail environments, marketing regulations, and consumerism levels. Another limitation is that Sproles and Kendall model assumes the condition of perfect or "efficient market". This condition is applicable only to the U.S. market with of Japan, and major European countries not to developing countries. It is unrealistic to envisage a human behavior independantly from the market. The market conditions influence consumer decision styles. In addition to that, other economical factors such as, the average income differs significantly between LDCs and DCS, which dictates purchasing power. Of course certain consumers are very sensitive to market conditions, others are more stable, and they don't have to move with the market in the same direction. Marketing conditions for instance, in Libya are neither in a stable level, nor in a stable rate of change. The market conditions are referred to as the market performance, which is plainly the average of the performance of all firms that constitute the market, as defined in the textbooks of economics.

Furthermore, if the same concept is measured using two or more different measures and yield the same results, this means convergent validity. However, in our topic, this has not been the case so far. Therefore, the Libyan and Turkish studies used a quite different measurement by doubling and diversifying the items, in order to capture a wider spectrum of consumers' decision - making styles.

Here are other major criticisms that are directed toward Sproles and Kendall (1986) work:

4.2.2. Countries Studied

The published research encountered in consumers' decision - making styles is focused on single countries or cultures (U.S.A., Korea, or New Zealand) rather than on examining double cultures simultaneously (two countries) as in this study (Turkey and Libya).

The three studies limited their research to developed countries (U.S.A, South Korea, and New Zealand). None is in the developing stage, such as; Turkey or Libya.

> Also, "it is clear that cross-cultural research in this topic involved countries with short 'psychic distance'. Therefore; the inclusion of cultures from developing and/or non English speaking and non Western countries desirable. The cross-cultural methodology literature strongly recommend the inclusion of a variety of cultures to establish generality further" (Samiee and Jeong 1994, p.209).

And this partially what the research has attempted to accomplish.

4.2.3. Treatment of Culture

The research approaches in the three studies are personality centered which is "inductive in nature, it begins with the measurement of a culture representative random samples of individuals via questionnaires and goes on to generate evaluations of groups, each with a specific style, so it is based on several personality - based variables that can best be characterized a shopper's personal style, to capture the basic shoppers decision-making styles typology of a certain culture. However non other study used deductive approach.

4.2.4. Extreme Response Style

Another limitation that might take place is the tendency of a group to endorse extreme categories of responses in multiple response category items such as in the Likert-scale which have been used by the three studies. An investigation of such an extreme response style (ERS) can be highly relevant in our case. The possible consequences which might result when ERS is not accounted for are the following:

> "First, the ERS differences can produce differences in group means that would be uninterpretable. Second, they may affect the level of item correlations within a measure, thus spuriously raising or lowering the coefficient of internal consistency. Finally, ERS, differences can influence the outcome of analyses of underlying dimensions. When cross-sample differences in ERS prevail for most of the items the observed differences may be attributable to a generic cross-cultural difference in response style (Samiee and Jeong 1994, p.213).

However, it is very difficult to overcome such tendency because it is a culture - specific response style.

4.2.5. Students Represent Consumers

Although many reasons have been mentioned earlier justifying using students as consumer samples in terms of relevance to this research objectives, there are a number of general criticisms directed toward using such a sample in such a case.

For instance, we have to recognize the effect of the internal bias of the research such as bias due to the influence of the interviewer. For example, answers we take from some students sitting in a class trying to figure what they are supposed to say in answering a qestionnaire to impress the researcher, and therefore; not giving the true answers in many occasions.

Culturally similar groups may exist, however even across countries, such that no significant differences are found among the subgroups. The samples were limited to a single subgroup (students) in the countries under investigation. Hence, the observed similarities are limited to the specific subcultures, and therefore, they can not be generalized to the whole culture (Samiee and Jeong 1994).

As students samples are relatively homogeneous group of respondents, this could lead to often ignored problem, if they would act as the source of the similarities observed across cultures. A sample homogeneity in terms of age, income, education can influence the precision of cross-cultures outcomes and other variables. "Kafona, Strumpel, and Zahn 1973 argue that 'the higher the education the less likely it is that people will be affected by the particular history and culture in their country" (Dawar and Parker 1994, p. 92), and college youth are relatively possess high education level.

Nonetheless, one has to acknowledge the fact that, drawing a truly representative sample is difficult and often not feasible (Green and White 1976). A rather simple solution to this problem is to carefully select respondents so as to maximize within sub-sample homogeneity.

In light of "methodological limitations in general, and of sampling in particular, the possibility of plausible rival hypotheses is always present. Indeed, such differences or similarities can be attributed to differences in sampling methods or to differences in characteristics of samples rather than to 'real' cross-cultural differences or similarities (Van Raaij 1978)" (Samiee and Jeong 1994, p. 214).

4.2.6. Other Criticsms

Another comment worths mentioning is that; by using the same measure by all the above studies we don't know much about the convergent validity, which is a basic component of constructive validity. It means that if we measure the same concept using two or more different measures and yield the same results, this means convergent validity.

The primary focus of cross-cultural consumers' decision - making styles research (Haftstrom, Chae, and Chung 1992, Durvasula, Lysonski, and Andrews 1993) on cultural difference between U.S. and South Korea in the first study and between U.S. and New Zealand in the second one. However there is also a strong need for establishing true cultural similarities to address questions such as why certain similarities exists, how these similarities evolve in a cross, cultural contexts, and the nature of variables that cause such similarities. (Samiee and Jeong, 1994).

The research team including translators and coders, should ideally include a representative from each culture of interest, which is not clear whether this has been done in New Zealand study. All the researchers of the study are faculty members of an American University (Marquette University, Milwaukee, WI). Such an approach is likely to circumvention interpretations of language gestures and deeds.

As in most research work the validity of cross-cultural consumer decision making styles can not be assessed completely because some crucial information pertaining to methodology is not disclosed, probably due to the limited space available for research papers by most academic journals, such as the Journal of Consumer Affairs which published the mentioned studies. This causes some drawbacks, for instance, one cannot do a precise research replication for Sproles and Kendall 1986 work without having a much more details about the methodology procedures in particular. A number of letters have been sent to the authors by the researcher asking them to disclose such informations, but they didn't answer those requests.

As the case with all cross-cultural research, Hafstrom, Chae, and Chung 1992; and Durvasula, Lysonski, and Andrews 1993 studies faced a lot of difficulties.

> For instance one has to "acknowledage the difficulties, costs, and time required for conducting cross-cultural studies. On one hand, strict adherence to the rules governing scientific inquiry is encouraged. On the other hand, the high costs and large time frames associated with cross-cultural studies, coupled with academic demand for research productivity. Complete a faithfull compliance with these rules is very difficult. In this light, sacrificing some level of quality in favor of productivity generally has been accepted as right on its own ground" (Sammiee and Jeong 1994, 215).

Thus precision and meaningfulness of comparison are two basic criterias that very often can not be maximized at the same time in cross-cultural research.

As far as replication is concerned, research is needed to replicate to validate the original findings, as well as to extend the range of the findings. One of the main reasons for replication is that the behavior of people in general and consumers in particular is the facinating and endlessly complex, as a result of a multifaceted interaction between human organism and environment. However, there is also another problem concerning the replication studies of Hafstrom, Chae, and Chung 1992; Durvasula Lysonski, and Andrew 1993, is the number of subjects is smaller than Sproles and Kendall 1986 study (310, 210) respectively), while the original study conducted by 482 subjects. Given the fact that the larger the sample, the more reliable the study. This could raise additional doubt about the reliability once again.

Finally, there is a general limitation in consumer behavior studies which is the static view of the consumer. "Nakanishi writes that it is perhaps 'more correct to conceive of personality as a moderator variable whose function is to moderate the effects of environmental change in the individual's behavior" (Kassarjian and Sheffet 1991, p. 293). This dynamic concept of personality traits, behavior patterns, moderator variables, and situations has not been taken so far in consideration in our research topic, so far. This statement supplies good food for thought to consumer researchers, because it is particularly insightful, which Kassarjian and Sheffet carried further by explaining its implications when they said that;

> "Nakanishi seems to be suggesting that what we need is data somewhat analogous to a combination of cross-sectional and time series analysis. Hence, according to Nakanishi, the relevant variables include personality traits, response and behavior patterns, moderator variables, situations and individuals. Furthermore, for some of these variables it is essential that measurements be taken over time. That is, as we sample individuals traits, and response we should also take samplings of situations over time" (1991, p. 293).

This implies that in our topic if a consumer is Perfectionistic, High Quality - Conscious Consumer today he may not be so next year, and this applies to all other Consumers' decision making styles whether he is Brand Conscious, Price - Equals Quality Consumer or Impulsive Careless Consumer. Especially in one's early years, when these styles are subject to radical shifts as the environment varies. Over time, an averaging process based on cumulative experience would make the chosen style as less vulnerable to environment swings.

Although the above statements call for inclusion of situational variables in consumer behavior research more deeply, however; the primary obstacles have been the absence of a clear, proper, and precise conception of what variables formulate a situation. Is it good store personal?, bargaining, store environment, such as decoration,... etc? or a combination of all, and if so, what should be allocated for each element. It is a challenging job and sometimes interesting but probably most of the time frustrating. This is due to the complexity of consumer behavior. Only after reaching a proper conceptualization of a situation variables, their weights and the interaction of a situation with other elements of the dynamic concept of personality, a cross-sectional and time series analysis of consumers' decision making styles can be reached.

In sum, a considerable work remains to be done in refining Sproles and Kendall's 1986 model. The Libyan-Turkish attempt is another step in this direction. Moreover, the rapid expansion of market economies in Eastern European countries open a whole new area of cross-cultural consumer research.

4.3. Qualitative Analysis for Sproles and Kendall' Styles

As it has been mentioned earlier Sproles and Kendall 1986 identified the following as among the most basic mental characteristics of consumers' decision - making (Figure 4.11):

1- Perfectionism or high-quality consciousness,

2-Brand consciousness,

3- Novelty-fashion consciousness,

4- Recreational, hedonistic shopping consciousness,

5- Price and 'value for money' shopping consciousness,

6- Impulsiveness,

7- Confusion from overchoice (from a proliferation of brands, stores, and consumer information, for example), and

8- Habitual, brand - loyal orientation toward consumption.

However, developing a comprehensive theoretical framework - for analyzing the mechanics, reasons and explaining why certaining types of consumers' decision making styles exist-requires a detailed description of those styles.

A) Styles Description:

In the following pages a descrition for each of the above styles is presented.

1- Perfectionism or High - Quality Consciousness (Demanding Shoppers):

Shoppers who are characterized by Perfectionism Consciousness, "hold very positive images of their favorite stores, feeling that convenience and quality are high, that advertising is good, and that price levels are low. They along with price shoppers are the least strore loyal (Williams, Painter, and Nicholas 1978, p. 39) and more concerned about the consequences of their purchases, as all highly involved shoppers do.

Haftstorm, Chae, and Chung 1992 stated that those "consumers look for the very best quality products, have high expectations and standards for goods and are concerned with the quality and function of products. As shoppers who seek high perfectionism, they are expected to shop more carefully, would like to know about differences between brands intrinisic and extrinsic attributes before buying brands.

"Shoppers in this group use newspaper advertisements extensively, but appear less willing to put up with the inconvenience that price shoppes will endure" (Williams, Painter, and Nicholas, 1978, p. 41).

In today's markets; there are many shoppers like this type, and their number inceases in many societies. Simply "wanting it all has been a hallmark of the middle - class. Their product have a cloying sameness; sensual provocative and elegant, no matter what's for sale" (Engel, Blackwell, and Miniard 1990, p. 142).

2- Brand Conscious, "Price Equals Quality" Consumers:

This group like to read fashion magazines (Moschis 1976). They believe that a higher price means better quality. "They appear to have positive attitudes toward department and specialty stores, where brand names and higher prices are prevalent. They also appear to prefer best selling, advertised brands" (Sproles and Kendall 1986, p.p. 271-273).

Hafstrom, Chae, and Chung 1992 pointed out that, Brand Consciousness' Consumers are oriented toward expensive and well-known national brands and feel price is an indicator of quality. However; he is likely to consult sales people in this regard. Many of Brand Conscious Shoppers seek high-touch products conveying a status or image benefit.

There are very few studies which addressed. 'Brand Consciousness exclusivly and Moschis 1976 study comes at the top of those studies. He defines Brand-Loyal

Shopper as a one who prefer having only a specific brand of a product. A major finding of his study point out that shoppers possessing different life-style characteristics exhibit different communication needs, which are very helpful in designing viable promotional segmentation strategies. However, the study choosed cosmetics as a product to test such scale.

3- Novelty - Fashion Conscious Consumers:

Sproles and Kendall 1986 described this type of consumers as shoppers who "are likely to gain excitement and pleasure from seeking out new things. They keep up-to-date with styles, and being in style is important to them" (p. 273). They are more distinctive diverse and complex in their choices, tend to be higher on retail products and services opinion leadership. In addition they tend to rely more heavily than others on the print media as source of information about new products and are more likely to be in the middle and upper classes categories.

They have often characterized as being less bound by tradition than most other types of consumers, therefore; they are more willing to try new products, services, and as a result; they have a favorable attitude toward risk. The greatest interest in fashion is usually found in upper social classes. In other words; fashion is positively correlated with incomes, education, occupational status, social participation, opinion leadership, venture someness. Upper-class consumers tend to purchase their clothes from department stores geared to providing more personal service in an upscale atmosphere. In this respect, the above statements imply also that novelty and fashion have some overlap in concepts, but also many differences in meaning among them.

4- Recreational, Hedonistic Consumer:

Another important shoppers type is 'Recreational Shopper' who can be described as, "those who enjoy shopping as a leisure - time activity. Active shopping can be one source of information on merchandise quality, fashion trends, prices, and the like." (Belenger and Korgaonkan 1980, p. 78).

They enjoy shopping, shop just for the fun of it, take time to shop carefully, they are comparison shoppers, do not shop only in close and convenient, stores (Sproles, Kendall 1986; Hafstrom, Chae, and Chung 1992).

Recreational Shopper tends to be active woman who is looking for a pleasant atmosphere with a large variety of high-quality merchandise. Compared with economic shopper, she prefers to buy something she likes, to do her shopping without a rush or out of urgent need, and spends a little time deliberating before making a purchase (Bellenger and Korgankar 1980). Many of those shoppers read women's magazines and local newspapers to get information about a large variety of merchandise, and have a lot of time to do so as full-time household woman. Further; Bellenger and Korgaonkar proclaimed that this type "does her shopping at department stores. She does most of her shopping in a closed mall, rather than in open shopping centers and downtown areas." (Bellenger and Korgaonkan 1980, p. 91).

Also, social status influence where and how people feel they should shop; for instance; Engel, Blackwell, and Miniand 1990 pointed out that lower-class families are more than other social classes shop together to make it as a form of recreation.

> "In terms of shopping and information gathering behaviors, recreational shoppers, as compared to economic shoppers, (1) spend more time shopping per trip on the average, (2) are less likely to have an idea of what they are going to buy when they go shopping, (3) are more likely to shop with others, (4) are more likely to continue to shop after making a purchase, (5) are more likely to prefer department stores and less likely to prefer discount stores, and (6) are more likely to prefer women's magazines and less likely to prefer 'news' in magazines" (Bellenger and Korgaonkar 1980, p.91).

This implies that she is less traditional, and more innovative. If she finds a desirable store or a brand during shopping, it has on impact on later store and brand purchasing choice.

Figure: (4.1) classify the purposes of recreational / hedonistic shopping.

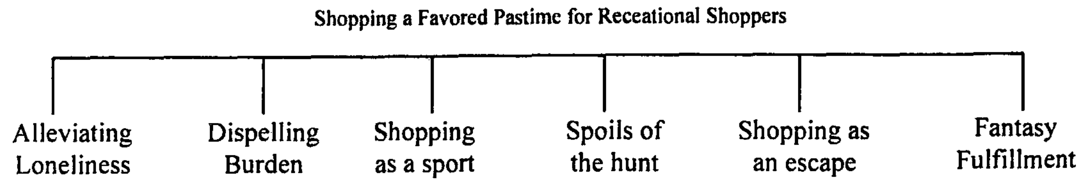


Figure: (4.1) Illustrates, the Purpose of Recreational / Hedonistic Shopping (Adapted from Engel, Blackwell and Miniard, 1990).

5- Price Conscious, 'Value For Money' Consumers:

Price Shoppers are considered a significant force in the retail market.

> Their shopping behavior point out that they 'perceive that their favorite stores charge low prices, that the advertising by the store is good, that quality levels are about average, but that the stores are rather inconvenient. Price shoppers tend to be older and in higher life cycle stages than a pathetic and convenience shoppers, but younger and in a lower life cycle stage than involved shoppers. Price shoppers report heavy use of newspaper advertisement and they are second only to involved shoppers, and a low level of store loyalty" (Williams, Painter, and Nicholas 1978, p. 39).

This implies that; price shoppers have an economic orientation and, therefore; characterized by a careful approach to shopping, giving heightened attention to product assortment, quality and price. They watch for sales prices and are likely to be comparison shoppers, also concerned with getting the best of their money and consider themselves paying low prices for their purchased merchandise. As every one knows that in many markets, there are some consumers who are so price - sensitive. The major problem which might face this type is that they might buy products of low or dubious value.

However, Westbrook and Black 1985 suggested two subgroups of price shoppers where economic motivations are primary (Figure 4.2). In one subgroup, choice optimization and role enactment motivations appear alone to the exclusion of other shopping process gratifications, while in the other subgroup these economic motives are coupled with desires for the gratification of other largely noneconomic motivations" (p. 102).

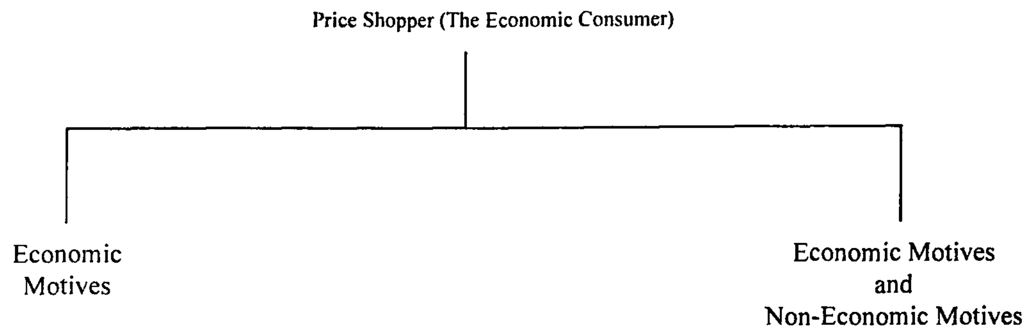


Figure: (4.2) Price Shopper (The Economic Consumer)

The economic motives shoppers tend to be lower-class who favor mass menchandise and stores with price appeal. In this regard one can point-out that poor people don't buy in general high - quality products, they tend to be price - conscious, and their number is significant world-wide, therefore, as a group, they have a significant economic weight. So it is very likely that many poor people world-wide will fall under Price-Value Conscious Consumer profile and represent a big market in today's world.

6- Impulsive, Careless Consumer :

Bellenger, Robertson, and Hirschman 1978 defined impulse purchase, "as purchases where the decision to buy was made in the store. If the decision to buy was made before the shopper entered the store, the purchase was classified as non impulse" (p. 16).

Studies of impulse literature indicate that several factors influence impulse shopping for instance, "Stern (1962) has identified nine product-related factors which may influence unplanned buying: 1) low price, 2) marginal need for item, 3) mass distribution, 4) self-service, 5) mass advertising, 6) prominent store display, 7) short products life, 8) small size, and 9) case of storage" (Cobb and Hoyer 1986, p. 390).

Cobb and Hoyer 1986; point to the importance of distinguishing between impulse purchasers and partial planners. Both of these groups' shopping behavior have some degree of impulsivity, where they, postpone brand decisions until they enter the store. But they are quite different from each other. Impulsive, Careless Shoppers do not plan their shopping, unconcerned about the best buys' or how much they spend. They regret this impulsiveness and feel they should plan their shopping more carefully, whereas; partial planners tend to engage in greater research and pattern of careful in-store shopping, concerning; price, quality, product performance, and image.

Although there is a little supporting literature for the types of unplanned purchases, it may be reasonable to assume that there are four categories according to Belenger, Robertson and Hirschman. These four categories include:

> " 'pure' impulse buying, characterized by a total lack of preplanning; 'remainder' impulse buying, where in purchases are sparked by previous personal experience or recall, suggestion impulse buying, where the purchases sees the purchased product for the first time and buys it; and 'planned' impulse buying, characterized by a shopper entering a store with some specific purchase in mind, but with the expectation and intension of making other purchases dependent on price, coupon, specials, and the like" (Belenger, Robertson, and Hirschman 1978, p. 15).

Perhaps the most striking factor for studying impulse purchasing is the high percentage of impulse punchases in total purchases. "Cobb and Hoyer's results show that across all the studies, 'impulse' purchases account for around a third of total purchasing. However in grocey and other self-service sectors the level is in the region of a half of total purchase or more" (Phillips 1993, p. 53).

A shopper may also go shopping, when he wants to be with peers or he desires to meet people with similar interests, or he needs attention, or has a leisure time, or feels a need to exercise. In the mean time a person may drive, or walk down a street viewing stores, and buys on Impluse (Tauber 1972). Also, Westbrook and Black 1985 stated that, Impulse Shopper did his shopping largely out of necessity, with the shopping activity holden no intrinsic interest and contributing at best a burden, and they have no strong perference for either high, medium, or low-priced stores.

From the previous discusion the following diagram has been designed to illustrate impulse purchasing categorization.

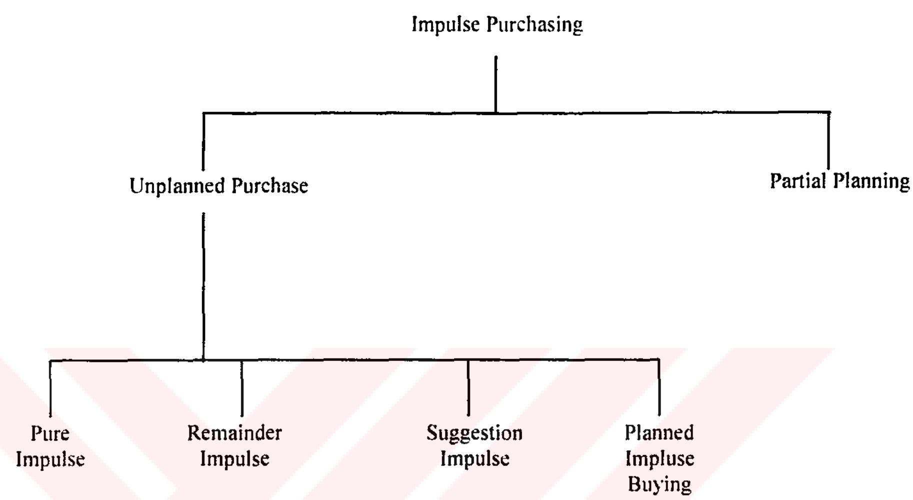


Figure: (4.3) Impulse Purchasing Categorization

The above categorization of impulse purchase behavior (Figure 4.3) is not addressed by Sproles and Kendall's studies or the Korean, and the New Zealand studies. However; Cobb and Hoyen's study used grocery shoppers as a sample, while Bellenger and Korgaonkar's study used mall and non-mall locations to survey shoppers.

7- Confused By Overchoice Consumers:

They perceive many brands and stores from which to choose confusing and the amount of information available about them adds to confusion. They appear to handle this by convincing themselves that all brands are the same, and use the price as a criteria to choose, or by not making choices alone (Sproles and Kendall 1986, Haftstorm, Chae and Chung 1992). Also consumers who are misled are confused.

One way of misleading is a brand imitation, where the consumer buys the imitator brand, thinking it is the original.

Hence, it should be presented that "individuals who regularly use a product are expected to be less likely to be confused by an imitation strategy than those who only occasionally make purchases within the products class. Especially when they are not involved with the product class" (Foxman, Muehling, and Berger 1990, p. 175).

As 'Confused Consumers' find the marketplace confusing, view brands similar, and seek help from friends. Therefore, they feel that it is important to have their friends' opinions on brands and seem to have the need for shopping informations, however,

> "they generally have been less motivated to acquire information about brand offerings in a product class (i.e., who are low in product class involvement) are likely to possess a less developed memory structure, making it more difficulty for them to discern subtle differences between brands" (Foxman, Muehling, and Berger 1990, p. 175).

Also, we have to recognise that "individuals who possess the ability to make more subtle distinctions among package designs, colors, and labels are less inclined to be confused by imitation strategies" (Foxman, Muehling, and Berger 1990, p. 175).

However, consumer confusion still has problems of conceptualization and definitions due to the fuzzy and broad structure of this style. Studying socio-demographic characteristics such as education or social class of this type of shoppers may help in offering better conceptualization and definitions.

8- Habitual Brand - Loyal Consumers :

> Engel, Blackwell, and Miniard 1990 stated that, "one of the ways in which consumers cope with demands on their time and energy is to routinize the process. Therefore, repetitive behavior quickly can become habitual, characterized by absence of external information search and

alternative evaluation. Need recognition triggers a 'buy the same thing' response." (p. 485).

In other words, they are likely to have their favorite stores and buy their favorite brands over and over again. However, there are two types of Habitual Consumers:

i) Brand Loyalty Versus Inertia:

> It is helpful to distinguish between the major types of habitual buying. Two women executives always buy the same brand of quality blush table wine. One does so because she is convinced it has a smoother, more full-bodied flavor than any thing else at this price. Also, her friends comment appreciatively when it served. Because it is important to serve the 'right thing' involvement is high and her buying habit reflects brand loyalty.
>
> The other consumer is far less committed to her choice, however, and feels that most blush wines are about the same. But she also feels that this brand provides a sufficient value to warrant repurchase unless she sees something else at a lower price. For her the habit reflects inertia and avoidance of brand switching unless she has reason to do so.
>
> (Engel, Blackwell, and Miniard 1990, p. 485).

A closer look at the above case one can conclude, that inertia-based habital buying is susceptible to change much more often than brand loyalty consumers. Price reductions couponing and end - aisle displays are examples of the ways that trial of other products can be stimulated when we are dealing with a consumer that is characterized by an inertia-based habitul buying behavior, whereas; brand loyalty includes a strong positive attituted toward certain brands out of a set of such brands, expressed over time.

Brand purhcase → Product usage / Consumption → Consumer satisfaction → Expectancy confirmation → Repeat buying behavior.

Brand choice → Product usage / Consumption → Consumer satisfaction → Emotional satisfaction (Performance surpasses expectations → Brand loyalty.

ii) Identifying Brand - Loyal Consumers:

An insightful view in this regard are statements stated by Mowen in his discussion for brand loyalty phenomena especially when he said that "research evidence indicates that brand loyalty is a product-specific phenomenon. Very little evidences suggest that consumers have a general tendency to be loyal" (Mowen 1993, p.476). Figure (4.4) presents types of brand loyalty. Mowen 1993 goes further to say that;

> "One variable that has been found to be predictive of brand loyal is store loyalty. Consumers who are loyal to particular stores also trend to be loyal to certain brands. It is possible that by repeatedly shopping at the same stores, consumers find a limited number of brands available for each product category. Thus, store-loyal consumers may be forced to buy certain brands because they are the only ones available in the stores where these consumers shop" (p.476), or the vise-versa they may leave and go to other stores.

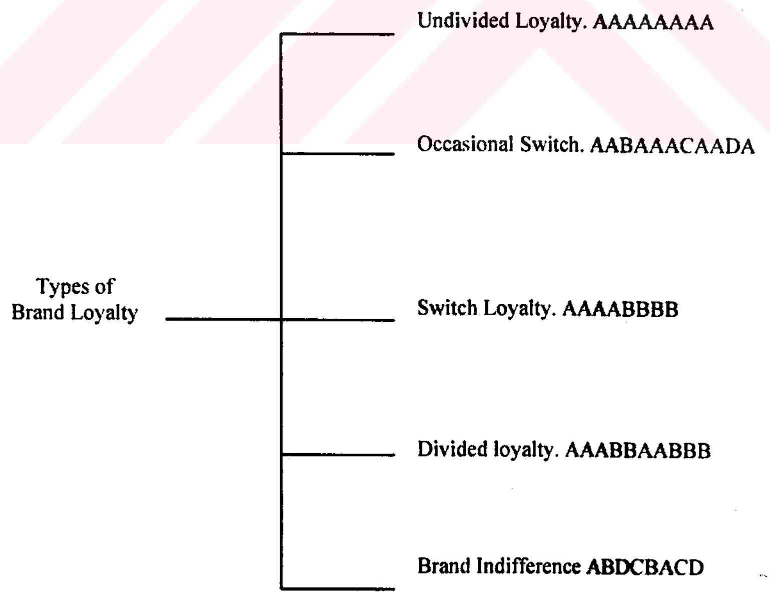


Figure: (4.4) Types of Brand Loyalty (Adapted from Mowen 1993, p. 477).

Interestingly, Hoover, Green, and Saegert 1978 study pointed out that "people in a more traditional culture are more likely to remain loyal to the same brand, since that brand has become a part of their life and changes in that life are viewed with suspicion" (107). Therefore, further cross-culture studies of the phenomena might establish the validity further.

B- Limitations :

The previous theoretical description and analysis of consumer decision - making styles should be viewed in light of the diversity between different researchers approaches and contexts which should not be surprising. The focus of those studies have ranged from specific products, to group of products, to the retail marketplace in general. Accordingly, a brief summary of the various studies is useful in appraising shopper types literature (Table 4.11). As it is shown; shopper taxonomies proposed for individual product class (e.g., cosmetics by Moschis 1976), broad product assortment (e.g., grocery products, by Williams and Dainter 1978), shopping centers and shopping as general activity (Moschis and Moore 1979). Moreover, taxonomic efforts have been based on a variety of different forms of shopper response: important ratings store attribute (Darden and Ashton 1975' study about consumer's ratings of preference for supermarket attributes), store image characteristics, product usage (Darden and Reynolds 1971), endorsements of shopping activity / interest / opinion statements, global attitudinal expressions about shopping such as, a motivation-based shopper typology (Westbrook and Black 1985), and consumers' decision making styles typology (Sproles and Kendall 1986; Hafstrom, Chae, and Chung 1992; Durvasula, Lysonski, and Andrews 1993).

Clearly, generalization about fundamental shopper types would be enhanced by designing a well defined conceptual basis containing all shopper typologies. Such is the experiential quality of consumer shopping orientations such as the study which was done by Holbrook and Hirschman about hedonic consumption study in 1982 (Westbrook and Black 1985). Table (4.11) presensts a summary for a number of shoppers typololgies.

Table: (4.11) Previous Shopper Typologies

Previous Shopper Typologies				
Author and Date	Shopper Population	Sample Size	Measurement Basis	Shopper Types
Stone (1954)	Female Department Store Shoppers	124	Depth Interview	1. Economic 2. Personalizine 3. Ethical 4.Apathetic
Chicago Tribune (1955)	Female Department Store Shoppers	50	Depth Interwiev	1. Dependent 2. Compulsive 3. Individualistic
Stephenson and Willet (1969)	Adult Buyers of Apparel. Shoes. and Toys	315	Number of Stores Shopper and Patronized	1. Store Loyal 2. Compulsive Recreational 3. Convenience 4. Price / Bargain Conscious
Darden and Reynolds (1971)	Female Heads of Households	167	AIO Statements	1. Economic[a] 2. Personalizing 3. Moralistic 4. Apathetic
Darden and Ashton (1975)	Female Supermarket Shoppers	116	Store Attribute Preferences	1. Quality Oriented 2. Fastidious 3. Convenience 4. Demanding 5. Stamp Collectors 6. Stamp Avoiders 7. Apathetic
Moschis (1976)	Cosmetic Buyers	206	AIO Statements	1. Store Loyal 2. Brand Loyal 3. Specials Shopper 4. Psychosocializing 5. Name Conscious 6. Problem Solving
Williams. Painter. and Nichols (1978)	Adult Grocery Shoppers	298	Store Image Semantic Differentials	1. Low Price 2. Convenience 3. Involved 4. Apathetic
Bellenger and Korgaonkar (1980)	Adult Shoppers	324	Single Item Shopping Enjoyment	1. Recreational 2. Economic
[a] Shopping orientations rather than discrete shopper types.				

4.4. The Theoretical Extension

Durvasula, Lysonski, and Andrew's 1993 study stated that "perhaps, a more parsimonious version of the inventory with fewer scale dimensions that exhibits greater internal consistency could be developed and validated via confirmatory factor analysis. Researchers are encouraged to develop a more robust decision-making style inventory to account for the variations in finding as reported in this study" (Durvasula, Lysonski, and Andews 1993, p. 64).

4.4.1. Employing New Items For the Original Scale

In light of such call an extensive literature review was made by the researcher, which suggests adding the following statements (items) for the related styles after pretesting them in order to improve the measurement instrument that are suggested by Sproles and Kendall 1986 study.

I- For Novelty - Fashion Conscious Consumer:

- An important part of my life and activities is dressing smartly.
- I enjoy looking through fashion magazines to see what is new in fashion.
- I usually keep up with clothing style changes by watching what others wear.
- I tend to buy my clothes from department stores.

2- For Receational, Hedonistic Consumer:

- I prefer a store with a pleasant atmosphere, with large variety of high-quality merchandise.
- I spend little time deliberating before making a purchase.
- I like to shop with others (friends, peers, neighbors, and relatives)
- I usually compare at least three brands before choosing.

3- For Price Conscious, 'Value for Money' Consumer

- I consider quality levels at stores where I shop are about average.

4- For Impulsive, Careless Consumer:

- I do partial planning by tendening to exhibit a pattern of careful in-store shopping behavior including price element.
- I am less motivated to acquire information about brand offerings.
- I have no strong preference for either high, medium, or low priced stores.
- Shopping is burden and I do it largely out of necessity.

5- For Habitual, Brand-Loyal Consumer:

- I avoid brand switching unless I have reason to do so.

6- For Brand Conscious:

- I usually buy well-known international / national or designer brands.

7- For Confused By Overchoice:

- I can't choose brands by my self.
- I usually consider price as an indicator of quality.
- All brands are the same in overall quality.

4.4.2. New Consumer Style Characteristics

In addition to that the literature review points out to the possibility of the existence of other styles. Based on that review, the researcher's observations. intuition, and experience, the following new consumers' decision - making styles have been proposed, which have not been identified by the four studies (Sproles 1985; Sproles and Kendall 1986; Hafstrom, Chae, and Chung 1992; Durvasula. Lysonski. and Andrews 1993).

1- Convenience - Conscious Consumer
2- Taste Conscious Consumer
3- The Individualistic Consumer
4- Cause-Oriented Consumer.
5- Variety - Seeking Consumer
6- Shopping Avoider (Time and Energy Saver, Satisfier)

However, the last style was identified as a factor by Sproles (1985), but it was not confirmed by the other studies. A detailed description of each to the new characteristics is presented in the following pages, however, before going to the description, it should be mentioned that the proposed new styles are based on the following criteria (basic assumptions) which is broader in scope than the one proposed and used by Sproles and Kendall (1986) study.

Basic Assumptions:

Of the many assumptions that are made as the model evolves, the following are the basic ones, which the whole model in its most generalized form is founded:

1. This extension will maximize the opportunities to attain maximum spectrum and to lower the deficiency of the original model. So the objective of the model spectrum maximization is an adequate assumption given the assurance that additions are not redundant to those already existing.

2- All the characteristics including the new ones "should contain mental characteristics of a consumer's decision - making that are among the most important "real world" consumer characteristions" (Sproles and Kendall 1986, p. 269). And it should be fundamental charactestics, in others words it should be directly related to consumer decisions, not indirectly (tangential).

3. "The characterization should be complete as possible, identifying a small number of basic and independent consumer decision making characteristics." (Sproles and Kendall 1986. p. 269).

4. "The method should measure how a consumer rates on each characteristics. Several measurable characteristics may make up a consumer's style, and the consumer should be profiled accordingly" (Sproles and Kendall 1986, p. 269).

5. Tho consumer characteristics which extracted by the study provisionally are expected to influence a variety of similar consumer decisions.

6. Judgement of the researcher is required in determining the most important characteristics or the basic and the fundamental that are relevant.

7. The characteristics are not always perfectly independent, sometimes they might be relatively independent (modest correlations with other factor / factors). The reason for accepting some factors that are not perfectly independent is to gain extra valuable information (factors).

8. The suggested characteristics (styles) are relatively enduring, and valid over a reasonable span of time at least 5-6 years, which is a sufficient period for marketing specialistis in related industries to implement the findings in their strategic planning.

9- The validity of Sproles and Kendall model is proved to hold relatively within industrial countries (i.e., U.S.A.) or new industried countries such as Korea. There is no obvious reason that this is true with LDCS, given the fact that LDCs markets are not efficient markets and thus; their retail environments. The reason here is that; there are many countries with non significant consumer markets due to ideological reasons (centrally planned economics) or to the lack of modern developments.

10- This up-graded version considers the effect of the economical, social, religious, and political factors, which they can enhance (or hamber) consumer behavior. This, broad spectrum has not been done in any previous research work.

1- Convenience - Oriented Shoppers:

This type of consumer seems to consciously trading high prices for increased convenience, they are the most store loyal, and have the highest percent of any group shopping at high-price stores. They dislike shopping or are neutral toward it. By being store loyal; they are 'more profitable customers and are somewhat selective in their purchasing and consequently, prices can not be entirely out of line with competitive but less convenient stores" (Williams, Painter, and Nicholas 1978, p. 38). Convenience - Oriented Consumer seek both time and energy conserving, variety of goods, services, and a pleasant shopping environment (not crowded stores, good display of merchandise, nice surrounding, etc.).

This type of consumers is a rapidly evolving form of consumers. In a sense consumers' attitudes today shifted from valuing products and services to valuing time. Compared with Recreational Shopper, Convenience Shopper perceives the costs of shopping to exceed the value gained in terms of pleasure and/or information, and therefore; tries to minimize the expenditiure of time and effort in shopping for goods.

By a closer look at the above statements, one can conclude that Convenience Shoppers tend to be upper middle class and high class people, because they don't have a scarity of product, instead as people most of them have successful careers and hence, they value time high.

Furthermore; family's income; education, social status, work involvement, occupational status and role overload have been found to correlate positively with convenience consumption (Eeilly and Michael 1982).

> "As affluence increases, many households, particularly those with two earners, will place o premium on time. Improved customer service, immediate availability, trouble-free operation of products, and dependable - free operation of products, and dependable maintaince will be valued. There will be a new willingness to pay the price for services that assure product performance and limit inconvenience" [William and Lazer. 'How Rising Affluence Will Reshape Markets.' American Demographics, 6, (February 1984), (Adapted by Engel, Blackwell, and Miniard 1990, p. 236)] .

Again, the relative affluence of the Convenience Consumers does not mean that they are indifferent to price. Therefore, a proper pricing policies should be incorborated in any marketing mix designed to win such costumers.

For Convenience Oriented Shopper, the following items are suggested to test empirically this subscale, however, they should pretested first:

- I rather release time or energy or both for alternative uses other than shopping.
- I value time a lot (I place a premium on time).
- I am willing to pay the price for a product that can be gotten easily, and with the least inconvenience.
- I usually go to the nearest stores to my house.
- I only shop at stores that are close and convienient to me.
- A brand recommended in a consumer magazine can influence my choice.
- I am influenced by ads in the choice of brands, and products.

2- Taste - Oriented Consumer:

The second new consumers' decision - making styles is called Taste style. "with most (modern) industrial products performance is simply taken for granted... In all such cases, consumer choice is determined by more intangible subjective and social factors, in short, by taste" (Jones 1991, p. 142). In the same book, Jones states that taste is "the discrimination of beauty from deformity and is shown in preference for one object over another (Jones 1991, p.x)" (Bloch 1995, p.21).

> A quick glance at the above definition, confirms the fact that most people have the tendency to prefer "a moderate level of arousal, as suggested by Wundt curve, product forms that have a moderate degree of irregularity and disorder should be most prefered (Jones 1991). Objectives that are highly conventional will not provide enough stimulation to be satisfying, whereas extremely novel, irregular objects evoke too much arousal. According to Gombrich (1979), delight comes somewhere between boredom and confusion" (Bloch 1995, p. 21).

The little available literature about taste suggests that, cross-cultural variations in tastes are also common. Colors, shapes, and material desirable in one culture may be unattractive to consumers in another culture (Armstrong, 1991, Bloch 1995). Interestingly Taste Consciosness appears to be one of the aspects of Perfectionistic Consumer in developed countries (DCs) However; in less developed countries (LDCs) many people tastes are inferior to Western people especially among low classes, so they will imitate Western taste standards without knowing what they mean culturally and socially. Others in LDCs have their own local taste standards. Taste is highly culturally dependent and culturally subjective. However, apparel designers often fall to offer tasteful products, or brands, so their moda (fashion) will fade quickly. Therefore, one can say that 'taste' is the fashion that last for a long time.

Furthermore, different market segments can have substantially different tastes, because of their specific association with various groups, or subcultures, such as region, ethnic, social class, and age (Reingen, Foster, and Brown 1984). For instance, young urban consumers may have tastes for apparel that differ considerably from those common among older people living in rural areas (Bloch 1995). This suggests that social values and social judgement play some role in taste.

However, even within a social setting or culture, people vary in their tastes. Some of the causes of these variations are design acumen; which is something certain people are born with, prior experience, and personality such as classicism / romanticism, low/high sensory and cognitive innovativeness, and the need for uniqueness, but, this doesn't contradict with the fact that there are general culture and global tastes, as the above discussion suggests. However, taste could be changed by external influences such as advertising, or by internal influences such as maturation. Understanding taste can help answers questions such as:

- Why people as individuals prefer certain colors?
- Which tastes better, chocolate, or strawberry, or pistachio ice cream?
- Why people choose China patterns?
- Which food are you prefer Turkish or Italian food?
- Which dress design you think is better; the design of 1950s, or 1990s? (variations in taste standards across times).

The managerial implications from all of this are significant. Once taste is recognized as an independent decision-making style, then it can be considered as a marketing segment on its own, also, "understanding consumers' taste result in less wasteful consumption. Furthermore, tastes may diffuse from economic or cultural elites to a broader population" (Jones 1991, p. 142).

Researchers have to acknowledge the cited problems, taste application has not been easy, and never will be, therefore; researchers must not let these difficulties turn them away from addressing this approach throughly. "This is precisely, the area where conventional marketing is at its weakest and where the establishment of a creative relationship to critical discourse in those areas is long overdue" (Jones Liyod 1991; Reviewed by: Edward Blair 1993, p. 142).

For Taste Oriented Consumer, the following items are suggested for this sub-scale and should be pretested first:

- I like to wear navy blue suit.
- In apparel, the color toward which aspires me most is navy blue.
- I like to buy a proudct that gives an enjoyment and good feeling regardless of other features of the product.
- As a young women, I prefer acquiring a superbly fitting expensive dresses.
- As a young women, I like the showy and the supefluous look.
- For business, I wear a gray flannel suit, while when it gets cold, I put on my blue blazer.
- A classy man wears a tweed jacket, with vest or sweater, shirt, tie, an overcoat, or raincoat in and long wool scarf outdoors.
- I like wearing clothes made from natural materials.

3- Individualistic Shopper:

An Individualistic Shopper is very difficult to define. Generally one can describe it as the one who expresses himself in shopping by finding unusual merchandise. He knows quality, knows the importance of fashion-novelty, sometimes he tends to be a time and energy saver, in other times he likes shopping and views it as an enjoyable task and as a receational activity. Additionally; this type of shoppers have a high confidence in themselves and hence, approach shopping with confidence. They generally have a successful career and social life. They are expressing the desire to see themselves as different from their peers in a socially acceptable way. They don't seek their peers and relatives opinions about which brands they should buy. Individulatistic are egocentrically extraverted and nonconformists and risk takers. They are ruled by their own needs rather than social convensions or the needs and attitudes of others. They are attracted toward a lifestyle that maximizes the opportunity for independence and hedonistic self fulfillment. Individualistic is related to an open, receptive attitude toward experience and the ability to tolerate sensations and ideas that are unusual, strange, or primitive.

Every one can be an Individualistic, so many people can be included under this profile. Individualistic shopper can be called 'Special Shopper' or 'Independent Shopper' too.

For the Individualistic Shopper extraction, these items are suggested for measuring this sub-scale, however they should be pretested first:

- I generally know what I am looking for.
- I know very well what kind of apparel suits me.
- I approach shopping with confidence.
- I depend on my own opinions, and I don't rely on others on my purchasing choices.
- I choose my suits based on my own intuition, regardless of my daily program.

4- Cause - Oriented Consumer:

Another new consumers' decision - making style worths exploring is "Cause -Oriented Consumer". It can be defined as a some one who wants to advance a certain cause for social, political, religious, or environmental motives by advertising and promoting clothing that serve the wanted cause. For instance, in the West; for instance; 'Green Peace Movement' members wear T-shirts with green colour, with environmental slogans to promote a clean and healthful environment, and to induce consumers not to buy products where environmental impacts are most severe, especially products that are made from chemical compounds. Also, many men and women in the Islamic World wear certain apparels such as white long shirts, hats by men, and scarf, veil by women to push forward religious causes. In light of the above discription, the following items might be suggested for this sub-scale after pretesting them.

- I like wearing clothes made from natural materials.

- For veiling clothing; economical and social advantages.

- Young men wear the long white shirt (Saudi traditional shirt), because it is comfortable especially in the hot weather.

- I like to wear a coat made from natural fur.

- I prefer clothing that tends to be an olive colour.

5- Variety - Seeking Consumer:

This study explores yet another style called Variety Seeking Consumer. One main reason for variety seeking in product choices is to satisfy a need for stimulation.

> Broadly, "one research stream views varied behavior as an artifact of multiple needs, or of changes in the choices problem the other regards variation in behavior as inherently rewarding. Inherent rewards have been by hypothesized to be both intrapersonal and interpersonal. and anidiosycratic optimal level of stimulation has been proposed as representing the ideal level of varied behavior" (McAlister; and Pessemier 1982, LP. 320).

In light of that, those individuals who engage in variety seeking behavior characterized by switching among product variants, switching among service alternatives, switching among activites, and so forth.

Another point of view is suggested by one school of thought which sees it as a motivation in and of itself, or is the outcome of some other motivation (derived). According to this school of thought; "derived varied behaviors' refers to behavior resulting from external or internal forces that have nothing to do with a preference forces for change in and of itself." (McAlister and Pessemier 1982, p. 313). For instance; individuals with higher optimal level of stimulations (OSLs) will exhibit increased variety seeking behavior compared with individuals with lower OSLs In addition,

> "The motivation for varied behavior may extend beyond multiple needs and changes in the choice problem. 'Novelty', 'unexpectedness', 'change', and 'complexity' are pursued because they are inherently satisfying (Maddi 1968). Furthermore, one's behavior patterns are typically influenced by those of one's peers (Franklin 1976)" (McAlister and Pessemier 1982, p. 314), such as needs for personal identity by associating with a certain social group.

Another reason for variety seeking is to consume multiple varients in order to achieve a combination of attribute, not currently available in any single varient (McAlister and Pessemier 1982), as the inexplicable varied behavior school suggests.

In light of the above statements; the following items are suggested for this sub-scale, and therefore; should be pretested first:

- To get variety, I shop in different stores and choose different brands.

- I often switch among familier items.

- I enjoy looking through fashion magazines.

- I like to have variations across product categories.

6- Shopping Avoider (Time and Energy Saver, Satisfier) :

As stated previously in the Korean study, there is a style called Shopping Avoider, which was identified as a factor by Sproles 1985 study, as one of six factors whereas the Recreational Hedonistic Style was identified by Sproles and Kendall 1986. As, it has been mentioned earlier in the literature review both styles have been confirmed by the Korean study. These shoppers characterized by making shopping trips fast and may forego some quality for time and energy saving. In addition; they consult consumer magazines and compare advertisements before they buy. They also conserve energy and time by shopping at the same stores. They don't like shopping, have the desire to avoid it, and, consider it a burden, work not fun (the dark side of shopping).

According to all the above, this style can be called 'Time-Energy Conserving Consumer', or 'Time-Energy Saver, Satisfier', or 'The Dark-Side of Shopping' comparing to the Recreational Hedonistic shopping, which is considered by the literature as the bright side of shopping.

In light of above discussion, the following items are suggested for measuring this style and therefore, they should be pretested:

- A brand recommended in a consumer magazine is an excellent choice for me.
- I rather release time or energy, or both for alternatives uses other than shopping.
- I go to the same stores each time I shop.
- Shopping is a burden, and I do it largely out of necessity.
- I usually compare advertisements to buy fashionable products.

4.4.3. Redundancy of Styles:

Do Sproles and Kendall 1986 Consumers' decision-making styles, and the new proposed styles fully profile basic decision-making styles? Some may propose other styles such as comparison shopper & information seeker, rational shopper; psychosocializer, and curiosity oriented consumer. Before we judge that, let us discuss those proposed styles to see whether they are independent basic consumers' decision-making styles, or not.

1- Comparison shopper and information seeker

It is imbedded in the more basic characteristic of Perfectionism, Price and "Value for Money" shopping consciousness, and Recreational-Hedonistic Shopping Consciousness. All these three could be expected to compare brands, stores and prices, take time to shop carefully, indicating that they are comparison shoppers and information seekers. Therefore information seeking and comparison shopping should not be an independant factor (Sproles and Kendall 1986; Hafstrom, Chae, and Chung 1992).

2. The Rational Shopper:

Arrow defines rational behavior as following; "among all the combinations of commodities as individual can afford, he chooses that combination which maximizes his utility or satisfaction" (Katona 1953; Edited by: Enis and Cox 1991, p. 81).

The rational behavior requires three principles:

> - The principle of complete information and foresight. Economic conditions-demand, supply, prices, etc.. are not only given, but also known to rational man. This applies as well to future. Conditions about which there exists no uncertainty, so that rational choice can always be made.
>
> - The principle of complete mobility. There are no institutional or psychological factors which make it impossible, or expensive, or slow, to translate the rational choice into action.
>
> - The principle of pure competition. Individual action has no great influence on prices, because each man's choice is independent from any other person's choice and because they are no 'large' sellers or buyers. Action is the result of individual choice and is not group-determined". (Katona 1953, Edited by: Enis and Cox 1991, p. 76).

The problem with the above three principles that they can't exist together in real life situations. According to the first principle, no one consumer can be always fully informative, and the condition which is pointed to by the second principle can't always be available, while the third principle contradics with the real life facts, given that in most today's markets, there are many buyers and sellers.

An important note in this regard that "the motivational patterns prevailing among different individuals making the same decision need not be the same; the motives of the same individual who is in the same external situation at different times may likewise differ" (Katona 1953, p.93). In addition to that, the multiple motives some of them are conflicting with one another, and some are reinforcing one another.

The previous statements point out that; rational behavior is highly subjective, and more likely to be highly interelated with Price-Value Conscious and Perfectionistic, High-Quality Conscious Consumer, because these two tend to be characterized as economic, intelligent, and maximization oriented consumers, respectively. So if rationality conscious consumer becomes an independent factor it will remain an empty frame, because it is imbedded highly in the above basic characteristics (styles).

Furthermore, a psycho-analytic problem exists (which is the inter influence between rational and conscious, and between rational and unconsciones), and the relationship between personality and the various levels of rationality and emotionality among different shoppers. In addition to that, the difference in conceptualization in what consists a value between individuals.

3- Psychosocializers (The outher-directed consumers):

They are those consumers who tend to emulate the consumption behavior of others. (Moschis 1976). They are called also " 'Dependent Shoppers', whose essential characteristics is the need for social support from others during shopping" (Westbrook and Black 1985, p. 79).

As they tend to emulate others in their purchasing process they seem to have the need for social types of information, so they seek their peers, relatives, and friends' opinions on what kind of people buy certain brands and what brands are proper and stylish.

From this background, one can say that they are many shoppers that come under this style and generally are of middle and lower middle class people. However, this shopper imitates others, so he can't be an independent shopper minded, therefore, he will be one of the other suggested shopping styles; a perfectionistic, or a brand conscious... etc. Therefore, as an individual he is loyal to a certain shopping style. but as a group have different styles.

4- Curiosity - Oriented Consumer

'Curiosity Oriented Consumer' is the consumer who likes to try different things out of curiosity and deep psychological desire to try different items. If one gives it thought, he will realize that this style comes under 'Novelty-Fashion Conscious Consumer', because novelty means the new, the unusual and uncustomary. Therefore, it can not be an independent shoppers' decision-making style.

A clarification is worth mentioning at the end of this theoretical extension is that our focus here is not on cross board products per se. Our focus on apparel class product, however, we provisionally expect that consumer characteristics influence a variety of similar decisions. Impulsive Careless Consumer, for example; may be so in choices of clothing, interior design... etc. This doesn't mean a person will be Impulsive, Careless Consumer in all decisions in his consumer behavior, but it suggests that; this characteristic would be influential to a large extent in many such similar decision-making.

CHAPTER FIVE

HYPOTHESISES AND RESEARCH METHOD OF BOTH REPLICATION AND EXTENSION STAGES

5.1. General Hypothesises

As it is known; the main purpose of conducting this research is two fold. First; it is to test empirically the generality of Sproles and Kendall 1986 model among the Libyan and Turkish collegiate youth, to see if its replication confirms, previous findings from young U.S.A., South Korean, and New Zealand consumers. In other words, to see whether the measurement instrument is stable and to examine the robustness of the results with different cultures. Based on that, the following hypothesises will be tested:

H_a0: Young consumers in Libya exhibit similar consumers' decision-making styles to young U.S.A. South Korean, and New Zealand.

H_a1: Young consumers in Libya differ significantly in their decision-making styles comparing to yougn U.S.A., South Korean, and New Zealand consumers.

H_b0: Young consumers in Turkey exhibit similar consumers' decision-making styles to young U.S.A., South Korean, and New Zealand..

H_b1: Young consumers in Turkey differ significantly in their decision-making styles comparing to young U.S.A., South Korean, and New Zealand.

H_c0: Young consumers in Libya exhibit similar consumers' decision-making styles to young Turkish.

Hc1: Young consumers in Libya differ significantly in their decision making styles comparing to young Turkish.

The second purpose is to empirically test the original model after the proposed extension in Libya and Turkey, respectively, which is supported by or consistent of the literature reviewed, and the researcher's own input and observations, which have been derived from diverse foundations including consumer behavior, marketing, psychology, sociology and social psychology, in addition to the researcher's own observations of the daily behavior of consumers in both countries. A thirteen major dimensions styles of the new extended consumers' decision-making taxonomic approach are abstracted theoretically. Based on that the next hypothesis is the following:

H_d0: Collegiate youth in both Libya and Turkey exhibit similar consumers' decision-making styles across the thirteen proposed styles.

H_d1: Collegiate youth in both Libya and Turkey differ in their consumers' decision-making styles across the thirteen proposed styles.

Both Libya and Turkey belong to the Eastern culture, hence; the empirical results of the hypothesises of both countries might validate each other. Before addressing the research method, a discussion of the relativity between U.S., South Korea, New Zealand, Libya, and Turkey cultures is presented in the following pages.

5.2. The Relativity Between U.S.A., SouthKorean, New Zealand, Libya and Turkey Cultures

Turkey is a free market economy country compared to a newly emerging free market economy, such as Libya. The choice of these two cultures was intended so as to include in European country with a free market economy, and a country from North Africa with a recent history of centrally planned economic decision making.

The Libyan economy now can be characterized as one in transition to a market economy. The people of Libya now finds a wide variety of both foreign and domestic consumer goods that are available in all cities. Change has been slow but it is continuing. The depth of assortment in Libya is less than that which is found in Turkey, but is much greater than it was under the planned economy of 1976-1988 period. Turkey by contrast is a new industrialized south eastern-European country. The market traditionally offers consumers a wide variety of goods and deep assortment of products. It is a free market economy, similar to that found throughout Western Europe, sets it apart from Libya. The contrast between these economic systems may lead to some differences in the buyers' styles. However; Libya and Turkey have a lot in common, as far as the social and the cultural system is concerned as stated earlier in the text, so they can validate and verify each other's results in some way. Even economically they are not very much apart relative to U.S.A., which is an industrialized country (IC), while South Korea is a newly industrialized country (NIC), Turkey has not yet become NIC, while Libya is far less than did Turkey. Therefore, Turkey is in the mid-way between Korea and Libya, and Korea is still much far from United States of America.

Of course, Turkey and Libya are not in the same level of modernization, but Turkey and Libya are more similar than Turkey and U.S.A. Therefore; Turkish and Libyan results should be somehow similar, and as a result, they can validate each other findings, as it has been stated earlier.

This makes the framework of Sproles and Kendall's model applicable almost everywhere, however, the details of the model generally are not applicable, due to the cultural differences. In addition to that the rural-urban differences in those countries are at different rate, e.g., these differences in U.S.A. are much less than the difference between rural and urban areas in Turkey, as far as the cultural, economical and social differences concern.

The marketing techniques for instance are at different levels in those three countries, for example, the advertising industry is highly developed in U.S., and developed somehow in Turkey, but is at an insignificant level of development in

Libya. In U.S., companies send samples by tele-marketing to the potential consumers. However, telemarketing is not common in Turkey. Libyan newspapers are not rich in consumers advertising, radio has none, T.V. has very little, however, Libyans watch a number of Arab T.V. channels such as MBC (Middle East Broadcasting Company), Orbit 1, Orbit 2, Orbit Spor, ART channels (Arab Radio and Television), Future T.V., ESC (Egyptian Sateliate Channel), Tunisian T.V., Dubai Satelite Channel, in addition to other international channels such as, CNN and Italian, especially in the summer when the weather permits better reception or through satelite systems, or by subscription in a local company specializing in re-broadcasting many of those channels. Naturally, advertisements of those channels influence Libyans' shopping behavior.

Of course, the above cultural differences will have an impact on the subjects' responses, and therefore, the results should be evaluated in light of those and other differences discussed in various parts of this study.

5.3. Research Method of Both Libyan Replication and Extension Stages

A questionnaire was designed based, partially on the exploratory study of Sproles and Kendall 1986, in which this instrument includes all the 40 items that Sproles and Kendall 1986 used. In addition another 39 new items were added which have been generated from the review of a large base of relevant literature. Also, 21 questions were included concerning a subject demographic background. Throughout the questionaire design, the researcher followed the following criteria; regarding the main areas of concern for each question. The categories of concern (Reynolds, Diamantopoulos, and Schlegelmilch, Vol 35, No.2) are:

- Double questions
- Ambiguous questions
- Ambiguous word meanings
- Loaded or leading questions or phrase
- Level of question difficulty

- Lop-sided response categories
- Missing response categories
- Missing questions
- Necessity relevance of individual questions
- Discriminatory questions (between certain groups within the target group)
- Non-response rates
- Effect of ordinal position of multiple responses
- Perception of pictures
- Degree of attention

— Decision about questions content to make sure that;

1. Every question that is listed is really needed.
2. Every question is sufficient to generate the intended information from it.
3. The respondent is likely to answer each question correctly, due to the fact that most of the questions are simple and straight forward.

— Decisions concerning questions phrasing:

1. The researcher tries to use words that have but one meaning to all respondents. If so, the context makes the intended meaning clear.
2. The words or phrases aren't loaded or leading in any way.
3. There aren't any implied alternatives to the items
4. There aren't any unstated assumptions related to the questions.
5. There aren't any subjective frame of references by the researcher.

— Decision concerning the questions sequence;

The questions were organized in a logical manner that avoids the sequential errors. The first questions are simple, objective, and interesting (relax and reassure the respondent). Also questions that are difficult to answer or that ask about controversial matters are placed near the end of the questionnaire. However, ın general the questions are simple, and straightforward as possible.

The items were randomly ordered. Then a professional academician evaluated the questionnaire items for representativeness of the proposed scale, which have five Likert-scaled items, with rating of 'strongly diagree' (1) and 'strongly agree' (5) as end points. The purpose of using Likert-scaled questionnaire is to follow the recommended methodology of Sproles and Kendall's 1986, in which such scaling approach was used to ascertain attitudes, and preferences in order to determine whether one or several dimensions prevail and to discern differences in subjects' level of information and motivations.

Then, this new version of the instrument (see the appendix) was pretested with 40 students from the Faculty of Medicine, University of Al-Fateh (the largest university in Libya, and located in the capital Tripoli) in early March 1995 to purify the questionnaire items and provide an initial examination of the scale's content. As a result of the preliminary test, modifications were made in the scale. Items were translated to Arabic with minor changes in words to clarify the meaning. In the last week of the same month and the following month, the modified questionnaire was distributed to 870 randomly selected students. This sample size is double and triple the sample sizes of the previous related studies. This means that the Libyan sample will permit more rigorous test of the applicability of the scale, Also, this quite large sample minimizes the satistical random-error that might occur by using small sample as the others did. These sampling units are selected based on the fact that college students have the characteristics, that are specified earlier in the theoretical background (including sex, age, educational level and ownership of clothes). The sample unit in this case is the listing of all students attending a three educational institutions (AL Fateh University in Tripoli, with a student body of 40000 students, Gharyan University, which located 90 k.m. south of Tripoli, in rural area, with a student body of 1700 students, and the Advanced Center for Managerial and Financial Sciences, located in Tripoli too, with a student body of around 1000 students).

The sample size is determined by the statistical method $n = Z^2 \frac{[\hat{P} - (1.0 - \hat{P})]}{(e)^2}$,

which is a formula of sample size estimations involving proportions. And by using a confidence intervals error of 95 %, and a conversion factor of 2.392 to convert binomial sample size to multinomial sample size because we have thirteen categories (13 consumers' styles). Again, by using table (5.1), and applying the above numbers, given $\hat{P} = 0.5$, and Z= 1.96, the sample size will equal 728 students.

All the subjects answered the questionnaire under the supervision of the reseacher. He gave them general guidlines before they started, asked them to respond to the best of their ability, and gave them enough time to do so, exceeding one hour in some cases. However, in this regard, a note should be mentioned, which is the process of the measurement disturbing the system to be measured, so the results of the measurement doesn't represent the normal condition of the system. This theory which is developed by a German physicist called Heisenberg is quite applicable in this regard. Because some students, although they are not a significant number, such questionnaire have questions that reach people's privacy. The process disturbance is high in a less developed society, and so with the individuals of that society this disturbance is high, partially because they are not accustomed to such experience. While the disturbance is low in a highly developed society, and so with the individuals of that society, who have gotten used to such kind of survey. The disturbance is maximum when people reject to cooperate due to a certain anxiety associated with the general feeling of unsecurity, which is a noticeable phenomena in most of less developed countries. This was clear in the case of Libyan sample of this study, and it was at a lesser degree in the case of Turkey, because the latter are

Table: (5.1) Factors for Converting Binomial Sample Size to Multinomial Sample Size

	No. of Proportions to Be Estimated					
Confidence Coefficient	**3**	**4**	**5**	**10**	**15**	**20**
95 percent	1.53	1.66	1.73	2.05	2.37	2.53
90 percent	1.71	1.84	2.04	2.44	2.76	2.91

Source: Adapted from R. D. Tortora. "A Note on Sample Size Estimations for Multinomial Populations." The American Statistician (August 1978). p. 101.
The Source: Tull Donald S., Hawkins, Del I., 1993. p. 583.

accustomed to this type of survey, and have more feeling of a general security, so the latter group reveal informations-even ıf such informations reach their own privacy-with a relative ease. Therefore, conducting a questionnaire in LDCs is much more difficult than doing it in DCs. It requires extra pretesting procedures, larger samples, and careful designing and writing. For instance, the questionnaire has been pretested more than once in the case of Libya before writing its final version.

Of 804 returned questionnaires, 79 had incomplete informations and were considered invalid for the study. The response rate was 83.3 %; comparing favorably to the response rate of 77.5 % in the Korean study. The net used questionnaires are 725, which cover the intended sample size of 728 subjects. In this respect, "as a general rule, the sample size should be four or five times, as many observations as there are available to be analyzed (Hair Jr, Anderson, Tatham, and Black 1992, p. 739). The variables are 99, so the minimum sample size is 396, so this study has a sample size almost double the minimum requirement by this rule.

Of those 725 students; 23 % are males and 77 % are females. The sample had a mean age of 22.7 due to the fact that seniors accounted for 57.4 % of the total sample. See the histogram in Figure (5.1); which shows the std. dev. 0. 64, the mean age 1.7, the normal distribution curve of the subjects, and number (N) of the sample subjects. Concerning the place of birth of the subjects; 69 % of the sample are born in Tripoli area, while 22.3 % born in AL-Jabel AL-Gharbi, whereas 4.6 % born in the coastal area, and 1.2 % born in Benghazi area, only 0.6 % are born outside Libya.

14.8 % of the sample were freshmen, 9.9 % sophomores, 9.8 % juniors, and seniors accounted for the largest percentage (57.4 %), while graduate students made up 7.9 % of the total sample.

480 students (66.2 %) of the sample were from AL-Fateh Unıversity, while 184 students (25.4 %) of the sample were from AL-Jabel AL-Gharbi (Gharyan) University, and 61 students (8.4 %) were from the Advanced Center for Managerial and Financial Sciences. Figure (5.2) shows the distribution of the sample subject among the three institutions.

14.8 % of the sample (107 students) are business students, 9.9 % (72 students) are engineering students, 9.8 % (71 students) are science students, 57.4 % (416 students) humanities students, and 7.9 % (57 students) are from law faculty.

43.4 % of the subjects have fathers with an education less than high school, while 23.6 % their fathers have only a high school education. On the other hand; 58.9% of the sample their mothers don't know how to read or write, while 29 % their mothers have a primary-education (1st - 9th grade), however; only 2.6 % have mothers with college education.

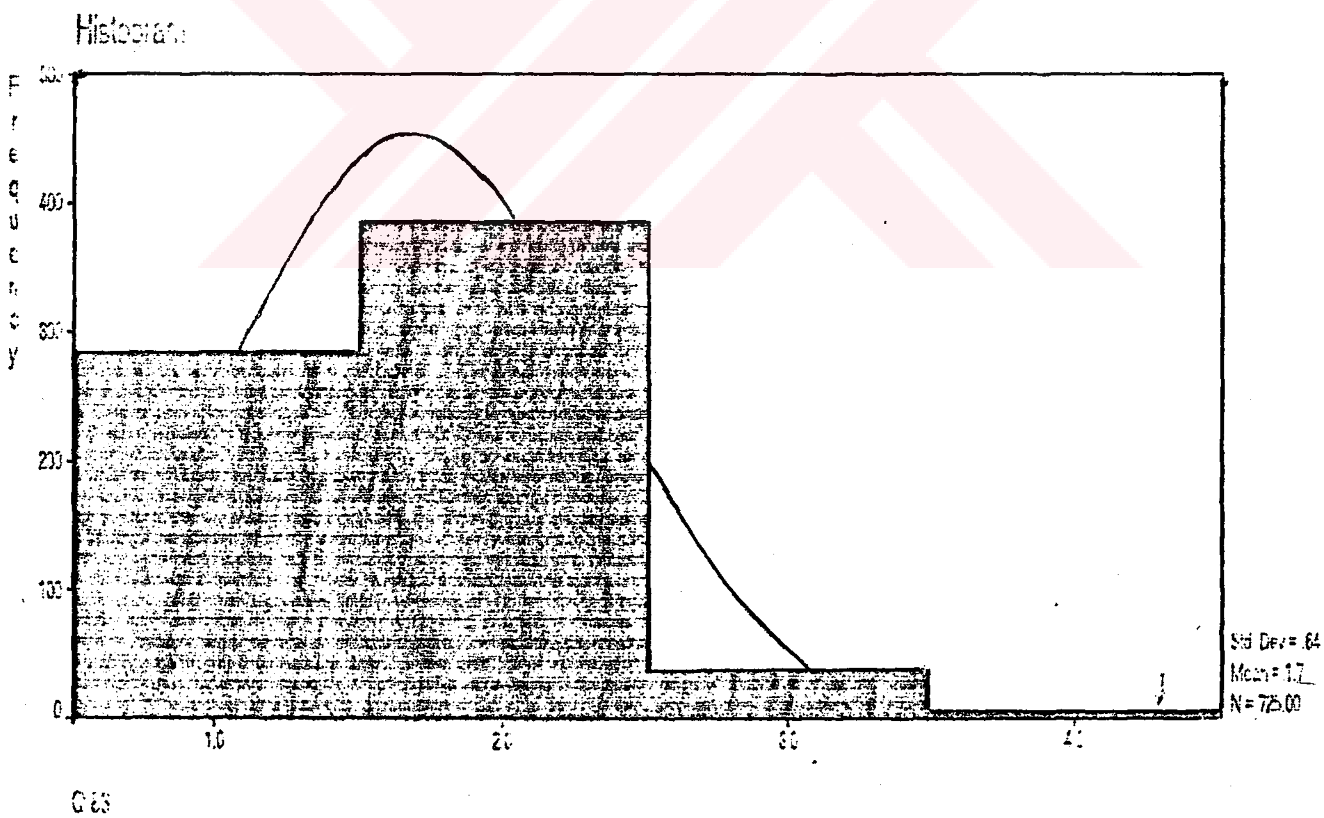


Figure: (5.1) Histogram and the Normal Distribution Curve of Age Ranges, with a Mean Age of 19.7 Years.

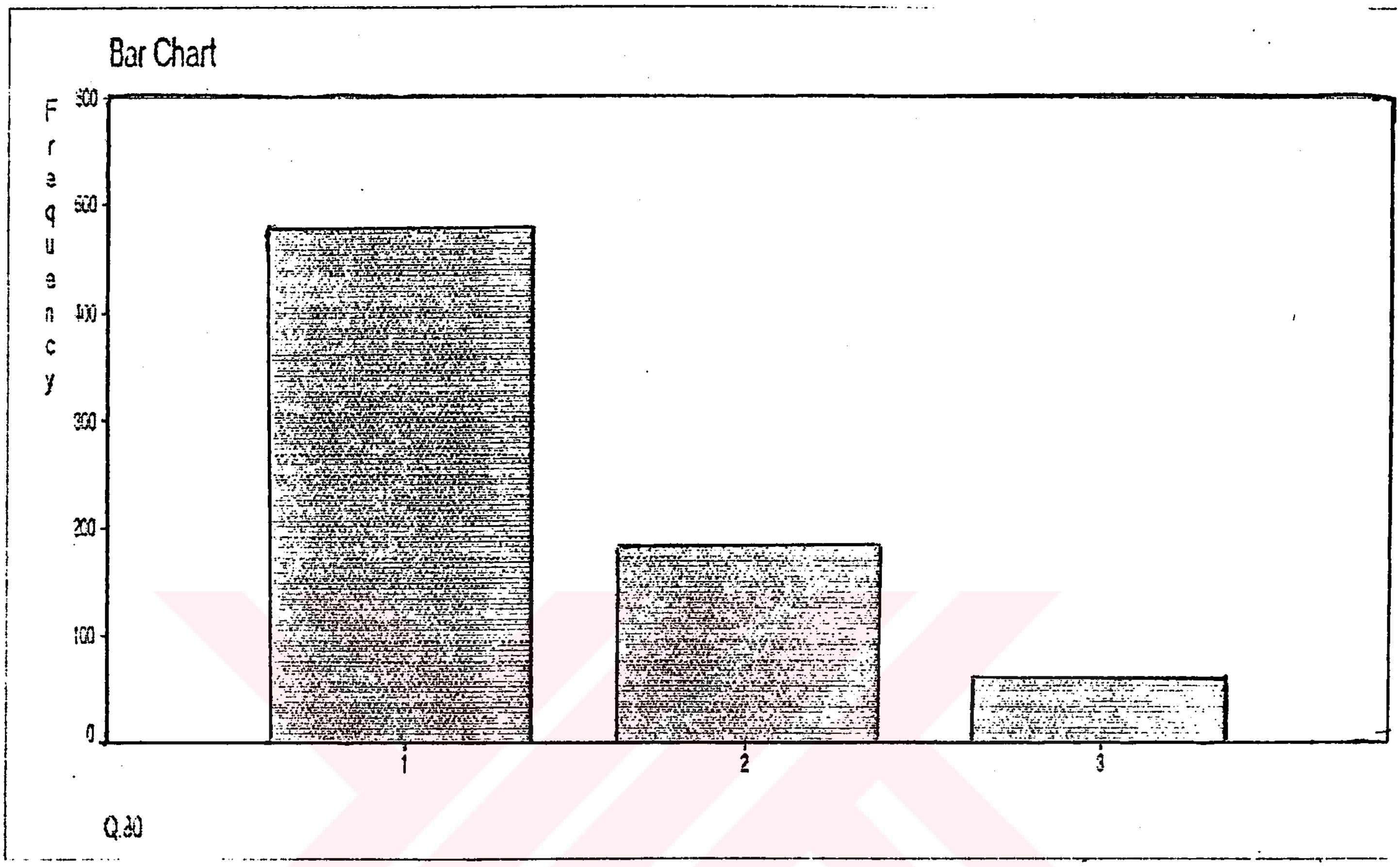


Figure: (5.2) The Distribution of the Subjects Among the Three Instituions

1. Al-Fateh University
2. Gharyan University
3. The Advanced Center for Managerial & Financial Sciences.

The demographic variables concerning the family total income indicates that 8.7% of the sample have families with an income less than 200 Libyan Dinnars (L.D. = $3 formally, but due to the local black market influence on the value of the dinner it is very difficult to express their value exactly in dollars), 31.2 % of the sample have families with an income of 201-300 L.D., and 30.6 % have families with an income of 301 - 500 L.D. (the average income in Libya), whereas 18.1 % have an income of 501-1000 L.D., only 3.2 % of the sample have families with an income of 2001 L.D. and over (very rich), see Figure (5.3).

Finally, only 1.7 % of the sample subjects come from high class (the social class in this case is determined mainly by family members' occupations, performance, possessions, income, education, neighborhood, and place of birth), while 7.6 % come from upper middle class, and 46.8 % of the sample come from middle class, whereas, 33 % from lower middle class, and only 10.2 % come from working class, Figure (4.4) illustrates the social classes in Libya.

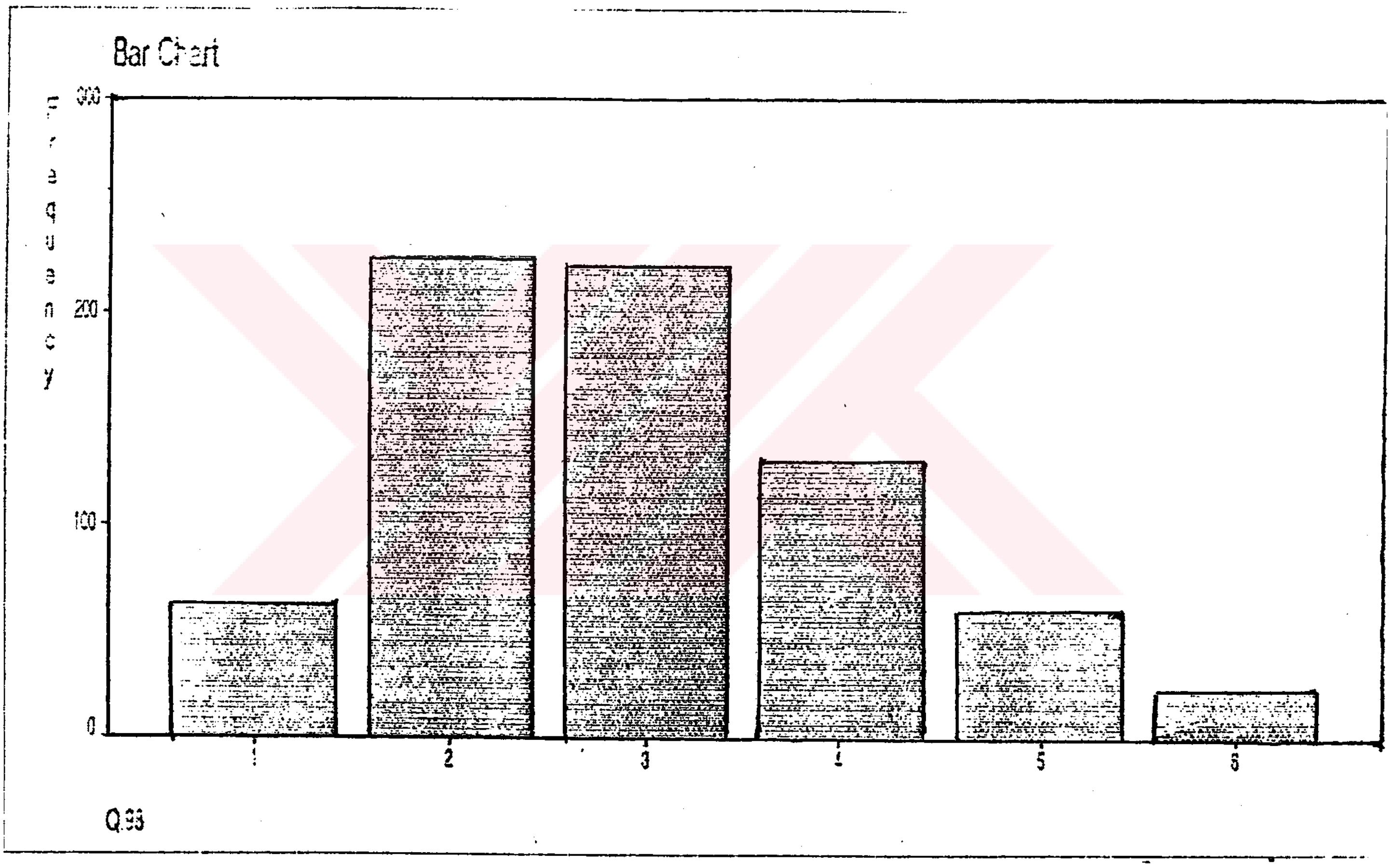


Figure: (5.3) The Ranges of the Subjects' families income;

1= less than 200 Libyan Dinnars
2= 201-300 L.D.
3= 301-500 L.D.
4= 501-1000 L.D.
5= 1001-2000 L.D.
6= Over 2000 L.D.

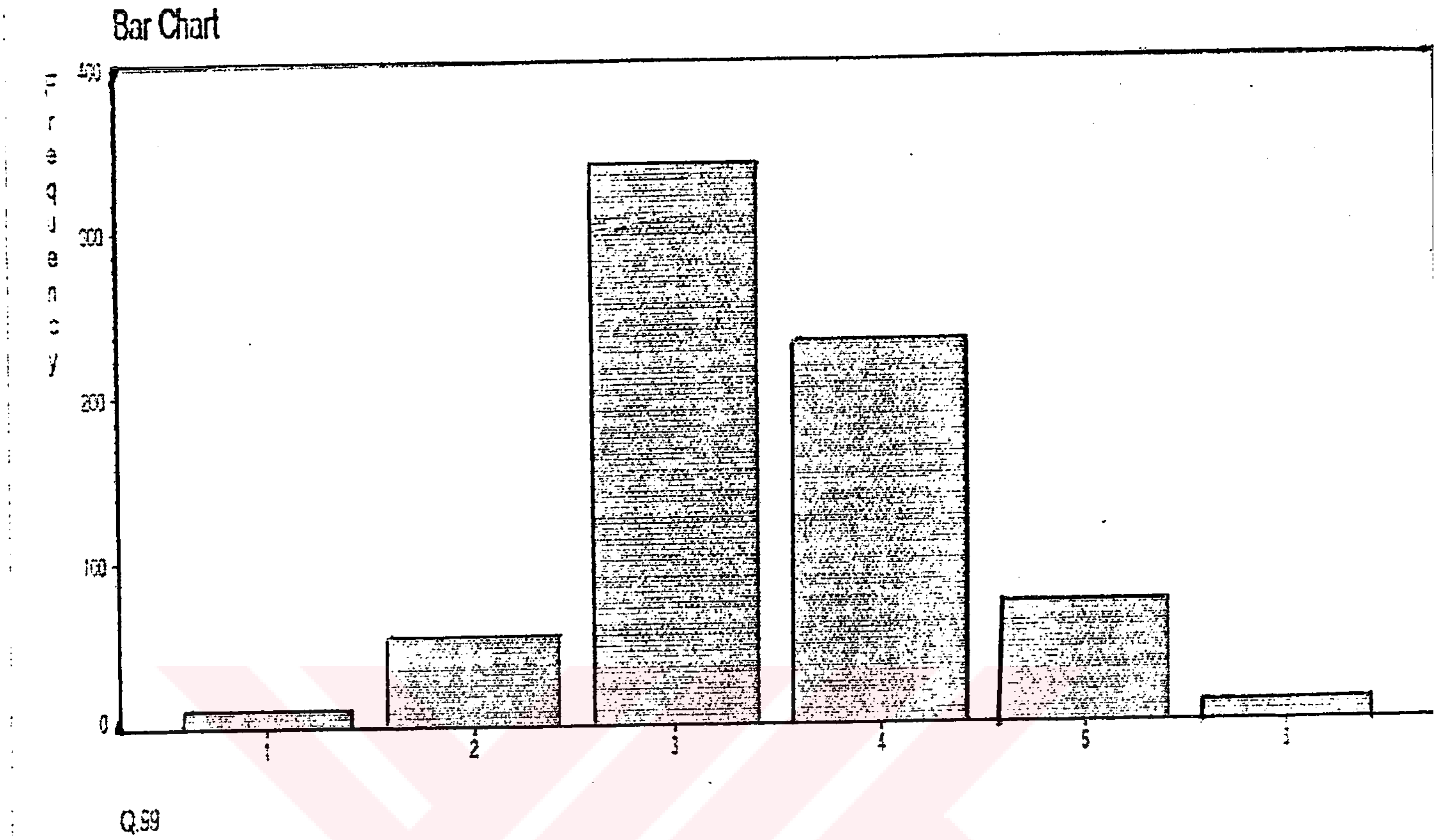


Figure: (5.4) The Subjects' Social Classes;

1= High Class
2= Upper Middle Class
3= Middle Class
4= Lower Middle Class
5= Working Class
6= Very Poor

The above demographic data indicate that the subjects broadly represent collegiate youth in Libya. These demographic data were extracted by using SPSS frequency statistics procedure.

5.4. Research Method of Both Turkish Replication and Extension Stages

A questionnaire was designed based partially on the exploratory study of Sproles and Kendall 1986 in which this instrument includes all the items that have both been used in the replication stage. In addition, another 44 new items were added for the extension stage, which have generated from the review of a large base of relevant literature, and an extensive theoretical support was done in earlier stage of the study (see chapter 3). An indirect questionning approach was used in most of the new items to reduce the likelihood that social desirability biases will encourage 'correct' but dishonest responses (Fischer 1993; Rook and Fisher 1995). Also another 33 questions were included concerning a subject's demographic background.

This new version of the instrument was pretested with 35 students from the Faculty of Management at Istanbul Technical University in October 1995 to purify the questionnaire, items and provide an initial examination of the scale's content. As a result of the preliminary test, minor changes to a few words are made to clarify the meaning. In December 12th, 1995 to January 25th, 1996 period the modified questionnaire was distributed to another 1090 students randomly selected from 55 colleges of the six major universities in Istanbul. These universities are Istanbul Technical University (20434 students), Boğaziçi University (11243 students), Marmara University (33782 students), Istanbul University (62358 students), Yıldız Technical University, (13984 students), and Mimar Sinan University (4525 students). In total 146326 students are the population size. The sample selection is based on the fact that these students have the socieconomic characteristics of college youth in Turkey such as sex, age, educational level, and ownership of clothes. The population is all the students attending the six universities.

As it was done in the Libyan case the sample size is determined by the statistical method $n = \frac{Z^2[\hat{p}(1.0 - \hat{p}]}{(e)^2}$, which is a formula of sample size estimations involving proportions. And by using a confidence intervals error of 95 % and a conversion factor of 2.212 to convert binomial sample size to multinomial sample size, because we have fourteen categories (14 consumer styles). Again, by using table (5.1) and applying the above numbers, given $\hat{p}$=0.5, therefore, the sample size will equal 982 students, which is triple or more, the sample sizes of the previous related studies.

The respondents were asked to complete a nine page 'consumers decision-making styles' questionnaire, which took aprroximately 15-20 minutes, and they were asked to answer each item using one to five-point scale (1: strong agree, 2: somewhat agree, 3: neither agree, nor disagree, 4: somewhat, disagree, and 5: strongly disagree). Of the 985 returned questionnaires, 25 had incomplete data, and were considered invalid for the study. The response rate was 90 % , comparing to 83.3 % by Libyan, 77.5 % in the Korean, and 96.2 % in U.S. studies. The refusal rate tended to be higher among males. The net used questionnaires is 960. Table (5.2) shows the five studies' sample sizes and their characteristics in the five studies.

Table: (5.2) The Five Studies' Sample Sizes and Their Main Characteristics in the Five Studies

The Study	Sample size	Usable sample size	A mean age	% Female % Male	Education level
– Sproles and Kendall (1986)	501	482	15.7 yrs	81 % F 19 % M	High school
– Hafistorm, Chae, and Chung, (1992)	400	310	21.1 yrs	53.5 % F 46.2 % M	College
– Durvasula, Lysonski, and Andrews, (1993)	210	210	20.2 yrs	50 % F 50 % M	College
– The Libyan study (1995)	870	725	22.7 yrs	77 % F 23 % M	College
– The Turkish study (1996)	1080	960	19.7 yrs	40.4 % F 59.6 % M	College

Again, "as a general rule, the sample size should be four or five times as many observations as there are variables to be analyzed" (Hair Jr., Anderson, Tatham, and Black 1992). The variables of the Turkish questionnaire are 117, so the minimum reguired sample is 468, so the Turkish study has a sample more than double the minimum reguirement. It is well known that as the sample size increases the level of prediction accuracy increases.

Of those 960 students; 59.6 % are males and 40.4 % are females. The sample had a mean age of 19.7 years due to the fact that freshmen and sophomores account together to 36.4 % of the total sample. The histogram of figure (5.5) shows the std. dev. 0.74, the mean age 19.7, and the normal distribution curve of age ranges of the students. Concerning the place of birth of the subjects, 46.1 % were born in Marmara region, 6.3 % were born in Aegean region, 12.3 % were born in Northern Anatolie region, 13.5 % were born in Mid Anatolia, 5.6 % were born in Mediterranean region, 7.7 % were born in Eastern Anatolia region, 4.4 % were born in Southeastern Anatolia, and 3.4 % were born outside Turkey.

The results show also that 16.8 % of the sample are freshmen, 19.6 % are sophomores, 24.8 % are juniors, 27.8 % are seniors, and 10.8 % are postgraduates students, most of them masters.

21.1 % of the sample are from Istanbul Technical University, 8.9 % are from Boğaziçi University, 15.5 % are from Marmara University, 40 % are from Istanbul University, 10.8 % are from Yıldız Technical University, and 3.5 % are from Mimar Sinan University. Figure (5.6) shows the distribution of the sample subjects among the six institutions.

Whereas 20.5 % of the sample are business students, 36.3 % are engineering, 8.6 % are science students, 8.6 % are medicine and pharmacology students, 12.6 % humanities students, 7.5 % law students, and 2.6 % art students.

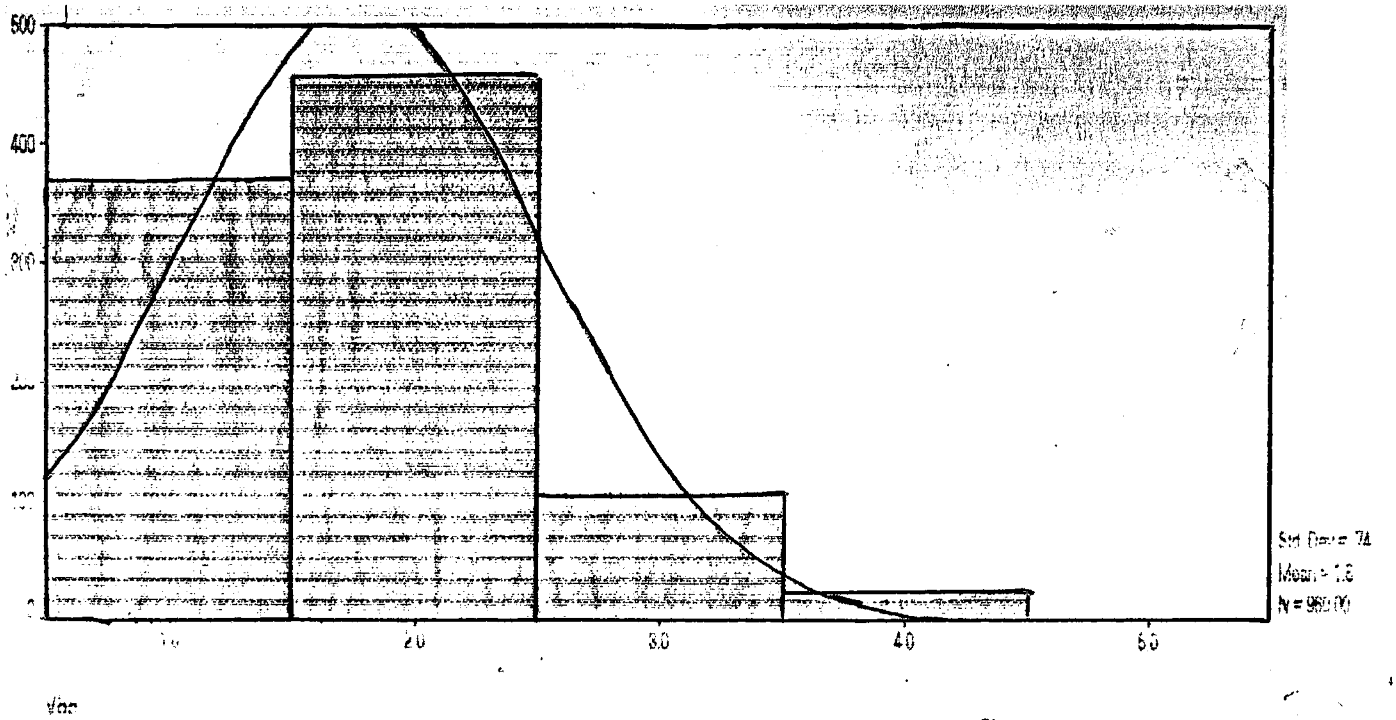
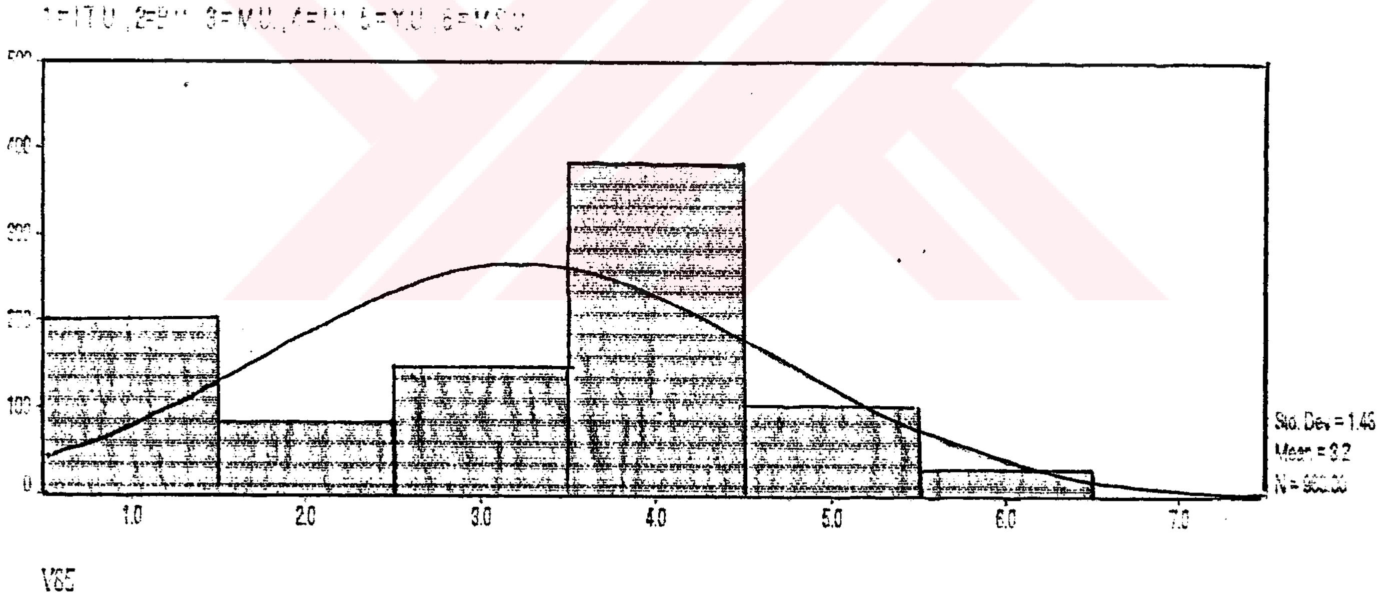


Figure: (5.5) Histogram and Normal Distribution Curve of Age Ranges of Students



X axis = UNIVERSITIES

Y axis = NUMBER OF STUDENTS IN EACH UNIVERSITY

Figure: (5.6) The Distribution of The Subjects Among the Six Universities

40 % of the sample are from Istanbul University

21.1 % of the sample are from Istanbul Technical University

15.5 % of the sample are from Marmara University

10.8 % of the sample are from Yıldız Technical University

8.9 % of the sample are from Boğaziçi University

3.5. % of the sample are from Mimar Sinan University

While 3.2 % of the subjects have fathers with no formal education, whereas 22.2 % their fathers have only primary school education, 8.8 % have fathers with junior high school education, 19.6 % of their fathers have high school education, however, 39.7 % of the respondents have fathers with college education, and only 5.4 % have fathers with post graduate education. On the other hand, 11.5 % their mothers don't know how to read or write, while 32 % their mothers have a primary education, whereas 10.2 % have mothers have a high school education and 19.5 % of the sample, their mothers have college education. Only 1.7 % of the respondents have mothers with postgraduate education.

The demographic variable concerning the subjects' families total incomes indicates that 9.5 % of the sample have total income of less than 15.000.000 T.L. ($256)*, 11.1 % have a total income of 16.000.000 - 20.000.000 T.L. ($ 273-$341), 9.6 % have 21.000.000-25.000.000 T.L. ($358-$426), 9.4 % have 26.000.000 - 30.000.000 T.L. ($ 443 - $ 511), 8 % earn 31.000.000 - 35.000.000 T.L. ($ 528- $ 597), 10.9 %, with an income of 36.000.000 - 40.000.000 T.L. ($ 614 - $ 682), while 10.8 % earn 46.000.000 - 50.000.000 T.L. ($ 784 - $ 852), whereas 26.2 % (the very rich) earn monthly 51.000.000 and over ($ 869 and over). Figure (5.7) indicates that.

Finally, 10.4 % of the subjects come from high class (the social class is determined by parents education, occupation, family total income and source of income, student's education, place of family's residence, number of cars owned if any, the number of family members and the household durable goods), while 30.2 % come from upper middle class, 36.7 % come from middle class, 20.9 % come from lower middle class, and only 1.8 % come from the working class. Figure (5.8) illustrates the social classes of Turkish college youth.

The above demographic data point out that the respondents broadly represent collegiate youth in Turkey.

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* At the time of the questionnaire distribution, $1 in average= 58675 T.L. (The period: 12 December, 1995 - 25 January 1996) Whereas on 11/12, 1995, $1= 55950 T.L. and on 25/1/1996, $1= 61400 T.L. (The Source: Arab Turkish Bank, İstanbul-Turkey).

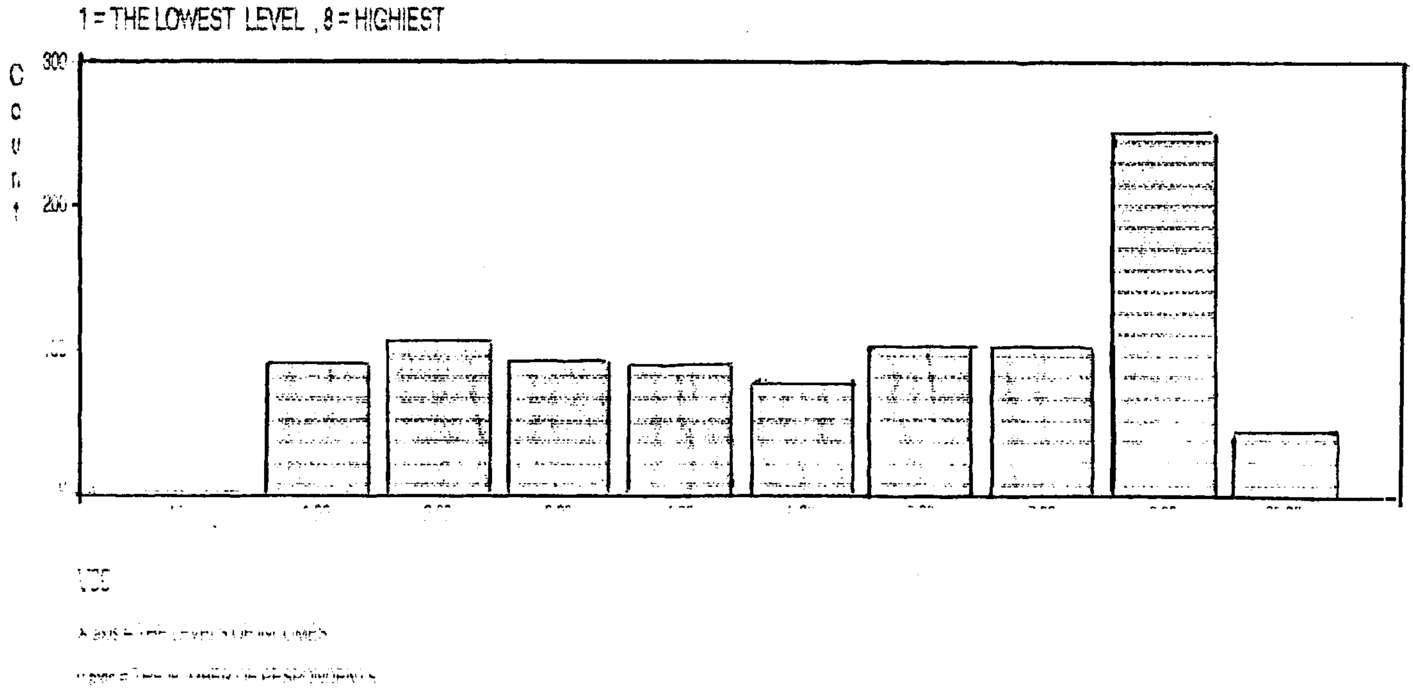

Figure: (5.7) The Levels of The Respondents' Families Incomes

The income ranges from less than 15 million T.L. to over 51 million T.L. at the time of administrating the questionnaire (less than $ 256 - over $ 869).

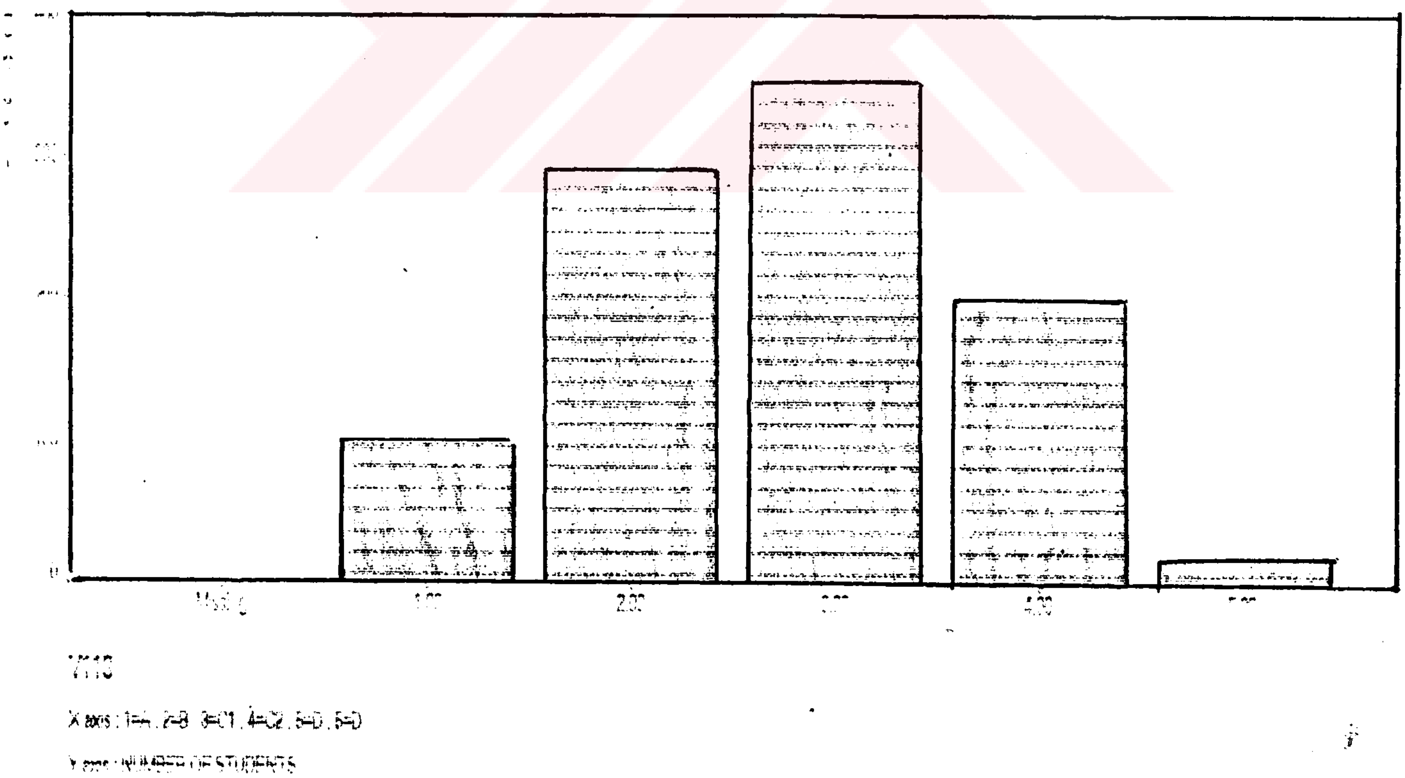

Figure: (5.8) The Subjects' Social Classes

1= High class (10.4 %) 2= Upper middle (30.2 %)

3= Middle class (36.7 %) 4= Lower middle class (20.9 %)

5= Working class (1.8 %)

CHAPTER SIX

ANALYSIS AND INTERPRETATION OF THE LIBYAN REPLICATION AND EXTENSION STAGES RESULTS

The purpose of this chapter is to identify empirically the decision making styles of collegiate youth in Libya and to find if these styles are similar to those of U.S. Korea, and New Zealand young consumers. An instrument based on Sproles and Kendall 1986 study was administered to 725 students. Data is analyzed by factor analysis. The principle components method with varimax rotation was used. Reliabilities and desciptive statistics were also computed on resulting factors. Findings indicate the generality of most consumer decision - making styles of the previous studies. However, the Libyan study unlike the ones conducted before, has two fold purpose. First is to make comparison with U.S. Korea, and New Zealand studies, by using the 40 items that are stated in Sproles and Kendall 1986 study. So this step is a confirmatory approach to assess the degree to which the Libyan sample confirms those studies' results. Second, another 39 items are added to test several other new subscales. The new items legimately is based on an extensive theoretical and literature support done in earlier stage of the study (see chapter 4). So this step is partially an exploratory study. In addition; monitoring the changes that may happen to the original factors in their items type, loadings, and order of the factor listing. Similarities and differences between Libyan study and others are discussed. Findings show that the Libyan study provides more insights on the topic and offers more accurate conceptualization of consumers' decision-making styles.

6.1. The Libyan Replication Stage

6.1.1. Methodology and Analysis

Data analysis proceeded in two steps as it was done in Sproles and Kendall 1986. In the first step, factor analysis, the principle components method with varimax rotation of factors, using only Sproles and Kendall's (1986) 40 items were used. The principle components analysis used to summarize most of the original information (variance) in a number of factors for predication purposes, and to examine their dimensionality. In the second step, Cronbach's alpha, was used to establish scale reliabilities and generalizatibility to Libyan culture, given $\alpha \geq 0.4$ as it was used by Sproles and Kendall 1986.

The KMO (The Kaiser-Meyer-Olkin) which is a measure of sampling adequacy is 0.79. Bartlett test of sphericity, which are used to test the hypothesis that the correlation matrix is an identity matrix is 3244.8. The correlation matrix becomes an identity matrix if all diagonal terms are 1 and all off-diagonal terms are 0, which is not the case over here, so factor analysis is a very proper technique for use. This stage extracted nine factors which explain 42.9 % of the variance in the correlation matrix compared to the 46 % obtained by Sproles and Kendall 1986, 47 % by Hafstrom, Chae, and Chung 1992, and 56 % by Durvasula, Lysonski, and Andrews 1993. The total variance explained by each factor in the Libyan sample ranges from 12.6 % for the first factor to 2.7 % for the last (lowest) factor. The eigenvalues ranges from 5.04 - 1.04 For consistency, it was decided that the minimum item loading should not be below 0.4, the same level used by Sproles and Kendall 1986, and other related studies. The principle components method with varimax rotation of factors was used and communality estimates were 1.0. Accordingly the scree plot displayed to show the total variance associated with each factor (see Figure 6.1).

Employing, the principle components solution with orthogonal rotation is based on the proposition that each factor is conceptually separate and relatively independent of all others. Therefore; an oblique rotation of factors to a terminal solution also is done to determine whether intercorrelations exist between factors.

This is done by examining factors correlations matrix. A family oblique technique was used to examine the factors structure more closely which yields similar results with very modest correlations. These correlations were between Perfectionistic Consumer and Brand Consciousness (0. 157), and between Brand Conscious and Habitual Brand Loyal consumer (-.157). Though small, these correlations indicate very modest dependence that reader can easily interpret. The remaining seven factors have corrlations 0.14 and below (absolute) value, the same level used by Sproles and Kendall 1986 and have no meaningful interpretation. Overall, the nine factors appear largely, if not perfectly. Separate dimensions represent unique decision making styles. Seven of the nine factors confirm the characteristics found in the U.S. study (the construct and content validity level of Sproles and Kendall 1986 study).

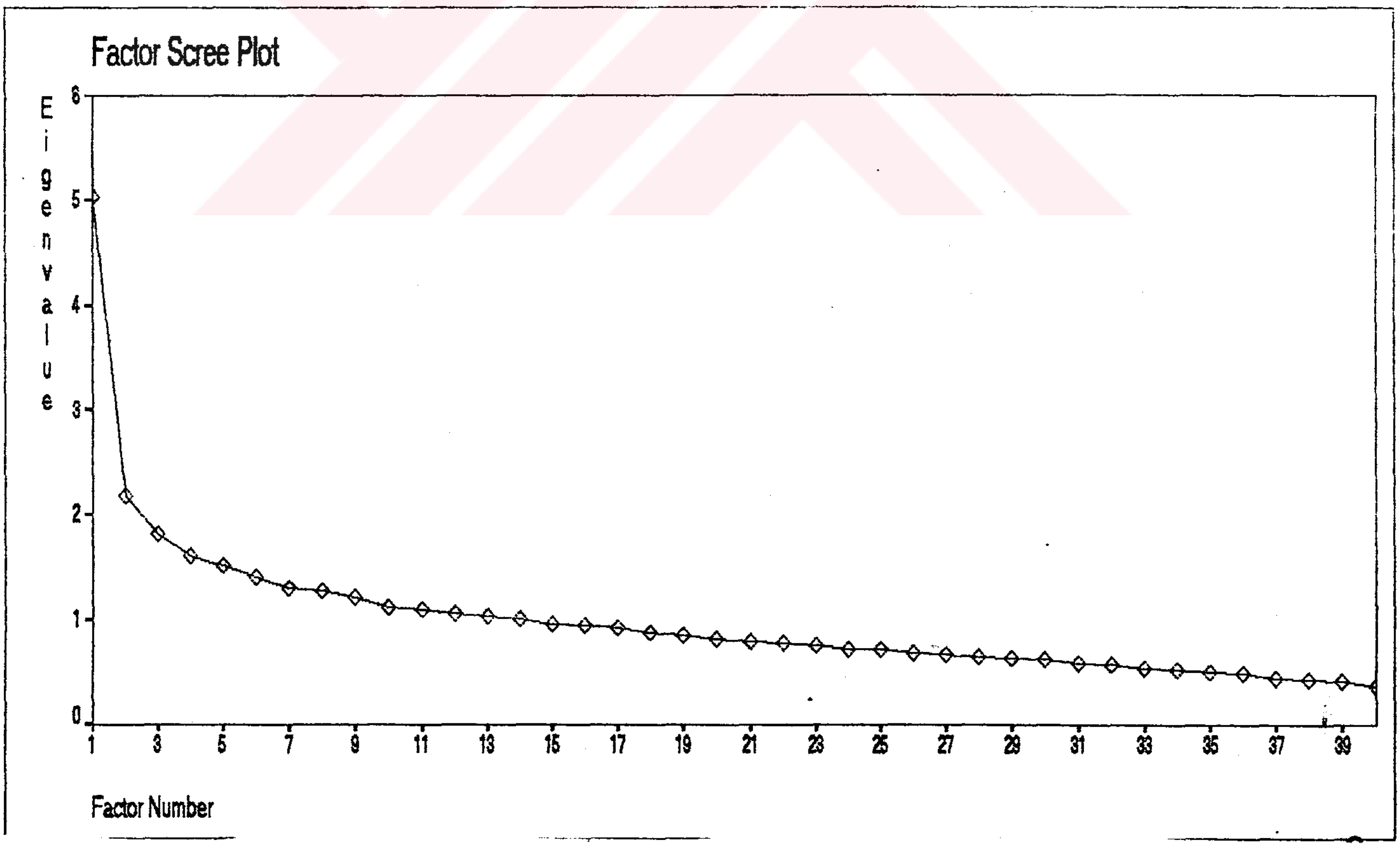

Figure: (6.1) Factor Scree Plot Shows the Total Variance Associated With Each Factor.

Also it is worth mentioning in this respect that the fact that these data can be represented by fewer than nine characteristics without involving the new two characteristics Individualistic, Independent Shopper and Shopping Avoider (Time Saver, Satisfer), but by doing so, we will submerge these important two styles given their wide existence in real life.

One of the important reasons for employing oblique rotation is to test the robustness of the data to a different factor analysis. "Although an oblique factor solution is more complex and in fact an entirely satisfactory analytic procedure it has not been devised for oblique solutions. They are still the subject of considerable experimentation and controversy," (SPSS Window, Use's Guide 1992, p. 228).

Items with loading below 0.4 was decided unacceptable, the same level by Sproles and Kendall (1986), although factors loadings greater than 0.30 are considered significant by some leading researchers in the field. A factor loading represents the correlation between an original variable and its factor. Also, this researcher continues using .4 loading criteria although this study sample is almost the double of the previous study, and as it is well known that the larger the sample size, the smaller the loading to be considered significant, this increases the significance level of the factors extracted by the Libyan study. In addition each variable has one loading on one factor which is considered by literature standard a significant thing, because the interpretation of the meaning of each factor is simplified considerably. This is rare and important, however in the previous related research some items loaded in more than one factor (factorial complexity). In other words the Libyan study didn't show any factorial complexity in the extracted meaningful (definable) factors. The communality index for the items ranges from 0.629 to 0. 566. Of course variables with higher loading are considered more important in factor interpretation and labeling of the factor.

All the factors have eigenvalues greater than 1 which is a rule often used to judge model adequacy, and out of the 40 items, only 29 items loaded to represent the nine factors that extracted including two factors with Cronbach's $\alpha > 0.3$. The remaining items loaded on other non confirmed styles, and failed to account for substantial variation in the data.

6.1.2. Results

To compare Libyan sample results with U.S. sample results, a nine-factor solution was obtained from the Libyan sample. Table (6.1) presents those factors. Table (6.3) shows Cronbach's values for the extracted factors. Factors are named in line with those of Sproles and Kendall 1986 when they show similar consumers' decision-making styles. Although there are some differences in items loading on each factor, the overall decision-making styles are similar. However, two of the eight styles were not confirmed in the U.S. Korean, and New Zealand studies. More importantly, the nine scales confirm the characteristics proposed earlier in chapter IV.

Factor 1 - This factor reflects "Novelty Fashion Conscious Consumer". Items loaded on this factor point out that Libyan consumers who score high on this factor are likely to keep up-to date with changing fashions, get excitement from buying new things, and buy the well known international fashion brands.

Table: (6.1) Libyan Consumer Style Characteristics

Style Characteristics and Items	Loadings
Factor 1 - Novelty - Fashion Conscious Consumer (α= 0.6956)	
I usually have one or more outfits of the very newest style.	.67824
I have favorite brands I buy over and over.	0.638
I keep my wardrobe up to date with the changing fashions.	0.614
The well-known international brands are best for me.	0.613
Fashionable attractive styling is very important to me.	0.410
Factor 2- Brand Conscious. "Price Equals Qualitty Consumer (α= 0.5225)	
Speciality stores and boutiques offer the best quality	0.695
The higher the price of products, the better its quality	0.624
The most advertised brands are usually very good choices	0.610
Factor 3 - Individialistic. Independent Shopper (Special Shopper) (α= 0.557)	
I change brands I buy regularly.	0.75045
To get variety. I shop in different stores and choose different brands.	0.640
I take the time to shop carefully for best buys.	0.474

Table: (6.1) continued

Factor 6 - Shopping Avoider (Time Saver, Satisfier) (α= 0. 441)	
I make my shopping trips fast	0.701
I shop quickly. buying the first product or brand I find that seems good enough.	0.694
Factor 5 - Price Conscious. "Value for Money" Consumer (α= -0.371)	
The lower price products are usually my choice	0.421
I carefully watch how much I spend.	0.684
The more expensive brands are usually my choices	-0.536
Factor 6 - "Undefined" (α= 0.388)	
I take the time to shop carefully for best buys.	0.415
I should plan my shopping more carefully than I do	0.728
I buy as much as possible at sales prices.	0.548
Factor 7 - Impulsive. Careless Consumer (α= 0. 363)	
I am impulsive when purchasing.	0.719
I reallly don't give my purchase much thought or care.	0.584
Shopping is not a pleasant activity to me.	0.452
Factor 8- Recreational. Hedonistic Consumer (α= -0.511)	
Going shopping is one of the enjoyable activities	0.763
Shopping the stores wastes my time	-0.423

[a]Each factor includes only those items loading .4 or higher (absolute value)

The eight defined factors explained 42.9 percent of the variance in the correlation matrix. comparing to the 48 % obtained by Sproles and Kendall (1986). 47 % obtained by Hafstrom. Chae. and Chung (1992). and 56 % obtained by Durvasula. Lysonski. and Andrews (1993).

Factor 2- This factor reflects the "Brand Conscious, Price Equals Quality" Consumer. High loading on this scale indicates that those consumers seek speciality and boutiques stores, higher pricing products and the most advertised brands to assure themselves that they get the best quality.

Factor 3 - This factor measures Individualistic Shoppers, Independent Shoppers. Special Shoppers whose, main concern is to express themselves in shopping by finding unusual merchandise so they change brands regularly, look for variety and take the time to shop carefully for best buys to reflect their uniqueness. They approach shopping with confidence and view it as an enjoyable task. They like to know about differences between brands more than any other type of consumers. They generally have a sucessful career and social life.

Factor 4 - This factor measures a Shopping Avoider Consumers (Time Saver, Satisfier) style which was identified as a factor by Sproles 1985. High scorers on this factor indicate that such consumers are likely to make their shopping trips fast and therefore, buy the first product or brand they find that seems good enough, so they are satisfied, and time savers.

Factor 5- Characteristics identified in this factor represent the consumers who are "Price Conscious - Value for money" seeker. So they look for the low price products, watch carefully their spending and naturally they watch for sale prices. They are likely to be comparison shoppers to reach their goal.

Factor 6 - It is extracted, but it is undefinable, or less meaningful, so it can't be interpreted.

Factor 7 - This scale measures an "Impulsive, Careless Consumer. High loadings on this style represent those consumers who are Impulsive, Careless Consumer. They don't give their purchase much thought or care, and they don`t take the time to shop carefully.

Factor 8 - High loading on this factor indicates that shopping is one of the enjoyable activities and such consumers take the time to shop carefully, pointing that, they are also comparison shoppers, and therefore; they don't feel shopping wastes their time. Their prime objective in most cases is seeking entertainment and recreation through shopping. So it is called "Recreational and Hedonistic Consumer".

6.1.3. Comparison of Decision - Making Styles Between Young U.S.A., South Korean, New Zealand and Libyan College Youth

As the table (6.2) shows, the decision-making styles identified for the young consumers in the four countries are generally similiar. Of course there are some differences in the pattern of loadings of some items. In addition a new style called Individualistic Consumer is identified by the Libyan sample.

The factors which confirmed by the Libyan study are:

1. Novelty - Fashion - Conscious Consumer (α= 0.696)
2. Brand Conscious "Price Equals Quality (α= 0.523)
3. Price Conscious "Value for Money" (α=-0.371)
4. Impulsive, Careless Consumer (α= 0.363)
5. Recreational, Hedonistic Consumer (α= -0.511)
6. Shopping Avoider "Time Saver, Satisfier" (α=0.441)
7. Individualistic (α=. 0.557)

Factors 2,3,4, and 5 of the above list are identified by Sproles and Kendall 1986; Hafstrom, Chae, and Chung 1992; Durvasula, Lysonski, and Andrews 1993, while factor 1 isn't identified by the Korean study (Hafstrom, Chae, and Chung 1992), whereas the sixth factor identified only by Sproles 1985 study. The factors are summarized here according to their order in the factor analysis.

Table: (6.2) Consumers' Decision - Making Styles Which are Identified By the Four Studies

	Libyan Consumers	U.S. Consumers [a]	Korean Consumers [b]	New Zealand Consumers [c]
1[d]	Novelty-Fashion Conscious	Perfectionistic	Brand Conscious	Perfectionistic
2	Brand Conscious	Brand Conscious	Perfectionistic	Brand Conscious
3	Individaulistic	Novelty-Fashion Conscious	Recreational-Shopping Conscious	Novelty-Fashion Conscious
4	Shopping Avoider	Recreational Shopping Conscious	Confused By Overchoice	Recreational Shopping Conscious
5	Impulsive	Price-Value Conscious Impulsive	Time-Energy Conserving Impulsive	Price-value Conscious Impulsive
6	Recreational-Shopping Conscious	Confused By Overchoice Habitual, Brand Loyal	Habitual, Brand Loyal Price-Value Conscious	Confused By Ovechoice Habitual, Brand Loyal

[a]Sproles and Kendall (1986, Table 1, 272-273).

[b]Hafstrom, Chae, and Chung (1992, Table 1, 151-152).

[c]Durvasula, Lysonski, and Andrews (1993, Table 1, 58-59).

[d]Factor number; all are listed by order of factor in each study.

Table: (6.3) Reliability Coefficients for the Libyan Consumer Style Characteristics

Factor Order	Consumer Style Characteristics	Cronbach Alpha for Subscale of All Items Loading Above 4[a]	Cronbahc Alpha for Subscale of Top Two Loading Items
1	Novelty-Fashion Conscious	0.696 (5)	0.406
2	Brand Conscious	0.522 (3)	0.461
3	Individualistic	0.557 (3)	0.439
4	Shopping Avoider	0.441 (2)	0.441
5	Price-Value Conscious	-0.371 (3)	-0.708
6	Impulsive. Careless Consumer	0.363 (3)	0.357
7	Recreational. Hendonistic	-0.511 (2)	-0.511

[a]Number of items used to compute alpha indicated in parentheses.

[b]α(Cronbahc Alpha) is one of the most commonly used reliability coefficients. It gives a reliability indication for each factor. In other wards; it tells us how much correlation we expect between our scales and all other possible item scales with the same number of items measuring the same thing (SPSS Window Release 5 1992). It is based on the internal consistency of a test (the average correlationn of items within a test) if the items are standardized to a standard deviation of 1; or on the average covariance among items on a scale. if the items are not standardized. (SPSS User's Guide 1993, p. 149).

Novelty-Fashion Conscious Consumer, with an α of 0.696 it has a significant reliability. It is among the top three styles that are identified by Libyan, U.S.A., and New Zealand's studies, whereas not identified by the Korean sample. It has five items, three of them loaded on the same factor as in Sproles and Kendall's study "I usually have one or more outfits of the very newest style", "I keep my wardrobe up to date with the changing fashion", and "fashionable attractive styling is very important to me" The other two items "I have favorite brands I buy over and over" loaded on the 'Habitual, Brand-Loyal Consumer', whereas the item "the well-knrown international brands are best for me" loaded on the 'Brand Conscious' factor.

Novelty-Fashion Conscious consumer has a favorable attitude toward risk for wearing the new and the latest in fashion. Also they have desire for social distinctiveness, so they buy the newest style. In addition, they have preference for item collections based on the premise that there is some interaction among items in collection to achieve a combinationn of attributes not available in any single item. They love to buy the newest and the latest in fashion to look sophisticated and rich by having the latest in fashion world and the scarce, or unavailable to others.

Brand Conscious, 'Price Equals Quality Factor' has a quite significant reliability (α= 0.523). The three items that loaded on the same factor in the three other studies, although with different weight and order are "speciality stores and boutiques offer the best quality", "the higher the price of products, the better its quality" and "the most advertised brands are usually very good choices". All these items confirm the characteristics which are mentioned in the summarized desciption of the factor. This factor is among the top four factors in four studies.

Individualistic, Independent Shopper (α=0.557). This indicate that it has a significant reliability given the large sample size. This is a new factor, it has not been identified in any previous related study. The items of this factor are; "I change brands I buy regularly", to keep nonconforming lifestyle. Previously, it loaded on the habitual, brand loyal factor in the four studies. "To get variety I shop in different stores and choose different brands" to indicate that they seek variety and diversity of alternatives, and it is loaded on Novelty Fashion Conscious factor in the case of both U.S. and New Zealand, whereas dropped in Korean study. The last item "I take the time to shop carefully for best buys" to point out for their carefulness to get the best unique item, and it is loaded, negatively on Impulsive, Careless Consumer, in both U.S. and New Zealand studies, whereas loaded positively on 'Recreational, Hedonistic Consumer' factor in the Korean one.

The Individualistics Shopper look for unfamiliar alternatives to show their personal identity. Because of their sophisticated character; consumers of this style take the time to shop carefully for best buys, seek variety and diversity to express their sophisticated personality. Of course, there is an obvious link between individualistics' desire for social distinction (the individualistic pursuit of difference) and their innovator creative style as a part of expressing the desire to see themselves as different from others in a socially acceptable way. Their style might be a function of self confidence, and innovativeness. Individualistics are open minded. They are ruled by their own needs rather than social conventions or the needs and attitudes of others. They are attracted toward a life style that maximize the opportunity for independence (that is why it is called an independent shopper too) and hedonistic self-fulfillment. They can't be conservatives, given their sophisticated lifestyle. We may get more insight if we realize that; they are the achievers in the society where they live. They are "the driving people who have built 'the system'. Again they are diverse, gifted, creative, hard working, self reliant, self confidence, successful and happy people. (Mitchell 1983, p.199). In brief, individualistics "have learned to live the comfortable affluent outer-directed life" (Mitchell 1983, p.199).

Shopping Avoider (Time Saver, Satisfier) has α equals 0.44, which indicates a marginal reliability. It is confirmed as a factor only by Libyan sample. This factor originally identified by Sproles 1985. Whereas, the Recreational, Hedonistic style (the counterpart) was identified by Sproles and Kendall 1986, and latter confirmed by the Korean, and New Zealand studies. The only two items that loaded on this factor are; " I make my shopping trips fast" to reflect the time saver aspect of shopping avoider, this item previously loaded negatively on the "Recreational Hedonistic" factor on all three samples, and "I shop quickly, buying the first product or brand I find that seems good enough" to indicate the satisfactory nature of this consumer. This item loaded negatively on the "Perfectionistic" factor in both U.S. and New Zealand, while it dropped in the Korean study.

Price Conscious, "Value for Money" factor has a negative α (-0.37). This occurs when items are not positively correlated among items, and the reliability model is voilated accordingly (Spss Windows, Release 5, 1992). This suggests that the factor's items require further refinement and improvement (e.g. by increasing the number of items in this factor). "You can have large reliability coefficients, even when the average inter-item correlation is small, if the number of items on the scale is large enough." (Spss Window, Release 5, 1992, p. 150). In addition its alpha is less than the minimum level of Sproles and Kendall 1986, however it is quite close to the 0.4 requirement , therefore a refinement and improvement is needed, however its α is higher than the Korean whereas Price conscious α equal 0.31. The first item in Price Conscious factor is "the lower priced product is usually my choice." It also loaded on the same factor in all four studies, to reflect the orientation of this type of consumers toward lower priced products in general. The second item "I carefully watch how much I spend" to indicate that such consumers appear concerned about how much they spend due to their limited income in general. It loaded negatively on the 'Impulsive, Careless Consumer' factor in both U.S. and New Zealand, whereas loaded on the Perfectionistic factor in the case of Korea. The last item "the more expensive brands are usually my choice" loaded negatively in the Libyan case to indicate that such consumers have an orientation toward buying the lower priced products. This item loaded positively on "Brand Conscions" factor in all the other three studies. This style has the element of comparison shopping style as the case with the Perfectionistic. This style came as the fifth factor in both U.S. and New Zealand, whereas the sixth in Libyan and the last in Korean.

"Impulsive, Careless Consumer", with an alpha equals (0.363), it is below the minimum requirement of reliability, but also it is quite close to it. Three items loaded on this factor; " I am impulsive when purchasing" to express impulsiveness, "I really don't give my purchase much thought or care" to indicate careless shopping behavior, and "shopping is not a pleasant activity to me" to show that they don't enjoy shopping. The first item loaded on the same factor in all other studies, the second, item loaded negatively in the 'Perfectionistic' factor on both U.S. and New Zealand, whereas dropped in the Korean study. The last item loaded negatively on the 'Recreational' factor in both U.S. and New Zealand, while it dropped also in the Korean one. This style is confirmed in all four studies, however it came as the seventh factor in the Libyan study, while it is the sixth in the other three studies.

"Recreational, Hedonistic Consumer" with a negative α (alpha = - 0.57) is similar to the "Price Conscious, Value for Money" factor. This suggests that both factors' items require further refinement and improvement (e.g., by increasing the number of items in both factors). The two items loaded on this factor are "going shopping is one of the enjoyable activities" to reflect the idea that such consumers enjoy shopping, and see it as fun and entertainment. This item loaded on the same factors in both U.S., and New Zealand, while dropped in the Korean study. The second item "shopping the stores wastes my time" loaded on the same factor in the other three studies. This style came here as the eight (the last), whereas the third in Korea and the fourth in both U.S. and New Zealand.

As a closing statement in this respect, it is worth mentioning that all of the previous factors which have enough reliability don't have factorial complexity. This suggests that each item is uniquelly associated with only one factor and each tap with only one single cunstruct. Something is very rare in this kind of studies. All the previous related studies have such complexity although with different degrees. The absence of factorial complexity makes it easier to interpret and give a proper name to each factor.

By using item-total correlation (see table 6.4) which is Pearson Correlation Coefficient between the scores on the individual items and sum of scores on the remaining items. If it is too low, this indicates that there is not much of a relationship between the stated item and the other items of the scale. Table (6.4) also displays factors means, variances, st. dev., and number of variables.

Table: (6.4) Summary Statistics for Scales (factors)

Serial No.	Factors (Consumer Style Characteristics)	Mean	Variance	St. dev.	No. of Variables
1.	Novelty-Fashion Conscious	15.5	26.9	5.19	5
2.	Brand Conscious	8.63	8.67	2.94	3
3.	Individualistic	10.71	8.77	2.96	3
4.	Shopping Avoider	5.83	5.41	2.32	2
5.	Price-Value Conscious	9.36	3.68	1.92	3
6.	Impulsive-Careless Consumer	13.01	1.47	1.21	3
7.	Recreational Shopping Conscious	6.03	6.09	2.47	2

6.2. The Libyan Extension Stage

6.2.1. Methodology and Results

The same analysis procedures that were used in the first stage are also used in this stage. Similarly, in the first step principle components method with both varimax and oblique rotations are done, using 79 items, (see the questionnaire form in the appendix). They yielded similar results, given that items loading is 0.4 or higher for consistency with Sproles and Kendall 1986 study. In the second step; Cronbach's alpha technique was used to establish scale reliability and generalizability to Libyan culture, with cut point of 0.4, the same level used also by Sproles and Kendall 1986.

The KMO in this stage equals 0.73, Bartlett test of sphericity equals 7385.33, and given that the correlation matrix is not identical, so the factor analysis is suitable technique for this stage too.

Out of the 79 items only 48 items loaded, they range from 0.41 to 0.77, however; to represent the extracted styles, styles which have Cronbach's $\alpha > 0.30$ are included. The remaining items loaded on other non-confirmed styles, and failed to account for substantial variation in the data.

Six of the eight factor identified by Sproles and Kendall 1986 confirmed in this stage except 'Recreational Hedonistic' style. Interestingly, there is no factorial complexity in this stage too, while all the three previous studies do. Table (6.5) presents the factor analysis results, and the Cronbach's values. The 10 factors explain 36.4 % of the variation, and the total variance explained by each factor ranges from 9.2 % to 1.6 %. The displayed scree plot in Figure (6.2) shows the amount of variance explained by those factors. All the eigenvalues are > 1, they range from 7.2 to 1.26 and communality estimates were one. Table (4.8) presents a comparison between the two stages.

Table: (6.5) Libyan Consumer Characteristics [a](The extended Model)

Style Characteristics and Items	Loadings
Factor 1 - Novelty - Fashion Conscious Consumer (α= 0.6924)	
I like the showy and superfluous look.	0.76170
Fashionable attractive style is very important to me.	0.70056
I keep my wardrobe up-to-date with changing fashions.	0.52237
I usually have one or more outfits of the very newest style.	0.47476
Factor 2 - Habitual, Brand-Loyal Consumer (α= 0.3569)	
The more expensive brands are usually my choices.	0.66797
I am willing to pay the price for a product that has significant convenience.	0.65215
I have favorite brands I buy over and over.	0.47211
I carefully watch how much I spend.	-0.43567
The well-known international brands are best for me.	0.43453
Factor 3 - Confused by Overchoice Consumer (α= 0.3889)	
All the information I get on different products confuses me.	0.69659
The more I learn about products, the harder it seems to choose the best.	0.66584
Often I make careless purchases I later wish I had not	0.51768
I go to the same stores each time I shop.	0.45137
There are so many brands to choose from that often I feel confused.	0.42637
Factor 4 - Perfectionistic, High-Quality Conscious Consumer (α= 0.6592)	
In general, I usually try to buy the best overall quality.	0.72135
I prefer a store with a pleasant atmosphere, with large variety of high quality merchandise.	0.63174
My standards and expectations for products I buy are very high.	.50984
I make special effort to choose the very best quality products.	0.48998
Factor 5 - Emulators (α= 0.4373)	
I usually keep up with clothing styles changes by watching what others wear.	0.61233
I prefer buying the best-selling brands.	0.57504
Factor 6 - The Individualistic Shoppers (α= 0.4391)	
I change brands I buy regularly.	0.75431
To get variety, I shop in different stores and choose different brands.	0.58366
Factor 7 - Shopping Avoider (Time Saver, Satisfier) (α= 0.4356)	
I shop quickly, buying the first product or brand I find that seems good enough.	0.70143
The lower price products are usually my choice.	0.51351
I make my shopping trips fast.	0.49077
Factor 8 - Brand Conscious "Price Equals Quality" (α= 0.4614)	
Speciality stores (boutiques) ofter me the best products.	0.75568
The higher the price of a product, the better its quality	0.48454
Factor 9 - Careless Shopper (α= 0.3701)	
I have no strong preference for either high, medium, or low priced stores	0.77015
I am less motivated to acquire informations about brand offerings	0.61813
Factor 10 - Impulsive, Careless Consumer (α= .3571)	
I am impulsive when purchasing	0.76886
I really don't give my purchases much thought or care.	0.41871

[a]Each factor indudes only those items loading 0.4 or higher (absolute value).

Factor 1 - Novelty - Fashions Conscious Consumer

The extension stage confirmed this style and came as the first factor in both stages. In addition a new item loaded on this factor "I like the showy and superfluous look" to express the desire for showmanship orientation of such consumer. In general; they are less bounded to tradition than most other types of consumers, therefore, they are more willing to try new products and they gain an excitement from seeking out new and fashionable products. They tend to be opinion leaders on such product class. They rely more heavily on the media than other groups as a source of informations for knowing the latest in fashion. Most of them are in the upper social class. Given α equals 0.69, therefore; its reliability is significant.

Factor 2 - Habitual Brand-Loyal Consumer:

This style has been extracted only in the extension stage. High scorers an this factor buy the more expensive brands which tend to be foreign brands most of the time. In addition, they are willing to pay what it requires to get such brands in an easy and convenient manner. They have a strong preference for certain brands and, therefore, they are highy selective in their choices. Its α equals 0.36, which is less than the minimum requirement, but it's higher than its Korean counterpart, where α= 0.34.

Factor 3 - Confused by Overchoice Consumer

The extension stage also confirms this style. It came as the third factor in both stages with similar loading. However; its α equals only 0.39, therefore, it is not reliable, although very close to the minimum reliability level (0.4). Higher scorers on this factor tend to be "new triers" or occasional buyers, especially when they are not very involved with this product class. In addition, they view brands and strores who carry this product class as a like.

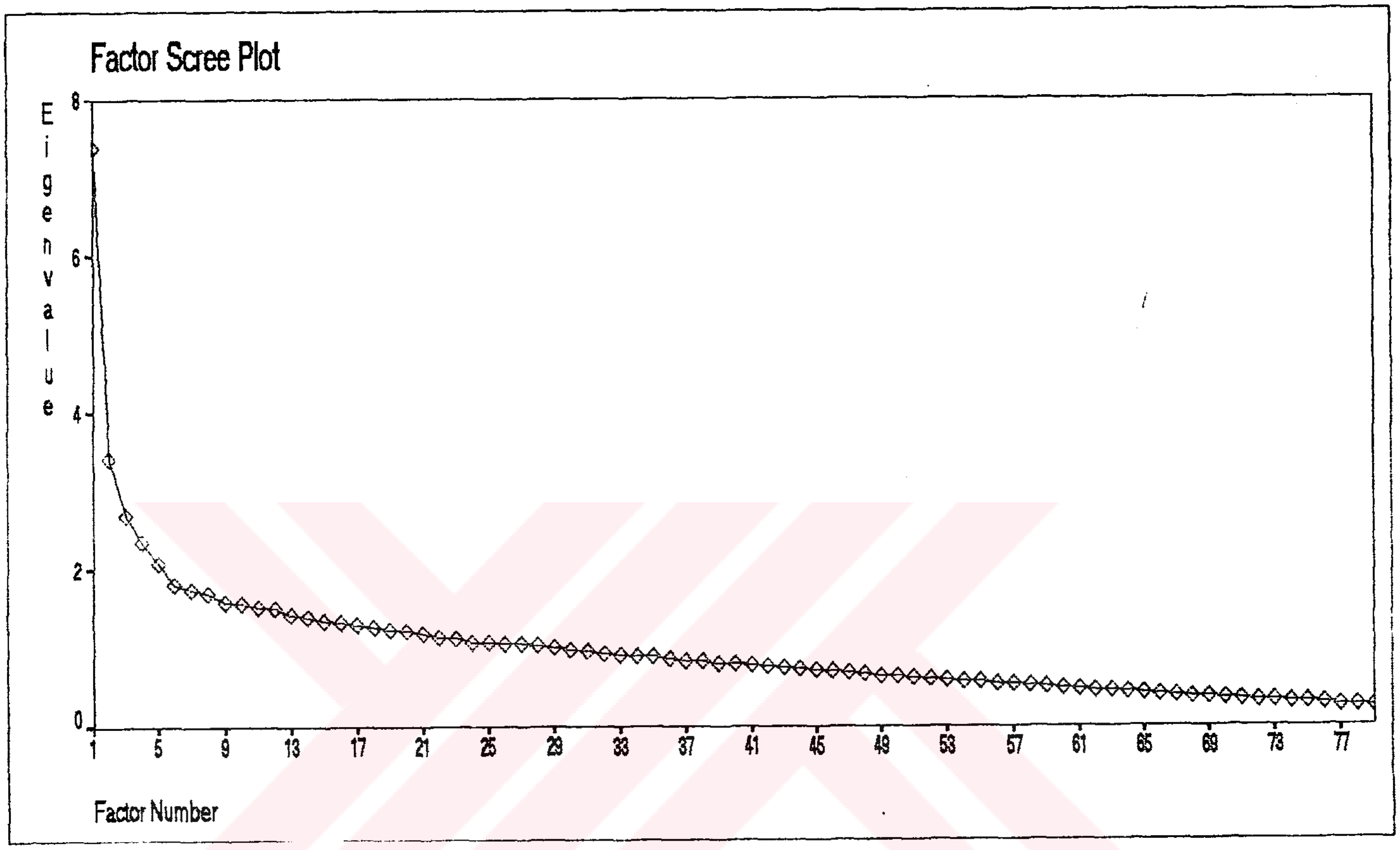

Figure: (6.2) The Amount of Variance Explained by the Extrated Factors

Table: (6.6) Comparison Between the Two Stages

Factor	Eigenvalue	Pct. of Variance	Cum Percentag		Factor	Eigenvalue	Pct. of Variance	Cum Percentage
1	5.036	12.6	12.6		1	7.228	9.2	9.2
2	1.611	4.0	26.6		2	3.341	4.2	13.4
3	1.521	3.8	30.4		3	2.790	3.5	16.9
4	1.411	3.5	34.0		4	2.331	3.0	22.5
5	1.306	3.3	37.2		5	1.695	2.1	31.3
6	1.218	3.0	40.2		6	1.621	2.1	33.3
7	1.093	2.7	42.9		7	1.576	2.0	35.2
					8	1.525	1.9	37.1
					9	1.505	1.9	38.8

All the eigenvalues are greater than one in both cases; (the column sum squares for a factor) also referred to as the latent root.

Factor 4 - Perfectionistic, High-Quality Conscious Consumer

This style has been confirmed in the extension stage too with an α of 0.659, which means it has a significant reliability. In addition, this stage gave more insight by pointing that perfectionistics prefer stores with a pleasant atmosphere, plus large variety of high quality merchandise which is not indicated in the previous studies. This means that they hold very positive images of their favorite stores, feeling that convenience and quality levels are high at those stores. They are involved shoppers. They are expected to possess a more fully developed knowledge structure with respect to brands in the specified product class. As involved shoppers they are more than any other type of shoppers would like to know about differences between brands (e.g., price) before buying new brands. They are sensual, provactive, and elegant. They like to be associated with the achievers group.

Factor 5 - Emulators

With an alpha equals 0.44, therefore, it has a marginal reliability. High scorers on this factor like to keep up with clothing styles by watching what others wear or by buying the best-selling brands. They are outer-directed consumers, look for social support, and social types of information in their purhasing decisions. In addition, they seek to be like those they consider richer and more successful than they are. They are more influenced by the value of others given that they have poor self image.

Factor 6 - The Individualistic Shoppers :

A new style identified in both stages with an α of 0.44 in this stage makes it marginaly a reliable scale. Such consumers look for variety to get unfamilier alternatives because of their nonconforming style, in order to see themselves distinctive and different from their peers. Such consumers are mainly the achievers of their society.

Factor 7 - Shopping Avoider (Time Saver, Satisfier)

This style was identified originally as a factor by Sproles 1985. With an alpha equals. 436, therefore, it has a marginal reliability. Shopping Avoiders have satisfactory psycho, which accepts products with average price and average quality. In addition, they have orientation toward saving time and they don't like shopping and consider it as a work that has to be done.

Factor 8 - "Brand Conscious", "Price Equals Quality"

This factor has been confirmed in this stage too. With an alpha equals 0.46, it becomes a reliable scale. Higher scorers on this factor look for brands that have high quality and shopping in speciality stores. They believe that a higher price means better quality, so they are oriented toward expensive known brands most of the time.

Factor 9 - Careless Shopper:

It has an alpha of 0.37, so it is unreliable scale, however, it is close to minimum level of reliability. High scorers on this factor have no strong preference for either high, medium, or low priced stores and less motivated to acquire information about brand offerings too. However, they are slightly different from Impulsive Consumer, who don't plan their shopping and uncorcerned about how much they spend or about the best 'buys'. Therefore, there is a strong indication that these styles overlap, and this is redundant.

Factor 10 - Impulsive Consumer

By having an α equals only 0.36 it is also unreliable factor, however, by adding the items of Careless Shopper which have been stated above, they both will have an alpha of 0.42, therefore, they as a one factor have a marginal reliability. Again they both are imbedded in the more basic characteristics of 'Impulsive, Careless Consumer' style.

Table (6.7) indicates the extracted factors in both stages.

Table: (6.7) Consumer Decision - Making Styles Before & After the Extension

	40 Items Questionnaire	79 Items Questionnaire
1[a].	Novelty-Fashion Conscious	Novelty-Fashion Conscious
2.	Brand Conscious	Habitual, Brand-Loyal Consumer
3.	Individualistic	Confused By Overchoice
4.	Shopping Avoider	Perfectionistic
5.	Price-Value Conscious	Emulators
6.	Impulsive. Careless Consumer	Individualistic Shopper
7.	Recreational-Shopping Conscious	Shopping Avoider
8.	—	Brand Conscious "Prices Equals Quality"
9.	—	Careless Shopper
10.	—	Impulsive Consumer

[a]Factor number; all are listed by order of factors in each stage.

6.2.2. General Discussion

This section describes the empirical development of the scale. There are some differences in the pattern of certain items loadings. For instance, in "Novelty-Fashion Conscious" factor, an item added in the extension stage loaded on this factor "I like the showy and superfluous look", while the item "I have favorite brands I buy over and over" loaded on the 'Habitual, Brand-Loyal Consumer' factor, and so with the item "the well-known international brands are best for me". The other three statements that loaded in the first stage, loaded also this time on this factor, and (α= 0.692). The items of this factor confirm that, there is a link between the desire for the infamiliar (novelty, scarce) and the purchasing of new products. Keeping up-to-date with changing fashions help in getting rid of boredom, expressing novelty and complexity. As part of the innnovators group, they have desire to see themselves different from their peers (social distinctiveness).

In the second factor 'Habitual, Brand-Loyal Consumer' a new item stating "I am willing to pay the price for a product that has significant convenience" loaded here, which indicates that the convenience shopping seems to be associated with habitual, brand loyal conscious behavior of the Libyan youth. Items "the more expensive brands are usually my choices" and "I carefully watch how much I spend" (negative loading) are loaded on this factor, while they loaded on the 'Brand Conscious' and 'Impulsive Careless Consumer' factor respectively in the U.S. study. They show that Libyan Youth are willing to pay high price for their prefered brands. The item "I have favorite brands I buy over and over" loaded on this factor to express habituality and brand loyalty. Noticeably, this item has not been extracted in the first stage. However, in this extension stage Cronbach's alpha equals 0.357; which makes it unreliable, but it is very close to the minimum reliability level.

Table: (6.8) Reliability Coefficients for The Ten Consumer Style Characteristics

Factor Order	Consumer Style Characteristics	Cronbach Alpha for Subscale of All Items Loading Above .4a	Cronbach Alpha for Subscale of Top Two Loadings Items
1.	Novelty-Fashion Conscious	0.692 (4)	0.713
2.	Habitual. Brand-Loyal	0.357 (5)	0.301
3.	Confused by Overchoice	0.389 (5)	0.280
4.	Perfectionistic	0.659 (4)	0.561
5.	Emulators	0.437 (2)	0.437
6.	Individualistic	0.439 (2)	0.439
7.	Shopping Avoider	0.436 (3)	0.306
8.	Brand Conscious	0.461 (2)	0.461
9.	Careless Shopper[b]	0.370 (2)	0.370
10.	Impulsive Consumer[b]	0.357 (2)	0.357

[a]Number of items used to compute alpha indicated in parantheses

[b]When factors 9. 10 items added to each other. so they can be considered as one factor. Their α becomes 0.42 which is higher than the minimum reliability level that specified by Sproles & Kendall 1986.

- Taste conscious. and cause oriented connsumer have low alpha values (0.16 and 0.15. respectively). therefore; they can't be considered reliable factors. however further research is needed. because they are built on a foundation of convincing arguments.

In the "Confused by Overchoice Consumer" factor, three items out of four loaded on the same factor in Sproles and Kendall study, while the fourth item "often I make careless purchase I later wish I had not", it was on the 'impulsive' factor in U.S. study. This seems to indicate that confusion in the opinion of Libyan sample leads to regretable decisions. Also such confusion, as they see it likely to lead an individual to go to the same stores because they are familier to him as the item "I go to the same stores each time I shop" (loaded on Habitual, Brand-Loyal factor in the U.S. study) seems to indicate. "Confused by Over Choice" factor considered unreliable factor in the confirmatory stage (the first stage) with an α equals 0.00. In this stage, it has an α equals 0.39, therefore, it almost reaches the minimum reliability level (0.4), which is decided by Sproles and Kendall 1986. Further improvement of this scale may increase its loading level to pass the 0.4 level reliability. This improvement may be done by increasing the items that are associated with the factor. Items such as; "I perceive products quality as identical although there are made by different companies", "I perceive products manufactured by different producers, because of their labels' differences", "I consider blue jeans that are available in the market as identical, although they are made by different manufactures" and "I have been confused by trademark similarities". Interestingly, the same items which loaded in the first stage are loaded also this time. In the Perefectionistic" factor a new item loaded on this factor; "I prefer a store with. pleasant atmosphere, with large variety of high quality merchandise" which point out clearly to the perfectionistic type of a store preference. The other four items loaded on this factor, as they did in the U.S. study.

This factor also wasn't identified in the first stage (where α=0.032). In this extension stage its alpha becomes 0.659. Therefore, it considers a significantly reliable factor. This may indicate that some Sproles and Kendall's items do not strongly reflect their suggested factors.

Another new factor has been identified for the first time by the Libyan extension study, it is labeled "Emulators". With alpha equals 0.437, it considers a marginally reliable factor. One of the items that loaded on this factor is a new item, "I usually keep up with clothing styles changes, by watching what others wear"; to express emulators personality, who is mainly motivated by the desire to follow the changing behavior of peers. Here the need for affiliation will lead to imitation, for Emulators it is important to 'keep up with Joneses' and the stronger the affiliation motive, the more an individual's ideal points will match those of his peer group. Emulators are active in product contexts, consistent with the 'psycho-social makeup' drive. The second item confirms this attitude too; "I prefer buying the best selling brands." Emulators also tend to embrace conspicious consumption, follow the voguish fashion, and spend only where it shows, so they can look like the ones they consider rich; 'the achievers of their society'.

The "Individualistic Shopper" factor, a style identified in both stages, came with an α 0.439 in this stage; (a margin reliability). Both items that loaded on this factor are not new; "I change brands I buy regularly" and "to get variety, I shop in different stores and choose different brands". The first one is loaded negatively on 'Habitual, Brand Loyal' factor and the second loaded on 'Novelty-Fashion' factor in U.S. sample. Individualistic Shoppers look for a variety to get unfamiliar alternatives, because of their nonconforming life style and the desire for diversity, given their innovative and creative personality. Therefore, they change brands, they buy regularly, to make sure that they always see themselves different from their peers in a socially acceptable way and as one of the ways of expressing social distinctiveness. Also, as open minded, they have a tendency to come with the sharp combination of clothes to make the sharp distinctive look. They are nonconformists and risk takers to represent the achievers of their society. They are ruled by their own needs rather than social conventions or the needs and attitudes of others (they built the system, and they are the ones who make the standards of the system, so that is why they don't have to follow, instead they are the ones who lead the change). They are attracted toward a life style that maximize the opportunity for independence and hedonistic self-fulfillment with like-minded persons". (McAlister and Pessemier 1982, p. 320).

The factor labeled Shopping Avoider (Time Saver, Satisfier) style was identified originally as a factor by Sproles 1985. It is confirmed in both stages of this study, with an α equals 0.436, therefore, it has a marginal reliability. Item "I shop quickly, buying the first product or brand I find that seems good enough" loaded on this factor to express the satisfactory nature of this shopper as opposed to Perfectionistic. The item "the lower price products are usually my choice" expresses his satisfaction with low quality products that are usually associated with low prices, whereas the item "I make my shopping trips fast" reflects his orientation toward saving time. The first and the third items both loaded negatively on 'Perfectionistic' and 'Recreational' (the fun side of shopping as opposed to the dark side of shopping (Shopping Avoider Consumer); providing accounts of distressed consumers experiencing) factors respectively in U.S. sample, while the second item loaded on 'Price Conscious' factor of that study.

In 'Brand Conscious' factor two items loaded on this factor. "Speciality stores (boutiques) offer me the best products" and "the higher the price of a product the better its quality". Both are part of the original items of this factor in the U.S. study. Alpha for this factor equals 0.461, therefore, it is a reliable factor.

Another new factor labeled 'Careless Shopper' is extracted as a factor however, it can be considered as reliable factor with an α 0. 370. It seems imbedded in the more basic characteristics of 'Impulsive, Careless Consumer'. So it looks redundant, accordingly, there is a need to develop measures to examine this basic duality. It is identified by two loaded items; "I have no strong preference for either high, medium, or low priced stores," and "I am less motivated to acquire information about brand offerings". Both of these items are new, which were added in this stage. However, had this measure been operationalized more precisely the degree of relation with 'Impulsive, Careless Consumer' might have been considerably higher.

In 'Impulsive, Careless Consumer' two item loaded; "I am impulsive when purchasing" to express impulsiveness, and "I really don't give my purchases much thought or care" to show that they are unconcerned about shopping results. Also, both confirm the idea that impulsive purchase results from a need to purchase than a need for a good (Babin, Dardin, and Griffin 1994). But with an alpha equals 0.36, is not considered a reliable scale, although it is close to the cut-level reliability 0.4. However, if both Careless Shopper and Impulsive Consumer factors items-which are identified in this stage added-together and tested; their α will be 0.42 above the cut-level reliability. Theoretically, both are imbedded in one factor (Impulsive Careless Factor) and therefore, they consider as redundant, as it has been stated earlier. As a matter of fact, Westbrook and Black 1985 consider the second item part of the Careless Shopper which stated above as an indication of impulsiveness. The two authors state that Impulse Shopper did his shopping largerly out of necessity with the shopping activity holding no intrinisc interest, and contributing at best a burden, and have no strong preference for either high, medium, or low-priced stores. This confirms that they both are one factor, as they are highly interrelated.

Statistics for scales (factors) are presented in table (6.9).

The "Price-Value Conscious Consumer" factor with an $\alpha= 0.244$ is not considered reliable. In the replication stage it has an α (-0.37), which occurs when items are not positively correlated among items and the reliability model is voilated accordingly. These both stages suggest that "Price-Value Conscious Consumer" factor requires further refinement no matter where it is applied given that it is also lacking acceptable level of reliability in all previous related studies. Further refinement and improvement can be done by increasing the number of items in this factor. Examples that can be considered in future improvement research are:

- I like to hunt through the stuff for bargain.

- I consider myself a smart shopper.

Another factor faced similar problem is 'Recreational, Hedonistic Consumer' factor, which has been extracted with very unsignificant alpha ($\alpha= 0.044$) in this stage, while in the first stage it has been extracted with an α equals -0.51. This shows that this factor doesn't tap well as a factor.

As it has been mentioned earlier 'Recreational' style (shopping's fun side) has been identified in Sproles and Kendall 1986, whereas Shopping Avoider (Time Saver, Satisfier-dark side of shopping) was identified by Sproles 1985. The 'dark side of shopping' a term accounts of distressed consumer experience (e.g., Babin, Darden, and Griffin 1994). A similar situation happened in the Libyan extension study where Shopping Avoider confirmed, while the counterpart 'Recreational' style disconfirmed. This may indicate that young Libyans evaluate shopping trips

Table: (6.9) Statistics for Factors (Subscales)

Factor Order No.	Factor (Consumer Style Charatestistic)	Mean	Varience	St. dev.	No. of Variables
1.	Novelty-Fashion Conscious	12.64	20.26	4.5	4
2.	Habitual, Brand-Loyal	15.35	16.65	4.08	5
3.	Confused By Overchoice	17.0	26.85	5.18	5
4.	Perfectionistic	14.6	13.87	3.72	4
5.	Emulators	5.31	4.76	2.18	2
6.	Individualistic	7.22	4.54	2.13	2
7.	Shopping Avoider	8.92	8.47	2.91	3
8.	Brand Conscious	5.71	5.25	2.29	2
9.	Careless Shopper	8.49	1.40	1.07	2
10.	Impulsive, Careless Consumer	8.62	.891	.944	2

exclusively on the merit of any goods or services acquired, They fail to recognize numerous intangible and emotional costs and benefits that are associated with shopping (Babin, Darden, and Griffin 1994). In addition; "Tse, Belk and Zhow 1989 suggest that hedonistic value is sought only by those in developed consumer societies. Thus, high levels of hedonic shopping value might be expected in the U.S. culture but be conspicuously absent in less developed countries" (Babin, Darden, and Griffin 1994, p. 654).

Will consumers in LDCs increasingly seek out recreational and hedonistic value in their shopping, or are cultural factors may moderate such activities? Religious and conservative people in many Eastern countries put restrictions and limitations on their close relatives such as; their wives on their going out in public, whether for shopping or other purposes.

The two items that are loaded on this factor are both with negative loading, "I rather release time or energy or both for alternatives uses other than shopping" (-0.74) and "shopping the stores wastes my time" (-0.61). These two items show that Recreational Shoppers do not feel that shopping wastes time. The first item is a new item, and the second loaded on the same factor in U.S. study. The other two items are "shopping is burden and I do it largely out of necessity" (-0.58) indicate that Recreational Shoppers don't consider shopping as work and "going shopping is one of the enjoyable activities" (0.572) reflects the entertainment aspects of recreational shopping. Therefore Recreational shopping is more subjective and personal than shopping avoiding behavior, and results more from fun and playfulness than from task completion. People buy so they can shop, not shop so they can buy (Babin, Darden, and Griffin 1994, p. 646). "Increased arousal, heightened involvement, perceived freedom, fantacy fulfillment, and escapism all may indicate a hedonically valuable shopping experience (Bloch and Richins 1983; Hirschman 1983). Furthermore, vicarious consumption can provide hedonic value by allowing a consumer to enjoy a product's benefits without purchasing it (Maclnnis and Price 1987)" (Babin, Darden, and Griffin 1994, p. 646).

Further refinement and improvement may make significant difference in this factor reliability level. This can be done by employing more items that have higher precision of representations of its aspects, because "you can have large reliability coefficients, even when the average inter-item correlation is small, if the number of items on the scale is large enough (SPSS for Windows, 1992, p. 150). Therefore, the following items are suggested:

- To me, shopping is like a mission, and if I find what I'm looking for, I'm satisfied, mission accomplished!
- It occured to me that if I get depressed, then I want to go shopping. It is a thrill. It gives you a lift to buy something new.
- Even though I may not purchase the intended item, I could get some ideas about prices and brands ... and it would not have been a waste of time.
- Shopping sometimes is escape.
- I continued to shop, not because I had to, but because I wanted to.
- While shopping, I was able to forget my problems.

- I do shopping because I love it.
- I like to fantasize about having new things that I can't afford on my salary.
- I get irritated when I can't find what is needed, and I have to go to another store to find it.

Another important issue worth mentioning as we got close to the end of this section is that although several items were included initially to extract Convenience Shopping style, however they dropped during scale validation process, which may be due to the nature of the sample subjects, who are as college youth, tend to have other styles other than Convenience Shopping style. However, as electronic marketing era is approaching which will provide a much greater convenience shopping, consumers will have access to a broad selection of lower-priced goods by getting direct access to manufacturers. An important result of that is the emergence of convenience shopping in much wider scale, and then it will be a major decision-making style.

In sum, this extented study proves that shoppers approach marketing with certain basic decision-making styles. As this work presents a scale for measuring styles of shoppers decision making styles, therefore, it sounds more appropriate if this model is called "SHOPPERS STYLES SCALE (S.S.S.)or "the Triple S Model", instead of a Consumer Styles Inventory (CSI) as Sproles and Kendall (1986) proposed.

6.3. The Effect of the Demographic Variables on Consumers Styles

There is no doubt that the demographic variables shape and constrain individuals in their decision-making styles. Therefore, understanding consumers decision-making characteristics require both a broad and intensive understanding of those consumers' demographic backgrounds. Most fundamental, perhaps is an understanding of the influence of education, sex, place of birth, parents education and occupations, family total income, and social class of the family. So we would like in the following section to explore the influence of such demographic independent variables on shoppers decision-making styles by using One-Way Analysis of

Variance (One way ANOVA), because such statistical procedure "is needed when only one variable is used to classify cases into the different groups" (SPSS for Windows, 1993, p. 261). More precisely, this will be examined by using "F" value. A significant F tells us that the population means are probably not all equal (Spss User's manual 1993, p. 273). Then Scheffé test will be used, which is a conservative multiple comparison statistical procedure for pairwise comparison of means and requires larger differences between means for significance than the other multiple comparison tests (Spss User's manual 1993, p. 298). The purpose of any multiple comparison procedure is to tell us which pairs of groups to have different means, see tables (6.10) to (6.22). However, only those demographic variables and their associated factors that have F < .05, or 2 tail sig < .05 in order to reject the null hypothesis (Ho).

Habitual Brand - Loyal Consumer factor (Cronbach's $\alpha = 0.36$) and variable 85 (subject place of birth) have F value = 0.0001, so we reject the null hypothesis (Ho) that students of different places of birth have the same Habitual Brand Loyality behavior. By using Scheffe test group 5 (which refers to the students who born in the south) are significantly different from groups 1, 6, and 3 who are born in Tripoli (the capital), or outside Libya, or coastal area, respectively. This may be due to the fact that groups 1, 6, and 3 are urban, while the Southern region is rural, characterized by small Saharan cities, villages, and oasises, so they tend to be loyal to different brands although they have similar education and age range to the above groups.

Also Habitual-Brand Loyal Consumers factor with variable 98 (the total income of the family's members) have F value= 0.0000, therefore, we reject the null hypothesis (Ho): that Habitual-Brand Loyal Consumers behavior is similar regardless of the total income of their families. By employing Scheffe test it is found that group 2 (income of 201* -300 Libyan Dinnars) is significantly different from group 5 (1001-2000 L.D.) and group 6 (2001-L.D. and over). This is obvious since people with more income can buy their favored brands which tend to be expensive foreign known

* As it mentioned earlier 1 Libyan Dinnar = \$3, however, in the local black market; \$1 = 3-4 Libyan Dinnars, so it is very difficult to express the exact value of incomes in dollars.

brands most of the time. The richer the consumers are, the more they are willing to pay what it requires to get such brands in an easy and convenient manner. While group 2 who have families with little income can't buy such high quality products. Of course income is not the only factor for buying expensive brands, other socio-economic factors effect that, such as; social class.

In the case of Perfectionistic factor (Cronbach's α= 0.659) and variable 84 (sex) we have to use Independent Samples T test because in the one way ANOVA no range tests perform with fewer than three non-empty groups, while sex variable can be either male or female, in other words it is two non empty group. Our independent samples T test found that 2-tail sig. values equal=.009 and unequal= 0.17, therefore, we reject the null hypothesis (Ho); that Perfectionistics' behavior is similar regardless of their sex type. Accordingly male Perfectionistics are significantly different from their counterparts. This may be as a result of the fact that women are more seekers for details than men. As we know Perfectionistics are more than any other type of shoppers would like to know about differences between brands (e.g. price) before buying. They are provactive, elegant and sensuals, especially women who prefer more stores with a pleasant atmosphere, plus large variety of high quality merchandise.

Recreational Shoppers factor and variable 81 (student's major of study) have F value= .0215 so we reject the null hypothesis (Ho); students of different majors have the same recreational shopping behavior. By applying Scheffé test, it is found that group 2 (engineering students) are significantly different from group 6 (Law students), given group 5 (Medicine students are not included here due to the fact that; medicine students are used in the pretesting stage of the questionnaire). Law students tend to be more traditional, classic, they look more for the external features of the product and like to ask about details and therefore, more actively involved in information seeking than engineering students; while engineering students look for intrinisc values such, design, quality of raw material ... etc.

Recretional Shoppers factor with variable 84 (sex) have 2-tail sig. (equal = .000 and unequal = 0.000) both are < % 5, therefore; we reject the null hypothesis

(Ho); that male students and their counterparts have the same recreational shopping behavior. This may result from the fact that Recreational Consumers enjoy shopping as a leisure - time activity. However, women in any conservative society such Libyan society, face traditional restrictions on their going out, so they find shopping is a chance for leisure, hedonistic, entertainment, and fantacy fullfillment more than their counterparts males. However; given Cronbach's α = -0.044, it is very unsignificant factor and this may contribute partially to such differences between both sexes.

Shopping Avoider (Time Saver, and Satisfier) factor and variable 81 (student's major of study / specialization) have F value = 0.0014 which is <.05, therefore; we reject Ho; that Shopping Avoiders behave similarly in their shopping activities regardless of their fields of study. By using Scheffe test; it is found that group 6 (law students) are significantly different from group 4 (humanities students). This may be due to the fact that law students conceive themselves as busier than humanity sciences students due to the difficulty and intensity of their curriculum, therefore, doing shopping is considered by them as a relief of finishing such "errand" or "work" and they happily simply to "get through it all", so they can save time for their study. Also as time pressure increases, diminished feelings of freedom and spontaneity experienced by this consumer, which will lead to lower hedonic value and as a result the counterpart 'shopping avoiding' occurs. Also law students, in general, tend to look for shopping from pragmatic point of view, while humanities students tend to have some romantic mentality due to their backgrounds such as; art, poetry, music, ... etc. Accordingly, law students may find value only if the shopping chore is completed successfully (getting everything done) and, even better if it is done in a fast idious manner. To them, shopping is like a mission, and if they find what they are looking for, they are satisfied-mission accomplished, or shopping as a task (pure production acquision)

The following are the results of One Way ANOVA for all the demographic variables and the factors, whereas sex variable is examined by. Independent Samples T test and its results are listed on the last page of this chapter.

One Way ANOVA Results

Table: (6.10) Novelty Factor and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.0947	.8236	.0644	.6585	.1460	.1066	.1642
The output of Scheffe test	No	No	No	No	No	No	No

Table: (6.11) Habitual, Brand-Loyal Consumer and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.2440	.6882	.0001	.3604	.5095	.000	.000
Scheffe test	No	No	Yes	No	No	Yes	Yes

Table: (6.12) Confused by Overchoice and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.0023	.9919	.0198	.7806	.3515	.5987	.7425
Scheffe test	No	No	No	No	No	No	No

Table: (6.13) Perfectionistic and the Demographic Varibles

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.2817	.6569	.3829	.7641	.6136	.2737	.0349
Scheffe test	No	No	No	No	No	No	No

Table: (6.14) Recreational, Hedonistic Consumer and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.0215	.3892	.8704	.5082	.0278	.0283	.3812
Scheffe test	Yes	No	No	No	No	No	No

Table: (6.15) Price Value Conscious and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.3110	.4031	.0669	.8001	.9720	.0384	.0559
Scheffe test	No	No	No	No	No	No	No

Table: (6.16) Emulator and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.1073	.8818	.6416	.7083	.9025	.3509	.5571
Scheffe test	No	No	No	No	No	No	No

Table: (6.17) Individualistic and the Demoghraphic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.1051	.5103	.4490	.4905	.4989	.5422	.8940
Scheffe test	No	No	No	No	No	No	No

Table: (6.18) Shopping Avoider and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.0014	.2318	.2134	.2293	.2437	.0917	.1913
Scheffe test	No	No	No	No	No	No	No

Table: (6.19) Brand Conscious and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.6591	.8372	.8547	.6080	.9207	.7520	.8393
Scheffe test	No	No	No	No	No	No	No

Table: (6.20) Careless Shopper and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.0343	.6473	.1948	.2818	.6751	.4512	.1269
Scheffe test	No	No	No	No	No	No	No

Table: (6.21) Impulsive Consumer and the Demographic Variables

Variable	V.81	V.83	V.85	V.88	V.89	V.98	V.99
F prob. (value)	.5743	.2473	.2491	.8397	.4612	.6563	.7027
Scheffe test	No	No	No	No	No	No	No

Table: (6.22) The Factors and Variable 84 (sex) by Using Independent Samples T test

Factor	2 tail sig.	
	Equal	Unequal
Factor 1: Novelty-Fashion Conscious	.340	.342
Factor 2: Habitual. Brand-Loyal	.536	.496
Factor 3: Confused by Overchoice	.075	.085
Factor 4: Perfectionistic	.009	.017
Factor 5: Recreational Shopping	.000	.000
Factor 7: Price Value Conscious	.441	.456
Factor 8: Emulators	.201	.216
Factor 9: Individualistic Shopper	.131	.107
Factor 10: Shopping Avoider	.112	.117
Factor 11: Brand Conscious	.766	.751
Factor 12: Careless Shopper	.242	.252
Factor 18: Impulsive Consumer	.871	.860

CHAPTER SEVEN

ANALYSIS AND INTERPRETATION OF THE TURKISH REPLICATION AND EXTENSION STAGES RESULTS

The purpose of this chapter is to identify the decision-making styles of Turkish collegiate youth empirically, and to find out if these styles are similar to those of U.S., Korea, and New Zealand young consumers. An instrument based on Sproles and Kendall 1986 study was administered to 960 students. Data is analyzed by factor analysis. The principle components method with varimax rotation was used too in this replication chapter. Reliabilities and desciptive statistics were also computed on resulting factors. Findings indicate the generality of most consumer decision-making styles of the previous studies. However, the Turkish study unlike the U.S., Korean, and New Zealand studies-has a purpose which is two fold. The first one; is to make comparison between U.S. Korean, New Zealand and Libyan studies by using the 40 items that are stated in Sproles and Kendall 1986 study. So this step is a confirmatory approach to assess the degree to which the Turkish sample confirms those studies' results. Second, another 44 items are added to test several other new subscales, so the second stage is partially an exploratory study, ant to monitors the changes that may happen to the original factors in their items type, loadings, and order of the factors listing.

Some differences were detected. The chapter concludes with a discussion of these differences and similarities between Turksish youth and their Libyans counterparts. Findings show that Turkish study gives more insights by offering new extra styles and, therefore, it offers us more wider scale of consumers' decision making styles, which can be a new valuable tool for marketing segmentation.

The merits of the Turkish attempt are descriped in the following pages of this chapter, whereas the last part of the chapter provides a comparison between Libyan and Turkish findings and recommendations.

7.1. The Turkish Replication Stage

7.1.1. Methodology and Analysis:

To test the theoretical development and the construction of the hypotheses, we have to go to the operationalization stage; which is the transition from theory to measurement. Certain statistical procedures are usually employed in this regard to analyze the collected data in order to search for meaning in it.

The preliminary steps that has been taken in that direction, including editing, coding, and tabulating. One of the important results of those preliminary steps reveal that the negative items require data transformation into positive items, in order to have the true relationship between variables. Therefore, new values are assigned to such variables through the use of Recode Into Same Variable procedure. This procedure was done also in both Libyan stages. These items are:

- Shopping is not a pleasant activity to me.

- I really don't give my purchase much thought or care.

- A product doesn't have to be perfect, or the best, to satisfy me.

Next, data analysis proceeded in two steps, as it has been done by Sproles and Kendall 1986. In the first step, factor analysis, the principle components method with varimax rotation was used as those of Sproles and Kendall. In the second step, Cronbach's alpha, was used to establish scale reliabilities and the generalizability to Libyan culture, given $\alpha > 0.4$ as it was used by Sproles and Kendall 1986.

> "Coefficient alpha is an estimator of internal consistency, and it has become one of the foundations of measurement theory. Because it is a generalized intraclass correlation coefficient, coefficient alpha can be derived from the theory of true and error scores, as well as from the domain sampling model" (Peterson 1994, p. 392).

Conceptually reliability is defined as "the degree to which measures are free from error, and therefore, yield consistent results" (Peterson 1994, p.38).

The KMO (The Kaiser - Meyer - Olkin), is 0.63383. Bartlett test of sphericity, which is used to test the hypothesis that the correlation matrix is an identity matrix is 0.000. The correlation matrix becomes an identity matrix if all diagonal terms are 1 and all off-diagonal terms are 0.0, which is not the case over here, so the factor analysis is very proper for use. This stage extracted six factors which explained 33.6 % of the variance in the correlation matrix, comparing to the 46 % obtained by Sproles and Kendall 1986, 47 % by Hafstrom, Chae, and Chung 1992, and 56 % by Durvasula, Lysonski, and Andrews 1993. The total variance explained by each factor in the Turkish sample ranges from 5.9 % for the first factor to 2.9 % for the last (lowest) factor. The eigenvalues range from 2.247 to 1.090. For consistency it was decided that the minimum acceptable level for item loading should not be below 0.4, the same level used by Sproles, Kendall 1986; and other researchers, and communality estimates were 1.0. The scree plot displays in figure (7.1) shows the total variance associated with each factor, whereas figure (7.2) displays a three - dimensional plot of the first three factors.

Employing the principle components solution with orthogonal rotation is based on the proposition that each factor is conceptually separate and relatively independent of all others. However, an oblique rotation of factors to a terminal solution also was done to determine whether intercorrelation exist between factors. This was done by examining factor correlation matrix. A fairly oblique technique was used to examine the factors structure more closely and yielded similar results, with no meaningful correlations. In other words; no any factor has correlation ≥. 0.14 (absolute) value, the same level used by Sproles and Kendall 1986. For instance, the largest correlation values is between Confused By Overchoice Consumer factor and Brand Conscious, "Price Equals Quality" Consumer factor (0.108), which has no meaningful interpretation. Overall the nine factors appear largely, if not perfectly separate dimensions represent unique decision-making styles. Four of the six factors confirm the characteristics found in the U.S. study.

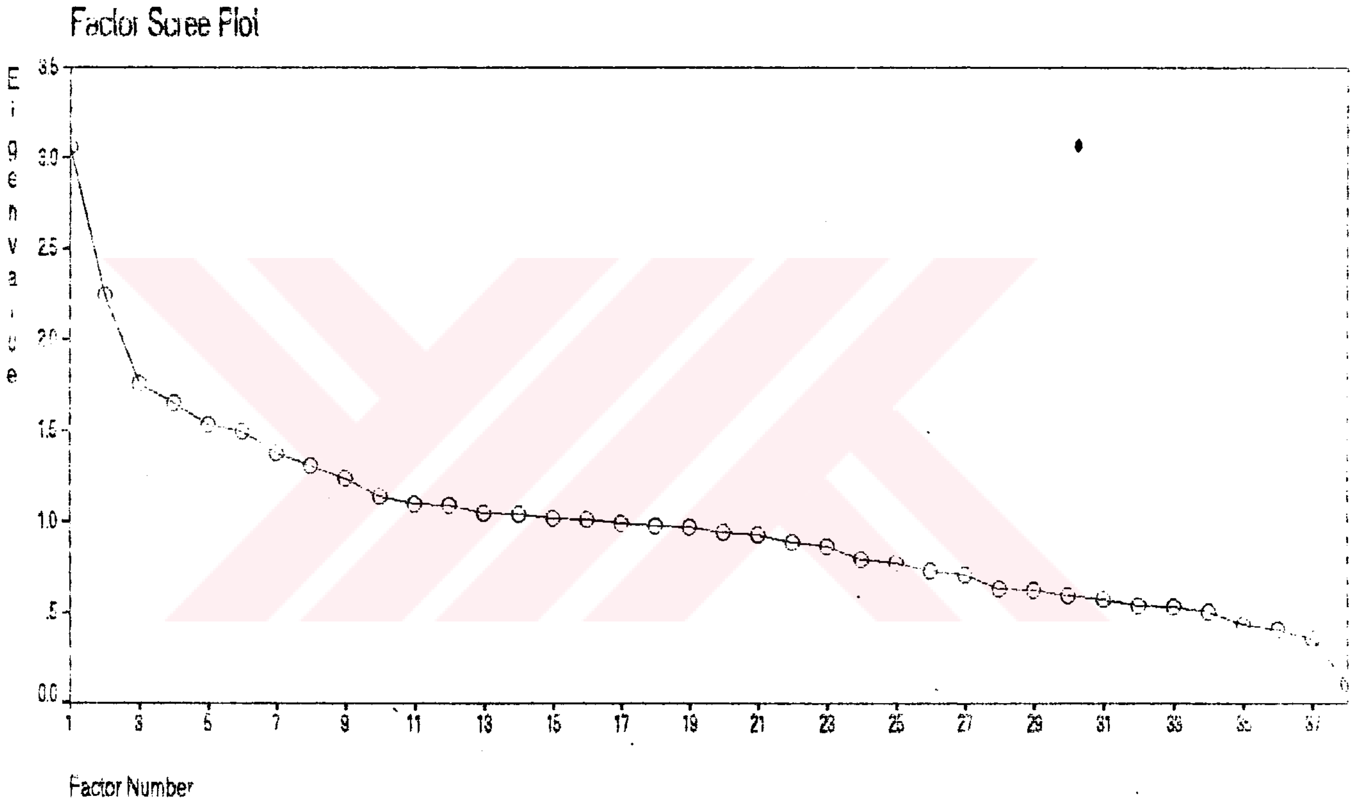

Figure: (7.1) The Total Variance Associated with Each Factor

Also, it is worth mentioning in this respect the fact that these data can be represented by fewer than six characteristics without involving the new two characteristics; Shopping Avoider (Time Saver, Satisfier), with Cronbach $\alpha = 0.58$ and Variety Seeking Consumer, with a Cronbach $\alpha = .52$, but by doing so we will submerge these important two styles given their wide existence in real life.

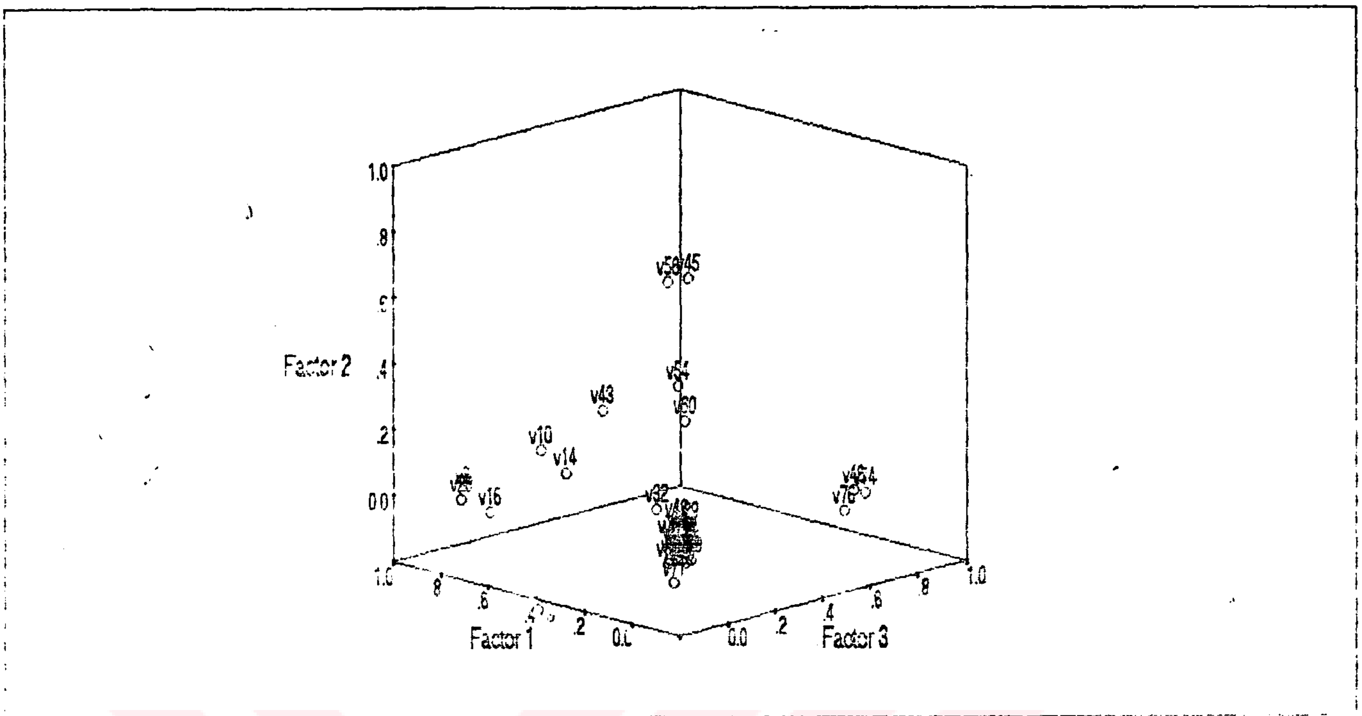

Figure: (7.2) A Three - Dimensional Plot of the First Three Factors

The oblique rotation was used because "it more accurately reflects the underlying structure of the data than that provided by the more restrictive orthogonal solution" (Gerbing and Anderson 1988, p.189) However, one of the important reasons for employing oblique rotation is to test the robustness of the data to a different factor analysis.

Also, this Turkish study followed the 0.4 cut point for items loading which is proposed by Sproles and Kendall 1986, although the sample of this study is 960 subjects, which is double the sample that was taken by Sproles and Kendall 1986 (the sample 482 subject), and it is well known that the larger the sample size, the smaller the loading to be considered significant, as a result, this increases reliability level of the factors extracted by the Turkish replication study. In addition, each variable has a loading on one factor, which is considered by the literature standards a significant thing, because the interpretation of the meaning of each factor is simplified considerably. However, in the previous related studies some items loaded in more than one factor (factorial complexity). Furthermore the communality index for the items ranges from 0.85688 to 0.33119, and all the factors have eigenvalues greater than 1. Only one factor out of the extracted factors has an $\alpha<0.4$ (Price Conscious, "Value for Money" Consumer with an $\alpha= 0.391$).

7.1.2. Results

A six factor solution was obtained from the Turkish sample. Table (7.1) presents the factor analysis of consumers' decision-making styles (Shoppers Style Scale) and Cronbach's value of each factor next to it. However, two of the six styles were not confirmed by the first three studies, while one of those two is confirmed by both the Libyan study in its both stages and by Sproles 1985. More importantly, the six styles confirm the theoretical background and the related literature that are addressed by this study earlier in chapter three.

Factor 1:

This factor reflects the 'Confused By Over Choice' consumer, as a result of a proliferation of stores, brands, and consumer information. Items loaded on this factor indicate that Turkish consumers who score high on this factor have information overload due to the various information, stores, brands and trade marks in the markets, which makes him face difficulties in making the best choice. Furthermore, in his special effort to overcome information overload he sticks to specialty stores (boutiques), where brand names are prevalent.

Table: (7.1) Turkish Consumer Style Characteristics of the Replication Stage:[a]

Style Characteristics and Item	Loadings
Factor 1: Confused by Overchoice Consumer ($\alpha= 0.6426$)	
The more I learn about products, the harder it seems to choose the best.	0.80860
Speciality stores (boutiques) offer me the best products.	0.78920
I make special effort to choose the very best quality products	0.48397
Factor 2 : Shopping Avoider (Time Saver, satisfier) (α=0.5776)	
I shop quickly, buying the first product or brand I find that seems good enough.	0.77632

Table: (7.1) continued

Fashionable, attractive styling is very important to me.	0.74097
A product doesn't have to be perfect, or the best, to satisfy me.	0.68636
Factor 3: Price Conscious, "Value for Money" Consumer (α= 0.3912)	
I have favorite brands I buy over and over.	0.51047
I look carefully to find the best value for the money	0.77714
Often I make careless purchases I later I wish I had not.	0.48783
* I buy as much as possible at sales price.	0.37796
Factor 4. Novelty - Fashion Conscious Consumer (α= 0.4627)	
I usually have one or more outfits of the very newest style.	0.76640
I change brands I buy regularly	0.73290
Factor 5: Variety Seeker Consumer (α= 0.5156)	
To get variety, I shop in different stores and choose different brands.	0.82621
Shopping the stores wastes my time.	0.74065
Factor 6: Recreational. Hedonistic Consumer (α= 0.4325)	
Going shopping is one of the enjoyable activities.	0.81586
I buy as much as possible at sales price.	0.66287

[a]Each factor includes only those items loading 0.4 or higher (absolute value).

Factor 2

This factor measures a 'Shopping Avoider' (Time Saver, Satisfier) style, which was identified by both Libyan and Sproles 1985 studies, whereas it was not identified by others. Those scoring high on this factor find shopping unpleasant, they shop quickly, buy the first product they find that seems good enough and they are satisfied by the "good" enough or an average quality product. For them, a product doesn't have to be perfect, or the best to satisfy them.

Factor 3

This factor appears to measure characteristics of a Turkish consumer are labeled 'Price Conscious - Value for Money - Consumer'. Those scoring high on this factor look for the best value for their money, and they buy as much as possible at sales price. However; they often regret their purchases because of their attitude of over-emphasis on price and often overpass quality.

* It's load is less then 0.4 (the minimum level used by Sproles and Kendall, 1986).

Factor 4

This measures 'Novelty-Fashion Conscious Consumer' characteristic. Those scoring high on this factor go after fashion and novelty by having one or more outfits of the very newest style, and by changing brands they buy regularly. They keep up-to-date with styles by having the latest in fashion.

Factor 5

This factor measures a 'Variety Seeking Consumer' style. Those scoring high on it switch among products variants, by shopping at different stores and choosing different brands. They tend to be thrill and adventure seekers, seeking new experience, boredom escape, and pressure release. They seek the arousal through the mind and senses via a non-confirming life style. "Several psychologists suggest that when an environment provides low stimulation (below the optimal level), the individual is bored and the desire for increased stimulation rises. This leads to exploration, novelty seeking, or variety seeking, where by the individual seeks to increase stimulation from any source in the environment" (Kahn 1995, p.285).

Factor 6

This measures 'Recreational, Hedonistic Consumer' style. High scorers on this factor find shopping as enjoyable activities, they don't rush through shopping and tend to be comparison shoppers, therefore, it is quite common to buy as much as possible at sales price. Furthermore, these "products are viewed not as objective entities but rather as subjective symbols. Product image doesn't have strict reality" (Hirschman and Holbrook 1982, p.93). However, clothes are products whose selection and use are based both upon satisfying utilitarian functions and emotional wants. Given this perspective, "perceptions of product as a subjective symbol rather than a concrete object can account for the selection of brands that are clearly inferior in terms of their tangible features but are viewed as subjectively superior symbols (Hirschman and Holbrook 1982, p.94).

7.1.3. Comparison of Decision - Making Styles Between U.S.A., South Korean, New Zealand, Libyan and Turkish Collegiate Youth

Table (7.2) indicates that the decision-making styles identified for the young consumers in the five countries are generally similar. Of course, there are some differences in items number and loading on each factor. In addition, there are two new styles that are identified by the Turkish sample, (Shopping Avoider and Variety Seeker), however, the first one is identified also by the Libyan study in its both stages and by Sproles (1985).

The factors that are identified by the Turkish sample according to their order are:

1. Confused by Overchoice Consumer (α= 0.643)

2. Shopping Avoider (Time Saver, Satisfer) (α=0.578)

3. Price Conscious "Value for Money" Consumer (α=0.391)

4. Novelty-Fashion Conscious Consumer (α=0.463)

5. Variety Seeker (α=0.516)

6. Recreational, Hedonistic Consumer (α=0.433)

Factor 1, 3, and 6 of the above list are identified by Sproles and Kendall 1986; Hafstrom, Chae, and Chung 1992; Durvasula, Lysonski, and Andrews 1993, and the Libyan study 1996, whereas, factor 4, hasn't identified by the Korean study (Haftstrom, Chae, and Chung 1992), however, Variety Seeker factor was not identifed by any published related work before.

Table: (7.2) Consumer Decision-Making Styles Identified by the Five Studies

No.[a]	Turkish Consumers	Libyan Consumers	U.S. Consumers[b]	Korean Consumers[c]	New Zealand Consumers[d]
1	Confused By Overchoice	Novelty-Fashion Conscious	Perfectionistic	Brand Conscious	Perfectionistic
2	Shopping Avoider	Perfectionistic	Brand Conscious	Perfectionistics	Brand Conscious
3	Price-Value Conscious	Confused By Overchoice	Novelty-Fashion Conscious	Recreational	Novelty-Fashion Conscious
4	Novelty-Fashion Conscious	Brand Conscious	Recreational	Confused By Overchoice	Recreational
5	Variety Seeker	Individulastic	Price-Value Conscious	Time-Energy Conserving	Price-Value Conscious
6	Recreational	Shopping Avoider	Impulsive	Impulsive	Impulsive
7		Price Conscious	Confused By-Overchoice	Habitual. Brand-Loyal	Confused By Overchoice
8		Impulsive	Habitual, Brand-Loyal		Habitual. Brand-Loyal
9		Recreational			

[a]Factor number; are all listed by order of factors in each study.
[b]Sproles and Kendall (1986. Table 1, p. 272. 273).
[c]Hafstrom, Chae, and Chung (1992. Table 1. p.151, 152).
[d]Durvasula. Lysonski, and Andrews (1993. Table 1. p. 58, 59).

Table : (7.3) Reliability Coefficients for Turkish Consumer Style Characteristics in the Replication stage.

Serial No.	Consumer Style Characteristics	Cronbach Alpha[b] for subscale of all items loading above .4[a]	Cronbach Alpha for subscale of top three loading items
1.	Confused by Overchoice	.64(3)	.64
2.	Time Saver. Satisfier (Shopping Avoider)	.58(3)	.58
3.	Price Conscious. "Value for Money"	.39(3)	.39
4.	Novelty-Fashion Conscious	.46(2)	.46
5.	Variety Seeking Consumer	.52(2)	.52
6.	Recreational Shopping Conscious	.43(2)	.43

[a]Number of items usede to compute alpha indicated in parantheses

[b]Cronbach Alpha is one of the most commonly used realibility coefficients, and is defined as "the degree to which measures are free from error and therefore yield consistent results" (Peterson 1994, .38). Also it is an estimate of internal consistency.

The six factors are summarized here:

Confused by Overchoice Consumer factor is extracted with reliability coefficient of (0.643), therefore, it has a significant reliability. It has three items. The first item; "the more I learn about products, the harder it seems to choose the best" with a very high loading of 0.81, which influenced to a greater extent the name of the factor. This item was the second item in the Confused By Overchoice factor of the Libyan study with a loading of 0.59, while it was the third item in both U.S. and New Zealand studies, with a loading of 0.53, 0.58 respectively, however, it hasn't been extracted by the Korean study. The other two items "speciality stores (boutiques) offer me the best products" with loading of 0.79 and "I make special effort to choose the very best quality products" with a loading of 0.48 indicate the way such consumers behave to overcome information overload they face. Both these items didn't load on this factor in the other four studies.

Shopping Avoider style is identified by the Libyan study in both stages and by Sproles 1985. In this case there are three items. The first item "I shop quickly, buying the first item or brand I find that seems good enough" with a load of 0.78, while it was the second item with a load of. 0.69 in the Libyan study. It reflects the hurry to save time by avoiding shopping, and satisfying with the 'good enough product'. The second item "fashionable attractive styling is very important to me" with a load of 0.74 shows that such consumer likes fashionable clothing but he dislikes shopping. The third item "a product doesn't have to be perfect, or the best, to satisfy me" with a loading of 0.69 confirms the fact that such consumer is satisfied with the 'good enough' product. The last two items were not extracted by the Libyan studies in both stages, however, with α= 0.58 comparing to the Libyan counterpart, where α = 0.44. It is considered a reliable scale.

Price Conscious-Value for Money" Consumer. This factor has three items. The first item "I have favorite brands I buy over and over" with a load of 0.51. As we know price conscious consumers tend to have low incomes and low income leads people to be loyal as a mean of reducing perceived risk (e.g., Amine 1993, p.72),

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given that incomes generally are rather low in Turkey. The second item "I look carefully to find the best value for the money" with a high load of 0.78, which influenced to a greater degree the name of this factor. It is loaded on this factor in the first three studies, however it has been extracted by the Libyan "Price Conscious" factor. It shows that such consumer is concerned with getting the best value for their money. The third item "often I make careless purchase I later I wish I had not" with a loading of 0.49, it indicates that those consumers feel sometimes they overlook price v.s. quality, or they didn't get good bargain, which is a quite known behavior between price conscious consumers, whoes incomes are low and, therefore, most purchases for them are relaively important expensive, ego-related, and involve high risk. With an α= 0.39, as the case in the Libyan study in the first stage. Therefore, it almost reached the acceptable level of 0.4, so it requires little further refinement to be considered a reliable scale. However, it is still higher than the Korean counterpart, which has α= 0.31, while α= 0.48, 0.51 in U.S. and New Zealand respectively.

Novelty-Fashion Conscious Consumer: It has only two items, the first "I usually have one or more outfits of the very newest style", with a load of 0.77. This item is loaded as the first item in. U.S. 0.75, New Zealand 0.72, and Libyan 0.70, while this factor wasn't identified by the Korean study. This item shows that such consumers keep-up-to date with styles. The second item; "I change brands I buy regularly" with a load of 0.73, it indicates this consumer has an orientation toward changing brands, which leads to explorative behavior by getting new brands and satisfying novelty conscious. With an α of 0.46, it is a reliable scale, although it is quite below U.S.A., (0.74), New Zealand (0.70), and Libyan studies (0.70).

Variety Seeking Consumer factor. This factor was not extracted by any study before. It has two items only. The first "to get variety, I shop in different stores, and choose different brands", with very high loading (0.83), which influenced to a greater extent the name of the factor. The second item "shopping in the stores wastes my time", with a high load of 0.74, indicates that variety seeking usually requires a lot of time, and therefore, the time consumed to accomplish that over- weigh the variety benefits. This style may be called also a "Short-Term Novelty", and it is quite opposite to "Shopping Avoidance" behavior, where "the environment provides very high stimulation (above the optimal level), the consumer seeks more moderate stimulation by reducing or simplifying input from the environment by means such as; avoidance of novelty or variety" (Menon and Kahn 1995, p. 286). With an α= 0.52, it is significantly reliable scale, and comes as the fifth factor in the factor analysis.

Recreational, Hedonistic Consumer factor. Only two items loaded on it, the first "going shopping is one of the enjoyable activities" with a very high load of 0.82 exactly like New Zealand, while U.S. (0.70) and Libyan 0.76, whereas it was not loaded on this factor in the Korean study. With this high loading, it is naturally influenced greatly by the name of the factor. The second item, "I buy as much as possible at sales price" with a load of 0.66 indicates that such consumers tend to be information seekers, comparison shoppers, and take the time to shop carefully, given that they enjoy shopping, therefore, they can get good quality products at sales price. With an α= 0.43, it is a reliable scale in identifying such decision-making style of Turkish students. It is below U.S. (α=0.76), Korean (α= 0.70), and New Zealand (α=0.82), however, it was not identified by the Libyan study in its both stages.

In general, If item-total correlation is too high, this indicates that there is a relationship between the stated item and the other items of the scale. Furthermore, any item that exhibited item-to-total correlation below 0.2 should be removed for subsequent analysis. For instance; in the case of Price Conscious factor the item "often I make careless purchases, I later wish I had not" has an item to total correlation equals 0.163, If this item is removed for subsequent analysis, this factor will have a Cronbach's α= 0.42 instead of 0.39 which is below 0.40, the minimum level used by Sproles and Kendall for scale to be reliable. Table (7.4) presents summary statistics for the scales (the factors).

Table: (7.4) Summary Statistics for Scales (Factors)

Serial No.	Factors (Consumer Style Characteristics)	Mean	Variance	Std. Dev.	No. of Variances
1.	Confused By Overchoice	10.8427	146.7145	12.1126	3
2.	Shopping Avoider	10.0573	156.2793	12.5012	3
3.	Price-Value Conscious	11.7635	258.5290	16.0788	3
4.	Novelty-Fashion Conscious	6.5469	90.3940	9.5076	2
5.	Variety Seeking Connsumer	6.4021	88.7391	9.4201	2
6.	Recreational Hedonistic Consumer	8.7844	229.2121	15.1398	2

7.2. The Turkish Extension Stage

The main motive of this stage is to confirm the Libyan extension stage, in which both try to facilitate a scale that can measure as many shoppers styles as possible, given that; Libya and Turkey are closer to each other than Turkey and U.S., as far as the cultural, economic, and social development are concerned. In other words; both studies are trying to improve and expand the Shoppers Styles Scale [(S.S.S.) which is a termonology for consumers' decision-making styles scale (Consumer Invertory Scale or C.I.S.)] conceptualization as nearly all consumer global styles are represented explicitly by working on collegiate youth in two countries one is almost NIC (New Industrialized Country), which is Turkey in this case, and the other is still LDC (Less Developed Country), which is Libya.

7.2.1. Highlights of the Analysis:

The same analysis procedures that were used in the previous studies, and in the first Turkish stage were also used in this extension stage. Similarly, first the principle components method with both varimax and oblique rotations using 84 items was used. They yielded similar results, given that items loading is 0.4 or higher, for consistency with Sproles and Kendall (1986) study. In the second step Cronbach's alpha technique was used to measure the internal consistency of this multi-item scale and the generalizability to the Turkish culture, by using again $\alpha>0.4$, the same level used by the other studies. However, "In 1964 Davis stated that acceptable level for prediction for group over 50 is below 0.5" (Peterson, 1994, p.388). In addition to that, this research is preliminary research. Also "Buyle 1991, for instance, has argued that scales exhibiting very high alpha cofficients (e.g., above 0.90) should be avoided, because they simply imply a high level of item redundancy; not scale reliability" (Peterson 1994, p. 388). It is also found that "the magnitudes of items included in a scale appear to be more of a function of the construct being measured than of the characteristics of the underlying research design" (Peterson 1994, p.396). In this regard, Table (7.5) illustrates the Turkish research design characteristics.

As it has been mentioned earlier a questionnaire has been distributed and the respondents were asked to characterize each answer, using one-to-five Likert scale (I= strongly disagree, 2= somewhat disagree, 3= neither agree nor disagree, 4= some-what agree, 5= strongly agree,). Such numerical values on the scale refers to the same degree, intensitiy, and magnitude of the construct for both Turkish and Libyan populations.

Table: (7.5) The Research Design Characteristics

Construct	Description
Sample size:	982
Type of sample.	College students
Number of scale categories:	5
Number of items in a scale:	2-9
Scale type:	Likert
Scale format:	Numerical values on inner categories
Administrative mode:	Self administrative
Scale orientation:	Respondent-centered
Nature of construct:	Independent
Type of research:	Scale development and scale application

The preliminary analysis reveals that the negative items require data transformation into positive items in order to have the true relationship between variables, by assigning new values for them through the use of Recode Into Same Variables procedure. Those items are:

- I think there is no difference between local and foreign apparel brands.

- Shopping is not a pleasant activity to me.
- I really don't give my purchases much thought or care.
- A product doesn't have to be perfect, or the best to satisfy me.
- I have no strong preference for either high, medium, or low priced stores.

The KMO in this stage = 0.017, Bartlett test of sphericity = 17165.04, and given that the correlation matrix is not identical, so the factor analysis is suitable technique for this stage too.

7.2.2. Results

Out of the 84 items, 52 items loaded on 13 factors, which do not include both Belongers factor (α= 0.79) and Emulators factor (α= 0.463), because they are imbedded in the more basic characteristics of Habitual, Brand-Loyal Consumer and Novelty-Fashion Conscious Consumer, respectively. Items load ranges from 0.90 to 0.41. The remaining items either loaded on other non confirmed styles, or they were not extracted at all. Seven of the eight factors, which are identified by Sproles and Kendall 1986, confirmed in this stage. However, there are a number of factorial complexity. Table (7.6) presents the factor analysis results, and the Cronbach's values. The 13 factors explain 30.5 % of the variation, and the total variance explained by each factor ranges from 4.9 to 1.5. The displayed plot Figures (7.3) and (7.4) illustrate the total variance associated with each factor, and a three-dimentional plot of the first three factors. All the eigenvalues are >1, they range from 3.74 to 1.03, which is a rule often used to judge model adequacy" (Durvasula, Lysonski, and Anderson 1993, p.60), and communality estimates are one. Table (7.7) presents comparison between the two stages.

Table: (7.6) Consumer Style Characteristics: Thirteen Factor Model[a]

Style Characteristics	Loadings
Factor 1. Price Conscious (α= 0.7912)	
I enjoy shopping just for the fun of it.	0.91144
The lower price products are usually my choice	0.90553
I should plan my shopping more carefully than I do.	0.76199
I avoid brand switching unless I have a reason to do so.	0.53162

Table: (7.6) continued

There is no difference between national and international clothing brands.	0.50873
The well-known international brands are best for me	0.45906
I consider quality levels at stores where I shop are about average.	0.44172
Factor 2: Belongers (α= 0.7904)	
Youngmen wear Jeans jackets and T. shirt because it is comfortable only.	0.88120
I shop quickly. buying the first product, or brand I find that seems good enough.	0.75495
Fashionable. attractive styling is very important to me.	0.58349[g]
A product doesn't have to be perfect, or the best, to satisfy me.	0.57560
Most of us behave in a way that depends on how we feel others wish us to behave.	0.50025
Wearing traditional national clothing makes heritage a live and an expression of keeping up own roots alive.	0.48777[c]
A classy-man wears a tweed jacket, with vest or sweater, shirt, tie, an over coat or raincoat in doors and long wool scarf outdoors.	0.46788[h]
For every body. it's important to fit into the group he is with.	0.44516
I like to shop with others (friends, peers, neighbors, and relatives).	0.52042[f]
Factor 3: (Individualistic I-AM-Me) (α= 0.7475)	
I prefer buying the best-selling brands	0.88689
I like to wear fine causal clothing (international brand jeans, and T. shirts ... etc).	0.78887
I seek my peers. friend's opinions on what kind of people buy certain brands.	0.60879
I don't rely on others on deciding my purchasing choices.	0.55001
I depend on my own opinions, and I don't like to rely on others on deciding my purchasing choices.	0.56099[b]
Factor 4: Confused By Overchoice (α= 0.7282)	
The more I learn about products, the harder it seems to choose the best.	0.88110
I depend on my own opinions, and I don't like to rely on others on deciding my purchasing choices.	0.61362
Speciality stores (boutiques) offer me the best products.	0.58615
I make special effort to choose the very best quality products.	0.58030
In apparel. the color toward which aspires me most is navy-blue.	0.54962
All the information I get on different products confuses me.	0.48708
Factor 5: Variety Seeker (α= 0.6253)	
To get variety, I shop in different stores and choose different brands	0.84149
I enjoy looking through fashion magazines to see what is new in fashions.	0.72407
I do partial planning. by tending to exhibit a pattern of careful in-store shoppinng behavior, including price element.	0.52490[d]
Shopping the stores wastes my time.	0.50485
Factor 6: Emulators (α= 0.4626)	
I like the showy and superflous look.	0.62274
I usually keep up with clothing styles changes by watching what others wear.	0.57783
When I buy stylish product I am inflenced by advertising.	0.53381
Sometimes it's hard to choose which stores to shop.	0.41168
I believe everybody tends to pay attention to what others are wearing.	0.40978
Factor 7: Habitual, Brand-Loyal (α= 0.5261)	
I don't rely on others in deciding my purchasing choices.	0.48894[b]
Shopping the stores wastes my time.	0.41849

Table: (7.6) continued

I keep my wardrobe up-to-date with the changing fashions.	0.78721
I have favorite brands I buy over and over.	0.54079
Factor 8: Cause Oriented Consumer (α= 0.5105)	
Wearing traditional national clothing makes heritage a live and an expression of keeping up our roots a live.	0.47532[c]
I like wearning clothes made from natural materials.	0.60982
For veiling clothing, it is has economical and social advantages in the first place.	0.51486
Often I make careless purchases I later wish I had not.	0.45046
Factor 9: Taste Oriented Consumer (α= 0.5263)	
In apparel, the color toward which aspires me most is navy-blue.	0.48314
I do partial planning, by tending to exhibit a pattern of careful in-store shopping behavior including price element.	0.52048[d]
Once I find a product or brand I like, I stick with it.	0.76098
I usually have one or more outfits of the very newest style.	0.47751[e]
I keep my body thin.	0.43228
Factor 10: Brand Conscious (α= 0.5494)	
Speciality stores (boutiques) offer me the best products.	0.50308
I choose from the most known international brands when I do my purchasing.	0.76077
The well-known international brands are best for me.	0.57213
Shopping is not a pleasant activity to me.	0.50845
Factor 11: Convenience Oriented Consumer (Time & Energy Saver, Variety of Goods) (α= 0.5482)	
I usually have one or more outfits of the very newest style.	0.45350[e]
I place premium on time	0.79288
I change brands I buy regularly.	0.76366
Factor 12: Shopping Avoider (α= 0.4005)	
I rather release time, or energy, or both for alternative uses other than shopping	0.67101
Shopping is a burden and I do it largely out of necessity.	0.64923
When it comes to purchasing products, I try to get the very best or perfect choice.	0.62049
Factor 13: Impulsive Careless Consumer (α= 0.5183)	
I spend little time deliberating before making a purchase.	0.89756
I like to shop with others (friends, peers, neighbors, and relatives).	0.57136[f]
Factor 14: Hedonic and Recreational (α= 0.3546)	
I like to buy product that gives an enjoyment and good feeling regardless of other product features.	0.77288
For business I wear a gray flannel suit, while when it gets cold I put on my blue blazer.	0.46061
Factor 15: Novelty-Fashion Conscious (α= 0.5537)	
Fashionable, attractive styling is very important to me.	0.50239[g]
A classy man wears a tweed jacket, with vest or sweater, shirt, tie, an overcoat or raincoat in and long wool scarf outdoors.	0.42137[h]
An important part of my life and activites is dressing smartly.	0.88688

[a]Each factor includes only those items loading 0.4 or higher (absolute value)

b,c,d,e,f,g,h are factorial complexity.

An oblique rotation of factors to a terminal solution also was done to determine whether intercorrelations exist between factors. This was done by examining factors correlation matrix. A fairly oblique technique was used to examine the factors structure more closely and yields results with very modest correlations <0.14 (absolute value), the same level used by Sproles and Kendall 1986. Such results have no meaningful interpretation, for instance; the highest correlation is between factor 4 (Confused by Overchoice), and factor 9 (Taste Oriented Consumer), which equals -0.08187 or (0.08187 absolute value). As a result, the thirteen factors "appear largely if not perfectly independent of one another; i.e. each factor measures a conceptually separate and unique decision-making characteristic" (Sproles and Kendall 1986, p.271).

7.2.3. Discussion

Factor 1- Price, Value Conscious Consumer. This factor appears to measure a Turkish consumer characteristics named "Price Conscious, Value for Money". Seven items loaded on this factor "I enjoy shopping just for the fun of it", with a very high load of 0.91. Something is unseen in any related study, and it indicates high scorers see shopping as fun. They like to couple their economic motives with desires for the gratification of other largely noneconomic motivations (Westbrook and Black 1985). The second item "the lower price products are usually my choice", with a very high load of 0.91 too, appears to indicate that such consumer is conscious of lower prices in general. The third item "I should plan my shopping more carefully than I do" with a load of 0.76. It appears to show that they feel sometimes they don't plan their shopping, i.e.; by overemphasizing price over quality and as a result they might buy products of low or dubious value. The fourth item "I avoid brand switching unless I have reason to do so" with a load of 0.53 confirms the known belief that consumers who have "low incomes tend to be unusually brand-loyal, as a means of reducing perceived risk" (Amine 1993, p.72), especially clothes which tend to be important, expensive, and ego related. The fourth item "there is no difference between national and international clothing brands" with a load of 0.51. It confirms the perception of most consumers that, price is an indicator of quality. Next is the item "the well-known international brands are best for me" with a low load of

0.46 appears to indicate that many of those consumers consider foreign known brands offer a good value for their money. The last item "I consider quality levels at stores where I shop are about average" with a load of 0.44 confirms one of their behavior aspects, which points out that quality level at the stores where they shop are about average. With Cronbach's α= 0.80, it is much higher than in the other studies; U.S.= 0.48, Korean = 0.31, New Zealand = 0.50, and Libyan = 0.24. Therefore, it is very reliable scale in identifying this style of Turkish collegiate youth.

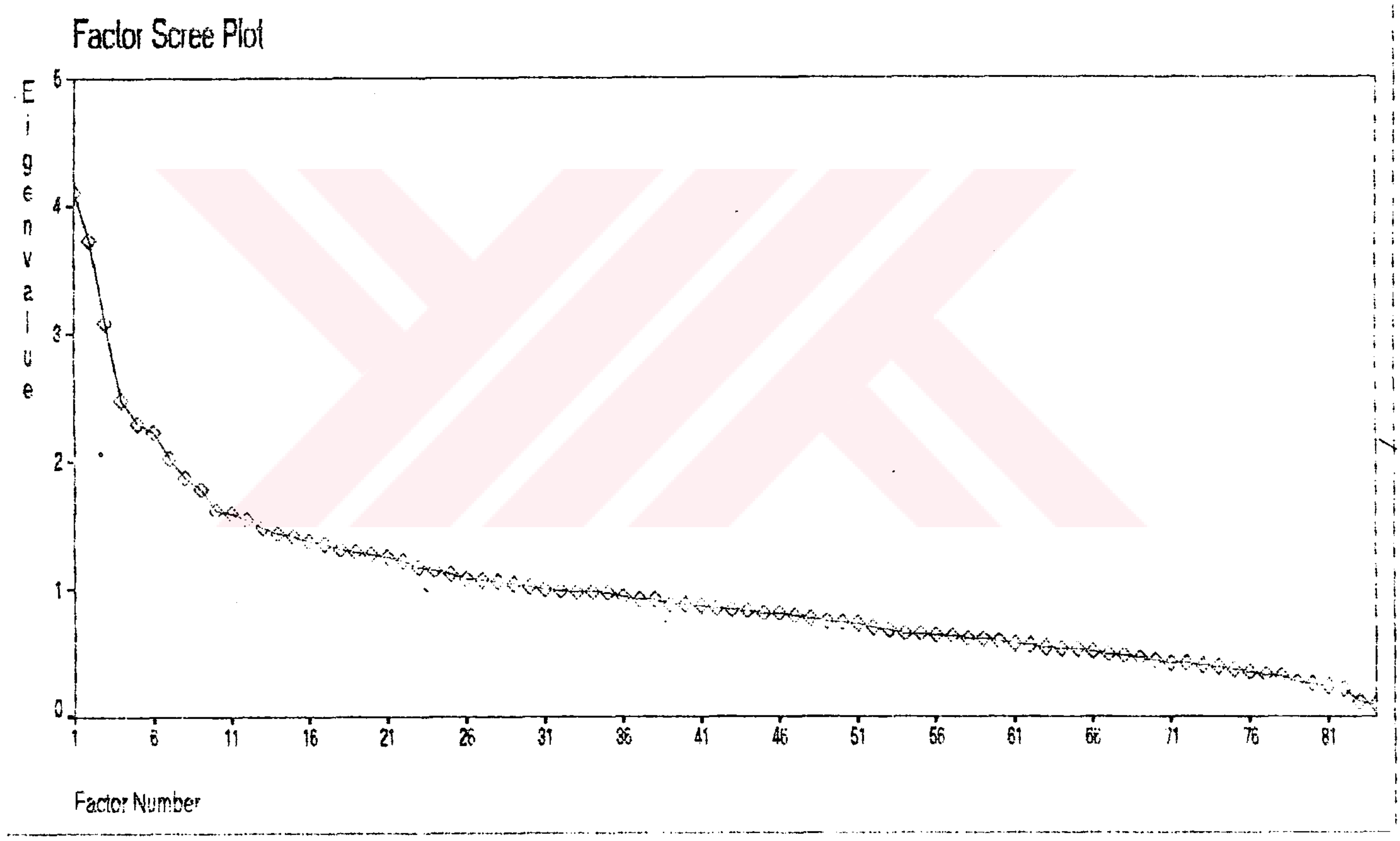


Figure: (7.3) The Total Variance Associated with Each Factor

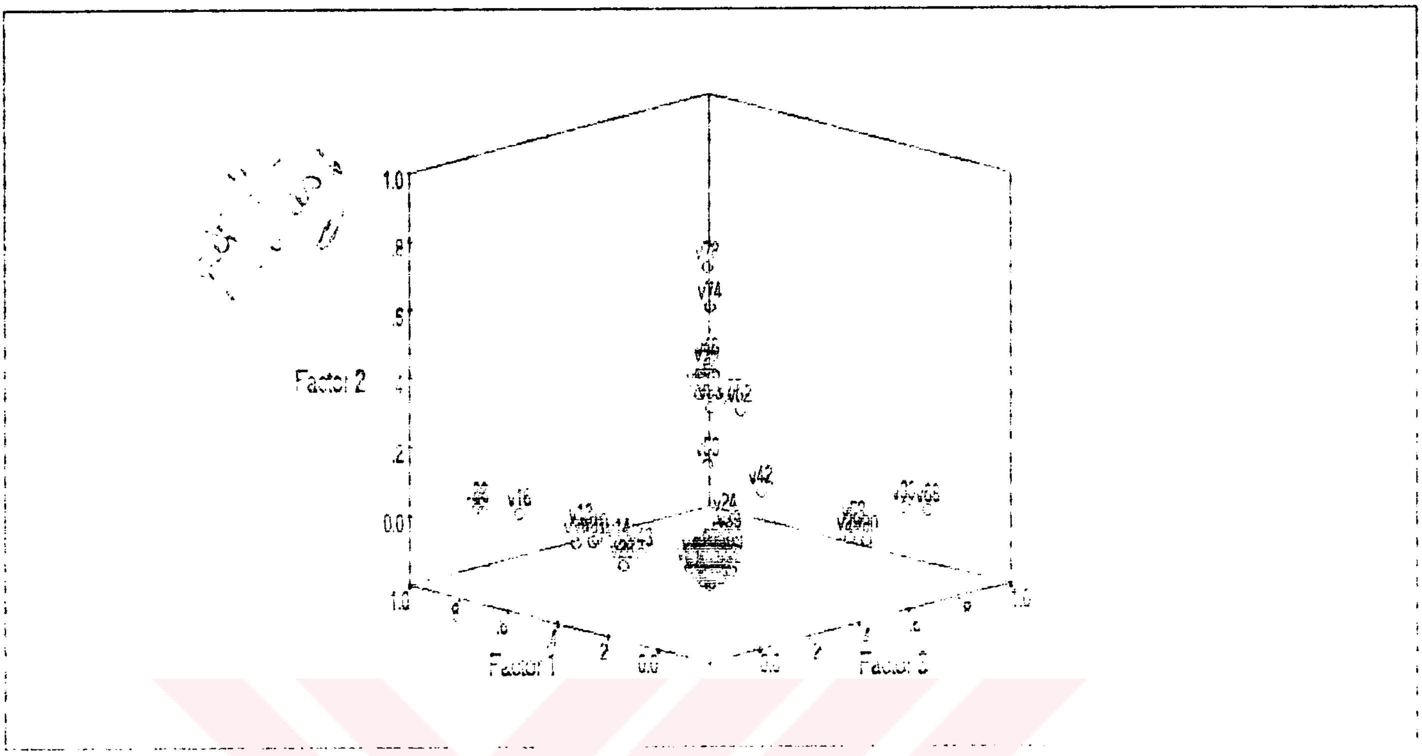


Figure: (7.4) A Three - Dimensional Plot of the First Three Factors

Factor 2- The Individualistic Consumer. This factor identifies the Individualistic Consumer Characteristic "whose main concern was to express themselves in shopping by finding unusual individualistic merchandise" (Westbrook and Black 1985, p.79). Individual Shopper comes under other titles too such as "Independent Shopper", or "Special Shopper" or "I-AM-Me Shopper". Five items loaded on this factor. Both the first and the second items "I prefer buying the best selling brands" with a very high load of 0.89 and "I like to wear fine causal clothing (international brand jeans, and T.shirts ... etc) with a high load of 0.79 indicate that for such consumers buying the best is a way to set themselves apart and bloster their image. The third item "I seek my peers, friends' opinions on what kind of people buy certain brands" with a load of 0.61 indicates that such consumer ask their friends about what others are wearing to make sure that they keep themselves apart and distinctive. The fourth and fifth items "I don't rely on others on deciding my purchases choices" with a load of 0.55 and "I depend on my own opinions, and I don't like to rely on others

Table: (7.7) Comparison Between the Two Turkish Stages

Factor	Eigenvalue*	Pct. of Variance	Cum Percentage	Factor	Eigenvalue	Pct.of Variance	Cum Percentage
1	2.247	5.9	5.9	1	3.739	4.5	4.5
2	1.762	4.6	10.5	2	2.488	3.0	7.5
3	1.499	3.9	14.4	3	2.306	2.7	10.2
4	1.381	3.6	18	4	2.234	2.7	12.9
5	1.312	3.5	21.5	5	1.881	2.2	15.1
6	1.239	3.3	24.8	6	1.794	2.1	17.2
7	1.138	3.0	27.8	7	1.618	1.9	19.1
8	1.090	2.9	30.7	8	1.595	1.9	21.0
9	1.088	2.9	33.6	9	1.547	1.8	22.8
				10	1.492	1.8	24.6
				11	1.439	1.7	26.3
				12	1.354	1.6	27.9
				13	1.256	1.5	29.4
				14	1.176	1.4	30.8
				15	1.559	1.4	32.2

*** All the eigenvalues are greater than one in both stages (the column sum squares for a factor also refferred to as latent root).**

on deciding my purchasing choices" with a load of 0.56 confirm the idea that such consumers "approach shopping with confidence and view it as a fun" (Westbrook Black 1985, p.79), given that generally they have successful career, social life and have a high confidence in themselves. With an α= 0.75 it is a significantly reliable scale. This factor was identified by the Libyan study in its extension stage and was confirmed by the Turkish study in the second stage too. This confirms partially the point of view which has been stated earlier in the literature review stage that Libya and Turkey have a lot in common, so they can validate and verify each other results, given that Turkey and Libya are more similar than Turkey and U.S.A.

Factor 3- Confused By Overchoice Consumer. This scale was measured by six-items scale that was developed by the factor analysis. The first item "the more I learn about products, the harder it seems to choose the best" reflects the fact that high scorers on this style feel that the amount of information available about different brands is confusing, and the high loading (0.88) influenced to a greater extent the label of this factor. The second item "I depend on my own opinions and I don't rely on others on deciding my purchasing choices" with a load of 0.61. It indicates that such Turkish consumer tends not to consult others which adds to the confusion level. To overcome this confusion partially, they tend to shop from speciality stores and exert special effort to choose the very best, as the third, and fourth items imply, which have load of 0.59, 0.58 respectively. However, it is interesting to know that high scorers on this style prefer navy blue colour in apparel, which is understood from the fifth item, that has a load of 0.55. The last item "all the information I get on different products confuses me" with a load of 0.49. It shows that the quantity and quality of different brands are confusing also. However, the scale with an α= 0.73 is very reliable.

Factor 4- Variety Seeker Consumer. This factor measures characteristics of young Turkish consumer who is "Variety Seeker". This scale was measured by four item scale. The first item "to get variety, I shop in different stores and choose different brands" with a high load (0.84) influenced to a greater extent the name of this factor. This item indicates that this consumer switches among varied brands under the umberalla of varied behavior. The second item "I enjoy looking through fashion magazines to see what is new in fashions" with a load 0.72, fashion points out to the seeking of the new and novel, which requires change, as a part of variety seeking behavior. The third item "I do partial planning by tending to exhibit a pattern of careful in store shopping behavior including price element" with a load 0.52, it shows variety seeking is partially impulsive because it has the elements of surprise, ambiquity, complex, uncertainty and not well planned. It happens sometimes when the individual is bored and seeks an increase in stimulation from such source. So the increased stimulation is the prime object not the product in that case. The last item "shopping the stores wastes my time" with a load of 0.51 appears to show that sometimes the time spended to get the variety overweigh the benefits. In general, such consumers seek multiple variants in order to achieve a combination of attributes not available in any single variant, therefore, this style can't be one aspect of "Novelty-Fashion Conscious as Sproles and Kendall (1986) suggested. Novelty Consumer by definition "keep up-to date with styles by choosing one new novel style at a time not a combination. Variety Seeker alters his choice as he goes, not simply due to the movement from one economic class to another, but to answer his variety conscious. This transcience behavior would prove a sensitive indicator of that consumer who are most free. When he feels anxious or pressured, so he puts on a new variety choice. Varied behavior might be dictated by the sitution, when the situation changes, the behavior changes, such as the changes in the choice problem or changes in tastes, or for group affiliation needs and personel identity. Also, "the utility derived from the behavior itself and the utility inherent in switching, regardless of the behavior to which or from which one switches" (McAlister and Pessemier 1982, p.313). The scale with an $\alpha = 0.63$ is a quite significantly reliable.

Factor 5-Habitual, Brand-Loyal. It is a four items scale. The first item "I don't rely on others in deciding my purchasing choices" with a load 0.49. It indicates that high scorers on this factor are independent minded. The second item "shopping the stores wastes my time" with a load of 0.42, appears to show that such consumers consider shopping wastes their time and therefore, they stick to certain brands and stores to save time. The third item "I keep my wardrobe up-to-date with the changing fashion" with a high load of 0.79, reflects the attitude that such consumers are loyal to fashionable brands, which tend to be expensive and at nice departments or specialty stores, so they can have their favorite brands as the last item implies "I have favorite brands I buy over and over" with a load of 0.54. This means that they stick to certain brands, but they buy the latest style of their favorite brand. The scale with an $\alpha = 0.53$ is considered reliable.

George Katona describes habitual behavior very clearly: "What has been done before is done again, long established patterns of behavior being repeated more or less automatically. Then we are not aware of any problem, the alternative courses of action do not even come to mind. Therefore, there is no deliberation and no choosing" (Kaas 1982, p.3).

Factor 6-Cause Oriented Consumer. This style was not identified by any other study before. Earlier in the text, this style has been defined as a someone who wants to advance a certain cause for social, political, religious, or environmental motives, by advertising and promoting clothing to serve that cause. With an $\alpha = 0.51$, it is significantly reliable scale. Four items loaded on this factor. The first item "wearing traditional national clothes makes heritage alive and an expression of keeping up our roots alive" with a load of 0.47. It indicates that higher scorers on this factor tend to be proud of their heritage. The second item "I like wearing clothes made from natural materials" with a load of 0.61, reflects the high health consciousness of such consumer. The third item "for veiling clothing economical and social advantages in the first place" with a load of 0.52, appears to reflect that such consumer tend to have social or economical causes by wearing such clothing style, but not religious cause in the first place. The last item "often I make careless purchase, I later wish I had not" with a load of 0.45, points out that high scorers feel that sometimes they sacrifice quality, price, and fashion to serve that cause.

Factor 7-Taste Oriented Consumer. With an $\alpha = 0.53$. Therefore, it is a significant style too. This style was confirmed only by Libyan study (1996) in its extension stage. Five items loaded on this factor. The first item " in apparel, the colour toward which aspires me most is navy-blue" with a load of 0.48. It indicates that high scorers on this factor shopping choice is determined by intangible subjective criteria (a certain colour), in short; by "taste". Here, the crucial element is symbolic imagery. The second item "I do partial planning, by tending to exhibit a pattern of careful in store shopping behavior including price element" has a factorial complexity with the variety seeker factor, so it is not uniquely associated with any one of them. The third item "once I find a product or brand I like, I stick with it" with a high load of 0.76, indicates that the taste nature in choosing a product or a brand is highly individualistic and self related. Of course, it could be changed by external influences such as advertising or by internal influences such as maturation. The fourth item "I usually have one or more outfits of the newest style" has also factorial complexity with "Convenience Oriented Consumer", so it is not that much expressive about this style. The last item "I keep my body thin" with a low load of 0.43, it appears to indicate that many of taste oriented consumers have fitness awareness, which is a fashionable trend in the upper classes of the Turkish society, especially among women.

Factor 8-Brand Conscious. With an $\alpha = 0.55$, it is quite significant factor. This scale was measured by four-items scale. The first item "speciality stores (boutiques) offer me the best products" with a load of 0.50, indicates that high scorers on this factor appear to have inclined toward speciality stores, where higher prices and brands names are prevalent. The second item "I choose from the most known international brands, when I do my purchasing" with a quite high load of 0.76 and the third item " the well known international brands are best for me" with a load of 0.57, both items show that such consumers like buying the well-known international brands who tend to be expensive. The last item "shopping is not a pleasant activity to me" with a load of 0.51, appears to indicate that high scorers have generally successful career, social life, and high incomes. Therefore, they have better means to enjoy their spare time and entertainment instead of shopping trips.

Factor 9-Convenience Oriented Consumer (Time-Energy Conserving Consumer). With an $\alpha= 0.55$ makes it a quite reliable scale. It has been identified by the Korean study (1992) with an α only 0.35, so the internal consistency (i.e., Cronbach alpha) estimate of scale reliability for the Korean data is far below the Turkish subscale. This subscale was measured by three-item scale. The first item "I usually have one or more outfit of the very newest style" with a load of 0.45, shows the sophistication of this type of consumers. They 'let their fingers do the walking' by consulting consumer magazines and compare advertisements before they buy. The second item "I place premium on time" with a load of 0.79, reflects that those consumers appear to be upper middle class and high class people, who have scarity of time. As such. such consumers have to make decisions regarding their use of time in the purchase of goods and they treat time like money when they make decisions. For them time is not just a scarce resource; it is the scarce resource. They value time to its opportunity cost and they perceive time "as having great value and as capable of being bought and spent as well being saved and wasted" (Leclerc, Schmitt, and Dube 1995. p. 110). The last item "I change brands I buy reqularly" with a high load of 0.76. it appears to indicate that Convenience Shoppers tend to have high incomes and high social status, so they ought to buy many brands and variety of products for social showmanship and occupational status requirements. They make the highest percent of any group shopping at high price stores. In general, family's income, education. social status, family's work involvement, occupational status, and role over load have been found to correlate positively with convenience consumption (Reilly Michael 1982).

Factor 10-Shopping Avoider. This style has been identified by Sproles (1985) study, and confirmed by the Libyan study where $\alpha = 0.44$, while in this case $\alpha = 0.4$ only (the cut-point level used by Sproles and Kendall 1986). Only three items loaded on this factor. The first item "I rather release time or energy, or both for alternative uses other than shopping" with a load of 0.7, indicates that Turkish consumer who score high dislikes shopping and has the desire to avoid it. The second item "shopping is burden, and I do it largely out of necessity", with a load of 0.65, indicates that high scorers on this factor consider shopping is a burden and work, not fun (the dark side of shopping). The last item "when it comes to purchasing products, I try to get the very best or perfect choice" with a load of 0.62, makes a sharp distinction between those consumers who are partially satisfiers and those who are fully satisfier, the latter are satisfied with the "good enough" products, whereas the former are not satisfied with such products.

Factor 11- Impulsive, Careless Consumer. With an $\alpha = 0.52$ it is a reliable scale, however, it was not confirmed in the first stage. Rook and Fisher 1995 define 'buying impulsiveness' as a consumer's tendency to buy spontaneously, unreflectively, immediately, and kinetically. High impulsive consumers are more likely to experience spontaneous buying stimuli; their shopping list are more 'open' and receptive to sudden, unexpected buying ideas. Also, their thinking is likely to be relatively unreflective, prompted by physical proximity to a desired product, dominated by emotional attraction to it, and absorbed by the promise of immediate gratification (Rook and Fisher 1995 p.396). This subscale was measured by two-item scale only. The first item "I spend little time deliberating before making a purchase". with a very high load ol 0.90, influenced to a great extent the labeling of the factor and shows the impulsiveness of those who score high on this factor, which is mainly characterized by spontaneous, unreflective, and immediate shopping behavior as the above definition points out. The second item "I like to shop with others (friends, peers, neighbors, and relatives)" with a moderate load of 0.57, appears to indicate that impulsive shopper may go shopping when he needs attention, wants to be with peers and desires to meet people with similar interests.

However, even highly impulsive Turkish buyers do not give in to every spontaneous buying demand "as a variety of factors may alert consumers to the need for immediate deliberation and consequently 'interrupt' the transition from impulsive feeling to impulsive action" (Rook and Fisher 1995, p. 306). Factors such as a consumer's economic position, given the general low income of consumers in Turkey and more social visibility in Turkish society than other typical Western societies.

More enhancement to this scale items may prove useful given that just two items loaded on it. The following items are suggested for future research which are proposed by Rook and Fisher (1995, p. 308).

- I often buy things spontaneously.
- 'Just do it' describes the way I buy things.
- I often buy things without thinking.
- 'I see it, I buy it' describes me.
- 'Buy now, think about it later' describes me.
- Sometimes I feel like buying things on the spur-of-the moment.
- I buy things according to how I feel at the moment.
- I carefully plan most of my purchases
- Sometimes I am a bit reckless about what I buy.

Factor 12 - Recreational, Hedonistic Consumer. This factor appears to measure a Turkish consumer characteristic labeled Recreational and Hedonistic Shopping Consciousness characteristic. Hirschman and Holbrook define hedonic consumption as "those facets of consumer behavior that relate to the multisensory, fantacy and emotive aspects of product usage experience. Using a hedonic consumption perspective "products are viewed not as objects entities, but rather as subjective symbols" (Hirschman and Holbrook 1982, p.p.92 - 93). Only two items loaded on this factor. The first item "I like to buy product that gives an enjoyment and good feeling, regardless of other product features", it shows that "in some instances, emotional desires dominate utilitarian motives in the choice of products" (Hirschman and Holbrook 1982, p.94), with the 0.77 load (quite high), influenced to a great extent the name selected to represent this factor. The second item "for business I wear a gray flannel suit, while when it gets cold I put on my blue blazer", with a low load of 0.46, supports the notion that this type of consumers tend to be less traditional, more innovative and more actively involved in information seeking (Bellenger and Korgaonkar 1980, p.91). The scale with an $\alpha = 0.36$, indicates that it may not be a real factor in identifying this decision making style of Turkish collegiate youth.

Factor 13- Novelty - Fashion Conscious Consumer. With an $\alpha = 0.56$, it is quite reliable scale. In addition, it is confirmed by all other studies including the Libyan study in its both stages, except the Korean study. A three items loaded on this factor. The first item "fashionable, attractive styling is very important to me" with a load of 0.50, it indicates that high scorers seek fashionable attractive styling. The second item "a classy man wears a tweed jacket, with vest or sweater, shirt, tie, an overcoat or raincoat in and long wool scarf outdoors" with a load of 0.42, it confirms the attachment of such consumers to up-to date in fashion. The last item, "an important part of my life and activities is dressing smartly", with very high load of 0.89 which influenced greatly the labeling this factor and it shows the sophistication of this type of consumers, who tend to be in the upper classes categories, where the money, education, and high social status are prevalent.

Last but not least, in total thirteen factors identified by this stage. Table (7.8) indicates those extracted factors in both stages. Table (7.9) presents the reliability coefficients for those thirteen factors. Only the Perfectionistic, High-Quality Conscious Consumer identified by both Sproles 1985 and Sproles and Kendall 1986 was not confirmed in this stage. This may indicate that Perfectionistic style is linked with other styles in the mind of Turkish collegiate students. Next, Table (7.10) displays statistics for scales (the thirteen factors).

Table: (7.8) Turkish Consumer Decision - Making Styles Before & After the Extension

Serial No	38 Items Questionnaire	84 Items Quastionnaire
1.	Confused By Overchoice Consumer	Price Conscious. "Value for Money" Consumer
2.	Shopping Avoider Consumer	Individualistic Consumer
3.	Price-Value Conscious Consumer	Confused By Overchoice Consumer
4.	Novelty Fashion Conscious Consumer	Variety Seeker Consumer
5.	Variety Seeking Consumer	Habitual. Brand-Loyal Consumer
6.	Recreational. Hedonistic Consumer	Cause Oriented Consumer
7.		Taste Oriented Consumer
8.		Brand Conscious Consumer
9.		Convenience Oriented Consumer
10.		Shopping Avoider Consumer
11.		Impulsive Careless Consumer
12.		Recreational, Hedonistic Consumer
13.		Novelty - Fashion Conscious Consumer

[a]Factor number; all are listed by order of factors in each stage.

Table: (7.9) Relibaility Coefficients for Turkish Consumer Style Characteristics in the Extension Stage.

Serial No.	Consumer Style Characteristics	Cronbach Alpha for Subscale of all Items Loading Above 0.4[a] (See Table)	Cronbach Alpha for Subscale of Top Three Loading Items
1	Price Conscious "Value for Money" Consumer	.80 (7)	.75
2	Individualistic Consumer	.75 (5)	.67
3	Confused By Overchoice Consumer	.73 (6)	.67
4	Variety Seeker Consumer	.63 (4)	.62
5	Habitual. Brand-Loyal Consumer	.53 (4)	.49
6	Cause Oriented Consumer	.51 (4)	.54
7	Taste Oriented Consumer	.53 (5)	.45
8	Brand Concious Consumer	.55 (4)	.51
9	Convenience Oriented Consumer	.55 (3)	.55
10	Shopping Avoider Consumer	.40 (3)	.40
11	Impulsive. Careless Consumer	.52 (2)	.52
12	Recreational. Hedonistic Consumer	.36 (2)	.36
13	Novelty-Fashion Conscious Consumer	.55 (3)	.55

[a]Number of items used to compute alpha indicated in parantheses.

Table: (7.10) Statistics for Factor (Subscales)

Factor Order No.	Factor (Consumer Style Characteristic)	Mean	Variance	Std. Dev.	No. of Variables
1	Price Conscious. "Value for Money" Consumer	21.032	665.0532	25.7886	7
2	Individualistic Consumer	15.0094	343.5567	18.5353	5
3	Confused By Overchoice Consumer	20.40	533.7084	23.1021	6
4	Variety Seeker Consumer	13.5490	283.9851	16.8519	4
5	Habitual. Brand-Loyal Consumer	11.3073	297.0285	17.2345	4
6	Cause Oriented Consumer	13.9938	568.0292	23.8334	4
7	Taste Oriented Consumer	17.9271	472.3617	21.7339	5
8	Brand Conscious Consumer	10.9188	341.7035	18.4852	4
9	Convenience Oriented Consumer	11.2750	167.1235	12.9276	3
10	Shopping Avoider Consumer	11.9650	298.3669	17.2733	3
11	Impulsive. Careless Consumer	8.2240	78.6557	8.8688	2
12	Recreational. Hedonistic Consumer	8.5177	316.7588	17.7977	2
13	Novelty-Fashion Conscious Consumer	9.4104	159.9231	12.6461	3

7.3. The Effect of the Demographic Variables on Consumers Decision - Making Styles in Turkey:

There is no doubt that the demographic variables shape and constrain individuals in their decision-making styles. Therefore; understanding consumers decision-making characteristics requires both a broad and intensive understanding of consumers demographic backgrounds. In addition, market potential for any product is equivalent to the number of people who want or need it and also have the necessary resources to buy it. Hence, it is necessary to evaluate the demographic characteristics of buyers. Most fundamental perhaps is the understanding of the influence of education, age, sex, marital status, place of birth, parents education and occupation. family total income and social class. Such factors play a rule in describing segments of consumers in such terms.

So the purpose of this section is exploring the influence of such demographic variables (independend variables) on shoppers decision-making styles by using One-Way Analysis of Variance (One Way ANOVA). More precisely, this will be examined by using "F" Value. "A significant 'F' tells us that the population means are probably not all equal" (SPSS User's Guide 1993, p. 273). Then Scheffe test will be used, which is a conservative multiple comparison statistical procedure "for pairwise comparisons of means and requires larger differences between means for significance than the other multiple comparisons tests" (SPSS User's Guide 1993, p. 278). See Tables (7.11) to (7.24). However; only those demographic variables and their associated factors that have F<.0.05, or 2 tail sig. < 0.05 in order to reject the null hypothesis (Ho).

Price Conscious, "Value for Money" Consumer factor; (Cronbach's α= 0.80) and variable 91 (student place of birth) have F value= 0.0392, so we reject the null hypothesis (Ho), that students of different places of birth have similar price-value conscious style. By using Scheffe test, "Price, Value Conscious" who are from group 4 (place of birth; Mid-Anatolia) behave quite differently from the ones who are born in Aegean, and Northern Anatolia (Groups 2 and 3). This may have resulted from the fact that Mid-Anatolia people tend to have lower incomes than the other two regions, due to the fact that Mid-Anatolia is less modernized, less industrial, and less developed in general than those two regions.

Individualistic Consumer factor; (Cronbach's α= 0.75) and variable 92; which refers to student's father place of birth, have F value =0.0124, so we reject the null hypothesis (Ho), that individualistic, whose fathers born in different places have similar Individualistic style. By using Scheffe test; group 3, 1, and 2 whose fathers are born in the Northern, Marmara, and Aegean regions respectively are quite different from group 4 whose fathers are born in Mid-Anatolia. This appears to happen because individuals of groups 1, 2, and 3 are more fiercely individualistic, more dramatic, more volatile, and have more affluent backgrounds. They are source of far-out fads than group 4; due to differences in the economic and social backgrounds too. Again Mid-Anatolia is less developed socially and economically in general except Ankara (the capital) which is a metropolitan area.

Variety Seeking Consumers factor and variable 89 (sex type; M, F). They have 2 tail sig. value (egual = .000, unequal = .001), so we reject the null hypothesis (Ho), that the Variety Seeking male consumers are similar to their counterpart females in their shopping behavior. Accordingly. males variety seekers are significantly different from their counterpart females. This result may due to the fact the women are more Variety Seekers than men in general because women look more for multiple variants-in clothing especially-than men, in order to achieve a combination of attributes not available in any single variant, look for higher degree of optimal arousal, and the desire to engage in thrill-seeking, as a way of boredom avoidance, pressure release, and to gain attention and popularity.

Factor Taste Oriented Consumer with Cronbach's α= 0.57, and variable 91 (student's place of birth have F value = .0720, so we reject the hull hypothesis (Ho), that Taste Oriented Consumers who are born in different places have a similar shopping behavior. By using Scheffe test, it has been found that groups 1 and 2, who are born in Marmara and Aegean regions respectively are different from group 3, who are born in the Northern region, because Marmara and Aegean regions are more advanced culturally economically and socially than Northern Anatolia region, so group 1 and 2 have a higher taste quality and higher taste standards of good taste than group 3.

Factor Novelty-Fashion Conscious (Cronbach's α= 0.55) and variable 97, which refers to student's father's job have F value = .0068, so we reject the null hypothesis (Ho), that all Novelty-Fashion Conscious Consumers have similar shopping behavior regardless of their father's professions. By using Scheffe test, it has been shown that groups 3 and 1, whose fathers are executive directors and entrepreneurs are different in their shopping behavior than the ones, whose fathers are owners of small businesses. This may result from the tendency that groups 3, and 1 families have higher incomes, higher prestiage, and higher in the social ladder than group 2 families, therefore, they are more sophisticated in their novelty-fashion conscious.

Also, factor Novelty-Fashion Conscious and Variable 99 (family's total income) have F value = .005, so we reject the null hypothesis (Ho), that all Novelty-Fashion Conscious students have similar shopping behavior regardless of their families total incomes. By using Scheffe test, it has been found that group 1 and 3, whose families' total income is less than 15.000.000 Turkish Lira (T.L.) ($ 256)* , and 20.000.000 - 25.000.000 T.L. ($ 341 - $ 426) respectively are quite different from group 2 whose total families income is 16.000.000 - 20.000.000 TL ($ 273 - $ 341). The reason behind that is the fact that group 1 are very poor, have poverty level incomes, tend to live in small towns, or in the open country, or the slums of big cities like Istanbul, Ankara, and Izmir, have very low education and they tend to come from the poor class, who are exposed to much social rejection in their formative years. While group 3 (the Sustainers) they try to fit in, not to standout. They are not much interested in sophistication of middle class. They are concerned with safety and security, have low to middle income, low to average education, and many are blue-collar workers. So both group 1 and 3 try to fit in the society, while group 2, who are a step ahead of group 1, and less than group 3, tend to be rebellious, anti social system, have poor self image, much unemployment, and low income. They ask much from the system, but unwilling to move ahead, they critisize their life style without

* At the time of the questionnaire distribution; $1 in average = 58675 T.L. (The period: 12 December, 1995 - 25 January 1996). On 11/12/1995; $1= 55950 T.L. and on 25/1/1996; $1 = 61.400 T.L

The Source: Arab Turkish Bank, Istanbul.

concrete actions to move out of their circle and have no hope of getting better. So this is why their Novelty Fashion Conscious style is quite different, due to above economical and social distinctive differences.

Factor Novelty Fashion Conscious and variable 89 (sex type; M, F) have 2 tail sig. (value; equal = .020, unequal = .018), so we reject the null hypothesis that Novelty-Fashion Conscious Shoppers behave similarly in their shopping, regardless of their sex type. Accordingly, women are significantly different from their counterparts men. Most women regardless of their status would like to be leaders in fashion; and in fact for years women have been indoctrinated by the fashion industry to believe that anything new, up-to-date, innovative, and different is desirable.

One Way ANOVA Results

Glossary:

V_{85}: The university which a student attends.

V_{86}: Major of study.

V_{87}: The academic year (freshman, sophomore, ... etc).

V_{88}: Age.

V_{91}: Student's place of birth.

V_{92}: Student's father's place of birth.

V_{95}: Father's education.

V_{97}: Father's job.

V_{99}: Family's total income.

V_{113}: Social class.

Table: (7.11) Price Conscious, "Value for Money" and the key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
Probability of F (F value)	.4063	.1166	.3477	.0392	.1315	.3532	.4246	.1021	.4562
Scheffe Test	No	No	No	Yes	No	No	No	No	No

Table: (7.12) Individualistic Consumer and the Key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
Probability of F (F value)	.2994	.4734	.0647	.1715	.0124	.2700	.3403	.6708	.3142
Scheffe Test	No	No	No	No	Yes	No	No	No	No

Table: (7.13) Confused By Overchoice and the Key Demographic Variables *

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
F Value	–	–	–	–	–	–	–	–	–
Scheffe Test	–	–	–	–	–	–	–	–	–

* One way ANOVA states that fewer than two non-empty groups

Table: (7.14) Variety Seeking Consumer and the Key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
F Value	.5569	.0132	.1919	.4417	.2471	.1568	.2407	.1651	.2020
Scheffe Test	No	No	No	No	No	No	No	No	No

Table: (7.15) Habitual, Brand-Loyal and the Key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
F Value	.7435	.4448	.7741	.9271	.2499	.8286	.6470	.2384	.6543
Scheffe Test	No	No	No	No	No	No	No	No	No

Table: (7.16) Cause Oriented Consumer and the Key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
F Value	.8147	.0826	.6723	.4657	.5307	.9305	.5280	.8355	.7315
Scheffe Test	No	No	No	No	No	No	No	No	No

Table: (7.17) Taste Oriented Consumer & the Key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
F Value	.5136	.7053	.2157	.0720	.2443	.6653	.1867	.5517	.3907
Scheffe Test	No	No	No	Yes	No	No	No	No	No

Table: (7.18) Brand Conscious Consumer and the Key Demographic Variables

	V_{85}*	V_{86}*	V_{87}*	V_{91}*	V_{92}*	V_{95}*	V_{97}*	V_{99}*	V_{113}*
F Value	.0581	.7275	.2216	.4473	.7362	.8493	.6852	.7551	.2532
Scheffe Test	No	No	No	No	No	No	No	No	No

* No rang tests performed with fewer than three non-empty groups.
** Tests for homogeneity of variances cannot be performed. Only one group has a computed variance.

Table: (7.19) Convenience Oriented Consumer and the Key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
F Value	.2126	.8057	.4325	.8246	.8859	.7783	.8915	.3632	.2476
Scheffe Test	No	No	No	No	No	No	No	No	No

Table: (7.20) Shopping Avoider Consumer and the Key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
F Value	.6726	.5011	.9671	.7703	.7139	.8129	.6779	.3396	.7217
Scheffe Test	No	No	No	No	No	No	No	No	No

Table: (7.21) Impulsive, Careless Consumer and the Key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
F Value	.0490	.9772	.9848	.1915	.1179	.0238	.8063	.8484	.5372
Scheffe Test	No	No	No	No	No	No	No	No	No

Table: (7.22) Recreational, Hedonistic Consumer and the Key Demographic Variables

	V_{85}*	V_{86}*	V_{87}*	V_{91}*	V_{92}*	V_{95}*	V_{97}*	V_{99}*	V_{113}*
F Value	.6884	.5168	.5221	.4739	.4739	.9205	.8978	.1528	.3559
Scheffe Test	No	No	No	No	No	No	No	No	No

* No range tests performed with fewer than three non-empty groups

Table: (7.23) Novelty-Fashion Conscious and the Key Demographic Variables

	V_{85}	V_{86}	V_{87}	V_{91}	V_{92}	V_{95}	V_{97}	V_{99}	V_{113}
F Value	.0170	.3830	.1046	.3976	.2331	.4194	.0068	.0050	.6584
Scheffe Test	No	No	No	No	No	No	No	No	No

Table: (7.24) the Extracted Factors and Variable 89 (sex) by Applying "Independent Samples T test"

FACTOR	2 tail Sig.	
	Equal	Unequal
Factor 1: Price - Value Conscious Consumer	. 226	.306
Factor 2: Individualistic Consumer	. 092	. 155
Factor 3: Confused By Overchoice Consumer	. 459	. 391
Factor 4: Variety Seeker Consumer	. 000	. 001
Factor 5: Habitual. Brand - Loyal Consumer	. 757	. 774
Factor 6: Cause Oriented Consumer	. 206	. 195
Factor 7: Taste Oriented Consumer	. 632	. 592
Factor 8: Brand Conscious Consumer	. 651	. 656
Factor 9: Convenience Conscious Consumer	. 762	. 759
Factor 10: Shopping Avoider Consumer	. 156	. 163
Factor 11: Impulsive. Careless Consumer	. 571	. 567
Factor 12: Recreational. Hedonistic Consumer	. 113	. 075
Factor 13: Novelty - Fashion Conscious Consumer	. 020	. 018

7.4. Comparison of Decision - Making Styles Between Libyan and Turkish Collegiate Youth

The following comparison will be quantitative by examining psychometric properties of the Libyan extension scale and compare them to the Turkish extension scale. Therefore, the comparison over here is not qualitative but quantitative, given that the previous text gives in detail qualitative analysis for both extension stages.

First, the dimensionality of the consumer decision-making styles was assessed by examining the amount of variance explained by each factor (i.e., their eigenvalues). In addition to that, item factor correlations is presented. (i.e. factor loadings).

Second. "the computed Cronbach alpha coefficients to assess the scale reliabilities of the factors identified and to make comparisons... In cross-cultural research, such an approach is commonly the first step in determining the generalizability of a model or scale to another culture" (Durvasula, Lysonski, and Andrews 1993, p.60).

As shown in Table (7.26), the thirteen factors model explained 30.5 % of the variation for the Turkish sample, whereas the Libyan ten factors explatory model explained 36.4 %, further all factors have eigenvalues > 1, which is "a rule often used to judge mode adequacy" (Durvasula, Lysonski, and Andrews 1993, p.60). An examination of the loadings pattern of all items reveals that a number of items displayed different pattern of loading (the amount of loading or items loaded on factors other than their counterparts in the Libyan data). This may be due partially to those items which were translated into Turkish with minor changes to clarify the meaning, and to other items which were excluded because of difficulty in understanding them; due to cultural diferences, while new ones were added to substitute the excluded ones. Overall the Turkish questionnaire version has 84 items, whereas the Libyan has 79 items. Also, Table (7.25) features the internal consistency (i.e., Cronbach alpha) estimates of scale reliability.

Table: (7.25) Summary of Findings : Libyan and Turkish Extension Stages

Consumer Style Characteristic	Pct. of. variance (Libyan)	Pct. of variance (Turkish)	Iner-item correlations' mean (Libyan)	inter-item correlations' mean (Turkish)	Libyan scale's α	Turkish scale's α	Libyan scale's mean	Turkish scale's mean	Libyan scale's st. dev.	Turkish scale's st. dev.	Libyan Scale's eigenvalues	Turkish Scale's eigenvalues
Novelty-Fashion Conscious	9.2	1.5	.3767	.2926	0.69	.55	12.64	9.4104	4.5	12.6461	7.228	1.25607
Habitual. Brand-Loyal Consumer	4.2	2.2	.0866	.2172	0.36	0.53	15.35	11.3073	4.08	17.2345	3.341	1.88080
Confused By Overchoice	3.5	3.0	.1114	10.1154	0.39	0.73	17.0	20.40	5.18	23.1021	2.790	2.48844
Perfectionistic	3.0	–	.3305	–	0.66	–	14.6	–	3.72	–	2.331	–
Individualistic	2.1	3.7	.2821	.3719	0.44	0.75	7.22	15.0094	2.13	18.5353	1.621	3.08694
Shopping Avoider	2.0	1.7	.2028	.1821	0.436	.40	8.92	11.9656	2.91	17.2733	1.576	1.43845
Brand Conscious	1.9	1.8	.3033	.2336	0.46	.55	5.71	10.9188	2.29	18.4852	1.525	1.54650
Impulsive, Careless Consumer	1.6	1.6	.2175	.3498	0.42	0.52	8.62	8.2240	.944	8.8688	1.269	1.35347
Price Conscious. Value for Money	–	4.9	–	.3596	.24	.80	–	21.032	–	25.7886	–	4.1137
Variety Seeker	–	2.7	–	.2944	–	.63	–	13.5490	–	16.8519	–	2.30571
Cause Oriented Consumer	–	2.1	–	.2068	0.15	.51	–	13.9938	–	23.8334	–	1.79407
Taste Oriented Consumer	–	1.9	–	.1818	0.16	.53	–	17.9271	–	21.7339	–	1.59514
Convenience Oriented Consumer	–	1.8	–	.2880	–	.548	–	11.2750	–	12.9276	–	1.49158
Recreational. Hedonistic Consumer	–	1.6	–	.2155	-.044	0.36	–	8.5177	–	17.7977	–	1.31347

To compare Libyan results to Turkish results; "Novelty-Fashion Conscious" Factor has a significant reliability in both Libyan (0.69) and Turkish (0.55) samples. While "Habitual, Brand-Loyal Consumer" factor is considered unreliable scale by the Libyan collegiate youth (α= 0.36), whereas the Turkish counterpart has a significant reliability (α= 0.53), suggesting that; it has internal consistency only in the Turkish sample. The "Confused by Over Choice" and "Individualistic" factors exhibited a quite high coefficients. (0.73 and 0.75, respectively), compared to the Libyan sample, whereas 0.39, and 0.44 respectively. This situation suggests that these scales may be affected by cultural differences, which mean they require further improvement (Durvasula, Lysonski, and Andrews 1993). The "Perfectionistic" factor exhibited a significant reliability in the Libyan study (0.66), whereas it wasn't confirmed by the Turkish study. This may indicate that "Perefectionistic", as "Individualistic", and "Brand Conscious" factors are linked in some way by Turkish collegiate youth. On the other hand, the "Convenience Oriented Consumer" factor exhibited acceptable reliability in the Turkish sample (α = 0.55), however, it wasn't confirmed by the Libyan sample, which may be due to the economic and marketing conditions in Libya.

"Shopping Avoider" (the dark side of shopping) factor which was originally identified by Sproles 1985, whereas wasn't confirmed by Sproles and Kendall 1986, or the other studies, exhibited only modest reliability in both Libyan and Turkish samples 0.44, and 0.40 respectively. It means that this scale requires further refinement. The scales representing "Shopping Avoider Consumer", "Brand Conscious", and "Impulsive, Careless Consumer" are stable and internally consistent in the two samples, given that their Cronbach alpha values for the two cultures are close to each other.

The "Recreational, Hedonistic Shopper" (the bright side of shopping) factor is not considered a reliable scale in both Libyan and Turkish extension stages (-.044 and 0.36 respectively), whereas "Price, Value for Money" factor is not considered reliable for the Libyan sample (α= 0.24), while exhibited a high coeffecient alpha in the Turkish sample (α= 0.80), suggesting that the scale may be affected by cultural differences.

The Turkish extension stage identified new factors were labeled; "Variety Seeking Consumer", "Cause Oriented Consumer", and "Taste Oriented Consumer". All these styles have very modest correlations (below 0.14) which means each of these factors "measure a conceptually separate and unique decision-making characteristic" (Sproles and Kendall 1986, p.271). However; Sproles and Kendall 1986 stated that Variety-Seeking appears to be an important aspect of Novelty-Fashion Conscious Consumer characteristic. It wasn't identified by any previous study, whereas it has a significant reliability by the Turkish data given an alpha of 0.63. While the "Cause Oriented Consumer" and "Taste Oriented Consumer" factors exhibited unacceptable reliability level in the Libyan study (0.15 and 0.16 respectively). whereas they exhibited acceptable reliability level for the Turkish sample (0.51, and 0.53 respectively), the reason for that "appears to be culture specific" (Durvasula, Lysonski, and Andrews 1993, p. 64).

Also Table (7.25) presents inter-item correlations mean (the average correlation), scale's mean (the average score for the scale), and scale's standard deviation as a part of scale and items statistics. These statistics show also some differences.

CHAPTER EIGHT

MARKETING IMPLICATIONS OF CONSUMERS' DECISION - MAKING STYLES

This chapter will address the contributions of this study to the marketing and consumer behavior. It is organized in two sections. The first section, the researcher introduces a conceptual segmentation model, which is based on a customer-oriented method generated by judgemental data in the form of perceptions or preferences, that provides what shoppers actually do, or have done and what they might do under changed circumustances. So, it gives insights into future patterns of shoppers and the reasons for present patterns. Consequently, it may serve better as the basis for strategic planning than other segmentation techniques which rely upon behavioral approach only. After presenting the model, numerous marketing strategic implications are suggested such as physical changes in product, packaging media choices, copy direction ... etc. Second, in light of shoppers' decision making styles, a new consumer behavior model is developed, the second section describes and analyze this proposed model.

8.1. Shoppers Styles Segmentation Technique

Marketing segmentation has long been considered one of the most fundamental concepts of modern marketing, because it is one of the major ways of operationalizing the marketing concept, by providing guidelines for a firm's marketing strategy and resource allocation among markets and products.

Marketing segmentation has been defined as "heterogeneity in demand functions such that market existence of demand can be disaggregated into segments with distinct demand functions" (Dickson and Ginter 1987, p.4). In short, the segmentation objective is to identify groups within the broader market that are sufficiently similar in characteristics and responces to warrant separate treatment. The objective of any segmentation technique is to develop criteria that effectively identify the segments, offering the highest potential of response to marketing mix.

From the previous research of the last two chapters, significant differences among shoppers' styles are recognized and will be used as a basis for marketing planning. These provide us with new structured means of 'viewing' the market place confronting a firm. The proposed technique is a clustering-based segmentation design in which segments are determined on the basis of a clustering of respondents in a set of 'relevant' variables. These clustering procedure as stated earlier is preceded by a factor analysis designed to reduce the original set of variables. By using this approach "a battery of interrelated variables (e.g., preferences for various user benefits associated with the product category) can be chosen. Person-by-variable 'scores' then are clustered into person groups whose average within - group similarity is high and whose between - group similarity is low" (Green and Kriegar, 1991, p.21). As in all techniques using factor analysis, the approach is a top-down approach clustering procedure beginning by partitioning objects into thirteen clusters and also it is a post-hoc approach where the base for segmentation is not decided in advance but rather, is an outcome of the analysis itself. More precisely the basis for segmentation (dependent variables) is the shoppers' decision making styles. The desciptors (independent variables) are the variables of all segments. The variables consist of most variables suggested in the consumers' decision-making styles literature. These variables include which benefits sought in the apparel product category and attitudes toward this product category, in addition to attitudes and behavior characteristics toward mass media and distribution outlets. In other words, it is based upon what the consumer thinks about various brands in the product category of interest, by relating the ratings of each respondent to those of every other respondent and then seeking clusters of individuals with similar rating pattern. The clusters that emerge will be groups of people who attach similar decision-making style in shopping. Each of these styles represents a potentially productive focal point of marketing efforts.

Once people have been classified into segments in accordance with the preferred attributes, each segment is contrasted with all of the other segments in terms of its demography, its values, life styles, psychographics (activities, interests, opinions), shopping behavior, and media habits, (see Table 8.1). In this way, a reasonably deep understanding of the people who make up each abstracted decision making style segment is obtained. And by capitalizing on this understanding, it is possible to reach them, to talk in their own terms, and to present a product in the most effective way.

This type of conceptualization is preferable because it takes the consumer as the starting point for marketing strategy development, rather than the product category. It is customer oriented not product oriented. This segmentation technique as other segmentation techniques which is based on benefits that are desired, it is "usually the most meaningful type to use from a marketing standpoint as it directly facilitates product planning, positioning, and advertising communications. Though lifestyle, psychographic, or general attitudinal approaches work well statistically, they are not always helpful in marketing" (Young, Ott, and Feigin 1978, p.406). Segments defined in terms of demographic and other general customer characteristics tend to be identifiable, but may not have varying elasticities to marketing variables.

As is implied, this segmentation technique has been designed as a large - scale baseline model.Such study is "justified in a situation in which management would like to understand the basic structure of the market" (Wind 1978, p.319).

Furthermore, two trends help in promoting the suggested segmentation model. First, the availability of relatively inexpensive PC software packages for conducting segmentation such as SPSS (Statistical Package for Social Sciences). The second trend is the availability of optimal product and product line design models.

"The product design optimizer is used to find the best single product, for the firm in question, that maximizes contribution to the firm's overhead profits. This can be done in two basic ways. First, the optimizer can be used to find the best replacement for the firm's current product. Alternatively, the optimizer can be used to find the best product addition. That addition maximizes the sum of contributions across all products in the firm's line (and, hence, cannibalization as well as competitive draw is taken into account)" (Green and Kriegar 1991, p.23).

8.1.1. Data Interpretation and Implementation of Results

The key to a successful segmentation project is the researcher's and user's ability to interpret the results and use them as inputs to the design of the firm's marketing strategy (e.g., product design, copy evaluation, media scheduling, distribution coverage, ... etc) The data interpretation stage should be performed jointly by the researcher and a firm's management.

8.1.2. Validation

Validation can be done "by splitting the sample, and predicting segment membership of a holdout sample" (Wind 1978, p.328). Or it can be validated by;

"Analyzing the purchases of selected segments of panel members at different levels of marketing expenditues. This is essential because the theoretical route to profit maximization lies in equating marginal revenue with marginal costs. To obtain data on marginal revenue, it is necessary to have equations that show the response elasticities of different segments to the firm's marketing strategy" (Dhalla and Mahatoo 1976, p.p. 40 - 41).

The selection of target segments should take into account a number of factors. Most important ones are:

1) Segments stability and homogeneity. "Measures like ratio of within-group and between-group sum of squares are used to examine the 'efficiency' of particular groupings" (Mahajan and Jain, 1978, p. 338).

2) Segments must be identifiable and sizable enough to be profitable.

3) Segments' reachability to firm's marketing variables.

4) Management's ability and resources to implement a marketing strategy such as availability of enough salesmen and efficient distribution channels.

5) Competitive activity: an increased competition means more sophisticated buyers, shorter life cycles, and more volatile markets.

6) "Identification of causal differences: some consumer differences would be considered causal, whereas others are merely descriptive. Unless causal differences are isolated, effective segmentation is impossible. Descriptive differences such as age find considerable use once the causal differences have been identified" (Engel, Blackwell, and Miniard 1990, pp. 663 - 664).

7) The life cycle of a product or service category and the industry in which it resides.

After selection of segments is done, another research should be undertaken to estimate the response elasticities of those chosen segments to the firm's marketing mix.

> "The researcher ultimately must relate any market partitioning to the firm's product / marketing mix. Often this is done in two stages. First, the researcher ascertains how the segments differ in terms of product attribute preferences (or other aspects of the offerings that relate to buyer choice). Second, the researcher considers the implications of preference heterogeneity for (1) changing the firm's current offerings, (2) reaching selected segments, and (3) evaluating whether the contemplated changes are profitable" (Green and Kriegar 1991, p.21).

8.1.3. The Stability of Shoppers Styles Segmentation Technique

How likely is it that the individual will remain in the same segments over time and different situations?. The answer to this question depends on a number of factors, such as:

1. Changes in the competitive activities.

2. Changes in economic conditions.

3. Changes in political situations.

4. The volatility of the market place of the targeted segment itself.

5. Changes in the marketing activities of the firm.

Such changes may affect shoppers' perceived importance of various benefits and product attributes.

> "However, the benefits sought by a segment might remain similar over time but the size of that segment might change. If the segment becomes significantly smaller, a strategy initially aimed at this segment might be judged no longer profitable (inversely, an increase in segment size may suggest a reallocation away from other (now smaller) segments. Finally, the sought benefits and size of an initially identified segments might remain essentially the same over time, but the demographic characteristics of that segments might change (i.e., they grow older, more affluent, etc.). In such case, it signals changed media habits of the segment, and would suggest either a new media strategy for promotions aimed at the segment or a decision to forego any attempt at media efficiency and to use instead a self-selection media strategy" (Clantone and Sawyer 1978, p.395 and 396).

There are a number of methods available to analyze changes over time such as, time path typologies and longitudinal application of multidimensional scaling. Another method is by having respondents estimate of their business that a product profile would obtain over the next (say) two years.

8.1.4. Translating Segmentation Findings Into Strategy

A few general rules can be suggested to help in doing so:

> "(1) Involving all the relevant users (e.g., product managers, new product developers, advertising agency, personnel, etc.) in the problem definition, research design, and data interpretation stages.

(2) Viewing segmentation data as one input to a total marketing information system and combining them with sales and other relevant data.

(3) Using the segmentation data on a continuous basis. The reported study results should be viewed only as the begining of a utilization program (Wind 1978, p.333).

The segmentation findings should be used as input to:

1) Idea and strategy generation or strategy evaluation.

2) Product related decisions (i.e., product positioning, design, and price) or communication and distribution decisions.

3) Decisions about existing products (i.e., no change. product modification, repositioning, or deletion/addition decisions) or new products" (Wind 1978, p.333).

Also, "In situations where returns from certain market mix variables fall and marginal cost rise over reasonable operating ranges. an optimum may be obtained by adding resources to such market mix variables and/or segments for which the ratio of incremental returns to incremental costs is large and subtracting resources where the converse is true" (Mahajan and Jain 1978, p.339).

8.1.5. Shoppers Styles Segmentation Technique and Its Implementation in Marketing Strategy

Shoppers' Styles Segmentation technique can play a role in making a proper marketing message. For instance, both copy directions and media choices will show sharp differences depending upon which of these shopping decision making styles is chosen as a target; Perfectionistic, Brand Conscious, Novelty-Fashion Conscious, Recreational Shopping Conscious, Price-Value Conscious, Impulsive, Confused by Over Choice, Habitual, Brand Loyal ...etc. For instance, the tonality of the copy will be light if Novelty-Fashion Conscious is to be addressed, because they prefer light and shining colors.

The depth-of-sell reflected by the copy will also vary, depending upon the segment which is of interest. It will be fairly intensive for Perfectionistic, but much more superficial and mood-oriented for Impulsive segment. Likewise, the setting of the copy will vary. It will focus on the product itself for Brand Conscious segment and on socially oriented situations for Receational Shopping Conscious segment. The message's selling depth needed will also be reflected in the media choices. For Perfectionistics segment longer commercials - perhaps 60 second commercials would be indicated, while for Recreational. Impulsive, and Confused by Over Choice segments. shorter commercials and higher frequency would be desirable, because some of such consumers have poor cognitive ability.

Media environments will also be tailored to the segments chosen as targets. Those with serious environments will be used for Price Conscious segment, and those with youthful, modern and active environment for Impulsive segment.

Of course, in media selection the facts that have been gathered about the demographic characteristics of the segment chosen as the target would also be taken into consideration (Table 8.1).

"Information on media habits may serve as a guide for the selection of media and of a particular vehicle within each medium" (Dhalla and Mahatoo, 1976, p.38) Furthermore. the information in Table (8.1) also has packaging implications. For example, it might be appropriate to have fashionable colorful packages for the Novelty-Fashion Conscious segment.

Marketers who adopt Shoppers' Decision-Making Styles Segmentation technique in their strategies have a competitive edge. For instance, if a certain style segment can be located which is seeking exactly the kinds of satisfaction that one marketer's brand can offer better than any other brand, that marketer can almost certainly dominate the purchases of that segment. Table (8.1) illustrates that shoppers' styles segmentation technique has the potential if implemented properly to improve marketing strategy of retailers by enabling them to differentiate and target their offerings. locations, and promotional efforts according to the shoppers' decision-making styles.

Table: (8.1) Shoppers' Styles Segmentation Technique and It's Implementation in Marketing Strategy:

Consumer Decision Making Styles	Perfectionistic	Price Conscious	Individualistic I-AM-Me	Confused By Over-Choice	Novelty-Fashion Conscious	Habitual Brand-Loyal	Cause Oriented Consumer	Taste Oriented Consumer	Brand Conscious	Convenience Oriented Consumer	Shopping Avoider	Impulsive Careless Consumer	Recreational, Hedonistic Consumer
Demographics	Affluent back-grounds, suburban and city living, leaders, successfull, and middle class mostly	low income, low and middle class, living in poor areas and country side, much unemployed, blue collar workers, and many are women	Mostly males, affluent back-grounds, highly urban, successful career, and social life.	some of them have less developed memory structore, and not sofosticated	Many liberated women very good neighborhood upper classes high income sophosticated high education & social status, middle and upper classes	Traditional, older than others, low and middle classes, and average education	Simple living, good neighborhood, usually males, and college education or higher	Many females, artistic, sophisticated, college education or higher, fitness, awareness, middle upper classes, high income, and young	Mostly males, middle and upper midde class	Upper middle & high classes, high socio-economic status, affluent sophisticated, and role over load	Mostly males and occupied with their work.	Many males and younger than most others	Better educated, mostly active women, head of house hold, and better educated
Values, Lifes style, Psychographics (Activties, Interest & Opinions) and Shopping Behavior	Involved, the least store loyal, shop more careful comparison, elegant, sensual, and proactive	low level of store loyalty, careful minded, relativy brand loyal, and cautious buyers	distinctives, shopping is a fun, high confidences, dramatic, clique buying, and high level of anxiety	percevining too many brands and stores from which difficult to choose, new tries, ocasional buyers, not involved, and seek friends' opinions	Innovatives, gain excitement from seeking out new things, less bound by tradition, distinctive, like showing their purchases, and opinion leaders	Emotional satisfaction, involve, loyal, more traditional, choose the same brands and stores unless there is strong reason for switching, and oriented toward expensive brands	To serve the cause even at the expense of quality & price, high health conscious, active politically, socially, religously, or enviromentists seek fitness and sport	Multisensory aspects of product, individualistic, prefer product as a unity and harmony, rhythmic, forms, orderly unified, designs, moderate level of arousal, and irregularity	Consult sales people. Higher price means higher quality and shopping is not that a pleasant activity	Store loyal, buy at high price stores, somewhat selective, consider time like money, energy savers, and trade high prices for extra convenience	Shopping is a burden, shop quickly, buy the first product they find that seems good enough, time & energy saver, shop at high prices tores, and buy necessity items	Buy at the spur f the moment, unconcerned about how much he spends or getting the best buys, shopping is apleasant, inside the store decision, and open shopping list	Symbolic, subjective, multisensory & emotive aspects of the product, shop just for the fun of it, information seekers, active, less traditional, and source of information
Media Outlet(s)	Newspapers and radio	Heavy users of newpapers	Newpapers and radio	T.V. and print media	Heavy print media	T.V.	Newspapers and radio	Art and fashion magazines	Print media and T.V.	Consumer magazines	Print media and Radio	T.V. and radio	Women's magazines and newspapers
Preffered Product Attributes	Very best quality and confort	Low, sales prices, warranty, and choice optinazation	Buy the best, the distinctive, and unusual product	—	New and novel fashionable attractive styling	One kind items and established product classes	Sport apparel and special products for certain causes	Up-to-date taste products	Well-known national, international Brands, and expensive products	High quality and fashionable products	Average quality	Unconcerned	High quality and variety, that gives an enjoyment & good feeling
Marketing Mix	Product top of the line that gives evidence of success	lower price offering, average to low quality; down scale products, mass retail outlets, and mass market products	Design is a centeral element in differentiating even at significant costs	Speciality and nice department stores, are well articulate trained scales staff, and opinion leaders	Department stores	Speciality tores, coupon, and price reduction	Conservation emphasis, simplicity, and too few to be statistically significant	Too few to be satistically significant	Speciality and department stores with trained sales staff	High prices for extra shopping convience	Low price and sales	Product image and nice product design are key factors	Department stores and closed malls

8.1.6. Limitations

Some of the thirteen shoppers' decision-making styles which have been empirically generated are not applicable to many products such as cause-oriented style. In such cases, there are very few products that are bought for political, or enviromental, or religious causes. Others are applicable to many more other products such as "Novelty-Fashion" style can be applied to interior design, restaurants, popular movies segmentation. Some other are applicable to almost all products such as "Price Conscious, Value For Money" and "Habitual, Brand-Loyal" consumers.

In light of this. one can expect differences in number of size of market segments between cultures which can result from:

- The differences in income or social class, which may differ dramatically in different countries.
- The types and quality of retail outlets may vary greatly between countries.
- International marketing research is different in scope and quality.

Another limitation is cost estimation which is also a difficult procedure. The firm's cost accounting group is assumed to be able to estimate independent, direct variable costs at the individual-attribute level, including any required future investment outlays for individual products.

One of the major variable cost components is data collection. Therefore, major cost savings can be expected from the data collection stage. The major new developments in data collections procedures include CD Rooms-based data collection. and personal computers. With the availability PCs and modems; such interviews can be conducted at consumers' homes. The current price of PCs are less than $ 800 and, therefore, should not be ignored in development of new data collection procedures. However, in selecting data collection procedure (s) one should take in consideration whether the respondent is able to perform the task reliably, the cost in terms of both money, and time.

8.1.7.General Remarks

As a general remark, this segmentation model can be used as direct qualitative guidance for managerial policy and as a basis for a decision support system. Managers can ask the decision support systems be built to apply this segmentation technique more precisely to their situation. Such action also will 'fine-tune' the theory that it is based-upon to the manager's particular decision-making environment and generate quantitative prescriptions. However, management should consider the technique primairly as a sensitivity and planning analysis tool for exploring market segments, so it will assign proper marketing/product strategies.

Above all, this segmentation technique extent beyond the traditional marketing segmentation techniques by offering customer orientations-based on judgemental approach not a marketing segmentation orientation. Today, we need customer-driven marketing. A change to a customer orientation segmentation is becoming necessary for simply surviving in a fiercely competitive world. Shoppers' Styles Segmentation Approach helps companies in knowing what customers want before customers know it themselves by asking customers and prospects indirectly and absorb their thinking. Therefore, Shoppers' Styles Segmentation technique is not a different tune, it is a new symphony.

Shoppers' Decision-Making Styles Segmentation identifies new segments, or new niches, or new products which might be critical to long-term growth and survival for virtually all businesses in this highly competitive business world.

At the end, there is a hope that future research would further establish the validity of this segmentation technique. Given that, in customer-oriented era, the future for Shoppers' Styles Segmentation looks brighter. And the main help will come from information technology, so customers and complex market structures will be easily analyzed.

8.2. A New Conceptual Model of Consumer Behavior

This section presents a new conceptual consumer behavior model, which is based on direct effects from the researcher's perception and observations of consumer behavior in general, published consumer behavior models (e.g., Engel, Kollat, and Blackwell 1968 model; Howard and Sheth 1969 model; and Howard 1977 model), and an extensive literature review in the area. However, an empirical operationalizations is needed for the new proposed model, although such step is quite difficult, because consumer behavior process involves complex, simultaneous interactions between many variables and cross-cultural differences. Furthermore, the construct is likely to be affected by the price paid, effort invested, time spent in accomblishing purchase, and previous product experiences. Nonetheless, an ideal performance of cross-products, cross-situations, cross-individuals, and cross-cultures is not expected in such kind of a model. Understanding the construct and its limitations is essential in designing international marketing strategies. The author hopes that the model offers a richer explanation of the complex processes underlying consumer behavior formation, and thus may help in guiding applications in both consumer behavior research and marketing strategy.

When one deals with consumer behavior, he deals with human complexity. Given the fact that human-being is the most cntroversial creature in this world, which means that any attempt to understand human behavior completely or absolutely is very difficult task and properly it is impossible. Therefore, any consumer behavior model which seeks to give a close answer to the reality it has to be long and sophisticated. Accordingly, those who come up with short abstract consumer behavior models are missing a lot of facts in consumer behavior, because consumer behavior is a highly sophisticated as a part of human behavior in general. Without extra introduction let us start explaining the suggested model:

At the beginning of the model analysis, one has to point that

> "At times, problem solving in a consumer behavior context involves careful weighing and evaluation of utilitarian (or functional) product

attributes. Often the term rational decision making is used when this is the case. At other times, concern for so-called hedonic benefits will dominate, and the consumption object is viewed symbolically, in terms of emotional responses, sensory pleasurres, day deams, or aesthetic consideration. It is to be expected that most buying and consuming actions reflect a mixture of both the utilitarian and the hedonic. "(Blackwell Miniard, and Engel 1991, p.27).

Figure (8.1) presents the suggested model of consumer behavior and in the following pages a description for each step in the model. To start with, one has to point out that any solid arrow in the diagram of the model is for a direct relationship, whereas a broken arrow for an indirect or feedback relaionship.

8.2.1. The Components of the Proposed Model

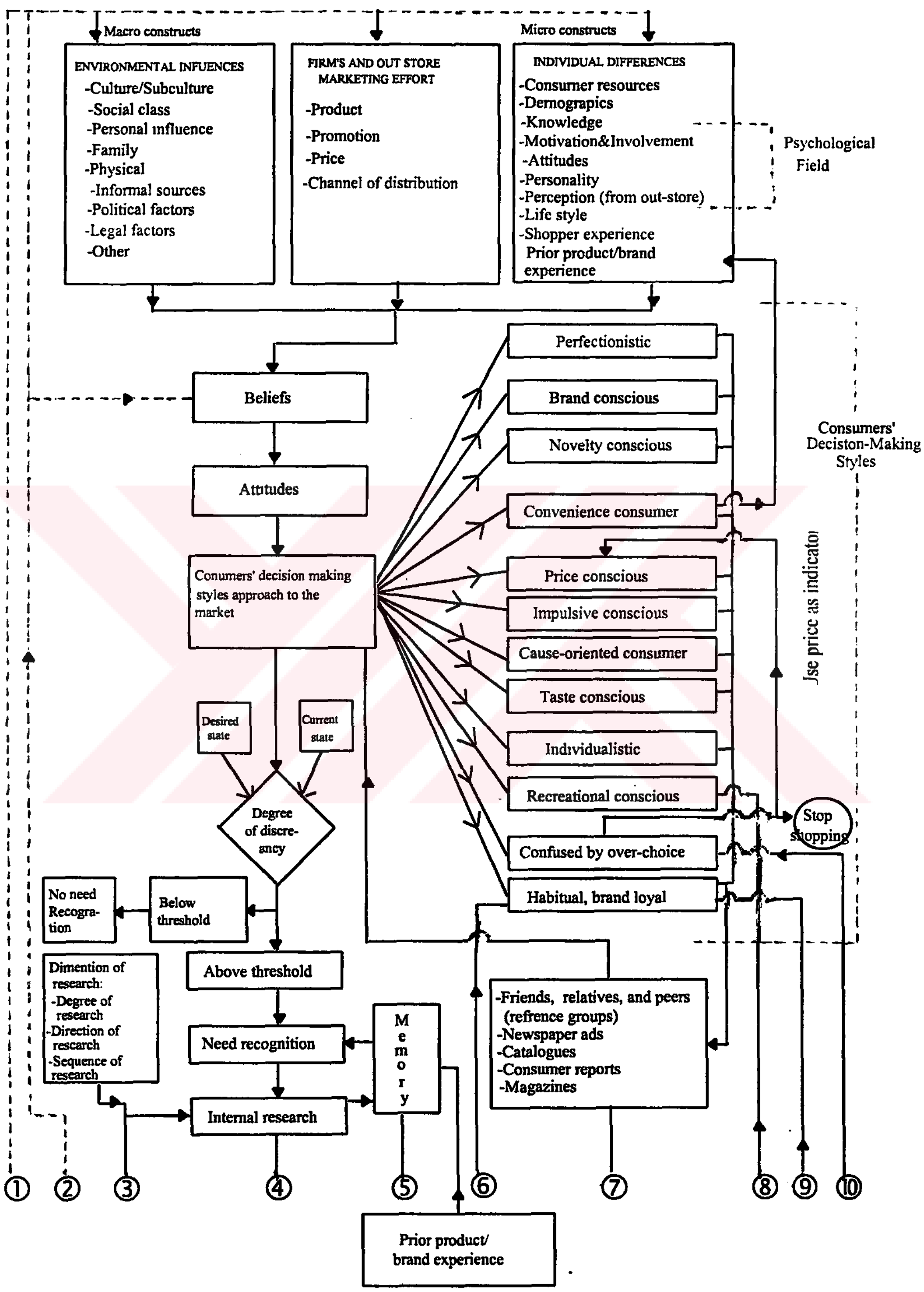
I-Environment Influences:

1- Culture: marketing is a value transmitter that simultaneously shapes culture and is shaped by it.

2. Social class: It leads to differing forms of consumer behavior (e.g., the styles of dress prefered).

3. Personal influence: consumers' behavior is influenced by "those with whom we closely associate. Also, we value those around us for their counsel on buying choices. This can take the form of observation of what others are doing, with the result that they become a comparative reference group" (Engel, Blackwell, and Miniard 1990, pp.41 - 42). The pressure for social acceptance is strong throughout the world.

4. Family: The family often is the primary decision-making unit, of course, with a complex and varying pattern of roles and functions.


Macro constructs
Micro constructs
ENVIRONMENTAL INFUENCES
-Culture/Subculture
-Social class
-Personal influence
-Family
-Physical
-Informal sources
-Political factors
-Legal factors
-Other
FIRM'S AND OUT STORE MARKETING EFFORT
-Product
-Promotion
-Price
-Channel of distribution
INDIVIDUAL DIFFERENCES
-Consumer resources
-Demograpics
-Knowledge
-Motivation&Involvement
-Attitudes
-Personality
-Perception (from out-store)
-Life style
-Shopper experience
Prior product/brand experience
Psychological Field
Beliefs
Attitudes
Conumers' decision making styles approach to the market
Desired state
Current state
Degree of discre-ancy
No need Recogra-tion
Below threshold
Above threshold
Need recognition
Internal research
Dimention of research:
-Degree of research
-Direction of research
-Sequence of research
Memory
Prior product/ brand experience
Perfectionistic
Brand conscious
Novelty conscious
Convenience consumer
Price conscious
Impulsive conscious
Cause-oriented consumer
Taste conscious
Individualistic
Recreational conscious
Confused by over-choice
Habitual, brand loyal
Consumers' Deciston-Making Styles
Jse price as indicatoı
Stop shopping
-Friends, relatives, and peers (refrence groups)
-Newspaper ads
-Catalogues
-Consumer reports
-Magazines
①
②
③
④
⑤
⑥
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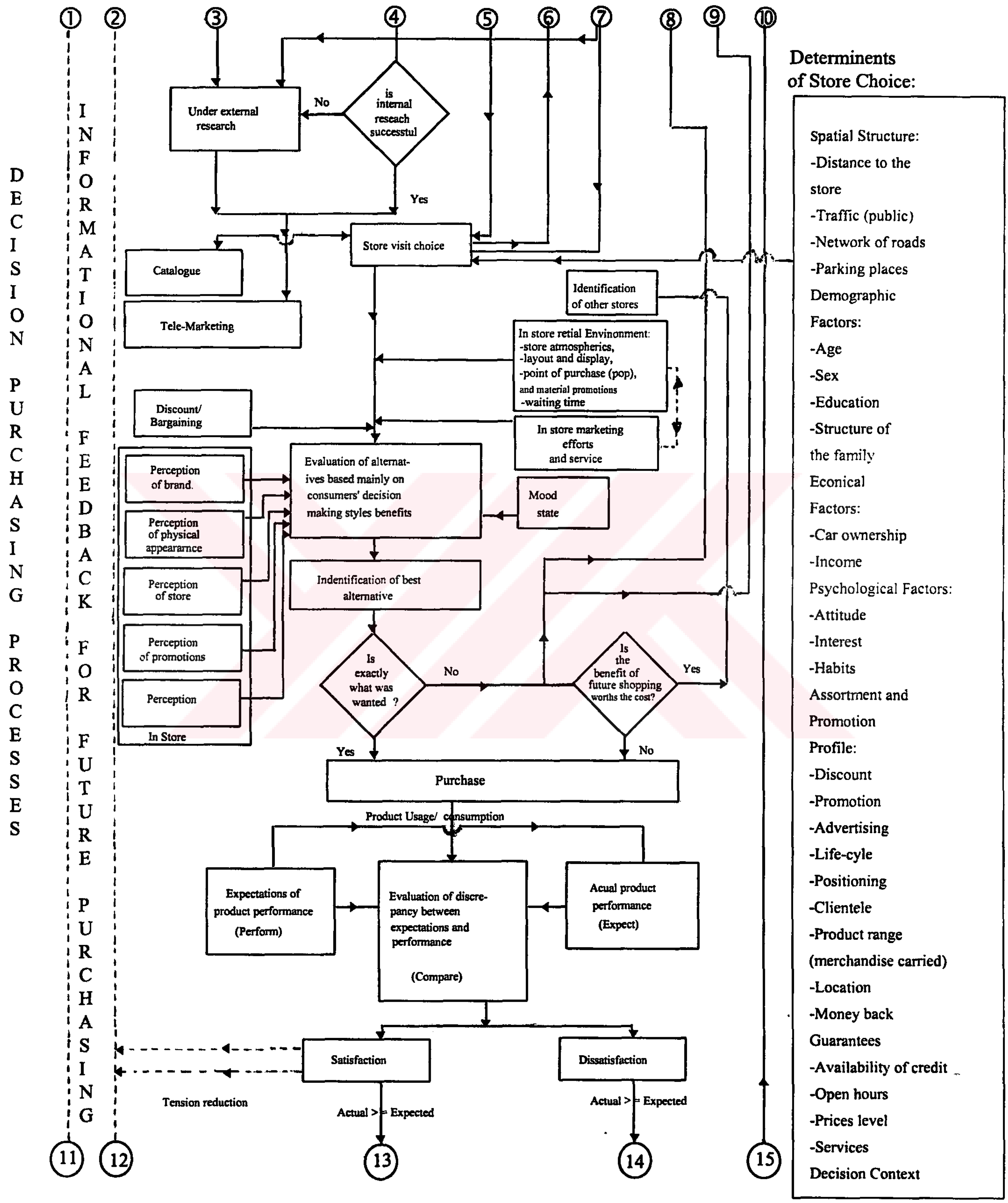
DECISION PURCHASING PROCESSES
INFORMATIONAL FEEDBACK FOR FUTURE PURCHASING
1
2
3
4
5
6
7
8
9
10
Under external research
No
is internal reseach successtul
Yes
Store visit choice
Catalogue
Tele-Marketing
Identification of other stores
In store retial Envinonment:
-store atmospherics,
-layout and display,
-point of purchase (pop),
and material promotions
-waiting time
Discount/ Bargaining
In store marketing efforts and service
Perception of brand.
Perception of physical apperarnce
Perception of store
Perception of promotions
Perception
In Store
Evaluation of alternatives based mainly on consumers' decision making styles benefits
Mood state
Indentification of best alternative
Is exactly what was wanted ?
No
Is the benefit of future shopping worths the cost?
Yes
Yes
No
Purchase
Product Usage/ consumption
Expectations of product performance (Perform)
Evaluation of discrepancy between expectations and performance (Compare)
Acual product performance (Expect)
Satisfaction
Dissatisfaction
Tension reduction
Actual >= Expected
Actual > = Expected
11
12
13
14
15
Determinents of Store Choice:
Spatial Structure:
-Distance to the store
-Traffic (public)
-Network of roads
-Parking places
Demographic Factors:
-Age
-Sex
-Education
-Structure of the family
Econical Factors:
-Car ownership
-Income
Psychological Factors:
-Attitude
-Interest
-Habits
Assortment and Promotion Profile:
-Discount
-Promotion
-Advertising
-Life-cyle
-Positioning
-Clientele
-Product range (merchandise carried)
-Location
-Money back Guarantees
-Availability of credit
-Open hours
-Prices level
-Services
Decision Context

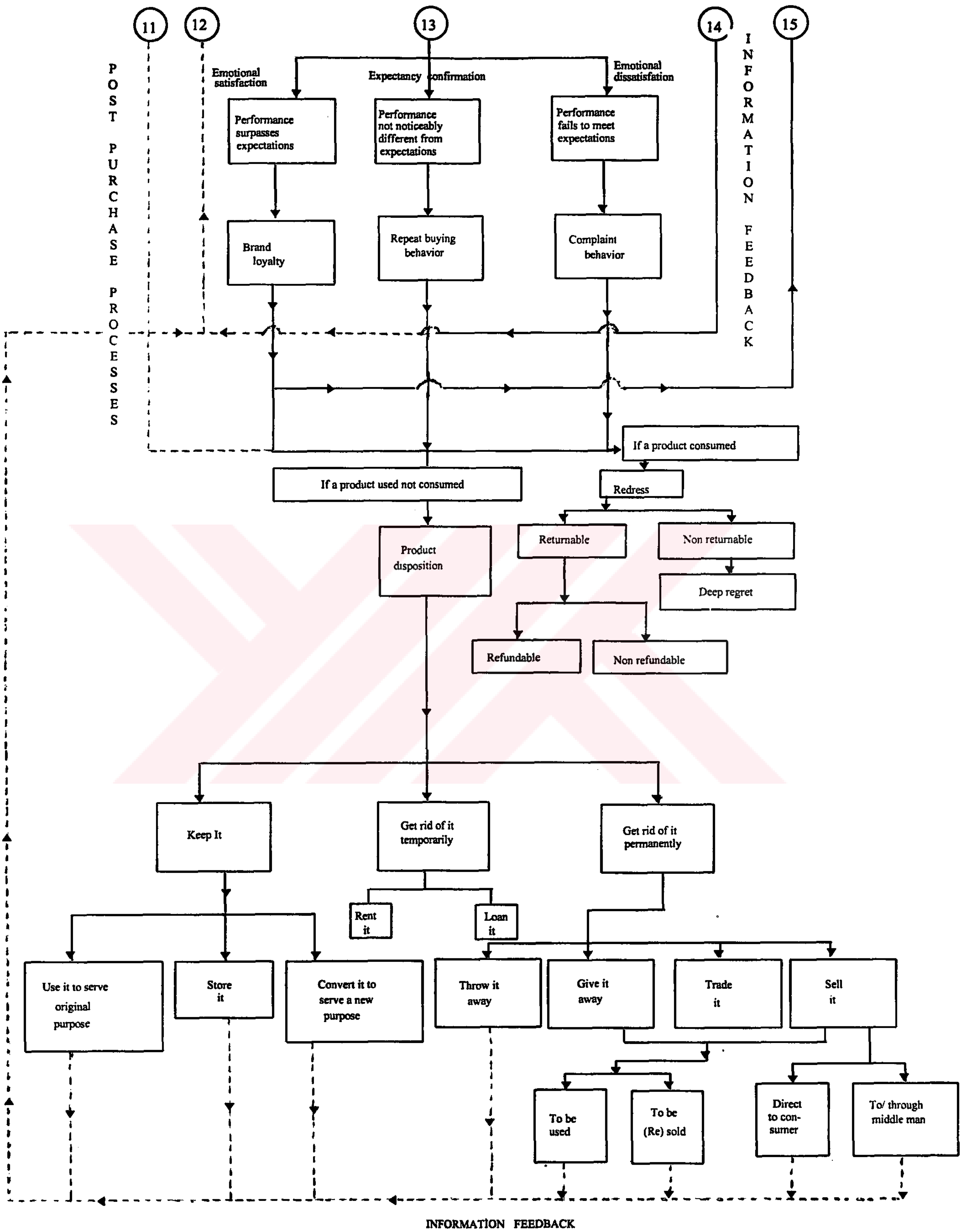

Figure: (8.1) The Proposed Consumer Behavior Model

5. Physical situation: It is obvious that behavior changes as situations change. Sometimes these changes are eratic and unpredictable. At other times they can be predicted by research.

6. Informal sources: Friends, family members, and relatives can be a source of infomation and persuasion.

7. Political and Legal factors: The political and legal environment influence the market mechanism and in turn it shapes the consumers expectations by issuing codes of conduct.

II- Individual Differences:

As shown in Figure (8.1) individual differences include the following:

- Consumer resources. "each person brings three resources into every decision-making situation ; (1) time, (2) money, and (3) attention. Generally there are distinct limits on the availability of each, thus reguiring some careful allocations" (Engel, Blakcwell, and Miniard 1990, p.43).

- Demographics: The objective here is to describe segments of consumers in such terms as; income, education, status, and age. Differences in age for instance signals changes in media habits. Also age and education is negatively related to shopping's search activity.

- Knowledge: Consumer knowledge encompasses a vast array of information, such as, the avalability and the characteristics of products which shape his evoked set of choices. Knowledge; the outcome of learning, can be defined simply as the information stored in memory. When consumers lack the knowledge necessary they rely on heavily on others, on brand name, and on price.

- Life style (Activities, interests, and opinions): It refers to the ways by which people live and spend time and money.

- Shopper experience: It refers to the prior product/brand experience including satisfaction/dissatisfaction, expectations/actual performance, enjoyment, and affections... etc.

- Motivations: The criteria used in alternative evaluation is best conceived as product-specific manifestations of motives. Hence, motivations determine consumer needs.

- Involvement: It can be defined as; "the degree of perceived relevance and personal importance accompaning the product and brand choice within a specific situation. When involvement is high, it is important to make the 'right choice'" (Engel, Blackwell, and Miniard 1990, p.30). High psychological and economic risk leads to high involvement, and as involvement increases, a greater number of evaluative criteria are likely to enter into the purchasing decision.

- Attitudes: "Attitude is an overall evaluation that enables one to respond in a consistently favorable or unfavorable manner with respect to a given object or alternative" (Engel, Blackwell, and Miniard 1990, p.46). It reflects basic psychological influences on consumer choice.

- Personality: Some personality traits, such as impulsiveness, point to certain types of consumer behavior. Marketing strategy should try to match product personalities (brand image) with consumer personalities.

- Learning: "The process by which experience leads to changes in knowledge, attitude and/or behavior" (Engel, Blackwell, and Miniard 1990, p.50).

- Perception: It refers to the way a consumer perceive certain brand and upon it decide whether to buy it, or not, in light also of other factors such as cost of search time.

III- Firm's and Out Store Marketing Effort:

- The four Ps of marketing mix, no doubt exert a significant influence on consumer choice.

IV- Beliefs and Attitudes: As indicated in Figure (8.1) purchase behavior is affected by consumers' beliefs and attitudes. Perceptions regarding the benefits versus the costs play a role in intention to buy and search for the preffered brands. In addition, whether there is a positive attitude toward shopping or not.

V- Consumers' Decision-Making Styles: As it is shown earlier in this study they have a major role in determing benefits and products attributes sought. Therefore, they shape attitudes, and these styles are:

1- Perfectionism or High Quality Consciousness,

2- Brand Consciousness,

3- Novelty-Fashion Consciousness,

4- Recreational, Hedonistic Shopping Consciousness,

5- Price and 'Value for Money' Shopping Consciousness,

6- Impulsive Consumer,

7- Confused by Overchoice Consumer,

8- Habitual, Brand-Loyal Consumer,

9- Convenience-Conscious Consumer,

10- Taste Conscious Consumer,

11- Individualistic Consumer,

12- Cause-Oriented Consumer,

13- Variety - Seeking Consumer, and

14- Shopping Avoider Consumer.

VI- Need Recognition and Search

> Need recognition-defined as "perception of a difference between the desired state of affairs and the actual situation sufficient to arouse and activate the decision process. When need recognition occurs, the human system in energized and goal-oriented behavior begins. Activities now become directed toward satisfying this need state" (Engel, Blackwell, and Miniard 1990, p.489).

Need recognition essentially dependes on how much discrepancy exists between the actual state (i.e., the consumer's current situation) and the desired state. When this discrepany exceeds a certain level or threshold, a need is recognized.

As the above statement implies, the recognized need must be of sufficient importance to activate some action, "consumers must believe that a solution to the need is within their means. If need satisfaction is beyond a consumer's economic or temporal resources for instance, the action is unlikely" (Engel, Blackwell, and Miniard 1990, p.490).

i) Changed Circumstances

Needs will often be activated due to changes in one's life. A salary increase may lower the attractiveness of one's present clothing relative to what is now affordable. Product innovations are another source of need recognition. Also, the acquisition of a product may, in turn, activate the need for additional products. Or a person could run out of product, such as a product could wear out, or a product simply go out of styles.

ii) Search

The next step following need recognition is search. There are two types of search:

1- Internal search: the purpose of internal search into memory is to determine whether enough is known about the available options or through prior product/brand experience to allow a choice to be made without further information search. This often proves sufficient in low involvement situations, but external search usually will be required when this is not the case such as when buying fine clothing, or in the case of first-time buyers, or consumers want to update their information or quality of their current knowledge, or internal search is hindered by forgetting. The degree of satisfaction with prior purchases will also determine whether one should do external search.

2- External search: When internal search is inadequate, or not sufficent, the shopper may decide to search for other information from the environment in order to be able to make better buying choices.

iii) Dimensions of Search

1- Degree of search: The emphasis over here is on the number of brands, stores, attributes, information sources considered during search and the time taken in doing so to know the important differences across retailers and brands.

2- Direction of search: What specific stores and brands are looked for during the shopping by the shopper.

3- Sequence of search: In what order shopping search activities are done.

VI. Determinants of Store Choice:

The next phase after need recognition and search is store choice as indicated in Figure (8.1). A number of factors determine such choice. Falk and Julander 1983 suggusted most of the following factors:

1. Spatial structure:
    - Distance to the store
    - Traffic (public)
    - Network of roads
    - Parking places
2. Demographic factors:
    - Age
    - Sex
    - Education
    - Structure of the family
3. Economic factors :
    - Income
    - Car ownership

4. Psychological factors:

- Attitude
- Interest and habits

5. Assortment & promotion profile:

- Bargains
- Promotion
- Advertising
- Life-cycle position
- Positioning
- Clientele
- Product range (merchandise carried).
- Location
- Money back guarantees
- Availability of credit
- Open hours
- Prices level
- Service

Another factor that influences store choice is the decision context. "Context refers to those situational or extrinsic factors that dictate the options available to the decision maker. Thus, the types of stores available, how many stores are availble and the presence of mail-order alternative may strongly influence the nature of the choice process" (Mowen 1993, p.439).

> "Other recent research on store choice has focused on the type of choice set used by consumers. These researchers suggest that consumers evaluate retailers based upon types of sets (i.e., awareness, unawaraness, inert, inept, and consideration sets). However, they also suggest that several new types of sets exist. For example, the interaction set consists of those stores where a consumer allows himself or herself to be exposed to personal selling. Such stores have an opportunity to sell that is not shared by those in the quite set" (Mowen 1993, p.440).

Also, it is widely acknowledged that stores are chosen by consumers based upon a rational/utilitarian decision-making process, and even upon hedonistic considerations (feelings and emotions) to get hedonic benefits such as; self expression and happiness. However, not all purchases are done in retail outlets, there is also a growing trend of home shopping through various ways such as; catalogues and tele-marketing.

Once the store choice has been made, the retail environment such as; store atmospheries, layout and display, point of purchase (POP) materials, waiting time, in store marketing effort, service, and discount or bargaining of the consumer if this is allowable as in some LDCs.

Within all of this process, there is a very valuable resource. It is the scarce resource. It is time. As such, consumers have to make decisions regarding their use of time in shopping and consumption (Leclerc, Schnitt, and Dube 1995). In fact, we all notice that in affluent advanced society, people put greater and greater value on time, especially those ones who are in high social status. Lossing time as during long waiting time might have a strong negative image on such a store.

After the above variables have been taken in consideration by consumer, then the consumer evaluate the alternatives.

VII-Alternative Evaluation:

The consumer evaluates options in terms of expected benefits and narrows the choice to the preferred alternative. This is done by applying an evaluative criteria which refers to "the standards and specifications used by consumers to compare different products and brands. In other words, these are the desired outcomes from purchase and consumption and are expressed in the form of preferred attriutes" (Engel. Blakcwell, and Miniard 1990, p.479).

However, a consumer evalution is influenced by his mood. Moods may influence what consumers buy and how much they spend, how long they shop, how carefully they compare products before making a choice, and when, whom they shop with (Swinyard 1993). It also influences their repurchase of a brand and / or to repatronize a store (See Figure 8.1).

All the above variables influence consumer perception of brand, perception of price, perception of physical appearance of a product or a brand, perception of store, and perception of promotions while he in store. Such perception plays a major role in making a selection.

In this respect, one usually ignores variable influences brand image is country-of-origin effect. Consumers perceive products significantly different in quality when the only information available is name of the country in which they are produced. Thus, "the locally made product is perceived to be of inferior quality to the imported product, consumers generally prefer an imported product" (Elliott and Cameron 1993, p.49). For instance, consumers in less developed countries consider products made in U.S.A., Japan, and Germany have high quality, especially in the absence of other variations between products and consider that effect a very strong signal of quality. One important factor of determinants of evaluative criteria is decision rules which,

> "Represent the strategies consumers use to make a selection from the choice alternatives. In many cases the consumer will follow decision rules that yield a satisfactory (as opposed to optimal) choice while minimizing their time and effort. These simplistic decision rules are more likely to occur for repetitive product choices that are viewed as relatively low in importance or involvement. As other times, however, cnsumers are more highly motivated during decision making. Consequently, they will employ more elaborate or complex decision rules that require greater processing effort" (Engel, Blackwell, and Miniard 1990, p.p. 526 - 527).

VIII- Purchase and its Outcomes:

Figure (8.1) presents purchases and its outcomes process.

> "Based upon the use of a particular brand, as well as upon the use of other brands in the product class, consumers develop two different types of beliefs. They form expectations of how the brand should perform and beliefs about how the brand actually performs. Consumers are then conceptualized as comparing actual product performance with expected product performance. If performance falls below expectations emotional dissatisfaction results. If performance is above expectations, emotional

satisfaction occurs. If performance is not perceived as different from expectancies, expectancy confirmation occurs. Although expectancy confirmation is a positive state for the consumer, it may not result in strong feelings of satisfaction. Such strong feelings only result when actual performance deviates markedly from expected performance" (Mowen 1993, p.457).

If emotional dissatisfaction results, the product might be returnable to the store or non returnable. If it is returnable, it may be refundable or non refundable, which can be replaced by another one.

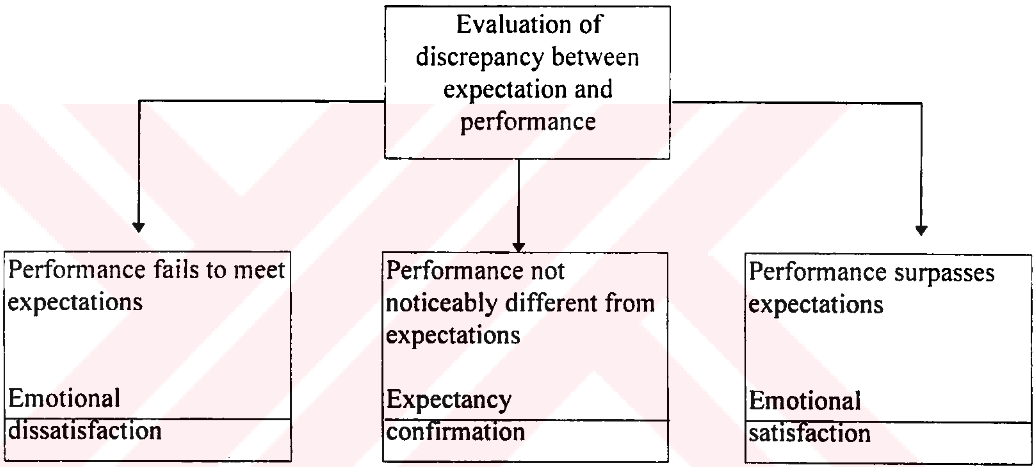

Figure: (8.2): The Formation of Consumer Satisfaction / Dissatisfaction (Adapted from R.B. Woodruff, E.R. Cadotte, and R.L. Jenkins 1983, p.p. 296-304).

Other factors that influence the formation of brand expectations are company's promotion, and consumer characteristics, in which some consumers simply expect more from products than others and, therefore, set higher expectative standards.

As Figure (8.1) shows, emotional satisfaction is likely to lead to brand loyalty, whereas expectancy confirmation state is likely to lead to repeat buying behavior. As a result of a product use when new information is provided.

> "Which is compared against existing beliefs and attidudes. If expectations are matched, the outcome of course is satisfaction. When the alternative is perceived as falling short in significant ways, dissatisfaction is the result. It is common to experience such doubts even dissatisfaction before trial simply because of the presence of unchosen alternatives with desirable features. Often known as post decision regret, this can be an incentive or future information search. A true failure to perform, however, will not be taken lying down by many because of the high perceived importance of the purchase. Complaints and efforts to achieve redress are common" (Engel, Blackwell, and Miniard 1990, p.p. 481-482).

Also, Figure (8.1) points out that emotional dissatisfaction may lead to complaint behavior.

IX - Disposition:

As Figure (8.1) shows that a consumer after he used a product for some time, may contemplate the disposition of that product. In that case he basically has the following nine dispositional alternatives:

1. Keep the product.
2. Temporarily get rid of it.
3. Permanently get rid of it.

If he chooses to keep the product, he has the following sub-options:

a. Continue to use it for its original purpose

b. Store it

c. Convert it to serve a new purpose.

while, if he chooses to get rid of it temporarily, he may either:

a. Rent it

b. Loan it

whereas, if he chooses to get rid of it permanently, he may either:

a. Abandon it, or throw it away.

b. Give it away as a gift or a charity.

c. Trade it

d. Sell it

(Adapted from Jacoby, Berning, and Dietvorsdt 1977).

In this regard, the taxonomy of product disposition that is shown in the proposed consumer behavior model is adapted from J.Jacoby, C.Berning, and T. Dietvorsdt 1977, p.23. Another important point mensioned by Mowen 1993 stating that "as the value of the product increased, consumers tend to dispose of the product through means that maximized the value returned" (p. 473).

8.2.2. The Decision Process Continuum

The extent to which each step in the suggested model is followed rigorously can vary, however, from one decision situation to the next. Problem-solving behavior represents a continuum ranging from extend problem solving at one end to limited problem solving at the other. Buying decision can range anywhere between these two extremes. Situations fall toward the center are called mid-range problem solving.

In other words, an extended problem solving is when the decision process is rigorous, detailed, and is essential to make the 'correct choice'. In such a case all the steps presented in Figure (8.1) are followed although it is not in the same order. Whereas, limited problem solving is done, when the available choices are similar, not expensive, and there is less need for comparative shopping. However, many purchasing decisions range somewhere between these two extremes and such process is called mid-range problem solving, although most of them can't be classified precisely.

8.2.3. Applicability of the Model in Less-Developed Countries

Many less developed countries conditions hinder consumer behavior process due to various political, social, and economical factors, such as:

- Information flow is not interlinked with the other flows within market channels.

- Weak financial standing of trade enterprises, which restrict their capital participation in various kinds of undertakings.

- Uncertainty and lack of stabilization of organizational, legal, and economic conditions for launching joint ventures.

- Rationing of certain consumer goods.

- Most of those countries tend to have political instability, which reflects its shadow on all facets of life.

- In many of those countries foreign trade and export and import licenses are granted to certain enterprises and individuals.

- Restrictions on foreign-exchange currencies.

- The absence of a modern banking system, that offer sufficient service to promote trade and support local industries.

- Poor transportation system.

- Not well-trained work force and poor management.

- Little access to foreign technology and services.

- There is a barrier to access to sources of raw materials.

- "Speed of diffusion of products generally negatively affected by government intervention using import prohibitions, restrictions on distribution, regulation of advertising, etc." (Amine 1993, p. 74). Third world countries tend to be slow in diffusion rates, as a result of their limited incomes, or more traditional, conservative attitudes. Important differences in wealth leads, therefore, to various level of interest in new products.

- Promotion in general are mainly based on the efforts of sales people in stores who tend to be low trained and not articulate salespeople.

- Third world markets characterize in general by "(i) the existence of dual market economies (traditional and modern) in many countries of the world

(ii) government intervention through price control, price manupulation, or import restrictions, (iii) poor marketing and distribution infrastructure, and (iv) the absence of competition in highly protected markets" (Amine 1993, p.77).

- Low income: As a result of general low income in those countries, consumers generally "tend to be unusually brand loyal as a mean of reducing perceived risk" (e.g., Amine 1993, p.72).
- Low productivity and low quality products.
- The seller's market predominates in the case of many goods and services.
- Marketing regulation has a limited impact and scope.
- Markets are moreover deformed by parallel existence of non-market regulations.
- Consumers sovereignty practically exists only to a limited extent.
- A significant gap between needs and possibilities of their satisfaction.
- Many LDCs have high rates of inflation and thus, declining levels of real incomes.
- Due to shortages in supplying goods in some countries, sometimes a consumer in such a case buys a product not when he needs it, but when it is available. In such a case, acquiring the means of consumption goes beyond the institutional market, and often takes place in the black market, intensifying the phenomena of bribery and speculation.
- Sales of products based in many cases on production priorities.

In sum, the links between market subjects have not developed as a result of micro-economic considerations. Such an environment is negatively correlated environment with consumer behavior models, which make their performance diminish, and thus; their prediction rates fall when applied in such an environment.

8.2.4. The Major Contributions of the Proposed Model

As Figure (8.1) illustrates, the major contributions of this proposed consumer behavior model are the following:

1- Consumers' decision - making styles powerfully influence what shoppers buy and when, how much they spend, how long they shop, whom they shop with, how carefully they compare products or stores before making a choice, and their intent to repurchase a brand or to repatronize a store. Therefore, they are an important dimension underlying consumer behavior.

2- Mood as an affective phenomena is biasing, or influencing the evaluation of alternatives. A consumer in a good mood may view shopping activities differently from one in a bad mood, especially if the shopping activity involves high risk, high value, and personally relevant. Although the study of mood and its effect on shopping experience and outcomes is fundamental, little research has been performed on this phenomena. Hence, mood is also an important dimension influencing consumer behavior, but no published model considers it.

3- Shopping time is another distinctive dimension. It determines the quality of shopping experience, shopping intensions, and purchase and its outcomes, because many consumers especially in the advanced countries treat time like money even when they do their shopping. Even more so than for money, because time is the scarce resource, it is less transferable than money (losses or savings are very difficult to recouped or applied) to new situations as can outcomes of money. As a result, planning shopping time is also important. However, it is quiet difficult, given future uncertainty which is associated with time (Leclerc, Schmitt, and Dube 1995). Time in this regard involves all time spent in planning, and constructing shopping, including waiting time in the store. It is true that all previous consumer behavior models have considered time as part of consumer resources, but no any published model gives such emphasis. However, the value of time is not constant across individuals, across cultures, and contextual characteristics of the situation.

4- Country - of - origin effect is "indeed potentially an important influence on consumers' purchase decision making behavior. Consumers rate products as being of significantly different quality when the only variation between products is stated as "country of origin" (Elliott and Cameron 1993, p.p. 49, 59). The more advanced the country, the more its products perceived to have higher quality. Although, country-of-origin effect is part of brand image (personality), espacially in LDCs, no published related model has expressed that concept explicity.

5- This model, through its richness and extension, would add both breadth and depth and a reasonable framework for understanding consumer behavior.

8.3. Consumer Style Inventory and Profile of Consumer Style

Sproles and Kendall 1986 have suggested methods for measuring individuals' style characteristic called Consumer Styles Inventory (CSI) and Profile of Consumer Style (PCS). The Consumer Styles Inventory and Profile of Consumer Style are useful techniques for consumer-interest professionals and consumer affairs specialists. For instance, CSI "it can be a useful technique to alert consumers to their mental orientation toward shopping. Being informed, help consumers become more effective shoppers. Besides this approach, they appear to be specifically designed to serve consumer interest professionals (Durvasula, Lysonski, and Andrews 1993, p.p. 62, 63). An individual who takes this inventory be given PCS a format that would report a person's shopping style (Sproles and Kendall 1986). See Table (8.2), which presents an example of this format. Also by applying the CSI to any group of individuals, it could raise their consciousness about their approach to shopping.

> Further, as Table (8.2) suggest, "the PCS can be especially useful in consumer education and family financial couseling. In courses on consumer education, students can use the PCS to diagnose their style and analyze shortcomings that exist. Financial counselors may find that diagnostic tests

help them educate clients about their mental approaches to decision-making and spending money" (Sproles and Kendall 1986, p.277).

Table: (8.2) A Profile of Consumer Style - Example Format for One Subject

Your Name: ______________________

Style Characteristics	Your Score[a]	Your Group Mean	Your Group Range	Quartile/ Percentile Rating	Verbal Interpretation of Your Consumer Style
Perfectionism/ High-Quality Consciousness	12	11.6	6-15	2nd 25 %	You are moderate to high in perfectionism - you usually seek better quality products.
Brand Consciousness	10	8.7	3-15	2nd 25 %	You are moderate in brand name consciousness.
Novelty-Fashion Consciousness	9	10.1	3-15	3rd 25 %	You are average to below average in novelty and fashion consciousness.
Recreational Shopping Consciousness	15	11.8	3-15	Top 25 %	You are high in recreational shopping - you get great pleasure from shopping.
Price-Value Consciousness	8	10.4	5-15	Bottom 25 %	You are below average in price-value consciousness price matters little to you.
Impulsiveness	7	9.5	3-15	Bottom 25 %	Yu are low in impulsiveness and probably make few careless purchases.
Confusion by Overchoice	9	9.7	4-15	3rd 25 %	You are not confused by the many different brands and products available for choice.
Habitual and Brand-Loyal Shopping Consciousness	10	9.8	4-15	2nd 25 %	You are average in habitual brand-loyal purchasing. You probably have several favorite brands, however.

[a]Possible scores range from 3 to 15 on each three-item style characteristics.

The Source: George B. Sproles and Elizabeth L. Kendall 1986. p.276.

8.4. Conclusions

As it has been noticed that one of the major achievements of this research is the development of a newly segmentation tool called Shoppers' Styles Segmentation Technique (S.S.S. Technique). This tool calls for the return to a market reality; "consumer knows best". Therefore, such approach avoids subjective evaluation of consumer needs and wants. Furthermore, using this tool will increase the number of market opportunities and niches. This in turn, will help searching for innovative product concepts.

Another major achievement of this study is the development of a new consumer behavior model. The model provides a valuable technique to consumer behavior analysts, marketing strategists, researchers in the field due to the fact that it involves new dimensions such as consumers' decision makings styles, and country-of-origin effect. Furthermore, its application to international marketing is expected to bring larger gains than what would be attained by other published models, because it has originated from cross-cultural perspective rather than from Western-culture, as most other published models. Therefore, the model provides room for even better performance than others. All this is designed by a relatively simple flow and logic consequencial steps with a minimum effort in data comprehension and understanding.

CHAPTER NINE

CONCLUSIONS, LIMITATIONS, AND FUTURE RESEARCH DIRECTIONS

This closing chapter addresses the study's conclusions, limitations, and proposes future research directions in the light of both study's findings and limitations.

The chapter consists of four sections. The first section presents the conclusions of the replication stage of both Libya and Turkey. The second section draws the conclusions of the extension stage of both countries. The third section derives conclusions from the marketing implications of the proposed segmentation tool. The fourth section highlights the main contributions of the proposed consumer behavior model. The final section points out to the fact that there are several potential limitations to the study, then with those limitations, along with the study's findings, directions for future research are suggested.

9.1. The Replication Stage

Based on the replication stage's findings and analysis, conclusions can be formed as follows:

1. Most importantly, the identified styles confirm the theoretical background and the related literature that are addressed by this study in earlier chapters.

2. In general, the results support the hypothesis that states; shoppers' decision-making styles in Libya and Turkey are similar to U.S.A., South Korea, and New Zealand.

3. The Libyan study extracted the following factors; which are listed over here by order of factors' Cronbach's values: Novelty-Fashion Conscious, Individualistic Consumer, Brand Conscious, Recreational - Hedonistic Conscious Consumer, Shopping Avoider (Time-Energy Saver, Satisfier), Price-Value Conscious Consumer and Impulsive-Careless Consumer.

4. There are two new styles that were identified by the Libyan study; Individualistic and Shopping Avoider styles. The later was identified as a factor by Sproles 1985 only, whereas it was not extracted by Sproles and Kendall 1986. However, "Price Value Conscious" and "Impulsive Careless Consumer" are not considered reliable scales by the Libyan study.

5. "Habitual, Brand-Loyal" Consumer was not confirmed by the Libyan study in this stage whereas it was identified by the same study in its extension stage, which might be as a result of the appearance linkage of Confused By Overchoice, Individualistic, and Novelty-Fashion factors to this factor by the Libyan subjects in some way in their responses. This may suggest that this factor's items - which are taken from Sproles 1986 study - are not explicitly precise, and not enough to extract this factor from the Libyan respondents.

6. The Turkish study extracted the following factors, which are also listed by order of factors' Cronbach's values; Confused by Overchoice, Shopping Avoider (Time-Energy Saver, Satisfier), Variety Seeker, Novelty-Fashion Conscious Consumer, Recreational Shopping Consumer, and Price Conscious.

7. There are also two new styles that were identified by the Turkish sample; Shopping Avoider, and Variety Seeker, however, the former is identified by the Libyan study and Sproles 1985 only. However, Brand Conscious "Price Equals-Quality" style is not a reliable scale by the Turkish study. This may indicate that

Turkish college youth associate "Value for Money" with "Price Equals Quality", so a further refinement is required.

8. Both studies did not extract "Perfectionistic" factor, whereas it was extracted by the Libyan extension stage, this may due to the increase in the number of items that define this scale, their suitability for the Libyan youth mentality, and the reliability of those items.

9. As a result of the Libyan and Turkish empirical replications, Sproles and Kendall 1986 model passed a good stage in the empirical testing world-wide, given that each of the five countries is from a different continent and both increased the number of the replication attempts. Although, this sounds over optimistic, nevertheless, it has a significant degree of accuracy, which is unlikely to be ignored by any future research about the topic.

9.2. The Extension Stage

Several conclusions can be derived from this extension work:

1. As a starting point, we have to argue that the extension work represents an important contribution and development to the traditional model (Sproles and Kendall 1986 model) by offering conceptualization and complementary perspective for many otherwise neglected styles. These insights are evolutionary progressions of current paradigms and perspectives in the topic. Therefore, the extension has given us a better explanation of the observed phenomena. Most importantly, the empirical success of the model has been established. Sample sizes are 725 and 960 subjects from numerous universities and institutions from Libya and Turkey respectively, comparing to only 482 by Sproles and Kendall 1986, so the reliability level of the extracted factors increased.

2. The Libyan study extracted the following factors, which are also stated by order of factors' Cronbach values, Novelty-Fashion Conscious, Perfectionistic, Brand Conscious, Individualistic, Shopping Avoider, Confused by Overchoice, Impulsive-Careless Shopper, and Habitual-Brand-Loyal Consumer.

3. There are two new styles, that were identified by the Libyan extension stage; Individualistic, and Shopping Avoider. Both were identified in the first stage, however these two styles have very minor correlations

4. The Turkish study extracted the following factors' which are written by order of factors' Cronbach's values; Price Conscious, Individualistic. Confused by Overchoice, Variety Seeker, Brand Conscious, Novelty-Fashion Conscious, Convience-Oriented Consumer, Taste-Oriented Consumer, Habitual-Brand Loyal, Impulsive-Careless Consumer, Cause Oriented Consumer, Shopping Avoider, and Recrational-Hedonistic Consumer.

5. As we notice there are six new styles that were identified by the Turkish extension stage; Individualistic, Variety Seeker, Convenience-Oriented Consumer, Taste-Oriented Consumer, Cause Oriented Consumer, and Shopping Avoider. All these styles have very modest correlations, which means each of these factors measure a conceptually separate and unique decision-making characteristic (Sproles and Kendall 1986).

6. The "Perfectionistic" factor exhibited a significant reliability in the Libyan study, whereas it was not confirmed by the Turkish study. This may indicate that "Perfectionistic" factor is linked in some way with "Individualistic" style by Turkish collegiate youth consumers.

7. "Habitual, Brand-Loyal Consumer" factor is not considered reliable scale by the Libyan subjects, whereas the Turkish counterpart has significant reliability. Also "Convenience - Oriented Consumer" factor exhibited acceptable reliability in the Turkish sample, however, it was not confirmed in the Libyan data, the reason for that appears to be culture specific (Durvasula, Lysonski, and Andrews 1993).

8. The "Recreational, Hedonistic Consumer" factor is not considered reliable scale in both Libyan and Turkish extension stages. Therefore, it lacks acceptable levels of reliability for more than one culture, it means that this scale requires further refinement (Durvasula, Lysonski, and Andrews 1993).

9. Individual characteristics such as age, gender, education, place of birth, parents education and occupations, family total income, and social class has been proven to be a critical determinants of how shoppers develop their decision-making styles, and segmentation criteria thereafter. For instance, male Variety Seekers are significantly different from their counterpart females. This result may be due to the fact that women are more Variety Seekers than men in general, because women look more for multiple variety especially in apparel than men in order to achieve a combination of attributes not available in any single variant, look for higher degree of optimal arousal, and the desire to engage in thrill seeking as a way of boredom avoidance, pressure release, and to gain attention and popularity. Also, people who live in Metropolitian have a modern taste than people living on rural areas and have higher taste standards of good taste than others. Rich and well educated people are more Novelty Fashion Conscious than poor families, who are not interested in sophistication, they are concerned with safety and security. In other words, poor people try to fit in, not to stand out.

10. We have to take in our consideration the fact that sample differences coupled with different retail environments might account for the variation in the findings of the study compared to previous ones. For instance, free market in Libya remains to a high degree under the control of the state, and government intervention through import restrictions and market manupulation. Also, Libya with only 5 million people compared to Turkey's 62 millions, competition among retailers is not as intense nor are there as many competitors as one finds in Turkey, therefore, Libyan consumers have less choice.

11. All related research is done on a single country or culture (U.S.A., South Korea, or New Zealand). This is the first research on the topic examining double culture together (Libya and Turkey), and the first also, on developing countries, both Libya and Turkey have a quite different social-psychology and both are non English speaking nations. The cross-culture methodology strongly recommends such move, it would add to the credibility? of the original findings (Samiee and Jeong 1994).

12. In sum, this is a new version of the classical model (Sproles and Kendall 1986 Model) is an integrative work, which offers a unified presentation of previous literature on the subject theoretically. Then, retesting previous findings and identifying scientific gaps within the extension framework empirically, to come with a broader perspective confirms the original model in general and identify new unknown shoppers' styles. Together they make a larger scale called Shoppers' Styles Decision-Making Styles Scale.

9.3. The Proposed Segmentation Tool

In the lights of the discussion of the proposed segmentation tool in the last chapter, the following conclusions were drawn:

1. The proposed segmentation tool calls for the return to a market reality stating that; "Consumer Knows Best". Such approach avoids subjective evaluation of consumer needs and wants. Because the criteria used in this segmentation tool provides us with better evalutaion of shoppers. It allows us to get a feeling of the expected behavior of shoppers on the basis of which the marketers can develop their expectations and can predict the future behavior of certain shoppers. In other words, it is based on a customer - oriented approach generated by judgemental data-in the form of perceptions or preferences - that provide what shoppers actually do, or have done and what they might do under changed circumstances. Consequently, it may serve better as the basis for strategic planning than other segmentation tools which rely upon consumers' past behavior approach and/or demographic data only.

2. Managers and researchers alike have recognized segmentation in general as an important marketing tool. However, the related literature, offered no insight into the linkage between shoppers decision-making styles and segmentation. This study constitutes a beginning in terms of filling this void in the literature.

3. This segmentation tool will play a major role in developing a marketing program with respect to segmentation and positioning strategies. Most marketing research

projects, both basic and applied, begin by developing in advance a list of attributes that are important with respect to the eventual consumer choice. This proposed segmentation tool overcomes significantly these problems and offers a natural empirical methodology to identify most determinant attributes (styles in this case).

4. Also for managers, this segmentation tool increases the number of market opportunities and niches. This in turn, will help searching for innovative products concepts. In addition, it has many implications in packaging, media choices, copy directions,... etc, as has been stated earlier in the text. The tool has an important message for managers, especially in apparel industry. Therefore, new competitive space is created.

5. However, it may be noted that under certain circumstances this segmentation tool can not be effective as one expected in certain countries, not due to mismanagement by practioners, but it is due to economic and social variables beyond the control of marketers. Therefore, a sound economic climate is crucial element in getting the most out of this tool.

6. It is hoped that, this segmentation tool will gain a wider acceptance in the marketing discipline with time. It is also understood that once it is widely practiced then the process of "learning by doing" will lead to further refinement of it. Also, the future looks brighter to it in the customer-oriented era and the rapid advance in the computer technology, which makes the application of this tool easier.

7. Shoppers' Styles Segmentation technique should be compared with other segmentation tools, in terms of benefits, validity, and reliability.

9.4. The Proposed Consumer Behavior Model

The proposed consumer behavior model also adds both breadth and depth to the understanding of consumer behavior by emphasizing or suggesting new elements and variables such as:

1. Consumers' decision-making styles; which powerfully influence what shoppers buy and when, how much they spend, how long they shop, whom they shop with, how carefully they compare products or stores before making a choice, and their intent to repurchase a brand or to repatronize a store. Also, with what a style a certain shopper approaches the market is often more important than the influences of retail environment. Therefore, they are important dimensions underlying consumer behavior.

2. Shopping time; which is another dimension underlying consumer behavior. It determines the quality of shopping experience, shopping intensions, and purchase and its outcomes. Furthermore, many consumers today, especially in the advanced countries value time like money even when they do their shopping, because time is the scarce resource, it is less transferable than money (losses or savings are very difficult to recouped or applied) to new situations as can outcomes of money. Shopping time involves all time spent in planning and conducting shopping, including waiting time in front of the cashier.

It is true that all published consumer behavior models have considered time as part of consumer resources, but no one gives such emphasis on the value of time from many shoppers point of view. Nontheless, the value of time is not constant across situation contexts, even among those shoppers who put premium value on time.

9.5. Limitations and Directions for Future Research

There are several potential limitations to this study. These limitations, along with the study's findings, suggest directions for future research, which can be summarized in the following points:

1. The difference in the willingness and motivation to respond on the respondents' part due to social and cultural differences is a potential problem, that can plague a study that will otherwise yield precise comparison in such a standard instrument.

2. Middle - Eastern cultures' traditions and norms put restrictions on women going out in public. Such restrictions limit the type and amount of shoppers' decision-making styles, especially Recreational, Hedonistic shopping. In those societies, they are more social control mechanism than in the West. More often, such social evalution suppress shoppers decision-making styles' tendencies.

3. Shoppers' Styles Segmentation Technique must be administered to other populations other than collegiate youth. In addition alternative methodologies would be useful to compare results, because they should stand the test of different methods and different data.

4. Although, this study has the advantage of being able to intensively and comperhensively study one major product (apparel), additional confirmatory studies are needed to be conducted on other products to extend the model applicability.

5. To achieve more generalizability, the study should be replicated with other cultures such as countries of Eastern Europe and Latin America, which have a quite different psycho (social psychology) from Western culture such as U.S.A., and New Zealand and from Eastern culture such as Libyan and Turkish.

6. The findings imply a need to develop a finer multiple-item scale to measure this phenomena and then using the results for further confirmatory factor analysis, to enhance the proposed scale. Any item-to-total correlation below 0.20 should be removed from subsequent analysis.

7. Other research methods other than factor analysis are needed to expand and enrich our understanding of the phenomena. Field studies conducted in actual store settings, participant observation, and in-store verbal protocols are several methods that could achieve this objective.

8. Future research should also focus on the extent to which shoppers' decision-making styles influence behavior intentions toward a product.

9. Overall in our knowledge, there is no work done that examines shoppers' decision-making styles and their implications in such depth. It is hoped that the study findings and insights will be helpful to other researchers in their efforts to better understand the nature of shoppers' decision-making styles, as well as being helpful for marketing managers in their efforts to design strategies for marketing their products and services.

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APPENDIX

Consumers' Decision-Making Styles Questionnaire

Dean Student:

As you know, in order for marketing specialistis to satisfy needs and wants of consumers successfully, they must have an understanding of the factors that influence that needs and wants.

And as, a continuation for previous study, the researcher attempts through this work to study the Turkish college youth decision-making styles regarding one of the most important products, which is clothing. The word "shopping" in this questionnaire means going to stores, or a market, or a commercial center, or to for places to buy the needed products, or just a recreational trip and to use it as an opportunity to buy someting, or to locate a store, or stores that have someting interesting worths buying, so one comes to it next times.

The following questions give you the opportunity to express your opinons and attitudes about that. Most of the questions you can answer them just by just placing (X) mark in the designated place, and there are five choices for answering each question; (1) strongly disagree, (2) somewhat disagree, (3) neither agree nor disagree, (4) somewhat agree (5) strongly agree. Please answer each question to the best of your ability. If there is any question is not clear ask the director of the questionnaire. And also, please don't write your name in any place in this questionnaire.

Make sure that your answers will make a valuable scientific contribution in making this study reach the hopeful level. Thank you for taking the time to help us.

Mahmud Maghbub

Doctorate Student

Serial No	The Statement/or the Question	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
1.	Going shopping is one of the enjoyable activities.					
2.	An important part of my life and activities is dressing smartly.					
3.	I buy as much as possible at sales prices.					
4.	When it comes to purchasing products, I try to get the very best or perefect choice.					
5.	Shopping is burden and I do it largely out of necessity.					
6.	I rather release time, or energy, or both for alternative uses other than shopping.					
7.	I enjoy shopping just for the fun of it.					
8.	Getting very good quality is very important to me.					
9.	The well-known national brands are best for me.					
10.	I usually have one or more outfits of the very newest style.					
11.	I don't wear necktie unless my work duties and my daily activities require that.					
12.	Shopping is not a pleasant activity to me.					
13.	I like to buy product that gives an enjoyment and good feeling, regardless of other product features.					
14.	I should plan my shopping more carefully than I do.					
15.	I prefer a store with a pleasant atmosphere, with a large variety of high quality merchandise.					
16.	There are so many brands to choose from, that often I feel confused.					
17.	I have favorite brands I buy over and over.					
18.	I prefer clothing that tends to be olive colour.					
19.	I believe everybody tends to pay attention to what others are wearing.					
20.	I generally know what I am looking for.					
21.	Shopping the stores wastes my time.					
22.	I consider quality levels at stores where I shop are about average.					
23.	I keep my body thin.					
24.	The more expensive brands are usually my choices.					
25.	I like wearing clothes made from natural materials.					
26.	I keep my wardrobe up-to-date with the changing fashions.					
27.	The lower price products are usually my choice.					
28.	I like to wear fine casual clothing. (international brand jeans, and T. shirts,....etc).					
29.	I do partical planning, by tending to exhibit a pattern of careful in-store shopping behavior including price element.					
30.	Sometimes it's hard to choose which stores to shop.					
31.	Once I find a product or brand I like, I stick with it.					

Serial No	The Statement/or the Question	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
32.	I place premium on time.					
33.	I seek my peers, friends' opinions on what kind of brand I should buy.					
34.	I approach shopping with confidence.					
35.	In generall, I usually try to buy the best overal quality.					
36.	I avoid brand switching unless I have reason to do so.					
37.	The higher the price for a product, the better its quality.					
38.	I like the showy and superfluous look.					
39.	Fashionable, attractive styling is very important to me.					
40.	I look carefully to find the best value for the money.					
41.	For business I wear a gray flannel suit, while when it gets cold I put an my blue blazer.					
42.	Often I make careless purchases I later wish I had not.					
43.	I enjoy looking through fashion magazines to see what is new in fashion.					
44.	The more I learn about products, the harder it seems to choose the best.					
45.	I go to the same stores each time I shop.					
46.	I am willing to pay the price for a product that has significant convenience.					
47.	For veiling clothing economical and social advantages in the first place.					
48.	For everybody, it's important to fit into the group he is with.					
49.	I depend on my own opinions, and I don't like to rely on others on deciding my purchasing choices.					
50.	I make special effort to choose the very best quality products.					
51.	I change brands I buy regularly.					
52.	Speciality stores (boutiques) offer me the best products.					
53.	To get variety, I shop in different stores and choose differend brands.					
54.	I take the time to shop carefully for best buys.					
55.	All the information I get on different products confuses me.					
56.	In apparel, the color toward which aspires me most is navy-bule.					

Serial No	The Statement/or the Question	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
57.	I am less motivated to acquire information about brand offerings.					
58.	I spend little time deliberating before making a purchase.					
59.	I usually go to the nearest stores to my house.					
60.	Most of us behave in a way that depends on how we feel others wish us to behave.					
61.	I choose my clothes based on my own intuition regardless of my daily program.					
62.	I really don't give my purchases much thought or care.					
63.	I prefer buying the best-selling brands.					
64.	I usually keep up with clothing styles changes by watching what others wear.					
65.	It's fun to buy something new and exciting.					
66.	I make my shopping trips fast.					
67.	I carefully watch how much I spend.					
68.	My standards and expectations for products I buy are very high.					
69.	The most advertised brands are usually very good choices.					
70.	I shop quickly, buying the first product or brand I find that seems good enough.					
71.	I like to shop with others (friends, peers, neighbors, and relatives).					
72.	A product doesn't have to be perfect, or the best, to satisfy me.					
73.	A classy-man wears a tweed jacket, with vest or sweater, shirt, tie, an overcoat or raincoat in and long wool scarf outdoors.					
74.	Young men wear the long white shirt because it's confortable only.					
75.	I know very well what kind of clothes suit me.					
76.	I seek my peers, friends' opinions on what kind of people buy certain brands.					
77.	I have no strong preference for either high, medium, or low priced stores.					
78.	I am impulsive when purchasing.					
79.	Wearing traditional national clothing makes heritage alive and an expressition of keeping up our roots only.					

Please complete the following questions by writing the most proper answer or by putting (X) in the proper place, and make sure that you don't write your name in any page of this questionnaire.

80) Name of the university you are attending:

81) You major ....

82) Which year are you in ....

83) age: 17-20 ( ), 21-23 ( ) 24-26 ( ), 27 & over ( )

84) Sex: Male ( ) Female ( )

85) Marital Status: Maried ( ) Single ( )

86) Place of Birth:

City........................... or Village .... Country.........................

87) Plac of Birth of you father:

City........................... or Village .... Country.........................

88) Place of Birth of you mother:

City........................... or Village .... Country.........................

89) Level of education	Father	Mothor
No reading / no writing	( )	( )
Primary / Junior high	( )	( )
High School	( )	( )
College Education	( )	( )
Graduate Studies.	( )	( )

	Work	Father	Mother
90)	Job category.	....	....
91)	Scope of the company	....	....
92)	Title (position)	....	....
93)	Years of Experience	....	....

94) The total income of the family members who live together.

- Up to 10.000.000 Million Turkish Lira ( )
- From 10.000.000 to 20 Million T.L. ( )
- From 20.000.000 to 30 Million T.L. ( )
- From 30.000.000 to 40 Million T.L. ( )
- From 40.000.000 to 50 Million T.L. ( )
- From 50.000.000 and over ( )

95) Source of income

Salary ( ), Self employed ( ), Rent ( ),

Bank investment ( ), Others (please specify)..........................

96) Number of boys...............................

97) Number of girls...............................

98) You house is owned ( ), Rented ( )

99) and it locates at (neigborhood) ....

City ....

100) The durable goods you have at home are: (put 'X' in front of the ones you have and leave the others empty)

- Washing machine ( )
- Dish - washer ( )
- Food processor ( )
- Personal computer (PC) ( )
- Video camera ( )
- Video ( )
- Micro- wave oven ( )

101) Do your family own private cars yes ( ) no ( )

102) If yes how many ( ) 103) Their types and models..

This questionnaire has been answered completely at .... Date.................

RESUME

Name : Mahmud Abdulhafed Maghbub

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Date of Birth : 11-12-1956

Place of Birth : Tripoli-Libya

Nationality : Libyan

Marital Status : Married

Education :

Associate Degree, Business Administration, June, 1981, Worcester Junior College, Worcester, Massachusetts, U.S.A.

Bachelor of Science, Management Science, December, 1981, Central New England College, Worcester, Massachusetts, U.S.A.

Bachelor of Science, Engineering Management, June, 1982, Central New England College, Worcester, Massachusetts, U.S.A.

Masters in Business Administration, September, 1984, Clark University, Worcester, Massachusetts, U.S.A.

Enrolled in Doctorate Program of Management, İstanbul Technical University, February 1993 to presents.

Work Experience:

A staff member at Letter of Credit Department, Sahara Bank, from December 1976 - October 1977, Tripoli - Libya.

A Teaching Assistant at the Higher Institute of Management and Banking Studies, from September 1982 - January 1983, Tripoli - Libya.

A lecturer at the Higher Institute of Management and Banking Studies, from March 1985 - September 1989, Tripoli - Libya.

A Lecturer at Faculty of Accounting from October 1989 - October 1992, Gharyan - Libya.

Activities :

I gave various Training Courses in Management for Employees of Numerous Libyan Public Companies from 1989-1992.

I have Published Articles in a Number of Libyan Research Journals, such as the Journal of Finance and Business, Published by Faculty of Accounting, Gharyan - Libya.

An Author of a Book in Finance (The Fundamentals of Financial Management), Written in Arabic.

Language Skills :

Arabic is my Native Language, Fluent in English, and a Little Turkish.

Other Interests :

Playing Football, Camping, Enjoy Reading Liberal Arts Books, and Arabic Poetry.