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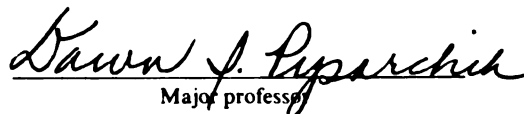
A Cross-Cultural Analysis of the Relationship Between  
Decision Making Styles, Consumer Demographics, and  
Product Characteristics

presented by

Vanessa Prier Wickliffe

has been accepted towards fulfillment  
of the requirements for

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**A CROSS-CULTURAL ANALYSIS OF THE RELATIONSHIP BETWEEN  
DECISION MAKING STYLES, CONSUMER DEMOGRAPHICS, AND  
PRODUCT CHARACTERISTICS**

**By**

**Vanessa Prier Wickliffe**

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## ABSTRACT

### A CROSS-CULTURAL ANALYSIS OF THE RELATIONSHIP BETWEEN DECISION MAKING STYLES, CONSUMER AND PRODUCT CHARACTERISTICS

By

Vanessa Prier Wickliffe

Although expansion into foreign markets is now possible, many global marketers are not knowledgeable of the consumer needs and preferences in these new markets. Many of these marketers and retailers sometimes assume that consumer needs and preferences are the same. A self-report survey questionnaire was used to examine the relationship between consumer demographics, and product characteristics, and decision making styles of American and Korean consumers. An examination of psychometric properties of instruments used revealed variation in the reliability when used to examine other cultural entities. Findings indicate that there are similarities and differences in the consumer decision making styles, and the relationship of demographic variables to product characteristics. Length of time living in the United States was not found to be a significant predictor of variation in collectivism/individualism of Korean consumers. American consumers were found to be individualists, while Korean consumers were found to be collectivists. Future research is needed to determine what other factors are associated with the importance of product characteristics and consumer decision making styles.

To all my **friends** who helped me through this project (Julia Miller, Venice Peek, Nancy Davis, Lorraine Brooks, Joyce Jones, Deborah Blacknall, Tamara Roberts, and Mary Jeffries). Thanks very much to my advisor: Dr. Dawn Pysarchik.

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## **INTRODUCTION**

The retail industry is a viable, vital business, and it is expanding globally (Rapoport & Martin, 1995; Takada & Jain, 1991). Conducting business across international boundaries requires marketers and retailers to identify factors which allow them to anticipate and adapt to ever changing marketplaces and the constant evolution of consumer preferences and buying habits. Factors which may influence consumer buying preferences include geographical location, demographic factors (age, family size, family life cycle, gender, income, occupation, education, religion, race, generation, culture, and social class), psychographic (lifestyle, personality), and behavioral factors (Kotler, 1997; Takata & Jain, 1988).

However, retailers and marketers have found that segmenting consumers in foreign countries cannot always be based on research conducted in the United States (Lee, 1990). Identifying such factors requires marketers to make long term commitments, and conduct extensive research on the potential market.

Although retail expansion continues to increase globally, it is a big investment and there is no guarantee of a return on investments. For example, in 1995, retailers invested \$5 billion to develop new stores in foreign countries (Rapoport & Martin, 1995). With an investment of this magnitude, retailers must thoroughly understand consumer behavior practices and trends in the countries they will enter.



### **Significance of the Study**

Internationalization has become an effective method of expansion and growth for many businesses. Factors such as advanced communications, improved technology, availability and feasibility of collaborative business ventures, and the development of market niches in growing economies makes internationalization much more feasible (Cavusgil, 1980). Although expansion into foreign markets may be feasible, some global businesses are not knowledgeable of differences in consumers' needs, preferences and behavior in the targeted countries. This lack of knowledge has created serious financial losses for some companies (Ohmae, 1989). A knowledge of cross-cultural consumer behavior provides international marketers with the basis for new product development, product positioning, market segmentation, market application, and marketing mix decisions (Hawkins, Best & Coney, 1992).

### **Statement of the Problem**

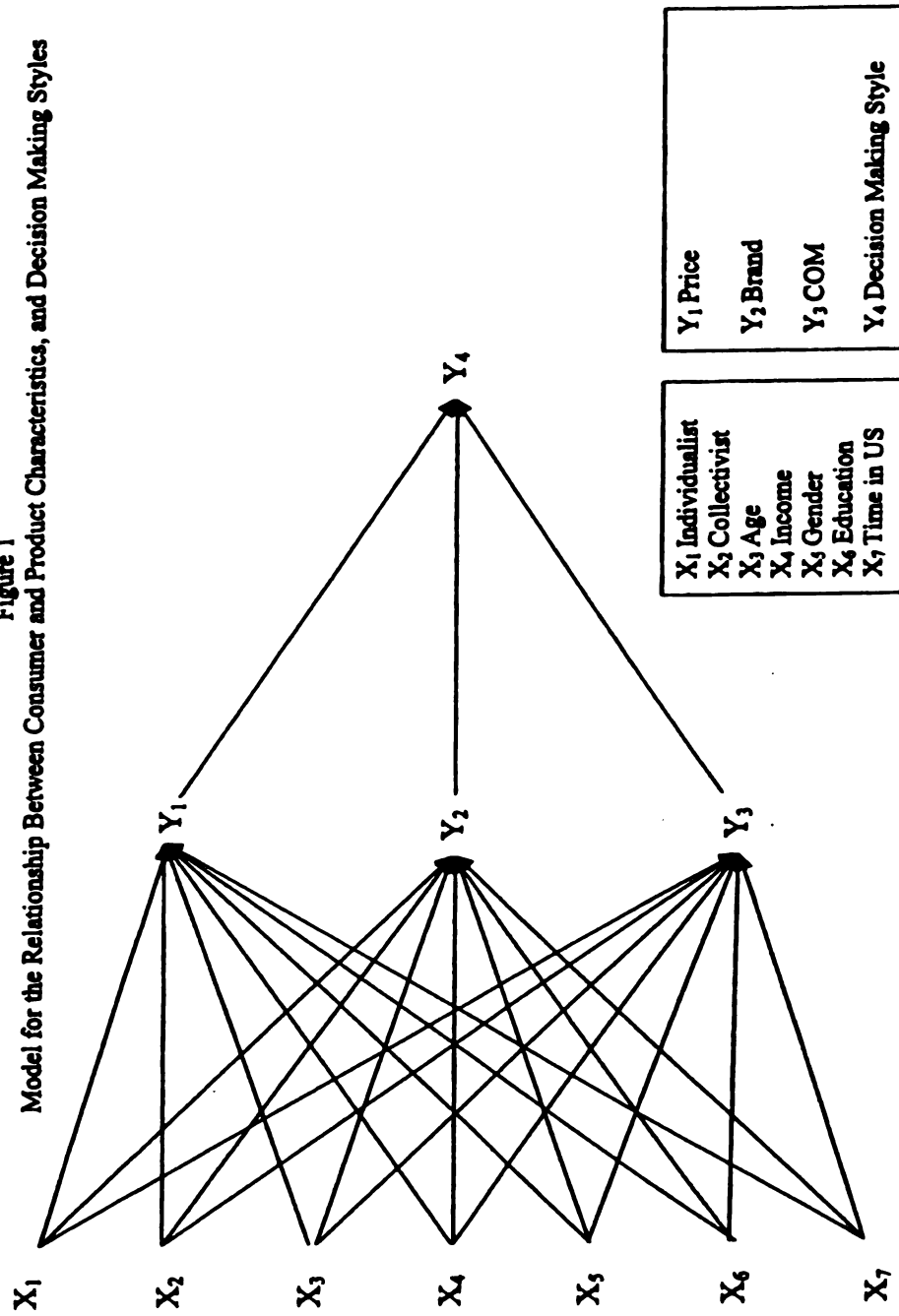
As the global marketplace becomes more integrated and a greater number of foreign markets are available to domestic businesses, more effective methods are needed to identify differences and similarities in consumer behavior in order to segment consumers. A major problem with consumer behavior research is that there is a tendency to apply consumer behavior theories and models developed in the United States to the study of other cultures without first validating theoretical constructs in other cultures (Lee, 1990). Empirical research investigating consumer decision making styles has focused only on whether or not consumers of varying cultures have similar or different

decision making styles. Previous studies have used samples that are not broad enough in population sampling to allow for generalization of findings. To date, no research has been identified that examines the relationship between consumer characteristics (culture, age, gender, income, education), product characteristics (brand, price, and country-of-origin), and consumer decision making styles. Also, the psychometric properties of these instruments should be examined to determine the applicability of the instruments to other cultures.

### **Purpose**

Human interaction with different cultural environments influences consumption patterns of consumers. As a result, consumers can be segmented by demographic characteristics (culture, age, education, income, and gender) (Kotler, 1997). These demographic characteristics of consumers influence the level of importance of product attributes used to evaluate products and services for purchase. This study will examine the cross-cultural relationship between consumer characteristics, product characteristics, and decision making styles of Korean and Americans (Figure 1). It will further attempt to determine the psychometric properties of the Consumer Styles Inventory (Sproles & Kendall, 1986), the INDCOL (Individualism/Collectivism) instrument (Hui, 1988), and the Product Choice instrument (Pysarchik & Chung, 1996).

Figure 1  
Model for the Relationship Between Consumer and Product Characteristics, and Decision Making Styles



## **Objectives of the Study**

The objectives of the study include:

1. Determine the relationship between consumer characteristics, product characteristics, and decision making styles.
2. Determine the applicability of the research instruments to the Korean culture.
3. Identify the consumer decision making styles of Korean and American consumers.
4. Examine cross-cultural differences relative to consumer characteristics, product characteristics, and decision making styles.

## **Research Questions**

The research questions include:

1. Is there a relationship between consumer characteristics, product characteristics, and decision making styles?
2. What are considered to be the major product attributes used by Korean and American consumers when selecting a product?
3. What are the major decision making styles of Korean and American consumers?
4. Will consumer demographic characteristics and the level of importance of product attributes influence consumer decision making styles?

## **Organization of Chapters**

In chapter I, the problem statement is presented and the significance of the research is discussed. A statement of the purpose, objectives, and research questions are also presented. Chapter II contains a review of literature relative to each of the research variables. Chapter III describes the research methodology, and includes discussion of the samples, data collection, instrumentation, conceptual and operational definitions, and proposed data analysis. In Chapter IV, the findings are discussed as they relate to the

hypotheses. In chapter V, a summary of the study and implications are presented, and recommendations for future study are offered.

## **CHAPTER 2**

### **REVIEW OF LITERATURE**

A review of the literature related to consumer characteristics, product characteristics, and consumer decision making styles is discussed in this chapter.

#### **Consumer Characteristics**

Due to economic, social, and cultural trends, profiling consumers is more difficult today than in the past. In the United States today, researchers have found that the number of female heads of households, single parent homes, nonfamily households, and elderly head of households exceed those of the early 1970s (Zeithaml, 1987). Further, social trends such as higher divorce rates, later marriages, and longer life spans also influence the demographic makeup of consumer groups (Kotler, 1997). These new groups may react differently when attempting to purchase products (Zeithaml, 1987).

Studies have examined demographic factors as predictors of product selection (Berkovec & Rust, 1985; Gatignon & Robertson, 1985) and as a method of segmenting consumers (Alvarez, 1996; Gremillion, 1997; Sloan, 1997; Gupta & Chintagunta, 1994; Kotler, 1997; Meyers-Levy & Sternal, 1991; Zeithmal, 1987). Demographic factors such as age, education, income, gender, marital status, and ethnicity may influence consumer behavior (Hawkins, Best & Coney, 1991; Kotler, 1997; Zeithmal, 1987).

#### **Age and Consumer Behavior**

Age is considered to be a powerful determinant of consumer behavior because it affects consumers' interests, tastes, purchasing ability, political preferences, and

investment behavior (Hawkins, Best & Coney, 1991). Today, longer life spans have created an increase in the number of older consumers. The mature market consists of 53 million people controlling about three fourths of this country's assets and half of the disposable income (Moschis, Mathur & Smith, 1993).

Research indicates that shopping patterns of consumers tend to change as their age increases. Zeithaml (1987) found that as age increases, the number of shopping trips, amount of shopping time, and the number of supermarkets visited increases. Older shoppers tend to have more discretionary time than younger shoppers. Therefore, they spend more time per shopping trip and make more frequent trips (Zeithaml, 1987). Older shoppers were also found to plan shopping trips more than younger consumers, and the older the shopper, the more important shopping trips were to the consumer. Older shoppers tend to use more information and economize more than younger consumers.

#### Gender and Consumer Behavior

In today's marketplace, gender is used to implement segmentation strategies (Meyers-Levy & Sternal, 1991). Gender differences are attributed to sociological/biological tasks and traits (Darley & Smith, 1995). Gender segmentation is successful because it is easily identifiable and accessible, and it is considered very profitable (Darley & Smith, 1995). Many businesses have begun to see gender marketing as a method of market share expansion (Advertising Age, 1993; Sloan, 1997; Trapp, 1993). Products generally made for men have been re-evaluated and adjusted to attract a female market. Past and present, men and women have and still occupy different social roles and are exposed to different pressures. In the past, women have traditionally

assumed submissive and subordinate roles in our culture in relation to the more dominant roles assumed by males (Meyers-Levy & Sternal, 1991). Demographically, women have changed tremendously. Women have enjoyed advances in educational attainment, labor force participation, career involvement, and economic independence (Crispell, 1992). Women have also endured significant increases in divorce and single parent families. In dual relationships, women are more involved in major decision making such as home buying, savings and investments, and buying a new car (Dorch, 1994).

Men, on the other hand, have also experienced changes in their lifestyles. They have changed the way they shop, work at home, and dress. Research also indicates that 46 percent of most men buy their own personal items, and half or more of the male population buy most or all of their own things (Crispell, 1992). Men are shopping as frequently as women, but their habits are different. The study also indicated that men are more likely to shop every day. Men are also considered to be buyers, and not shoppers (Crispell, 1992). Further, men spend more time grooming than in the past, and are more knowledge seekers than the past. Men are also gaining responsibility for shopping, selecting, and preparing foods (Sloan, 1997). They are also helping out more with housework and child care (Crispell, 1992). Zeithaml (1987) also found that males spend less time planning shopping trips than females. Compared to females, males make more shopping trips than females (Crispell, 1992; Zeithaml, 1987).

### Income and Consumer Behavior

Income was found to affect the amount of time spent shopping, number of supermarkets visited weekly, extent of planning, amount of purchase, weekly



expenditures on purchases, and the importance of shopping (Zeithaml, 1987). Shoppers with higher income plan significantly less than those with lower income, and spend more time shopping than those with lower income (Zeithaml, 1987). Research indicates that individuals with higher income may be less inclined to be economical shoppers (Zeithaml, 1987).

Using scanning data, Gupta and Chintagunta (1994) examined demographic variables as predictors of segmentation. The study of data on catsup purchases indicate that income and household size significantly affect the segment membership probabilities. Low-income consumers tend to be price and promotion sensitive, while larger households prefer the more prominent brands. A study by McDonald (1993) did not find income to be a significant predictor of catalog loyalty.

### **Culture and Consumer Behavior**

Culture has been defined in many ways, and is used to categorize individuals. Culture can be defined as "a set of socially acquired behavior patterns transmitted symbolically through language and other means to the members of a particular society" (Mowen, 1988). Culture provides a framework of common traditions, values, beliefs, practices, and behaviors that facilitate human interaction. Some important attitudes and behaviors influenced by culture include sense of self and space, communication and language, dress and appearance, food and feeding habits, time and time consciousness, relationships, values and norms, beliefs and attitudes mental processing and learning, and work habits and practices (Engel, Blackwell & Miniard, 1990). It is maintained by

society and is transmitted through social means. Culture is not inherited genetically, but is learned through pattern instruction or imitation (Runyan & Steward, 1987).

Cultural influence permeates all aspects of human behavior. There is not one aspect of life that is not touched and altered by culture (Hall, 1981). This includes personality, personal expressions, thinking, and problem solving. All consumer behavior is conducted within the framework of the society in which we live (Walters, 1978). From the beginning of an individual's existence he/she experiences the benefits and restrictions of a particular culture.

Culture can also be identified as a "collective programming of minds which can be used to distinguish one group of people from another group" (Hofstede, 1994, p.4). Individualism is an aspect of culture that pertains to people's value of individual time, freedom and experience. In contrast, collectivist cultures relate more with conformity and group behavior (Roth, 1995).

### **Individualism and Collectivism**

Human behavior is a function of both the person and the environment, physical and social (Hui, 1988). However, people differ in the extent of their integration with others and the social environment, and are classified by their personal interest and shared pursuits (Wagner, 1995). Parsons and Shils (1951) are sighted as being the first to introduce the distinction between individualist and collectivist orientations. Hofstede (1980) updated the distinction of individualism and collectivism and reintroduced the theory as a method of explaining behavioral differences among societal cultures (Wagner, 1995). Other studies examined the distinction between individualism and collectivism

(Hofstede, 1980, 1983, 1984; Hui & Triandis, 1986; King-Farlow, 1964; Singh, Huang and Thompson, 1962; Weber, 1947; Triandis et al, 1986; Triandis, 1996; Wagner, 1995). Triandis (1995) suggests that there are four major dimensions of the constructs. They include 1) the definition of "self", 2) personal and communal goals, 3) cognition that focus on norms, obligations, and duties, and 4) an emphasis on relationships.

Hui (1988, p. 18) defines individualism as "those who define the self independently of groups, and exist solely as individuals". As an individualist, consumers place their personal interests above those of the group. Persons identified as individualistic take care of themselves and downplay the needs of the group if they conflict with personal desires. Individualism is an aspect of culture that pertains to people's tendencies to value personal and individual time, freedom, and experiences (Hofstede, 1984). In other words, cultures high in individualism tend to seek variety and hedonistic experiences (Roth, 1995). Waterman (1984) suggests that individualism embodies psychological qualities such as: 1) a sense of personal identity, which is the knowledge of who one is and one's own goals and values; 2) striving to be one's true self; 3) one's willingness to accept personal responsibility for life's happiness and sorrows; and 4) moral reasoning in that an individualist holds moral principles that are global and acts in accordance with what is right.

Triandis (1995) defines collectivism as emphasizing (1) the views, needs, and goals of the ingroup rather than oneself, (2) social norms and duty defined by the ingroup rather than behavior for self-pleasure, (3) beliefs shared with the ingroup rather than beliefs that distinguish oneself from the ingroup, and (4) great readiness to cooperate with

ingroup members. Collectivism occurs when the demands and interests of the group are more important than the needs of the individual (Wagner, 1995). Collectivists look out for the well being of the group to which they belong, even if personal interest is disregarded. Cultures that emphasize collectivism exhibit patterns of group or collective thinking and acting (Hofstede, 1984). Collectivists' cultures correlate more with conformity and group behavior, than individualistic cultures (Roth, 1995).

Previous cross-cultural research compared people from predominantly individualistic cultures such as Canada, Great Britain, Italy, and the United States, to those of predominantly collective cultures such as Japan, Hong Kong, Korea, India, China, and Nigeria (Hofstede, 1980; Hui & Triandis, 1986). Hui and Triandis (1986) polled a sample of social scientists in different parts of the world about their perceptions of individualists and collectivists. The researchers found that collectivism can be defined as a cluster of beliefs, attitudes, and behaviors toward a group of people. The study indicated that the more concern for others, the more bonds are felt and acted upon, the more collectivist is the person.

Hsu (1981) examined Americans and Chinese along these two dimensions. The researcher found that Americans are more inner-directed, which is much different from the Chinese situation-centered way of life. In China, conformity "not only tends to govern all interpersonal relations, but it enjoys social and cultural approval" (Hsu, 1981, p.136). A previous study conducted by Singh, Huang and Thompson (1962) found that Americans ranked highest in self-centered orientations, while Chinese and Indian students ranked highest in society-centered orientations.

Wagner (1995) examined individualism and collectivism as a function of group cooperation. Using a sample of college students, the researcher found that group size and individuals' identifiability, sense of shared responsibility, and levels of individualism or collectivism influenced peer-rated cooperation in classroom groups. Wagner (1995) found that differences in individualism-collectivism moderated the effects of size and identifiability on cooperation, but not those of shared responsibility.

### **The Korean Culture**

The people of Korea have undergone significant change brought about by a combination of economic, cognitive, and psychological factors. Since the 1980s, Korea has been one of the world's most dynamic and fastest growing economies. Per capita GNP has swelled from under \$60 a year to over \$8,000 and is expected to surpass \$10,000 in 1995 (Flake, 1995). The total GNP for Korea is US\$280.8 billion with an annual growth rate of 8.4% (Flake, 1995). About 63 percent of the population 15 years and older was employed, and unemployment was at 2.4 percent in 1994 (Korea Business, 1995).

Consumption, investment and other components of domestic demand are all growing strongly and show no signs of changing. This is partly due to increases in wages, which have created: 1) more disposable income; 2) the emergence of younger consumers; 3) accelerated urbanization; and 4) quality improvements (Ekvall, 1990; Flake, 1995; Ridding, 1990). Consumer spending rose to approximately nine percent in 1992 from 5.3 percent in 1991, and 7.2 percent in 1995 (Baum, 1993; Flake, 1995; Paisley, 1993). Enhanced domestic spending power is the basis for the changes in the growth of the

economy. Korean consumers' tastes have become westernized in a few short years and expectations of improved quality and diversity of choice and style have increased (Ekvall, 1990; Flake, 1995). It is expected that the patterns of consumption will continue to shift to high quality goods and amenities similar to those of advanced western countries. The consumption of high quality, high priced goods will spread to the middle and lower class consumers (Flake, 1995).

The Korean culture, as in most of East Asia, is influenced by the dominance of the Confucian religion, which transcends into business, individual behavior, and family structure (Byong-ik, 1992). Kahn (1979, p.88) states that: "the modern Confucian ethic is designed to create and foster loyalty, dedication, responsibility, and commitment and to intensify identification with the organization and one's role in the organization". Although western knowledge and technology have entered the Korean culture, Confucian idealism still predominates in Korea today (Bond, 1989; Elashmawi, 1994; Hynson, 1991; Korea, 1995).

### **Product Characteristics**

#### **Country-of-Manufacture/Origin and Product Choice**

Studies reveal that country-of-origin and country-of-manufacture affects the evaluation of products in general (Anderson & Cunningham, 1972; Bannister and Saunders, 1978; Cattin, Jolibert & Lohnes, 1982; Han, 1989; Hong & Wyer, 1989; Hong, 1990; Johansson, 1989). This holds true for specific classes of products (Han & Terpstra, 1988; Nagashima, 1977), specific types of products (Papadopoulos, Heslop, and Beracs, 1990) and brands (Yaprak, 1978).

Cattin, Jolibert & Lohnes (1982) used U.S. and French samples to examine the importance of specific product dimensions when selecting products made in the U.S., France, England, West Germany, and Japan. Significant differences existed between French and U.S. respondents along all product dimensions (expense, reasonably priced, reliability, luxury items, technology, mass production, world-wide distribution, uniqueness, pride of ownership, outward appearance, clever use of color, and more for young people). The study revealed that the "made in Germany" label was more favorable among the respondents, and the French and English models were less favorable.

Other studies indicate that American, Canadian, Finnish, Hungarian and Greek consumers have positive attitudes of products made in Japan (Han & Terpstra, 1988; Papadopoulos, Heslop, and Beracs, 1990). Consumers from South Korea, India, and Taiwan resisted foreign made products based on their inferential beliefs (Khanna, 1986). Stereotyping occurs when consumers denote specific characteristics of a product and is the direct result of the customers' attitudes and emotions and their knowledge of, or beliefs, regarding the true or perceived country-of-origin and country-of-manufacture (Samiee, 1994). Social pressures may also dictate that products from some countries should be avoided, while others be preferred (Johansson & Nebenzahl, 1987).

Consumers tend to evaluate their home country products more favorably than products made in other countries (Bilkey & Nes, 1982; Bannister & Saunders, 1978; Kaynak & Cavusgil, 1983; Schooler, 1971). Selection of a product from a foreign country may be based on economic development, cultural issues, political systems, and the perceived similarity in the country's belief system (Schooler, 1971; Wang & Lamb;

1983) with the country/product of interest. Products from developing countries are rated as being inferior to those from industrialized countries (Han & Terpstra, 1988).

Han and Terpstra (1988) examined consumer perceptions of quality for various uni-national and bi-national products. Significant differences were found among the respondents relative to country image across product categories; the respondents ranked Japanese televisions as being better quality than U.S., Germany, and Korea. The rank order of the respondents' perceptions of automobile quality from other countries was Japan, Germany, U.S., and Korea, respectively. Further, the rankings of the countries by product dimensions were not consistent across product categories.

### **Brand and Product Choice**

The importance of brand choice (what to buy) and category purchases (when to buy) is well documented in the literature. Brand choice has been found to be related to price and promotion (Bucklin & Gupta, 1992; Putler, 1992), perceived risk and market structure (Loudon & Bitta, 1984), perceived quality (Morton, 1994), and brand loyalty and switching (Bayus, 1992; Erickson & Johansson, 1985; Tidwell, 1993).

Price and promotion have been found to influence the selection of a brand (Putler & Gupta, 1992; Putler, 1992). Price promotions are used to stimulate consumer purchases, and increase sales (Blattberg & Neslin, 1989). Although price promotion may increase sales, it may also create a negative effect on sales (Folkes & Wheat, 1995). Regular promotions may cause the consumer to believe that the product is worth only the promotional price, and would therefore form an opinion that they should pay only the lower promotion price at all times. Thus, the consumer may only seek to purchase it



when the item is on sale. This may create a lower sales record for the item at what is considered regular price. Blattin and Neslin (1989) found that such an evaluation causes lower repeat purchases after the price promotion of a product.

Kalwani and Yim (1992) found that the larger the price reduction of detergent, the lower the price consumers would pay for it on the next purchase. Researchers have also found that price cuts on a particular brand will influence consumers to switch to the lower price brand. Gupta (1988) found that increases in sales for a particular brand of coffee were due to price cuts and brand switching. The researcher also found that further price reductions during a promotion created higher stock pile purchases of certain products. Consumers tend to buy higher volumes of a products due to the promotion price.

Brand loyalty is thought to be a portion of repeat purchase behavior that is based on terms of internally stored structures of information: brand-related beliefs, states of effect, and behavior intentions (Jacob, 1978). Tidwell (1993) examined the relationship between self image, brand image, and brand loyalty. Using a sample of college students, the researcher found that people use specific brands to enhance their self image. Erickson & Johansson (1985) sought to determine if there was a correlation between automobile brand loyalty and brand beliefs, attitudes, and intentions. The researcher found that there is a positive relationship between brand beliefs, attitudes, purchase intentions, and purchase behavior.

The quality of a product has been shown to be a strong predictor of brand choice. Morton (1994) examined 600 brands to determine the relationship between brand and quality. The researcher found that quality was the driving force for sales increases among

many of the products. The researcher also found that the influence of value perceptions are quality and price driven. Too low of a price on a product could drive the perceived quality of a product down.

Other studies have examined the effects of brand characteristics on brand extension (Dacin & Smith, 1994), the importance of brand extensions (Bronniarczyk, 1994), and the effects of brand extension on market share and advertising (Smith & Parks, 1994). Researchers suggest that when consumers are evaluating other products made by a particular company, they will rely on information already accumulated regarding a company's brand to determine if they will use another product from the same manufacturer (Boush & Loken, 1991; Smith & Park, 1994). Smith and Park (1994) examined the effects of brand extensions on market share and advertising.

#### Price and Product Choice

Product choice has been heavily influenced by price, which creates considerable variation in consumer selection across product category (Engel, Blackwell Miniard, 1990, Bronnenberg, 1996). Factors such as expected and reference price, price awareness, and price and product quality are research streams identified in the literature (Putler, 1992).

Expected price and price reference is a strategy in which the consumer decides on a particular product based upon their price expectations for the product (Kalwani, Yim, Rinne, & Sugita, 1990). This decision is based on information from past prices, contextual variables (e.g., store environment), and expectations of future prices. Research indicates that product sales can be undermined when a product is introduced to

the consumer at a lower price, and then the price is made higher ( Kalwani, Yim, Rinne, Sugita, 1990).

Other studies indicate that consumers are more likely to choose a product that is a sure price rather than one that may be priced lower during a particular event-risk aversion (Puto, 1987). Event risk aversion refers to the level of risk a consumer is willing to take when price fluctuations exist. Consumers are less likely to risk paying a particular price for an item that may change, and are more likely to choose a product with which they feel comfortable relative to price. Kalwani, Yim, Rinne, Sugita (1990) found that the past price of a brand is not the only factor that influences customer price expectations. Anticipated price is also influenced by other variables such as frequency of brand promotion, economic conditions, and customer characteristics.

Studies indicate that some consumers believe that a positive relationship exists between a product price and quality (Lichtenstein, Ridgway & Netemeyer, 1993; Monroe & Dodd, 1988; Olson, 1977, Tellis & Gaeth, 1990). Zeithaml (1988) suggests, however, that price, as an indicator of quality, depends on 1) the availability of other cues to quality, 2) the price variation within a class of products, 3) the product quality variation within a category of products, 4) the level of the consumer's price awareness, and 5) the consumer's ability to detect quality variation in a group of products.

Lichtenstein, Ridgway and Netemeyer (1993) found that consumers use price as a prestige sensitivity cue. This suggests that the purchase of higher price brands infers something to others about the purchaser. For example, the purchase of an expensive wine by a consumer may indicate character traits of that consumer, a big spender or that the

consumer has a high income. Tellis and Gaeth (1990) suggest that consumers are more price aware than they are quality aware, and price may be used to infer level of quality. Previous literature indicates that consumers may use best value, price-seeking, and price aversion as choice strategies. Tellis and Gaeth (1990) suggest, however, that consumers may use a combination of these strategies to choose a brand. "Best value" strategy, refers to the practice of selecting a brand with the least overall cost in terms of price and expected quality. A "price-seeking" strategy refers to the selection of the highest priced brand to maximize expected quality. A "price aversion" strategy is choosing the lowest priced brand to minimize immediate costs. Rao and Monroe (1989) conducted a meta-analysis of studies which examined the influence of price, brand name, and store name on a consumer's evaluation of product quality. The study found that the relationship between perceived quality, price, and brand name are positive.

### **Consumer Decision Making Styles**

Research indicates that consumers may be classified according to their decision-making styles (Hafstrom, Chae & Chung, 1992; Sproles & Kendall, 1986). A consumer decision-making style is defined as "a mental orientation characterizing a consumer's approach to choices" (Sproles & Kendall, 1986, p. 268). Although many factors influence consumer decision-making, consumers are thought to approach the market with a certain basic decision-making style. The decision making styles have cognitive and affective characteristics specifically related to consumer decision-making (Sproles, 1986). The styles are based on evaluative criteria used by consumers when making a purchase.

Sproles and Kendall (1986) examined the literature and identified eight basic consumer decision making styles. They include: 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, careless shopping; 7) confusion from overchoice; and 8) habitual, brand-loyal orientation toward consumption. Based on the exploratory study Sproles and Kendall (1986) used a sample of high school students to identify salient consumer characteristics in decision making. The results of the study confirmed the existence of the consumer decision making styles. The *Perfectionism Consumer* seeks high quality, has high standards and expectations of consumer goods, and is concerned with the function of the products. *Brand Conscious* consumers appear to be oriented toward high price and well-known national brands and view price as an indicator of quality. *The Price Conscious, Value for Money Orientation* consumers seek out low-priced goods, best value, and are more likely to be comparison shoppers. The *Recreational, Hedonistic Consumer* finds shopping pleasant, and shops for fun. *Novelty-Fashion conscious consumers* "gain excitement and pleasure from seeking out new things" and are conscious of the new fashions and fads. The *Confused by Overchoice* consumer finds the marketplace confusing, is not brand loyal, and seeks help from friends when shopping. *Impulsive, Careless* consumers are those who do not plan shopping and are not concerned with the amount of money they spend. *Habitual, Brand-Loyal* consumers are brand and store loyal. Sproles and Sproles (1990) examined the interrelationship between learning styles as a function of decision making styles of high

school students. The study indicated that there may be a direct causal link between a consumer's learning style and their decision making style.

Hafstrom et al. (1992) compared the decision making styles of young Korean and U.S. consumers. Drawing on a college student population, the researchers found that young Korean consumers have similarities and differences in decision making styles. The researchers found that most Korean consumers were ranked as **brand conscious**, **perfectionistic**, and **recreational-shopping**, compared to the U.S. consumers in previous studies, who were ranked as **perfectionistic**, **brand conscious**, and **novelty-fashion conscious** consumers (Sproles & Kendall, 1986).

Durvasula, Lysonski, and Andrews (1993) examined the generalizability of the "Consumer Styles Inventory" to New Zealand consumers. Using a sample of undergraduate business students at a large university, the researchers found that the factor loadings of the 40 items were very similar, indicating that the instrument could be a reliable measure of decision making styles in other countries.

McDonald (1993) examined the power of demographics, purchase histories, and consumer decision making styles to predict catalog loyalty. The researcher found that decision making style, marital status, age, and purchase frequency jointly predict consumer loyalty behavior (repeat behavior), and that decision making style is superior to the other variables in defining the repeat-prone segment (McDonald, 1993).

## **Theoretical Framework**

### **Means-End Conceptual Framework**

The means-end approach is based on the assumption that consumers see products as means to an important end (Murphy, Olson, Celsi & Walker (1994). The means-end framework suggests that 1) a consumer's values (end states of existence) play a dominant role in guiding choice patterns, 2) people cope with the tremendous diversity of products that are potential satisfiers of their values by grouping them into sets or classes so as to reduce the complexity of choice, 3) all consumer actions have consequences, and 4) consumers learn to associate particular consequences with particular actions (Gutman, 1982).

Gutman (1982) suggests that consumers' values are developed from culture, society, and personality. A value is an enduring belief that is a specific mode of conduct or end state of existence that is personally or socially preferable to an opposite or converse mode of conduct or end state of existence (Rokeach, 1973). Values, therefore, are used by consumers to determine the importance of consequences. The interaction between the person and the purchase situation causes the consumer to categorize products that can best create the sought after consequences. Thus, the products are selected based on the specific attributes they possess. These products are expected to produce the desired consequences and avoid the undesired consequences (Gutman, 1982).

The means-end framework is used to suggest that, along with culture and values, other consumer characteristics such as age, income, gender, and education can influence the level of importance of product attributes (price, brand, country of origin). Variation

in the level of importance of product attributes may create differentiation in consumer decision making styles. The variation in consumer decision making styles can be used to identify different consumer segments.

The present study postulates that consumer characteristics (culture, age, income, gender, education, and time in the United States) influence the level of importance of product characteristics (price, brand, & country of origin) [See Figure 1]. The decision making style of a consumer can be identified by the level of importance of product attributes, and by demographic characteristics. A consumer's decision making style can then be used by product marketers to segment consumers.



Figure 1  
Model for the Relationship Between Consumer and Product Characteristics, and Decision Making Styles

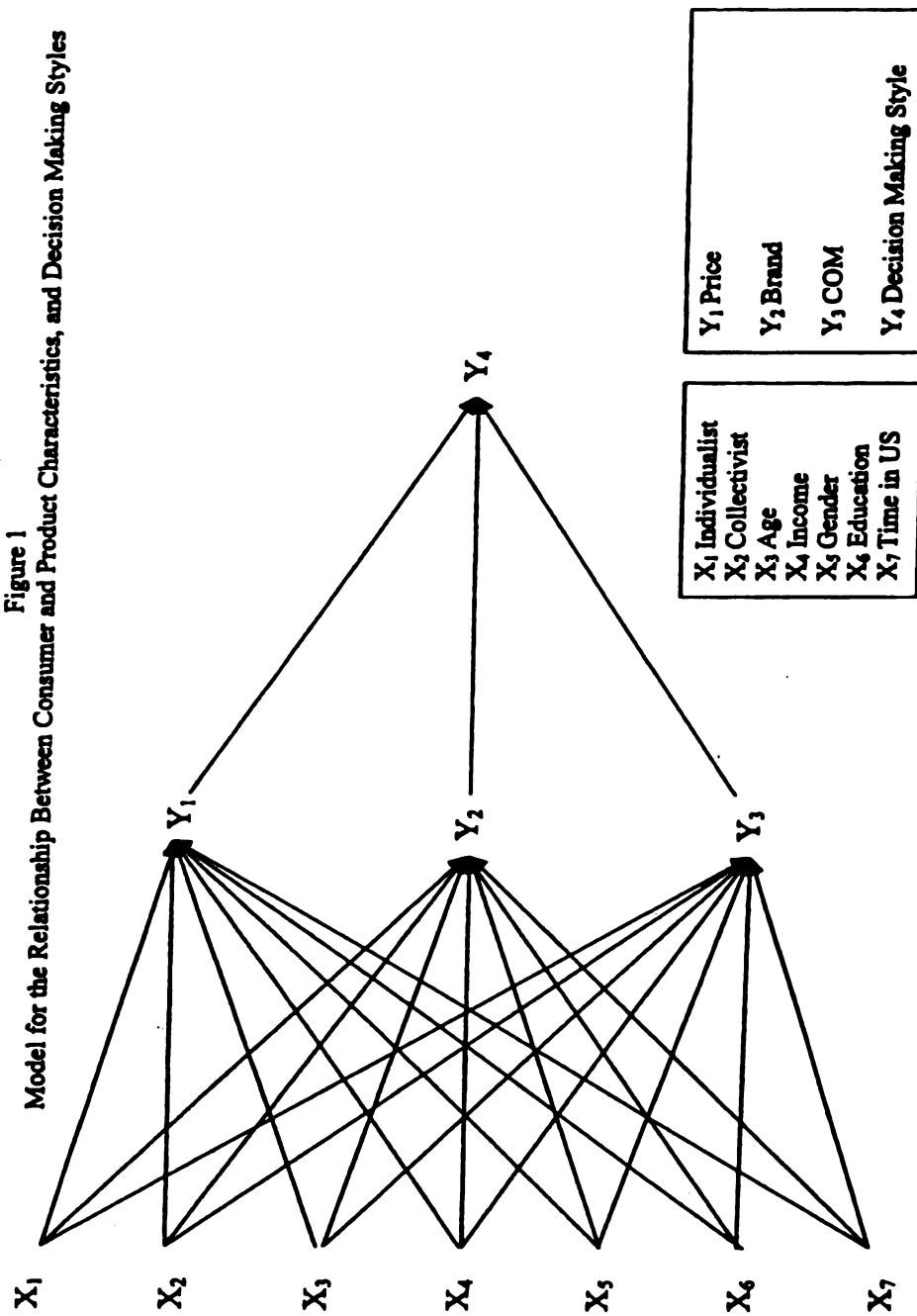
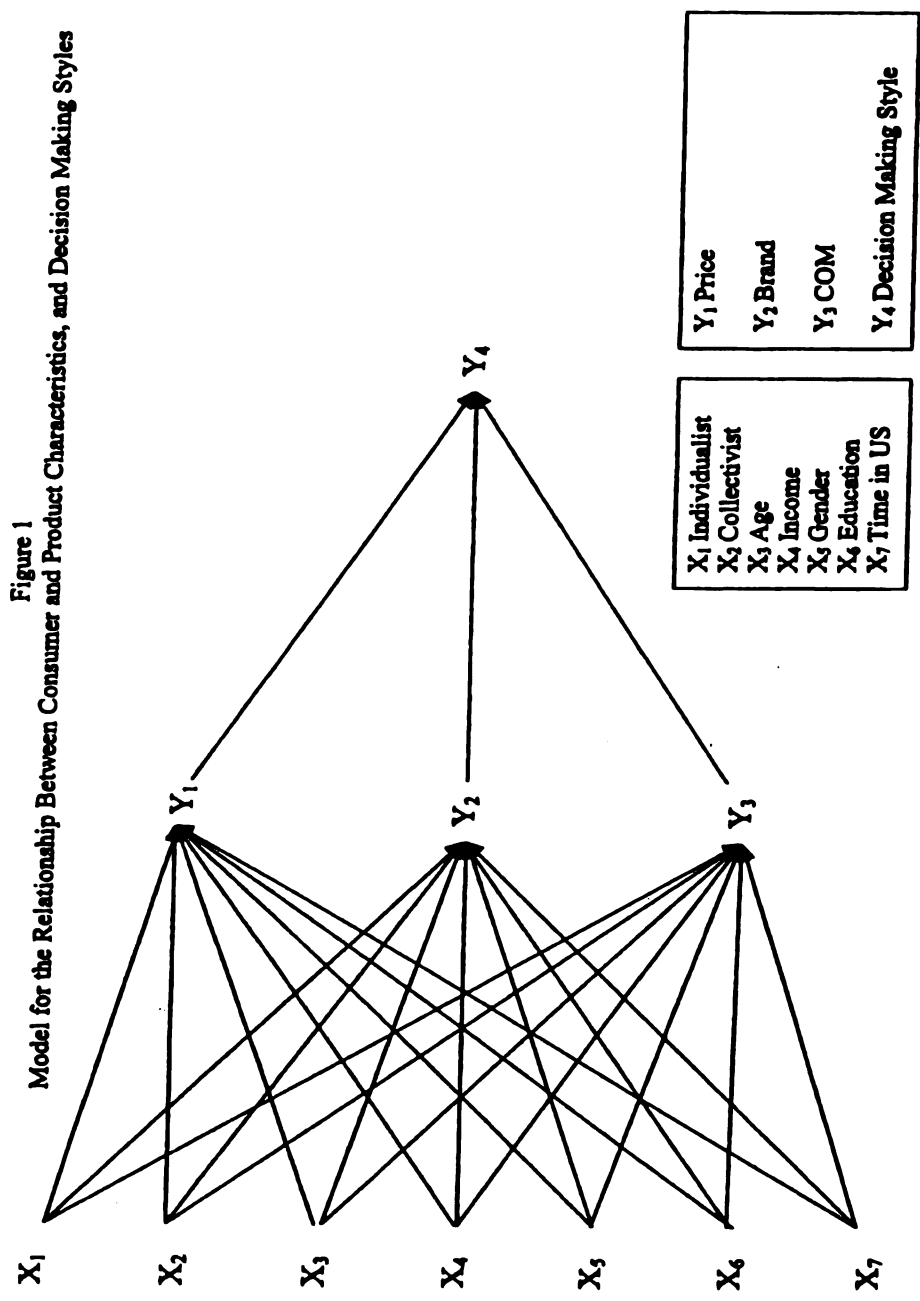


Figure 1  
Model for the Relationship Between Consumer and Product Characteristics, and Decision Making Styles



### **Theoretical Model**

People in different cultures vary in the extent of their integration with others and the social environment. Culture provides a set of common traditions, values, beliefs, practices, and behaviors which facilitates human interaction (Engel, Blackwell & Miniard, 1990). Moreover, cultural values have been found to be a strong force on consumer behavior (Rokeach, 1968; Yankelovich, 1981). In this study, collectivism and individualism are used as measures of a consumer's integration with the dominant culture. Specific values are associated with each of these measures. Acceptance of normative cultural values determines a consumer's integration into the dominant culture.

Values of collectivist and individualist societies differ based on the level of importance of group affiliation. The values of a collectivist society include security, good social relationships, ingroup harmony, and personalized relationships (Triandis, McCusker & Hui, 1990; Schwartz, 1994). Other collectivists' values include family security, social order, respect for tradition, honoring parents and elders, and politeness (Schwartz, 1994). An example of collectivism can be noted among Korean consumers.

Consumption patterns in the Korean culture reflects group conformity and is called "saving face" (Lee, 1990). In this culture, saving face is described as the extent to which a person's behavior satisfies the social expectations of the group he or she interacts with (Lee, 1990). On the other hand, individualists are those who are more concerned with self and seek variety and hedonistic experiences. The values associated with an individualistic culture are being curious, broad-minded, creative and having an exciting

and varied life, full of pleasures, independence, and self-sufficiency (Engel, 1988; Schwartz, 1994).

Korean consumers create and foster loyalty, dedication, responsibility, and commitment in their society. Comparatively, U.S. consumers have been found to be more individualistic (self-centered orientation), who focus on self and not on the ingroup. The extent to which consumers integrates with the normative culture is influenced by the extent to which they accept the values associated with that culture. These indogenous values are proposed to influence consumption decisions.

Therefore it is expected that:

- H<sub>1</sub> Korean consumers are more likely to be collectivists, while American consumers are more likely to be individualists.
- H<sub>2</sub> The length of time Korean consumers live in the United States will determine the extent to which they are collectivists or individualists.

In the United States, demographic changes in the population have created more single parent and nonfamily households, while longer life spans have created a larger population of elderly consumers (Kotler, 1997; Zeithaml, 1985). Further, a consumer's ability to purchase goods and services is also influenced by his or her economic circumstances. A consumer's economic circumstances consist of their spendable income (level, stability, and time), savings, assets, debts, borrowing power, and attitude toward spending and saving (Kotler, 1997).

Korean consumers have also experienced significant changes due to a combination of economic, cognitive, and psychological factors. Presently, consumer spending has increased, and consumption and investments are growing. Increased wages

have created more disposable income, younger consumers are emerging, urbanization is accelerating, and the quality of life is improving (Ekvall, 1990). Many Korean consumers have also experienced western culture through communication technology, magazines, travel, and extended visits to America. Thus, both U.S. and Korean populations have experienced changes in consumer demographics. These changes create new consumer groups with varying consumer needs. The U.S. population has had an increase in the older consumer group, while the Koreans are experiencing an increase in the younger consumer groups.

Although Gutman (1982) addresses culture and values as indicators of product selection, demographic factors such as age, gender, income, and education, have also been found to influence products and services selected by consumers (Kotler, 1997). Older consumers are found to be more value conscious, while younger consumers are more interested in fashion. Low income consumers are more price conscious than high income consumers. The roles of men and women relative to consumer decisions have changed. Men are more involved in household decisions, while women are also involved in consumer purchases and household decisions. Therefore, it is expected that:

H<sub>3</sub>      Age, income, education, and gender influence the extent to which brand, price, and country of-manufacture are important to consumers when purchasing a product.

Gutman (1982) also suggests that all consumer actions have consequences, and these consequences are influenced by their values. These consequences can be psychological (self-esteem), physiological (satisfying hunger, etc.), and/or sociological

(enhanced status, group membership) (Gutman, 1982). Consequences occur due to consumption or the act of consumption. Consumers choose actions that produce desired consequences and minimize undesired consequences. The selection of a product can be dependent on the consequences or outcome associated with the extent to which a consumer is concerned with their cultural affiliation. In this case, product attributes are used to categorize products according to desired or undesired consequences. Korean consumers purchase products whose price, brand, and packaging match their social position and reputation. Variation from the socially acceptable product characteristics would create undesired consequences acceptable to the cultural norms. Because American consumers are more concerned about self and less concerned about cultural norms, product attributes are more likely to be selected based on their personal needs.

Therefore, it is expected that:

- H<sub>4</sub>      Product attributes important to collectivist consumers will differ from those important to individualist consumers.
- H<sub>5</sub>      Time living in the United States will influence product attributes important to Korean consumers.

Consumers are thought to approach the market with a certain decision making style. A decision making style is "a mental orientation characterizing a consumer's approach to choices" (Sproles & Kendall, 1986, p. 268). The styles are based on evaluative criteria used by consumers when making a purchase. The variation in the level of importance of these criteria are based on the consumer characteristics previously

discussed. The importance of factors such as price, brand, fashion, and quality are key criteria used to identify consumer decision making styles. Therefore, it is expected that:

- H<sub>6</sub>      The importance of brand, price, and country-of-manufacture is associated with the decision making style of a consumer.

## **Chapter 3**

### **METHODOLOGY**

The first section of this chapter describes the research design used in the study, followed by a description of the samples and research methodology. The next sections include the conceptual and operational definitions, instrumentation, research hypotheses, and the appropriate statistical analyses.

#### **Research Design**

A cross-sectional survey research design was used in this study to determine whether similarities and/or differences in consumer behavior exist between Korean and American consumers. A self-report mail survey questionnaire was used to examine the relationship between demographic variables, the importance of product characteristics, and decision making styles of consumers. The questionnaire was double-blind translated into the Korean language for distribution in Korea to ensure accurate translation and comprehension of the questions by a person unaffiliated with the study.

#### **Methodology and Sample**

A self-report questionnaire was used to examine consumer behavior similarities and differences among Korean students living in the United States, Koreans living in Korea, and American consumers. Korean students living temporarily in the United States were attending a major midwestern university. Samples of Korean consumers living in Korea consisted of factory workers from a major plant, and students from a Korean university. The American consumer samples consisted of plant workers and students



from a large midwestern university. Each group was selected to enhance comparability of the data. The Korean students studying in the United States were selected to examine the extent to which exposure to a western culture would impact the level of collectivist/individualist value tendencies.

### **Pretest Sample**

Small samples of Korean and American consumers were used to pretest the survey questions. Pretest respondents were asked to complete the questionnaire and then to indicate the time needed to complete the questionnaire and any difficulties with the survey. Some respondents indicated that the translation appeared too American. Therefore, another translator was used to adjust and clarify the translation to the Korean language.

### **Koreans Living Temporarily in United States**

Korean students, who were members of a Korean student organization at a midwestern university, formed the Korean student sample living in the United States. All of the students were sent a Korean version of the questionnaire with a cover letter explaining the procedures for completing and returning it (See Appendix A). Included with the questionnaire was a self-addressed, stamped return envelope. As an incentive, participants could place their name in a drawing for \$300.00. To maintain the anonymity of participants, a self-addressed, stamped post card was also sent along with the questionnaire so that the participant could return it separately from the questionnaire. Three hundred questionnaires were sent out, and 59 were returned. Although a post card

was sent to all of the non-respondents, the response was still low. A total of 63 usable questionnaires were returned, yielding a response rate of 21 percent.

### Koreans Living in Korea

The Korean factory worker sample was selected from an auto manufacturing plant in Seoul, Korea. A research associate distributed and collected a Korean version of the questionnaire from the participants. Those not wishing to participate did not suffer any reprisals. After all questionnaires were collected, the research associate mailed the questionnaires back to the researcher in the United States. This same process was used to collect data from a major university in Seoul, Korea. A total of one hundred questionnaires was distributed at the plant in Korea, and to Korean students at the Korean university. Ninety four useable questionnaires were returned, yielding a response rate of 94 percent.

### American Consumers

A third sample consists of American consumers working at a local automobile plant in Michigan. A letter was sent to the president of the local UAW requesting the voluntary participation of plant workers in the study. The letter explained the purpose, procedures, and benefits of the study. After receiving permission to carry out the study from the UAW president, the researcher distributed the questionnaires to the participants with a cover letter to explain the procedure for completing it, and indicating that their participation is strictly voluntary and that non-participation would not result in any reprisals. The participants were instructed to complete the questionnaire and mail it to the researcher a postage-paid addressed envelope. If they wished to participate in the

drawing for \$100.00, they could separately return the addressed post card to the researcher. Of the seventy-five questionnaires that were distributed at a UAW meeting, twenty-three were returned, yielding a response rate of 31 percent. A second announcement was made at a subsequent meeting to remind participants to return the questionnaires, to offer replacement questionnaires and to request participation of other union members who were not at the previous meeting. A total of 175 questionnaires were distributed, and forty-six usable questionnaires were returned, yielding an overall response rate of 22.3 percent.

### University Students

The same process was used to distribute and re-collect questionnaires at a major midwestern university. One hundred questionnaires were distributed, and 80 usable questionnaires were returned, yielding a response rate of 80 percent.

### **Conceptual Definition**

Decision Making Style - "A mental orientation characterizing a consumer's approach to choice" (Sproles & Kendall, 1986, p.268).

Culture - "A set of socially acquired behavior patterns transmitted symbolically through language and other means to the members of a particular society" (Mowen, 1988).  
"A framework of common traditions, values, beliefs, practices, and behaviors that facilitates human interaction" (Kotler, 1997).

### **Operational Definitions**

Consumer Decision Making Style - A mean score is calculated for each respondent on the decision making style scale. To determine the dominant decision making style, the highest mean score among the decision making styles indicates the consumer's decision making style.

*Perfectionism* consumers seek high quality, and have high standards and expectations of consumer goods, and are concerned with the function of the products.

*Brand Conscious* consumers are oriented toward high price and well-known national brands and view price as an indicator of quality.

*Price Conscious, Value for Money Orientation* consumers seek out low-priced goods, best value, and are more likely to be comparison shoppers.

*Recreational, Hedonistic* consumers find shopping pleasant, and shops for fun.

*Novelty-Fashion Conscious* consumers "gain excitement and pleasure from seeking out new things" and are conscious of the new fashions and fads (Sproles & Kendall, 1986).

*Confused by Overchoice* consumers find the marketplace confusing, are not brand loyal, and seek help from friends when shopping.

*Impulsive, Careless* consumers are those who do not plan shopping and are not concerned with the amount of money they spend.

*Habitual, Brand-Loyal* consumers are brand and store loyal.

**Culture** - The extent to which a consumer is representative of the normative culture of their country. Korean consumers are considered to be collectivist, while American consumers are considered to be individualist.

**Time Living in United States** - The extent to which the amount of time living in the United States influences Korean consumers culture (level of collectivism).

### **Instrumentation**

The individualist/collectivist instrument (INDCOL) (Hui, 1988), Consumer Styles Inventory (Sproles & Kendall, 1986), and the Pysarchik (Pysarchik & Chung, 1996) measure of product characteristics were used to measure culture (the consumer's level of individualism and/or collectivism), decision making styles, and product characteristics, respectively. Human behavior is a function of both personal characteristics and the

physical and social environments (Hui, 1988). The interaction of these factors creates distinguishable consumer groups. Some consumers see themselves independent of a particular consumer group and exist as individualists, while other consumers see themselves as part of a group, and who value social interdependence (collectivist).

#### Culture Measurement Scale

The INDCOL Scale will be used to identify culture by classifying respondents drawn from the Korean and American populations as individualists or collectivists. The INDCOL Scale consists of 63 items dealing with concerns for parents, kin, spouse, neighbors, friends, and co-workers/classmates (each is considered to be a sub-scale). The instrument covers various beliefs, attitudes, behavioral intentions, and behaviors relating to each subscale (Hui, 1988). Using a five-point Likert scale format, respondents are asked to indicate their level of agreement with each item listed (1=strongly disagree to 5=strongly agree). Hui's (1988) study demonstrates that the scale is a measure of the individualism/collectivism concept. The overall reliability coefficient for the scale was .67. Alpha coefficients for the subscales were parent (.66), kin (.68), neighbor (.67), friend (.52), and co-workers (.52). A study by Gire (1993) also used the scale to determine the influence of the individualism/collectivism value dimension on procedural preferences for conflict resolution. All of the alphas were in the .60 range. In the current study, consumers with a score below three were classified as individualist, and consumers with a above three were classified as collectivist.

### Product Attribute Measurement Scale

The Product Attribute Scale (Pysarchik & Chung, 1996) was developed to determine the level of importance of specific product attributes to the selection of a product in varying product categories. This scale was developed from the results of focus groups interviews. In the focus groups, specific attributes important to Korean consumers in the purchase of high technological and soft good products were identified. In the present study, respondents were asked to indicate the level of importance of brand, price, and country of origin when selecting a television and a sweater. Respondents were asked to rate the importance of these factors using a five-point Likert scale (1=not at all important to 5=very important, or Don't know).

### Consumer Decision Making Styles Measurement Scale

The sixty-three item consumer styles inventory scale was developed by Sproles and Kendall (1986) to identify consumer decision making styles. The instrument reliability was established in Sproles and Kendall (1986). Eight consumer characteristics were identified and alpha coefficients were as follows: Perfectionist (.74), Brand Conscious (.75), Novelty-Fashion Conscious (.74), Recreational Shopping Conscious (.76), Price Value Conscious (.48), Impulsive (.48), Confused by Overchoice (.55), and Habitual (.53). Hafstrom, Chae, and Chung (1992) also examined the scale reliability for profiling Korean consumers. The alpha coefficients for the Korean consumers were Perfectionist (.77), Brand Conscious (.84), Time-Energy Conserving (.34), Recreational Shopping Conscious (.70), Price Value Conscious (.31), Impulsive (.54), Confused by Overchoice (.54), and Habitual, Brand-Loyal (.34). Durvasula, Lysonski, and Andrews

(1993) examined the scale reliability for profiling consumers in the United States and New Zealand. The alpha coefficients for the U.S. sample were Perfectionist (.74), Brand Conscious (.75), Novelty-Fashion Conscious (.74), Recreational Shopping Conscious (.76), Price Value Conscious (.48), Impulsive (.48), Confused by Overchoice (.55), and Habitual, Brand-Loyal (.53). The alpha coefficients for the New Zealand sample were Perfectionist (.75), Brand Conscious (.59), Novelty-Fashion Conscious (.70), Recreational Shopping Conscious (.82), Price Value Conscious (.50), Impulsive (.71), Confused by Overchoice (.66), and Habitual, Brand-Loyal (.58). The thirty-nine items used on the instrument were taken from Hafstrom, Chae, Chung (1992).

### **Research Hypotheses**

- H<sub>1</sub> Korean consumers are more likely to be collectivists, while American consumers are more likely to be individualists.
- H<sub>2</sub> The length of time Korean consumers live in the United States will determine the extent to which they are collectivists or individualists.
- H<sub>3</sub> Age, income, education, and gender influence the extent to which brand, price, and country of manufacture are important to consumers product selection.
- H<sub>4</sub> Product attributes important to collectivist consumers will differ from those important to individualist consumers.
- H<sub>5</sub> Time living in the United States will influence product attributes important to Korean consumers.
- H<sub>6</sub> The importance of brand, price, and country-of-manufacture is associated with the decision making style of a consumer.

## **Statistical Analysis**

Descriptive statistics, Pearsons Product Moments Correlations, Principal Components factor analysis with varimax rotation, Manova, and multiple regression were used to empirically test the data.

Research indicates that American consumers are considered to be individualistic consumers, in that they are more concerned about self than the group. The Korean consumers are considered to be collectivist in that they are more concerned about group conformity. An ANOVA was used to determine the significant differences in the two consumer groups (American & Korean). Secondly, a Neuman-Kuel post hoc test for significance was used to determine which groups were significantly different (American, Korean, Korean American students). Cross tabulations with chi-square significance were used to determine the actual number of Korean and American participants who were collectivist and/or individualist.

Pearsons Product Moment Correlations were used to determine if there is a relationship between time in the United States and the Korean consumers' level of collectivism or individualism. Cross tabulations with chi-square significance were used to determine if the length of time living in the United States was associated with the collectivism and individualism of the participants.

Frequency distributions were used to identify and describe the demographic characteristics of all samples. Pearsons Product Moment Correlations were used to determine the relationship between consumer



characteristics, product characteristics, and decision making styles. Principal Components Factor Analysis with varimax rotation was used for data reduction, and Cronbach's alpha for reliability analysis of the decision making style and INDCOL instruments.

Hotellings-T MANOVA tests were used to determine if there were significant differences in the importance of brand, price, and country of manufacture to American, Korean, and Korean students living in the United States consumers by their level of collectivism and/or individualism.

Multiple regression was used to determine the relationship between the importance of product attributes and selected demographic characteristics of the consumer groups. Pearsons Product Moment Correlations and multiple regression analyses were also used to determine the association between decision making styles and the level of importance of product attributes.

## **CHAPTER 4**

### **RESULTS**

#### **Demographic Characteristics**

The study was designed to examine the cross-cultural relationships between consumer characteristics, product characteristics, and decision making styles of American and Korean consumers. To accomplish this, samples of Korean students and factory workers living in Korea, American college students and factory workers in the United States, and a Korean sample of college students studying in the United States were use. Student and plant workers were chosen from both cultures to create comparability between the groups. Both groups offer a spectrum of variation within the demographic factors necessary for the accomplishment of the study. They also provide a contrasting cultural background to examine their differences in product preferences and consumer behavior.

Table 1 reports the frequency distribution of the overall sample. The total sample consisted of 283 participants from all three sub-sample groups. The Korean sample included factory workers (19%), and college students (14%). The American sample also consisted of factory workers (16%) from a UAW plant in Michigan, and college students (28%). The third sample included Korean students studying in the United States (23%).

Table 1

Frequency Distribution of Overall Sample

Variable	N	%
Sample		
Korean Students	40	14.1
Korean Students Living in US	64	22.6
American Students	80	28.3
Factory Workers (U.S.)	45	15.9
Factory Workers (Korea)	54	19.1
	283	100.0

Table 2 reports the demographic characteristics of the American sample of factory workers and students. Sixty percent of the American sample were female, with seventy-one percent being single, and over 50 percent having no or some college education. The mean age of this sample was approximately 30 years, with a mean income of approximately \$25,427.

Table 3 reports the demographic characteristics of the Korean sample of factory workers and students. Seventy-two percent were female, with sixty-seven percent of the sample being married, and 69 percent having a university degree. The mean age of this sample was approximately 31 years, with a mean income of \$59,085. The income was converted at 850 won per one US dollar, the prevailing exchange rate at the time of data collection.

Table 2

## Frequency Distribution of Demographic Characteristics of American Sample

Variable	N	%
<b>Gender</b>		
Male	51	40.4
Female	75	59.5
	126	99.9
<b>Marital Status</b>		
Single	89	70.6
Married	<u>37</u>	<u>29.4</u>
	126	100.0
<b>Education</b>		
High School Degree	14	11.2
Some College (No Degree)	50	40.0
College Degree	7	5.6
Some University	37	29.6
University Degree	14	11.2
Master's Degree	<u>3</u>	<u>2.4</u>
	125	100.00
	Mean	SD
Age	29.7	12.4
Income	\$25,427	\$30,722

Table 4 reports the demographic characteristics of the Korean students living in the United States. Fifty-six percent were male and married, and sixty-five percent had a master's degree. The average age of this sample was approximately 30 years, with a mean family household income of approximately \$45,127.00. The income was converted at an exchange rate of 850 won = U.S. \$1. The average number of years living in the United States for the Korean sample was approximately five years.

Table 3

Frequency Distribution of Demographic Factors of Korean Consumers<sup>1</sup>

Variable	N	%
Gender		
Male	23	25.3
Female	<u>68</u>	<u>74.7</u>
	91	100.00
Marital Status		
Single	29	31.5
Married	<u>63</u>	<u>68.5</u>
	92	100.00
Education		
High School Degree	15	16.5
College Degree	2	2.2
University Degree	65	71.4
Master's Degree	<u>9</u>	<u>9.9</u>
	91	100.00
	Mean	SD
Age	31.4	11.5
Income <sup>2</sup> (annual family income)	\$59,085	\$32,248

1 = Korean factory workers and students in Korea

2 = Converted at a rate of 850 won = U.S. \$1.00

Table 4

## Demographic Characteristics of Korean Students Living in U.S.

Variable	N	%
Gender		
Male	35	56.5
Female	<u>27</u>	<u>43.5</u>
	62	100.00
Marital Status		
Single	27	43.5
Married	<u>35</u>	<u>55.5</u>
	62	100.00
Education		
High School Degree	7	11.1
College Degree	1	1.6
University Degree	14	22.2
Master's Degree	<u>41</u>	<u>65.1</u>
	63	100.00
	Mean	SD
Age	30.2	4.4
Income (annual family income)	\$45,127	\$31,770
Korean Students (Time Living in US)	4.7	3.7

## **Instrumentation**

### **Consumer Decision Making Styles**

The **Consumer Styles Inventory** was used to examine the decision making characteristics of the participants. To develop a scale that could be used across the three groups, an overall principal components factor analysis with varimax rotation was conducted using all sample participants (See Table 5 for factor loadings). The original study conducted principal components factor analysis and yielded eight factor solutions. Subsequent studies used an eight factor solution, so that comparisons could be made to the original instrument (Hafstrom, Chae & Chung, 1992; Durvasula, Lyonski & Andrew, 1993). The current study initially identified seven factors.

Prior to conducting factor analysis, Cronbach's alpha analysis was run on the individual items. Individual item alphas were compared to the overall alpha. Items were deleted where an improvement in the reliability was indicated. Previous studies used .40 as a minimum loading criterion for inclusion of an item in a factor (Hafstrom, Chae & Chung, 1992; Durvasula, Lyonski & Andrew, 1993; Sproles & Kendall, 1986). Hair et al. (1995, p. 384-385) suggest that factor loadings of .40 are considered important, but a factor loading of .50 or greater is considered practically significant. For consistency with Hair (1995), items with factor loadings less than .50 were deleted. Therefore, factor seven "Habitual, Brand Loyal", was deleted since two of the items in this factor were at .40 (See Table 5).

Eigenvalues for the seven factors were all greater than one, which is a rule often used to judge model adequacy (Durvasula, Lysonski & Andrews, 1993).

A commonly used threshold for acceptable Cronbach alpha scores, a test for internal consistency, is .70 (Hair et al., 1995, pp. 641). Although this is not an absolute minimum standard, values below .70 have been acceptable if the research is exploratory in nature. Cronbach alphas ranged from .50 to .87. Thus, the factor analysis for this study revealed six usable factors. They were named: Brand Conscious, Perfectionistic, Confused/Impulsive, Time Energy Conscious, Price-Value Conscious, and Brand Nonloyal (See Table 5).

Factor one, entitled the **Brand Conscious** construct, contained nine of the eleven items cited in Hafstrom, Chae, and Chung's (1992) factor one. Factor loadings ranged from .519 to .800. The overall Cronbach's alpha reliability for this factor was .865. "I have favorite brands I buy over and over", and "I enjoy shopping just for the fun of it" did not load on this factor.

Factor two was identified as the **Perfectionist** scale. Five of the seven items identified in the Hafstrom et al. (1992) study as factor two loaded high on the present study's factor two. The alpha reliability was .809, with factor loadings ranging from .515 to .790. "I carefully watch how much I spend", and "I usually compare three brands before choosing" loaded high on factor five (Price-Value Conscious). "It's fun to buy something new and exciting" from Hafstrom et al. (1992) did not load high on any factor and was dropped.



Factor three was identified as the **Confused/Impulsive** scale. Items from both the constructs previously identified as **Confused by Overchoice** and **Impulsive, Careless** consumer styles loaded together to form a Confused/Impulsive decision making style. This was identified as a new factor, and it was not found to be consistent with previous findings. The reliability was .768; the range of the factor loadings was .619 to .697. Three items from both scales loaded high, with one item from the Price-Value Conscious consumer style loading at .619 ("sometimes it's hard to choose which stores to shop") (Hafstrom, Chae & Chung; Sproles & Kendall, 1986).

Factor four contains three items from the Hafstrom et al. (1992) **Recreational-Shopping Conscious** consumer decision making style. All items focus on the time factor, and therefore it is called **Time-Energy Conscious** instead of **Recreational**. Items such as "Shopping the stores waste my time", "I make my shopping trips fast", and "I only shop stores that are close and convenient to me" loaded on this factor. The Cronbach alpha reliability was .550; item factor loadings ranged from .629 to .794.

Factor five, **Price-Value Conscious**, contains only one item from the original instrument, "I buy as much as possible at sale prices" (Sproles & Kendall, 1986). Other items reflect the importance of price, and comparing brands before selecting an item. One item, "A brand recommended in a consumer magazine is an excellent choice for me", loaded at .305. Deletion of this item created a reliability of .568 with a range of factor loadings between .513 to .738, without the previously discussed item.

Factor six is called the **Brand Nonloyal** scale. This factor is not consistent with any of the previous findings. All of the items loaded above .50. The overall Cronbach alpha reliability was at .552.

Factor seven is called the **Habitual, Brand Loyal** scale. Two items from the original instrument loaded at slightly above .40 (Sproles & Kendall, 1986); "Once I find a product or brand I like, I stick with it", and "I have favorite brands I buy over and over". "I go to the same stores each time I shop" had a factor loading of .641. Because the two items had low factor loadings (approximately .40), they were deleted leaving only one item. Therefore, this factor was eliminated.

Principal components factor analysis with varimax rotation was also conducted using each of the sub-sample groups. A comparison of the sub-sample groups to the overall factor analysis reveals similarities in the item loadings. Table 6 shows internal consistency (Cronbach alphas) estimates of scale reliability across each sample group. When coefficient alphas were computed for the sample groups, some factors had reliabilities below .40. Factor four (Time-Energy Conscious) had Cronbach alphas of less than .40 for Korean consumers and Korean students living in the U.S. Factor six (Brand Nonloyal) also had a low alpha for the Korean consumer group (.26).

Table 5

Consumer Decision Making Scales (Factor Loadings & Cronbach Alpha Scores)

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Factor # 1	Brand	
		Factor Loading
•	I usually buy well-known, national, or designer brands.	.674
•	Nice department and specialty stores offer me the best products.	.670
•	Expensive brands are usually the best.	.800
•	I usually buy the very newest styles.	.687
•	The more expensive brands are usually my choices.	.741
•	The higher the price of a product, the better its quality.	.689
•	I keep my wardrobe up-to-date with the changing fashions.	.587
•	The well-known national brands are usually very good.	.519
•	Highly advertised brands are usually very good.	.672
	Alpha	.865
Factor # 2	Perfectionist	
•	I make a special effort to choose the very best quality products.	.730
•	My standards and expectations for products I buy are very high.	.790
•	When it comes to purchasing products, I try to get the very best or perfect choice.	.719
•	I look carefully to find the very best value for the money.	.707
•	I take the time to shop carefully for best buys.	.515
	Alpha	.809

Table 5 (continued)

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Factor # 3	Confused/Impulsive	Factor Loading
•	There are so many brands to choose from that often I feel confused.	.636
•	All the information I get on different products confuses me.	.672
•	I should plan my shopping more carefully than I do.	.632
•	Often I make careless purchases I later wish I had not.	.697
•	I am impulsive when purchasing.	.633
•	Sometimes it's hard to choose which stores to shop.	.619
Alpha		.768
Factor # 4	Time Energy	
•	Shopping the stores wastes my time.	.629
•	I make my shopping trips fast.	.794
•	I only shop stores that are close and convenient to me.	.745
Alpha		.550
Factor # 5	Price-Value	
•	I carefully watch how much I spend.	.513
•	I usually compare at least three brands before choosing.	.738
•	I consider price first.	.515
•	I buy as much as possible at sale prices.	.541
Alpha		.568

Table 5 (continued)

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Factor # 6	Brand Nonloyal	Factor Loadings
•	The lower price products are usually my choice	.510
•	All brands are the same in overall quality.	.548
•	I change brands I buy regularly.	.599
Alpha		.552
Factor # 7	Habitual, Brand Loyal (eliminated from further analysis)	
•	I go to the same stores each time I shop.	.641
•	Once I find a product or brand I like, I stick with it.	.421
•	I have favorite brands I buy over and over.	.413
Alpha		.499

Items measured as 1 =strongly disagree to 5 =strongly agree.

Table 6

Reliability Coefficients for the Consumer Styles by Sample Group

Consumer Style	Cronbach Alpha for Factors by Sample Group			
	Overall	American	Korean	Korean Students <sup>1</sup>
Brand(factor 1)	.87	.88	.85	.87
Perfectionist (factor 2)	.81	.72	.74	.81
Confused/Impulsive (factor 3)	.77	.69	.76	.76
Time-Energy (factor 4)	.55	.71	.35	.38
Price-Value (factor 5)	.57	.55	.50	.48
Brand Nonloyal (Factor 6)	.55	.52	.26	.51
Habitual, Brand Loyal (factor 7) <sup>2</sup>	.50	.49	.51	.51

<sup>1</sup>studying in US

<sup>2</sup>Deleted because of low loadings and alphas

### Individualism/Collectivism

Table 7 reports the reliability results for the sixty items used to examine the level of collectivism and/or individualism of the participants (See Appendix A). In the original studies which used the individualism/collectivism (INDCOL) scale, item reliability analysis was conducted using the subscales. The subscales examined the level of concern for specific factors relative to parents, kin, spouse, neighbors, friend, and co-worker/classmates. The participants were asked to indicate the level of agreement with each item (1 = strongly disagree to 5 = strongly agree). A mean score within each subscale indicated a participant's level of collectivism or individualism relative to the particular group. However, for the present study, the researcher used the overall mean score of the participants to determine their general level of collectivism/individualism. Therefore, factor analysis was not conducted. Overall scale reliability was examined using Cronbach's alpha. The overall reliability for the INDCOL scale was .526, with the individual sample group scale reliabilities ranging between .505 to .612.

Table 7

Reliability Coefficients for the Individualism/Collectivism Scale By Group

Variable	Cronbach's Alpha Coefficient
Overall	.53
American Group	.51
Korean Group	.55
Korean Students in U.S.	.61

Hypothesis Testing

H<sub>1</sub> Korean consumers are more likely to be collectivists, while American consumers are more likely to be individualists.

Hypothesis one tests the degree to which Koreans are collectivists and Americans are individualists, an underlying factor that could impact on decision making. The American sample consisted of factory workers and students, as did the Korean sample. The second Korean sample consisted of Korean students living in the United states as students. The INDCOL scale is measured using a five point Likert-type scale (1=strongly disagree to 5 = strongly agree). A score of less than 3 suggests that a respondent could be categorized as an individualist, a score of more than 3 suggests that a respondent could be classified as a collectivist, and a score of 3 indicates neutrality on the INDCOL scale. An overall mean score was calculated for each participant using all 60 of the INDCOL items. Respondents with a mean score of three were deleted from the analysis.



Table 8 reports the results of a one-way analysis of variance (ANOVA) used to determine whether differences exist between the three sub-sample groups. Prior to conducting ANOVA, test assumptions for the data were examined: test of normality of the data, and homoscedasticity. The test of normality examines the distribution of the sample. The histograms indicate normal kurtosis and skewness, which refers to the peakness or distribution of the sample around the mean. An examination of histograms and the descriptive statistics indicated that the data fulfill the criterion for normality. Homoscedasticity refers to the assumption that dependent variables exhibit equal levels of variance across the range of predictor variables (Hair et al., 1995). When more than one variable is involved, the Box's M test is applicable (Hair et al, 1995, p. 258). This test is very sensitive, especially to the presence of a nonnormal variable(s). The results of this test indicates that no substantial amount of variance exists between the groups examined with regard to the variables used ( $p < .05$ ).

The ANOVA results suggest that there was a significant difference, therefore, Neuman-Keul post hoc tests were used to determine which pairs of the three group means differed ( $p < .05$ ). Significant differences were found between the Korean consumers and the American consumers ( $p < .05$ ), which indicated that Koreans tended to be more collectivistic and Americans more individualistic. Korean consumers were found to have a mean score of 3.0, while the American consumers and Korean students living in the United States had mean scores of 2.93 and 2.97, respectively (less than 3 = individualism, more than 3 = collectivism). The null hypothesis is rejected.

Table 8

Results of ANOVA for the Individualist/Collectivist Scale By Group

Group	n	Mean	SD	F-Ratio
American	122	2.93 <sup>1</sup>	.214	3.93*
Korean	92	3.02 <sup>1</sup>	.222	
Korean (studying in the U.S.)	60	2.97	.214	

<sup>1</sup>Neuman-Keul, significant @  $p < .05$

Box M=6.86,  $p > .05$

1=strongly disagree, 5=strongly agree

\*  $p < .05$

Table 9 reports the results of a cross tabulation with chi-square analysis of individualism/collectivism of Korean and American participants. Korean and American participants with a mean score of three, which is considered neutral were deleted from this analysis. The results suggest that there were proportionately more Koreans in the sample that were collectivists than Americans ( $p < .05$ ). The results also suggest that approximately 47 percent of the Korean participants were individualists, while more than 61 percent of the American participants were individualists. More than half of the Korean participants were identified as collectivists, while approximately 39 percent of the American participants were collectivists.

Table 9  
Chi-Square Results of Individualism/Collectivism by Group

Variable	American		Korean		Row Total	
	Count	Column %	Count	Column %	Count	Column %
Individualism	74	60.7	43	46.7	117	54.7
Collectivism	48	39.3	49	53.3	97	45.3
Column Total	122	57.0	92	43.0	214	100.0

$\chi^2 = 4.10$        $df = 1$        $p < .05$

American and Korean samples were used in this analysis.

H<sub>2</sub> The length of time Korean consumers live in the United States will determine the extent to which they are collectivists or individualists.

Hypothesis two examines the degree to which living in the United States influences the level of individualism/collectivism of Korean students. Korean students studying in the United States (n=64) were asked to respond to the sixty items listed in the questionnaire adopted from the INDCOL scale (1 =strongly disagree, 5 =strongly agree). Pearson Product Moment Correlation was used to determine the relationship between a Korean's length of time in the United States and his/her level of collectivism and/or individualism. Table 10 reports the results of the correlation. The analysis suggests that there is no relationship between length of time in the United States and the level of collectivism/individualism ( $p > .05$ ). Therefore, we fail to reject the null hypothesis.

Table 10

Correlation Matrix of INDCOL & Length of Stay in the U.S. for Korean Students

Variable	Individualism/Collectivism	n
Time in the U.S. <sup>1</sup>	.0074	53

( $p > .05$ )

<sup>1</sup>Length of time living in the United States by Korean Students

## Factors Influencing Product Selection

### Brand

#### Regression Equation for Brand Importance (TV)

$$Y_1 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \epsilon$$

$Y_1$  = Level of importance of brand when purchasing a television

$X_1$  = Gender of consumer

$X_2$  = Age of consumer

$X_3$  = Income of consumer

$X_4$  = Education of consumer

$\epsilon$  = error

#### H<sub>3</sub> Group Hypothesis

Age, income, education, and gender influence the extent to which brand, price, and country-of-manufacture are important to consumers when purchasing products.

#### American Consumers: Importance of Brand

H<sub>3-a</sub> Age, income, education, and gender influence the extent to which brand is important to American consumers when purchasing a television.

Hypothesis 3a examines the influence of Americans' age, income, education, and gender on the importance of brand when selecting a television. The American factory worker and student sample were combined. Respondents were asked to indicate the level of importance of brand when purchasing a television ( 1 =not at all important to 5 = very important).

Table 11 reports the results of the stepwise multiple regression of the level of importance of brand (dependent variable) with the independent variables of education, income, age, and gender (1 =male, 0=female) using the American consumer sample. The multiple regression analysis indicates that age, gender, income, and education

explain approximately 9 percent of the variance in the level of importance of brand when purchasing a television (model  $p < .05$ ). Individually, however, none of the variables was found to be a statistically significant predictor of the importance of brand (model  $p < .05$ ). In this case, we reject the null hypothesis.

Table 11

Demographic Factors of American Consumers as Predictors of Brand Importance(TV)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-Value	F-Ratio
Education	.096	.092	.099	1.04	2.64*
Income	.062	.119	.084	.52	
Age	-.028	.016	-.262	-1.67	
Male	-.301	.265	-.113	-1.13	
$\beta_0$	3.79	.500			

Multiple Regression Analysis

$n = 122$

$R^2 = .087$

\* $p < .05$

Regression Equation for Brand Importance (Sweater)

$$Y_1 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

$Y_1$  = Level of importance of brand when purchasing a sweater

$X_1$  = Gender of consumer

$X_2$  = Age of consumer

$X_3$  = Income of consumer

$X_4$  = Education of consumer

$\epsilon$  = error

**H<sub>3-b</sub>** Age, income, education, and gender influence the extent to which brand is important to American consumers when purchasing a sweater.

Table 12 reports the results of the stepwise multiple regression of the level of importance of brand (dependent variable) with education, income, gender (1 = male, 0 = female), and age as independent variables for the American sample (American factory workers and students). As in H<sub>3-a</sub>, consumers were asked to indicate the importance of brand (1 = not at all important to 5 = very important) when purchasing a sweater.

The results indicate that gender, age, income, and education explain about 15 percent of the variance in the importance of brand to American consumers when purchasing a sweater ( $p < .01$ ). Variation in age, income, education, and gender of American consumers influences the level of importance of brand when purchasing a sweater. Individually, only age of American consumers was found to be a significant predictor of the level of importance of brand when purchasing a sweater ( $p < .001$ ); suggesting that as the age of American consumers increases, the importance of brand declines when purchasing a sweater. Therefore, we reject the null hypothesis.

Table 12

## Demographic Factors of American Consumers as Predictors of Brand Importance (SW)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-value	F-Ratio
Education	.031	.088	.032	.35	4.73**
Income	.135	.114	.185	1.18	
Age	-.053	.061	-.512	-3.36***	
Male	.126	.254	.048	.50	
$\beta_0$	3.94	.526			

## Stepwise Multiple Regression Analysis

$$R^2 = .147$$

$$**p < .01$$

$$***p < .001$$

Korean Consumers: Importance of Brand

H<sub>3-c</sub> Age, income, education, and gender influence the extent to which brand is important to Korean consumers when purchasing a television.

Table 13 reports the results of the multiple regression analysis of brand importance when buying a television (dependent variable) with the independent variables of education, income, age, and gender (dummy variable- 1=males, 0=females) for the Korean sample (factory workers and college students in Korea). As in previous cases, consumers were asked to indicate the level of importance of brand (1=not at all important to 5 = very important) when purchasing a television.

The multiple regression results indicate that education, income, age, and gender explain about 13 percent of the variance in the level of importance of brand to Korean consumers when purchasing a television (model  $p < .05$ ). Age and gender of the Korean consumers were found to be significant predictors of the level of importance of



brand when purchasing a television ( $p < .01$ ). Korean females found brand to be more important than males when purchasing a television. Also, as the age of a Korean consumer increases, the level of importance of the brand of a television increases.

Therefore, we reject the null hypothesis.

Table 13

Demographic Factors of Korean Consumers as Predictors of Brand Importance (TV)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-value	F-ratio
Education	.028	.059	.050	.48	2.93*
Income	-.044	.061	-.076	-.72	
Age	.020	.008	.248	2.37**	
Gender	-.566	.229	-.264	-2.46**	
$\beta_0$	3.23	.530			

Multiple Regression Analysis

$$R^2 = .128$$

$$* p < .05$$

$$** p < .01$$

H<sub>3-d</sub> Age, income, education, and gender influence the extent to which brand is important to Korean consumers when purchasing a sweater.

Table 14 reports the results of the multiple regression analysis of the level of brand importance (dependent variable) when buying a sweater with the independent variables of education, income, age, and gender (1=male, 2=female) using the Korean consumer sample (Korean factory workers and students). The consumers were asked to indicate the level of importance of brand (1=not important at all to 5=very important) when purchasing a sweater. The multiple regression analysis indicates that education, income, age, and gender explain only 8 percent of the variance in the level of brand importance to Korean consumers when purchasing a sweater (model  $p > .05$ ).

Overall, these factors were not significant predictors of the brand importance when purchasing a sweater ( $p > .05$ ). Therefore, we do not reject the null hypothesis.

Table 14

Demographic Factors of Korean Consumers as Predictors of Brand Importance (SW)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-value	F-ratio
Education	.099	.061	-.178	1.62	1.74
Income	-.099	.063	-.170	-1.59	
Age	.007	.009	-.080	.74	
Gender	-.370	.238	-.171	-1.56	
$B_0$	3.11	.549			

Stepwise Multiple Regression Analysis

$R^2 = .080$

## Price

### Regression Equation for Price Importance

$$Y_2 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \epsilon$$

$Y_2$  = Level of importance of price

$X_1$  = Gender of consumer

$X_2$  = Age of consumer

$X_3$  = Income of consumer

$X_4$  = Education of consumer

$\epsilon$  = error

### American Consumers: Importance of Price

H<sub>3-c</sub> Age, income, education, and gender influence the extent to which price is important to American consumers when purchasing a television.

Table 15 reports the multiple regression analysis of price (dependent variable) with gender (1 = male, 0 = female), age, income, and education as independent variables for the American sample when purchasing a television. The participants were asked to indicate the level of importance of price (1 = not at all important to 5 = very important) when purchasing a television. Gender, age, income, and education were not significant predictors of the level of importance of price for American consumers when purchasing a television (model  $p > .05$ ). Therefore, we fail to reject the null hypothesis.

Table 15

## Demographic Factors of American Consumers as Predictors of Price Importance (TV)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-value	F-ratio
Education	-.039	.059	-.063	-.652	2.38
Income	.012	.078	.024	.148	
Age	-.019	.010	-.287	-1.81	
Gender	-.109	.172	-.064	-.61	
$B_0$	5.28	.356			

Stepwise Multiple Regression Analysis

 $R^2 = .080$ 

$H_{3-f}$  Age, income, education, and gender influence the extent to which price is important to American consumers when purchasing a sweater.

Table 16 reports the multiple regression analysis of price (dependent variable), and gender (1 = male, 0 = female), age, income, and education as independent variables for the American sample (factory workers and students) when purchasing a sweater. The participants were asked to indicate the level of importance of price (1 = not at all important to 5 = very important) when purchasing a sweater. Gender, age, education, and income were found to explain about 9 percent of the variance in the importance of the price when purchasing a sweater ( $p < .05$ ). In this case, females placed significantly more importance on the price of a sweater than did males ( $p < .01$ ). Therefore, we reject the null hypothesis.

Table 16

## Demographic Factors of American Consumers as Predictors of Price Importance (SW)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-value	F-ratio
Education	-.052	.058	-.086	-.90	2.82*
Income	.014	.075	.029	.18	
Age	-.008	.010	-.113	-.72	
Gender	-.462	.167	-.278	-2.77**	
$\beta_0$	.502	.345			

Stepwise Multiple Regression

 $R^2 = .093$ \*  $p < .05$ \*\*  $p < .01$ Korean Consumers: Importance of Price

$H_{3-g}$  Age, income, education, and gender influence the extent to which price is important to Korean consumers when purchasing a television.

Table 17 reports the results of the multiple regression analysis of price (dependent variable) when Koreans (factory workers and students) purchase a television with the independent variables of education, income, age, and gender. The participants were asked to indicate the level of importance of price (1 = not at all important to 5 = very important) when purchasing a television. The multiple regression results indicate that education, income, age, and gender (1 = male, 0 = female) explain about 8 percent of the variance in the importance of price to Korean consumers when purchasing a television. The overall model was not significant, therefore, we fail to reject the null hypothesis.

Table 17

## Demographic Factors of Korean Consumers as Predictors of Price Importance (TV)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-value	F-ratio
Education	.038	.053	.079	.72	1.74
Income	.013	.054	.025	.27	
Age	.019	.008	.271	2.52*	
Gender	.009	.205	.005	.04	
$\beta_0$	3.35	.472			

Multiple Regression Analysis

 $R^2 = .080$ \* $p < .05$ 

$H_{3-h}$  Age, income, education, and gender influence the extent to which price is important to Korean consumers when purchasing a sweater.

Table 18 reports the results of the multiple regression analysis of price (dependent variable) with the independent variables of education, income, age, and gender using the Korean consumer sample (factory workers & students). The participants were asked to indicate the level of importance of price (1 = not at all important to 5 = very important) when purchasing a sweater. Overall, these factors were not found to be significant predictors of price importance when purchasing a sweater ( $p > .05$ ). Therefore, we fail to reject the null hypothesis.

Table 18

Demographic Factors of Korean Consumers as Predictors of Price Importance (SW)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-value	F-ratio
Education	.009	.055	.020	.175	.716
Income	-.006	.057	-.011	-.10	
Age	.013	.008	.180	1.63	
Gender	.057	.213	.030	.265	
$\beta_0$	3.79	.493			

Stepwise Multiple Regression Analysis

$R^2 = .035$

**Country-of-Manufacture**

Regression Equation for the Importance of Country-of-Manufacture (COM)

$$Y_3 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

$Y_3$  = Level of importance of country-of-manufacture

$X_1$  = Gender of consumer

$X_2$  = Age of consumer

$X_3$  = Income of consumer

$X_4$  = Education of consumer

$\epsilon$  = error

**American Consumers: Importance of COM**

$H_{3-i}$  Age, income, education, and gender influence the extent to which country-of-manufacture is important to American consumers when purchasing a television.

Table 19 reports the results of the multiple regression of country-of-manufacture (COM) as the dependent variable, and education, age, gender (1 = male, 0 = female),

and income as the independent variables. The respondents were asked to indicate the importance of the country-of-manufacture when purchasing a television (1 = not at all very important to 5 = very important).

The results indicate that education, income, gender, and age explain about 18 percent of the variance in the importance of the COM to American consumers when purchasing a television (model  $p < .001$ ). The age of the American consumer was found to be a significant predictor of the importance of COM when purchasing a television ( $p < .05$ ). As the age of an American consumer progresses, the importance of the country-of-manufacture of a television increases. Therefore, we reject the null hypothesis.

Table 19

Demographic Factors of American Consumers as Predictors of COM<sup>1</sup> Importance (TV)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-Value	F-ratio
Education	-.121	.097	-.114	-1.25	.05***
Income	.091	.126	.111	.725	
Age	.033	.017	.292	1.95*	
Gender	-.010	.279	-.003	-.04	
$B_0$	2.56	.577			

Stepwise Multiple Regression Analysis

<sup>1</sup>Country-of-manufacture

$R^2 = .182$

\* $p < .05$

\*\* $p < .01$

\*\*\* $p < .001$



H<sub>3,j</sub> Age, income, education, and gender influence the extent to which country-of-manufacture is important to American consumers when purchasing a sweater.

Table 20 reports the results of the multiple regression of country-of manufacture (COM) as the dependent variable, and education, income, age, and gender as the independent variables. The respondents were asked to indicate the importance of the COM when purchasing a sweater (1 = not at all important to 5 = very important). The results of the multiple regression indicate that education, income, gender, and age explain about 35 percent of the variance in the importance of COM to American consumers when purchasing a sweater (model  $p < .001$ ). Income of the American consumer was found to be a significant predictor of the importance of COM when purchasing a sweater ( $p < .01$ ). As the income of an American consumer increases, the importance of the COM increases when purchasing a sweater. Therefore, we reject the null hypothesis.

Table 20

Demographic Factors of American Consumers as Predictors of COM (SW)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-Value	F-ratio
Education	-.153	.091	-.135	-1.67	14.37***
Income	.341	.119	.396	2.89**	
Age	.018	.016	.148	1.10	
Gender	.182	.264	.059	.690	
$\beta_0$	2.16	.545			

Stepwise Multiple Regression

$R^2 = .345$

\* $p < .05$

\*\* $p < .01$

\*\*\* $p < .001$

Korean Consumers: Importance of Country-of-Manufacture

$H_{3-k}$  Age, income, education, and gender influence the extent to which country-of-manufacture is important to Korean consumers when purchasing a television.

Table 21 reports the results of the multiple regression analysis of country-of-manufacture (COM) as the dependent variable, and education, age, income, and gender (1=male, 0=female) as the independent variables. The respondents were asked to indicate the importance of COM when purchasing a television (1=not at all important to 5=very important). The multiple regression analysis indicated that overall, education, age, income, and gender of Korean consumers were not significant predictors of the importance of COM when purchasing a television (model  $p > .05$ ). We therefore, fail to reject the null hypothesis.

Table 21

## Demographic Factors of Korean Consumers as Predictors of COM Importance (TV)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-Value	F-ratio
Education	.065	.064	.112	1.02	2.01
Income	-.018	.066	-.028	-.265	
Age	.016	.009	.185	1.73	
Gender	-.564	.249	-.246	-2.26*	
$\beta_0$	2.74	.633			

Stepwise Multiple Regression

 $R^2 = .091$  $p < .05$ 

H<sub>3-1</sub> Age, income, education, and gender influence the extent to which country-of-manufacture is important to Korean consumers when purchasing a sweater.

Table 22 reports the results of the multiple regression of country-of-manufacture (COM) as the dependent variable, and education, age, income, and gender (1 = male, 0 = female) as the independent variables for Korean consumers. The respondents were asked to indicate the importance of COM when purchasing a sweater (1 = not at all important to 5 = very important). The multiple regression analysis of education, age, income, and gender for Korean consumers indicated that none of the variables was a significant predictor of the importance of COM when purchasing a sweater ( $p > .05$ ). Therefore, we fail to reject the null hypothesis.

Table 22

## Demographic Factors of Korean Consumers as Predictors of COM Importance (SW)

Variable	$\beta$	SE $\beta$	Standardized $\beta$	T-Value	F-ratio
Education	.007	.070	.011	.095	.816
Income	.011	.073	.017	.156	
Age	.017	.010	.175	1.60	
Gender	-.253	.274	-.104	-.92	
$\beta_0$	2.74	.633			
Stepwise Multiple Regression					
$R^2 = .039$					

**Individualism/Collectivism: The Importance Of Product Attributes**

$H_4$  Product attributes important to collectivist consumers will differ from those important to individualist consumers.

Hypothesis four suggests that differences may exist in the type of product attributes important to collectivists and individualists. Respondents were asked to indicate the level of importance of price, brand, and country-of-manufacture when purchasing a television. The respondents were classified as individualists/collectivists based on their mean score. This score was calculated based on their responses to the sixty items from the INDCOL scale (less than 3 = individualist and more than 3 = collectivist). Participants with a mean score of 3.0, were not used in this analysis.

Table 23 reports the results of the Manova and Hotellings T analysis of the level of importance of price, brand, and country-of-manufacture by individualism/collectivism status of the overall sample (All American and Korean). The results indicates that there is not a significant difference in the overall importance

of brand, price, and country-of-manufacture between respondents classified as collectivist and those classified as individualist ( $p > .05$ ). Therefore, we fail to reject the null hypothesis.

Table 23

## Multivariate Test of Significance on the Product Selection Preferences for the Overall Sample

Product Selection Preferences	n	Mean	SD	T-value	P-value	F-value
<b>Price of TV</b>						
Individualists	154	4.41	.878	7.25	.008*	1.30
Collectivists	120	4.54	.649			
<b>Brand of TV</b>						
Individualists	154	3.47	1.16	.257	.720	
Collectivists	120	3.75	1.12			
<b>COM of TV</b>						
Individualists	154	3.51	1.20	.496	.482	
Collectivists	120	3.86	1.19			
<b>Price of Sweater</b>						
Individualists	154	4.41	.782	1.74	.188	.800
Collectivists	120	4.38	.859			
<b>Brand of Sweater</b>						
Individualists	154	3.08	1.20	.128	.720	
Collectivists	120	3.19	1.14			
<b>COM of Sweater</b>						
Individualists	154	3.16	1.24	2.20	.139	
Collectivists	120	3.38	1.30			

\*  $p < .05$ 

1 = not at all important to 5 = very important

### Relationship of Korean Students' Length of Time in U.S. and Product Attribute Importance

H<sub>5</sub> Time living in the United States will influence the product attributes important to Korean consumers.

Hypothesis five suggests that a variation in the importance of product attributes to Korean consumers may be due to the length of time they have lived in the United States. Table 24 reports the findings of the Pearson Product Moment Correlation. It suggests that there is not a relationship between the length of stay in the United States of a Korean consumer and the level of importance of brand, price, and country-of-manufacture when purchasing a television or sweater ( $p > .05$ ). Therefore, we fail to reject the null hypothesis.

Table 24

#### Correlation Matrix of Length of Time in the United States by Product Attributes

Importance	Length of Stay in U.S. (Korean Sample only)
Brand of TV	.052
Price of TV	.121
COM of TV	-.088
Brand of Sweater	.196
Price of Sweater	-.070
COM of Sweater	.030
n.s.	

## Relationship of Consumer Decision Making Style and Product Attribute Importance

### H<sub>6</sub> Group Hypothesis

The importance of brand, price, and country-of-manufacture is associated with the decision making style of a consumer.

### American Consumers

H<sub>6a</sub> The importance of brand, price, and country-of-manufacture is associated with the decision making style of American consumers.

Hypothesis six suggests that an American (factory workers & students) consumer's decision making style (Brand Conscious, Perfectionist, Time-Energy, Confused/Impulsive, Price-Value, and Brand Nonloyal) (1 = strongly disagree to 5 = strongly agree) is related to the perceived importance of brand, price, and country-of-manufacture (COM) when buying products (1 = not at all important to 5 = very important). Table 25 reports the results of the Pearson Product Moment correlation. The results indicate that the brand of the TV and sweater was positively associated with the Brand Conscious ( $p < .001$ ), and Confused/Impulsive American consumer ( $p < .01$ ), and negatively associated with Time Energy ( $p < .05$ ) American consumers when purchasing a television. These findings suggest that the more likely an American consumer is to be classified as a Brand Conscious or Confused/Impulsive American consumer, the more likely that brand is considered to be an important product attribute when purchasing a sweater or television. Conversely, the more likely an American is to be classified as a Time-Energy consumer, the less likely that brand is important when purchasing a television.



Price was positively associated with the Brand Conscious American consumer when purchasing a television ( $p < .05$ ). This indicates that the more likely an American is to be classified as a Brand Conscious consumer, the more important price is when purchasing a television. Price was negatively associated with the Brand Conscious American consumer when purchasing a sweater ( $p < .05$ ). This suggests that the more likely an American is to be a Brand Conscious consumer, the less likely price is considered to be when purchasing a sweater. Price was also positively associated with Price-Value Conscious ( $p < .001$ ), and Brand Nonloyal consumers when purchasing a sweater ( $p < .01$ ). This suggests that the more likely a consumer is to be classified as Price-Value Conscious or Brand NonLoyal, the more likely price is considered to be important when purchasing a sweater.

Country-of-manufacture was positively associated with Time Conscious ( $p < .05$ ), and negatively associated with Confused/Impulsive consumers when purchasing a sweater ( $p < .05$ ). The more likely that an American is to be classified as a Time Conscious consumer, the more likely COM is an important product attribute when purchasing a sweater. Alternatively, the more likely an American is to be classified as a Confused/Impulsive consumer, the less likely COM is an important product attribute when purchasing a sweater.

Table 25

Pearson Product Moment Correlation of Brand, Price, & COM by Decision Making Styles of American Consumers

Importance	Brand	Perf	Time	Conf/Imp	Price	Brand Nonloyal
Brand of Television	.485***	.119	-.187*	.222**	.044	-.057
Brand of Sweater	.553***	.163	.055	.224**	.043	-.103
Price of Television	.174*	-.043	-.019	.066	.056	-.025
Price of Sweater	-.190*	.087	.056	.140	.284***	.245**
COM of Television	-.072	.032	.135	-.098	.045	-.034
COM of Sweater	-.088	-.043	.181*	-.168	-.011	-.114

\*p < .05

\*\* p < .01

\*\*\*p < .001

### Korean Consumers

H<sub>6b</sub> The importance of brand, price, and country-of-manufacture is associated with the decision making style of Korean consumers.

Hypothesis 6b examines the relationship between brand, price, and country-of-manufacture (COM) and the decision making styles (Brand Conscious, Perfectionist, Time Energy, Confused/Impulsive, Price-Value, and Brand Nonloyal) of Korean consumers (Korean factory workers & students) (1 = strongly disagree to 5 = strongly agree). Table 26 reports the Pearson Product Moment correlations. The results indicate that brand importance is positively associated with Brand Conscious ( $p < .05$ ), Perfectionist ( $p < .01$ ), and Price-Value ( $p < .01$ ) decision making styles of Korean consumers when purchasing a television. This suggests that the more likely a Korean consumer is to be classified as a Brand Conscious, Perfectionist or Price-Value consumer, the more important brand is when purchasing a television. Further, brand is positively associated with Brand Conscious and Perfectionist ( $p < .001$ ), and negatively associated with Brand Nonloyal consumers when purchasing a sweater ( $p < .05$ ). Thus, Korean consumers classified as Brand Conscious and Perfectionist are more likely to consider brand as an important product attribute when purchasing a sweater. Further, the more likely that a Korean is Brand NonLoyal, the less likely brand would be an important product attribute when purchasing a sweater.

Price was found to be positively associated with Perfectionist ( $p < .05$ ), and Price-Value Conscious ( $p < .001$ ) decision making styles when Korean consumers purchase a television. This suggests that the more likely a Korean is to be classified as

a Perfectionist or Price-Value Conscious consumer, the more important price is considered when purchasing a television. Price was also positively associated with Perfectionist ( $p < .01$ ), and Price-Value Conscious ( $p < .05$ ), and negatively associated with Time-Energy ( $p < .05$ ) consumers when purchasing a sweater. This indicates that the more likely a Korean is to be classified as a Perfectionist or Price-Value consumer, the more important is price when purchasing a sweater. However, the more likely a Korean is to be a Time-Energy consumer, the less important is price considered when purchasing a sweater.

Country-of-manufacture (COM) was found to be positively associated with Perfectionist and Price Conscious consumers ( $p < .05$ ) when purchasing a television, and Perfectionist ( $p < .05$ ) and Brand Nonloyal when purchasing a sweater ( $p < .05$ ). This suggests that Koreans, who are more likely to be Perfectionist or Price-Value Conscious consumers, are more likely to consider COM important when purchasing a television. Further, the more likely that a Korean is classified to be a Perfectionist or Brand Nonloyal consumer, the more important COM is when purchasing a sweater.

Table 26

Pearson Product Moment Correlation of Brand, Price, & COM by Decision Making Styles of Korean Consumers

Variable	Brand	Perf	Time-Energy	Confused/Impulsive	Price NonLoyal	Brand
Brand of TV	.190*	.237**	-.045	.024	.241**	-.124
Brand of Sweater	.554***	.339***	-.063	.013	.152	-.208*
Price of Television	-.160	.191*	-.040	.026	.354***	-.085
Price of Sweater	.023	.287**	-.226*	-.006	.207*	-.152
COM of TV	.091	.196*	.096	-.001	.210*	-.051
COM of Sweater	.044	.202*	.113	-.058	.113	.171*

\* p < .05

\*\*p ≤ .01

\*\*\*p < .001

## **CHAPTER 5**

### **DISCUSSION, IMPLICATIONS, AND RECOMMENDATIONS FOR FUTURE RESEARCH**

#### **Sample**

To examine the cross-cultural relationship between product characteristics, consumer characteristics, and decision making styles, this study used a combination of American and Korean university students and factory workers. Students and plant workers were chosen from both cultures to create comparability between the groups. Both groups provide a spectrum of variation within the demographics, as well as contrasting cultural backgrounds to examine their differences in product preferences and consumer behavior.

#### **Instrumentation**

Most consumer behavior principles and theories have been developed in the United States and, therefore, describe and predict the consumer behavior of Americans (Green & White, 1983). Problems in applying these principles and theories to consumers in other countries have arisen; specifically, the functional equivalence of the constructs being studied, and the measurement equivalence of the instruments, among others.

Functional equivalence refers to whether similar phenomena are being studied in each country. In the present study, the relationship between demographic characteristics, the level of importance of product attributes, and the identification of a consumer's decision making style are compared between Korean and American consumers.

Functional equivalence in this study examines whether the product characteristics -- brand, price, and country of manufacture of a particular product--are used similarly as evaluative criteria when selecting a product in each country.

Measurement equivalence refers to whether an instrument is a reliable and valid measure of constructs in a cross-cultural study. Instrument equivalence in this case examines whether the pre-established scales are reliable and valid when attempting to identify the decision making styles and the level of collectivism/individualism of Korean consumers as they have been used with American consumers. The instruments used in this study were the Consumer Styles Inventory which measures consumer decision making styles, the INDCOL, which measures a consumer's level of individualism/collectivism, and the product characteristics instrument which measures the level of importance of product characteristics in consumer decision making.

The Consumer Styles Inventory was used to identify the decision making styles of the participants. The number and configuration of decision making styles identified in this study are somewhat consistent with those identified in previous studies. Previous studies identified eight decision making styles, while this study only identified six. The current findings only incorporate the use of 30 of the original 40 items used in previous studies.

#### **Factor Results: Consumer Decision Making Styles**

Previous research used the Consumer Styles Inventory to identify the decision making styles of consumers (Hafstrom, Chae, & Chung, 1992; Durvasula, Lyonski, & Andrew, 1993; Sproles & Sproles, 1990; Sproles & Kendall, 1986). The original

instrument developed by Sproles and Kendall (1986) identified eight decision making styles of consumers. They include Perfectionist; Brand Conscious; Novelty-Fashion; Recreational; Impulsive; Confused by Overchoice; Price Conscious; and Habitual, Brand Loyal. Based on Sproles (1986), Hafstrom, Chae, Chung (1992) identified Brand Conscious; Perfectionist; Recreational-Shopping; Confused by Overchoice; Time-Energy; Impulsive, Careless; Habitual, Brand Loyal; and Price-Value Conscious consumer groups. Comparing the results of the present study with those of the previous studies indicates that there was some variation in the items loading on each factor and the number of factors. These variations may be due to the differences in the samples studied, and/or the functional and measurement equivalence of the constructs. That is, the items in each construct may not equally reflect or adequately assess the phenomena in both countries. This indicates that perhaps there are cross-cultural differences in decision making that preclude a direct comparison using the same items.

The present study conducted principal components factor analysis with varimax rotation to isolate the consumer decision making factors. The initial factor analysis using the entire sample identified seven reliable factors. Cronbach's alpha, a test for internal consistency, was conducted using each of the sub-samples (American, Korean, and Korean students living in the United States) with the new identified factors. The reliabilities were acceptable for all of the consumer decision making styles except the Brand Nonloyal using the Korean sample. The final number of items used in the instrument was 30.



The first factor, **Brand Conscious**, is consistent with Hafstrom, Chae, and Chung's (1992) Brand Conscious, Price Equals Quality factor, and somewhat consistent with Sproles and Kendall's (1986) factor, which is identified as Brand Conscious, Price Equals Quality. The Cronbach alphas across all three samples ranged between .85 to .88. This suggests that American, Korean, and Korean students studying in the United States identified as this type of consumer are likely to buy well known brands that are currently in fashion, and they are willing to purchase them at department and/or specialty stores. It further suggests that the construct has functional and measurement equivalence across the three groups. This indicates that this decision making style exists within each group, and could possibly be measured using the same items.

The second factor is identified as **Perfectionist Consumers**. Four of the items from the original instrument (Sproles & Kendal, 1986), and five from Hafstrom, Chae, and Chung (1992) loaded on this factor. The Cronbach alphas ranged from .72 to .81 across the sample groups. These alphas suggest that the constructs are similar across the three groups; that is, the decision making styles exist within each culture. The factor loadings and Cronbach alphas further indicate that American, Korean, and Korean students studying in the United States identified as Perfectionists choose products of high quality, have high standards and expectations of products that they buy, and they shop for the best value. High expectations in the quality of goods, and diversity in choice when selecting goods can be attributed to the Korean consumer's experiencing increased disposable income, and exposure to western culture (Ekvall, 1990; Flake, 1995).

The underlying items in **Confused/Impulsive** are not consistent with any previous study. In previous studies (Sproles & Kendall, 1986; Durvursala, Lysonski & Andrews, 1993; Hafstrom, Chae & chung, 1993), the researchers established **Confused by Overchoice** and **Impulsive, Careless** consumers as two individual consumer decision making styles. Items from both consumer styles loaded together to form a Confused/Impulsive decision making style in the present study. Consumers who are considered to be Confused/Impulsive tend to be confused by too many brands, too much information, and may find it hard to choose where to shop. They may then be inclined to purchase products carelessly and impulsively, and generally do not concern themselves with price. These consumers are overwhelmed by choice and information, and therefore do not buy thoughtfully. They may later perceive themselves to have been careless and impulsive. The Cronbach alphas range from .66 to .77. These are considered to be acceptable alphas (Hair et al., 1995), and therefore indicate that the new construct offers measurement equivalence, and the consumer behavior may be functionally equivalent across all sample groups used.

The next factor is identified as **Time-Energy Conscious** because the items loading in this factor were all related to time. Hafstrom, Chae, and Chung (1992) refers to Time-Energy consumers as those who shop the same stores all the time, make shopping trips fast, and shop stores that are close and convenient. In this case, **Time-Energy** consumers are identified as those that are conscious of the amount time spent in a store, make shopping trips fast, and shop stores that are close and convenient. The scale reliability (Cronbach Alphas) indicate that this construct is a reliable measure for

American consumers, but it is less reliable for Koreans and Korean students studying in the United States. This suggests that perhaps the items do not reflect measurement equivalence, and the consumer behavior may not be functionally equivalent across the three groups. More specifically, the items identified may not measure the factor of saving time within the Korean culture, or saving time may not be an issue when shopping.

**Novelty-Fashion Conscious** was identified in previous studies as a consumer decision making style (Sproles & Kendall, 1986; Durvursala, Lysonski & Andrews, 1993). This decision making style was not confirmed as a factor in this study when each of the samples were analyzed and compared.

Factor five is identified as **Price-Value Conscious** and is reflective of the importance of price. Americans, Koreans, and Korean students studying in the United States classified as **Price Conscious** carefully watch what they spend, compare brands, consider price first, and buy as much as possible on sale. Very few items from the original and/or other studies loaded on this construct. All reliability coefficients for each sample group ranged between .49 and .57. This suggests that the items within the construct may be measurement equivalent, and the consumer behavior may be functionally equivalent across the samples.

Factor six, **Brand Nonloyal**, is not reflective of any of the previous studies. The items in this factor suggest that consumers classified as such believe that all brands are equal in quality, they change brands regularly, and lower price products are their preference. This suggests that these consumers are undifferentiated by brand, and thus shop based on the price of a product (e.g., whichever item is on sale). The Cronbach

alphas for the American and Korean students living in the United States were .52 and .51, respectively. The alpha for the Korean sample was .26. This suggests that the items loading on this factor are not reliable measures of Korean consumers. This type of behavior, therefore, may not be valid in Korea and/or the items used do not effectively measure the construct.

**Habitual Brand Loyal** was not confirmed as a factor in the present study. Three items loaded on this factor, with two having loadings of only slightly greater than .40. Previous studies dropped items with similar low loadings (Hafstrom, Chae & Chung, 1992; Sproles & Kendall, 1986). In doing so, this left only one item in the factor. Therefore, the factor was deleted from further analysis.

Previous studies conducted factor analysis to identify the top decision making styles of the samples used in their studies. The top three decision making styles of the American, Korean, and Korean American consumers are Brand Conscious, Perfectionist, and Confused/Impulsive. This is somewhat similar to previous research findings (Sproles, 1985; Sproles & Kendall, 1986; Hafstrom, Chae & Chung, 1992). Sproles (1985) and Sproles & Kendall (1986) identified American consumers as being Perfectionist, Brand Conscious, and Value Conscious, while Hafstrom, Chae and Chung (1992) found Korean consumers to be Brand Conscious, Perfectionist, and Recreational-shopping Conscious consumers.

#### Individualism/Collectivism

The INDCOL scale was used to identify the level of individualism/collectivism of the American, Korean, and Korean American consumers. Previous studies identified and

used the 63-item scale to measure the level of individualism/collectivism of participants relative to concerns for parents, kin, spouse, neighbors, friends, and co-workers and classmates. Participants rated the level of agreement with each item (1=not at all important to 5=very important). The overall scale reliability of the present study was .60, as compared to .67 in previous studies (Hui, 1988; Gire, 1993). For the present study, the overall scale reliability was tested for the entire sample (American, Korean, and Korean students studying in the United States). The overall scale reliability using Cronbach alpha was .526. Scale reliabilities for the sample groups ranged from .505 to .612. These alphas are similar to the overall scale reliability, but they are lower than those reported in previous studies. This suggests that measurement and functional equivalence may be less in this study than in previous studies.

Previous studies suggest that American consumers are more likely to be individualistic while Korean consumers are more likely to be collectivists. Consumers identified as individualists place their personal interests above those of the group. As an aspect of culture, persons of individualistic nature tend to value personal and individual time, freedom, and experiences (Hofstede, 1984). Those of a collectivist nature tend to emphasize the views, needs, and goals of the in-group rather than oneself (Triandis, 1995). Collectivists tend to look out for the well being of the group to which they belong, even if it means that personal interests are disregarded. Items in the scale reflect the consumers' concern for issues related to parents, spouse, kin, neighbors, and co-workers/friends. The results of this study suggest that the majority of Koreans are collectivists. It further implies that most Americans are individualists.

The literature indicates that Korean consumers experience western culture through technology, travel, and education. Religious beliefs, founded in Confucianism, are said to permeate Korean business and individual behavior, as well as the family structure (Byong-ik, 1992). These beliefs foster loyalty, dedication, responsibility, and commitment. This study found that length of time in the United States was not associated with a Korean consumer's level of collectivism/individualism. This study examined the effect of time in the United States (perceived western influence) on the importance of product attributes. No significant relationship was found between the Korean consumers' length of time in the United States and the importance of product attributes. This suggests that although these Koreans are living in the United States, they are still strongly tied to societal beliefs from their home country, and are not heavily influenced by western knowledge and technology.

### Demographics

Changes in the demographic make-up of American and international consumer groups have created new groups unfamiliar to retailers and marketers. Previous studies have examined demographic factors as predictors of product selection and as a method of segmenting consumers. Demographic factors such as age, education, gender, and income have been found to influence consumer behavior. This study examined the influence of these factors on the importance of brand, price, and country-of-manufacture to American and Korean consumers.

The importance of sweater brand in the selection of a product was found to be negatively related to the age of American consumers. Younger consumers, as compared

to older consumers, are more concerned about the brand when buying a sweater. Although statistically significant, this factor explained little of the variance in the importance of brand when American consumers purchase sweaters. Although none of the demographic factors were significant individually for American consumers when buying a television, age and gender were related to the importance of television brand for Korean consumers. TV brand was more important to older female Korean consumers. Although significant, the amount of variance was small. This suggests that factors other than consumer demographic characteristics may influence the importance of brand.

Further analysis indicated that Americans and Koreans don't appear to be concerned with price when selecting a television, but American female consumers consider price to be important when purchasing a sweater. This is in contrast to previous research which indicates that price is a very important factor when selecting any product (Engel, Blackwell & Blackwell, 1990; Bronnenberg, 1996). Moreover, quality and price have also been found to be significantly linked, in that the higher the price of the product, the better the quality (Lichtenstein, Ridgway, Netememeyer, 1993).

The demographic factors were also examined as predictors of the importance of country-of-manufacture when purchasing a product. Previous research indicates that product selection may also be based on country-of-manufacture and/or country-of origin (Hong & Wyer, 1989; Hong, 1990). A consumer's judgment about a product may be based on their attitudes and emotions, as well as their knowledge of or beliefs about the true or perceived country-of-origin or country-of-manufacture (Khanna, 1986; Samiee,

1994). Further, social pressures may dictate that products from certain countries should be avoided (Johannson & Nebenzahl, 1987).

The results of the present study suggest that American consumers are concerned about the country-of-manufacture when purchasing a television or sweater. Specifically, older American consumers perceive country-of-manufacture to be more important than younger consumers when purchasing a television. American consumers with higher income also perceive country-of-manufacture to be more important than lower income consumers when buying a sweater. However, this was not true for Korean consumers. This is not consistent with previous research, which indicates that Korean consumers are very concerned about country-of-manufacture (Khanna, 1986).

Consumers may select a particular product because of the potential consequences or outcomes associated with it. Consumers classified as collectivists are more concerned with acceptance within their culture, while individualists are more concern with personal needs (Hui, 1988; Hofstede, 1984). As previously stated, the literature suggests that Korean consumers are collectivists, and American consumers are individualists (Hafstrom, Chae & Chung, 1992). The findings of this study are supportive of the previous research individualists (Hafstrom, Chae & Chung, 1992). Because Korean consumers are more collectivistic, some Korean consumers purchase products whose price, brand, and packaging match their social position and reputation. The results of this study suggest that product attributes important to collectivists are not significantly different from those attributes important to individualists.



Previous literature has identified decision making styles of consumers (Hafstrom et al, 1992; Durvasula et al., 1993; Sproles & Kendall, 1986). Decision making styles are considered to be a mental orientation that characterize a consumer's approach to product choice (Sproles & Kendall, 1986), which is thought to be based on the importance of product characteristics. These characteristics are thought to be positively associated with a consumer's actual decision making style. When examining the association between product attributes and consumer decision making styles among American and Korean consumers, some similarities and some differences occurred.

The importance of brand (what to buy) has been linked to the actual selection of a product (Dacin & Smith, 1994; Bousch & Loken, 1991; Smith & Park, 1994). The literature suggests that consumers purchase a product based on previous experiences with a particular brand. Consumers rely on the information gathered from previous purchases to determine if they will buy a particular brand again or switch to another product (Bousch & Loken, 1991; Smith & Park, 1994). It is therefore expected that brand would be important to those classified as Brand Conscious consumers, because they are very concerned about which brand they buy.

Results from the present study indicate that brand was found to be positively associated with both the American and Korean Brand Conscious consumer groups for the purchase of a television or a sweater. No other similarities were found between the two groups as to the importance of brand when purchasing a television or sweater. However, Brand was also found to be negatively related to Time Energy American consumers when purchasing a television, and positively related to Confused Impulsive American

consumers when purchasing a television or a sweater. Brand was found to be important to those Korean consumers classified as Perfectionists when purchasing either a television or a sweater.

Previous research also indicated that there is an association between brand and quality (Morton, 1994). Perfectionist consumers are concerned about high quality, and usually have high standards and expectations of consumer goods (Sproles & Kendall, 1986). In this study, a comparison of Korean and American consumer groups classified as Perfectionists was conducted. The findings suggest that Korean consumers classified as Perfectionists are concerned with the brand of a product (television or sweater). In contrast, American consumers classified as Perfectionists are not concerned with brand when selecting a television or sweater. Korean consumers classified as Price Conscious were found to be positively associated with a television brand, and those classified as Brand Nonloyal were found to be negatively associated with the brand of a sweater.

Product choice has been heavily influenced by price (Engel, Blackwell & Miniard, 1990). Expected price and price reference is a strategy used by consumers when selecting a product. This decision is based on information from past prices, and expectations of future price (Kalwani, Yim, Rinne & Sugita, 1990). Price has also been found to be used as an indicator of quality (Zeithaml, 1988; Lichtenstein, Ridgway & Netemeyer, 1993). The higher the price, the better the quality of the product. Other research suggests that consumers use price as a prestige sensitivity cue (Lichtenstein, Ridgway & Netemeyer, 1993).

The importance of price varied between American and Korean consumers when they were classified within a particular decision making style. Brand Conscious consumers are concerned about the brand of a product when making a purchase. They are also oriented toward higher prices and view price as an indicator of quality (Sproles & Kendall, 1990). In this study, American and Korean consumers classified as Brand Conscious were found to be positively associated with brand importance when purchasing a sweater or television. The Price-Value consumer seeks out lower priced goods, best values, and is more likely to comparison shop, while the Time-Energy consumer wants to make shopping trip quick and easy (Sproles & Kendall, 1986). Brand was found to be important to those American consumers classified as Time-Energy and Price-Value when purchasing a television. However, this was not true for Korean consumers. The Confused/Impulsive consumer tends to be perplexed by too many brands, too much information, and may find it hard to locate places to shop. The American consumers classified as Confused/Impulsive found brand to be an important factor when purchasing a sweater and or a television. This was not true of the Korean consumers classified as Confused/Impulsive. Both American and Korean consumers classified as Brand Conscious and Price-Value were found to consider price important when purchasing a television or a sweater. However, Korean consumers classified as Brand Conscious were negatively associated with the price of a television. Further, those Koreans classified as Time-Energy were negatively associated with the importance of the price of a sweater.

No similarities were found between Korean and American consumers relative to the relationship between the level of importance of country-of-manufacture (COM) and decision making styles of consumers. A positive association was found between Korean consumers classified as Perfectionist and Price-Value, and the level of importance of COM when purchasing a television or a sweater. Only those classified as Perfectionist and Brand Nonloyal found COM to be important when purchasing a sweater.

## **IMPLICATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH**

Due to economic, social, and cultural trends, profiling consumers is more difficult than in the past. This study examined the cross-cultural relationship between consumer demographics, product characteristics, and consumer decision making styles. The instruments used and the results of the study offer new insights to the literature.

One of the main problems with cross-cultural research is the applicability of theories and models developed in the United States to other cultures without first validating theoretical constructs in other cultures (Lee, 1990). Before marketers and retailers venture abroad for expansion, they must become familiar with the consumer behavior in the prospective countries. In this study, the **Consumer Styles Inventory**, and the **INDCOL** scales were used to examine the consumer behavior of the two cultures. The results indicated that the scales need further examination to determine their reliability and validity in both cultures. It is therefore recommended that future research focus on the underlying constructs to determine if they are functionally and measurement equivalent outside the United States. This research should also focus on determining if

there are other underlying dimensions of the constructs within the Korean culture that are not noted in the present constructs.

Research methodology should also be tested. Samples from demographic groups that are similar and different from those used in the present study should be investigated to determine the degree to which the decision making styles identified in this study are functionally and measurement equivalent. Qualitative research methods should be used to obtain more specific indications of what is important to international consumers when approaching the market and making consumer decisions. Methods used should include focus groups and indepth interviews. These types of data collection methods allow the researcher to probe and gain cross-culturally sensitive insights into relevant constructs.

Previous studies found that demographic factors such as age, gender, income, and education were found to be significant predictors of product selection, and to be a method of segmenting consumers (Berkovec & Rust, 1985; Gatignon & Robertson, 1985). The present study found that demographic characteristics of American and Korean consumers varied as predictors of the importance of product attributes. Perhaps an examination of consumer lifestyles (psychographics) along with the identified demographics should be examined. Further, the level of familiarity with a product and brand may also influence the association between product and consumer demographic characteristics. These issues should be examined across other product categories and samples.

The association between DMS and the importance of product attributes was also examined. Similarities and differences were found between both consumer groups. The

findings suggest that the importance of product attributes can be used as indicators of a consumers' decision making style. Although true, more research is needed to determine if this is generalizable across product categories. The research should focus on variation in product categories to determine if these findings are conclusive.

Global markets offer the greatest opportunities for American consumer product marketers. However, in order to enter and be successful in these markets, businesses need the requisite information regarding consumer groups in these countries. The data in this study offers antecedent information to assist global marketers interested in Korean markets.

## **APPENDICES**

## APPENDIX A

### Questionnaire

#### MICHIGAN STATE UNIVERSITY

July 2, 1997

Dear Participant:

For many years, researchers have observed and attempted to explain human choice behavior. In this study, I will attempt to understand how consumers from various countries make product selections by examining the relationship between consumer and product characteristics, and decision making styles.

We are asking you to participate in the study by simply completing the questionnaire and returning it to the researcher. Your viewpoints are important to us and they will help us to make cross-cultural comparisons. We are only interested in your opinions, and there are no right or wrong answers. All of your answers will be treated with strict confidence and responses will be reported together so that you will not be identified in any way. The answers you give to the questions will never be linked to you in any way. There are no identifying numbers or marks on the questionnaire that would connect you to your questionnaire. This questionnaire will take approximately twenty to thirty minutes to complete. Your participation in this study is voluntary and you may choose to discontinue participation in the completion of the questionnaire at anytime.



COLLEGE OF  
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FAX: (517) 432-1058

Thank you very much for your support in our research project and you can be assured that such support will be beneficial to all involved. You may request a copy of the results at any time.

Sincerely,

A handwritten signature in cursive script, reading "Vanessa Prier Wickliffe".  
Vanessa Prier Wickliffe



**Section I.** The next two sections examines your general beliefs. Please indicate your level of agreement or disagreement with of the following statements by circling the appropriate number.

		Strongly Disagree		Neutral		Strongly Agree
1.	I would help, within my means, if a relative told me that he/she is in financial difficulty.	1	2	3	4	5
2.	If I met a person whose last name was the same as mine, I would start wondering whether we were, at least remotely, related by blood.	1	2	3	4	5
3.	Whether one spends an income extravagantly or stingily is of no concern to one's relatives (cousins, uncles).	1	2	3	4	5
4.	I would not let my cousin use my car (if I have one).	1	2	3	4	5
5.	When deciding what kind of work to do, I would definitely pay attention to the views of relatives of my generation.	1	2	3	4	5
6.	When deciding what kind of education to have, I would pay absolutely no attention to my uncle's advice.	1	2	3	4	5
7.	Each family has its own problems unique to itself. It does not help to tell relatives about one's problems.	1	2	3	4	5
8.	I can count on my relatives for help if I find myself in any kind of trouble.	1	2	3	4	5
9.	I would rather struggle through a personal problem by myself than to discuss it with my friends.	1	2	3	4	5
10.	If possible, I would like co-owning a car with close friends, so that it wouldn't be necessary for them to spend much money to buy their own cars.	1	2	3	4	5
11.	I like to live close to my good friends.	1	2	3	4	5
12.	My good friends and I agree on the best places to shop.	1	2	3	4	5
13.	I would pay absolutely no attention to my close friends' views when deciding what kind of work to do.	1	2	3	4	5
14.	To go on a trip with friends makes one less free and mobile. As a result, there is less fun.	1	2	3	4	5
15.	It is a personal matter whether I worship money or not. Therefore it is not necessary for my friends to give any counsel.	1	2	3	4	5
16.	The motto "sharing in both blessing and calamity" is still applicable even if one's friend is clumsy, dumb, and causes a lot of trouble.	1	2	3	4	5
17.	It is inappropriate for a supervisor to ask subordinates about their personal life (such as where one plans to go for the next vacation).	1	2	3	4	5
18.	When I am among my colleagues/classmates, I do my own thing without minding about them.	1	2	3	4	5

		Strongly Disagree		Neutral		Strongly Agree
19.	One needs to return a favor if a colleague lends a helping hand.	1	2	3	4	5
20.	I have never loaned my camera/coat to any colleague/classmates.	1	2	3	4	5
21.	We ought to develop the character of independence among students, so that they do not rely upon other students' help in their schoolwork.	1	2	3	4	5
22.	A group of people at their workplace was discussing where to eat. A popular choice was a restaurant which had recently opened. However, someone in the group had discovered that the food there was unpalatable. Yet the group disregarded this person's objection, and insisted on trying it out. There were only two alternatives for the person who objected: either to go or not to go with the others. In this situation, not going with the others is a better choice.	1	2	3	4	5
23.	There is everything to gain and nothing to lose for classmates to group themselves for study and discussion.	1	2	3	4	5
24.	Classmate's assistance is indispensable to getting a good grade at school.	1	2	3	4	5
25.	I would help if a colleague at work told me that he/she needed money to pay utility bills.	1	2	3	4	5
26.	In most cases, to cooperate with someone whose ability is lower than one's own is not as desirable as doing the thing alone.	1	2	3	4	5
27.	Do you agree with the proverb "Too many cooks spoil the broth"?	1	2	3	4	5
28.	If a husband is sports fan, a wife should also cultivate an interest in sports. If the husband is a stock broker, the wife should also be aware of the current market situation.	1	2	3	4	5
29.	A marriage becomes a model for us when the husband loves what the wife loves, and hates what the wife hates.	1	2	3	4	5
30.	Married people should have some time to be alone from each other everyday, undisturbed by their spouse.	1	2	3	4	5
31.	If one is interested in a job about which the spouse is not very enthusiastic, one should apply for it anyway.	1	2	3	4	5
32.	Even if a spouse were of a different religion, there would not be any interpersonal conflict between us.	1	2	3	4	5
33.	It is better for a husband and wife to have their own bank accounts rather than to have a joint account.	1	2	3	4	5
34.	The decision of where one is to work should be jointly made with one's spouse, if one is married	1	2	3	4	5
35.	It is desirable that a husband and a wife have their own sets of friends, instead of having only a common set of friends.	1	2	3	4	5
36.	My musical interests are extremely different from my parents.	1	2	3	4	5

		Strongly Disagree		Neutral		Strongly Agree
37.	In these days parents are too stringent with their kids, stunting the development of initiative.	1	2	3	4	5
38.	When making important decisions, I seldom consider the positive and negative effects my decisions have on my father.	1	2	3	4	5
39.	Teenagers should listen to their parents' advice on dating.	1	2	3	4	5
40.	I like to live close to my good friends.	1	2	3	4	5
41.	Even if a the child won the nobel prize, the parents should not feel honored in any way.	1	2	3	4	5
42.	It is reasonable for a child to continue his father's business.	1	2	3	4	5
43.	I would not share my ideas and newly acquired knowledge with my parents.	1	2	3	4	5
44.	I practice the religion of my parents.	1	2	3	4	5
45.	I would not let my needy mother use the money that I have saved by living a less luxurious life.	1	2	3	4	5
46.	I would not let my parents use my car (if I had one), whether they are good drivers or not.	1	2	3	4	5
47.	Children should not feel honored even if the father were highly praised and given an award by a government official for his contribution and service to the community.	1	2	3	4	5
48.	Success and failure in my academic work and career are closely tied to the nurture provided by my parents.	1	2	3	4	5
49.	Young people should take into consideration their parents' advice when making education/career plans.	1	2	3	4	5
50.	The bigger a family, the more family problems there are.	1	2	3	4	5
51.	I have never told my parents the number of sons I want to have.	1	2	3	4	5
52.	I have never chatted with my neighbors about the political future of this state.	1	2	3	4	5
53.	I am often influenced by the moods of my neighbors.	1	2	3	4	5
54.	I am not interested in knowing what my neighbors are really like.	1	2	3	4	5
55.	One need not worry about what the neighbors say about whom one should marry.	1	2	3	4	5
56.	I enjoy meeting and talking with neighbors everyday.	1	2	3	4	5
57.	In the past, my neighbors have never borrowed anything from me or my family.	1	2	3	4	5
58.	One needs to be cautious in talking with neighbors, otherwise others might think you are nosy.	1	2	3	4	5

		Strongly Disagree		Neutral		Strongly Agree
		1	2	3	4	5
59.	I don't really know how to befriend my neighbors.					
60.	I feel uneasy when my neighbors do not greet me when we come across each other.	1	2	3	4	5

Please circle the number that most accurately reflects your situation.

61. There are approximately (0/1/2/3/4) of my friends who know how much my family as a whole earns each month.
62. On the average, my friends' ideal number of children differs from my own ideal by (0/1/2/3/4 or more / I don't know my friends' ideal).
63. The number of sons my parents would like me to have differs by (0/1/2/3/4 or more/I don't know) from the number I personally would like to have.

**Section II.** In this section we are examining your shopping behavior. Please indicate your level of agreement or disagreement with each of the following statements by circling the appropriate number (1-5).

		Strongly Disagree		Neutral		Agree		Strongly
		1	2	3	4	5		
64.	I usually buy well-known, national, or designer brands.							
65.	Nice department and specialty stores offer me the best products.	1	2	3	4	5		
66.	Expensive brands are usually the best.	1	2	3	4	5		
67.	I usually buy the very newest style.	1	2	3	4	5		
68.	The more expensive brands are usually my choices.	1	2	3	4	5		
69.	I have favorite brands I buy over and over.	1	2	3	4	5		
70.	The higher the price of a product, the better its quality.	1	2	3	4	5		
71.	I keep my wardrobe up-to-date with the changing fashions.	1	2	3	4	5		
72.	The well-known national brands are usually very good.	1	2	3	4	5		
73.	Highly advertised brands are usually very good.	1	2	3	4	5		
74.	I enjoy shopping just for the fun of it.	1	2	3	4	5		
75.	I make special effort to choose the very best quality products.	1	2	3	4	5		
76.	I look carefully to find the very best value for the money.	1	2	3	4	5		
77.	My standards and expectations for products I buy are very high.	1	2	3	4	5		
78.	When it comes to purchasing products, I try to get the very best or perfect choice.	1	2	3	4	5		

		Strongly Disagree		Neutral		Strongly Agree
		1	2	3	4	5
79.	I carefully watch how much I spend.	1	2	3	4	5
80.	It's fun to buy something new and exciting.	1	2	3	4	5
81.	Shopping the stores wastes my time.	1	2	3	4	5
82.	I make my shopping trips fast.	1	2	3	4	5
83.	I only shop stores that are close and convenient to me.	1	2	3	4	5
84.	I usually compare at least three brands before choosing.	1	2	3	4	5
85.	I take the time to shop carefully for best buys.	1	2	3	4	5
86.	I enjoy shopping just for the fun of it.	1	2	3	4	5
87.	There are so many brands to choose from that often I feel confused.	1	2	3	4	5
88.	All the information I get on different products confuses me.	1	2	3	4	5
89.	I cannot choose products by myself.	1	2	3	4	5
90.	I consider price first.	1	2	3	4	5
91.	All brands are the same in overall quality.	1	2	3	4	5
92.	A brand recommended in a consumer magazine is an excellent choice for me.	1	2	3	4	5
93.	I go to the same stores each time I shop.	1	2	3	4	5
94.	I usually compare advertisements to buy fashionable products.	1	2	3	4	5
95.	I should plan my shopping more carefully than I do.	1	2	3	4	5
96.	Often I make careless purchases I later wish I had not.	1	2	3	4	5
97.	I am impulsive when purchasing.	1	2	3	4	5
98.	Once I find a product or brand I like, I stick with it.	1	2	3	4	5
99.	I change brands I buy regularly.	1	2	3	4	5
100.	Sometimes its hard to choose which stores to shop.	1	2	3	4	5
101.	I buy as much as possible at sale prices.	1	2	3	4	5
102.	The lower price products are usually my choice.	1	2	3	4	5

### Section III.

In this section, we are asking which features you would generally look for in a product, regardless of the brand.

	Not at all Important		Neutral		Very Important	Don't Know
1. When purchasing any TV, how important are each of the following features:						
▶ a high-clear picture	1	2	3	4	5	( )
▶ hi-fi stereo sound system	1	2	3	4	5	( )
▶ remote control	1	2	3	4	5	( )
▶ prestigious brand name	1	2	3	4	5	( )
▶ price	1	2	3	4	5	( )
▶ warranty	1	2	3	4	5	( )
▶ easily accessible authorized dealer	1	2	3	4	5	( )
▶ product quality	1	2	3	4	5	( )
▶ the country in which it was manufactured.	1	2	3	4	5	( )

	Not at all Important		Neutral		Very Important	Don't Know
2. When purchasing any sweater, how important are each of the following features:						
▶ fashionable	1	2	3	4	5	( )
▶ easy care	1	2	3	4	5	( )
▶ comfort of	1	2	3	4	5	( )
▶ prestigious brand name	1	2	3	4	5	( )
▶ Price	1	2	3	4	5	( )
▶ product quality	1	2	3	4	5	( )
▶ the country in which it was manufactured.	1	2	3	4	5	( )

### Section IV. Demographic Questions. Please fill in the blanks or check the appropriate response for each question.

Your age as of your last birthday \_\_\_\_\_ years

Your present marital status: \_\_\_\_\_ Single \_\_\_\_\_ Married

Gender of person completing the questionnaire: \_\_\_\_\_ Male \_\_\_\_\_ Female

Please check the categories that accurately identifies you.

Ethnicity:

\_\_\_\_\_ African American

\_\_\_\_\_ White

\_\_\_\_\_ Asian

\_\_\_\_\_ Hispanic

\_\_\_\_\_ Other \_\_\_\_\_

Income:

\_\_\_\_\_ less than \$5,000

\_\_\_\_\_ \$5,000-\$9,999

\_\_\_\_\_ \$10,000-\$24,999

\_\_\_\_\_ \$25,000-\$49,999

\_\_\_\_\_ \$50,000-\$74,999

\_\_\_\_\_ \$75,000-\$99,999

\_\_\_\_\_ \$100,000-\$149,999

\_\_\_\_\_ \$150,000 or more

Education (level of degree)

\_\_\_\_\_ some high school

\_\_\_\_\_ high school degree

\_\_\_\_\_ some college/no degree

\_\_\_\_\_ college degree (2 year)

\_\_\_\_\_ some university

\_\_\_\_\_ university degree (4 years)

\_\_\_\_\_ master's degree

\_\_\_\_\_ professional degree

\_\_\_\_\_ doctorate degree

Your career (job title): \_\_\_\_\_

## APPENDIX B

### Korean Questionnaire

참가자 여러분께

수년동안 저희 연구원들은 인간의 구매행동을 설명하기 위해 노력해왔습니다. 이 조사에서 저는 다양한 국가의 소비자들이 어떻게 상품을 고르는지를 소비자와 상품 특성 그리고 의사결정방식의 관계를 살펴봄으로써 이해하고자 합니다. 저희들은 여러분이 이 설문지를 끝내서 조사원에게 돌려주시기 바랍니다.

여러분의 관점은 저희에게 중요하고 그것들은 서로 다른 문화류 비교하는데 도움을 줄 것입니다. 모든 응답내용들은 국비로 다루어지며 여러분의 신원을 확인하지 못하도록 종합적으로 보고될 것입니다. 여러분들이 질문에 답한 것은 어떤 방법으로든 여러분과 연결되지 않을 것입니다. 설문지에는 여러분과 설문지를 잇는 문자나 표시가 없습니다. 당신의 이 조사참여는 자원적인 것이며 언제든지 원하실 때 참가를 그만둘 수 있습니다.

저희의 연구를 위한 여러분의 도움에 감사드리며 그것이 우리모두에게 유용히 쓰일 것을 확신 드리는 바입니다. 이 조사의 결과를 원하시면 언제든지 요청하십시오.

여러분의,

바네사 위클리프

본 설문지를 끝내는 데는 약 20분 가량이 소요될 것입니다. 이 조사에 참가하고 제출하는 것은  
 자유의사입니다. 언제든지 참가를 중단할 수 있습니다. 설문지를 끝내신 후에는 동봉한 봉투에 넣어  
 돌려 주시기 바랍니다.

**단원 1** 이 단원은 당신의 일반적인 의견을 살피기 위한 것입니다. 아래의 내용을 읽고 동의,  
 반대정도를 해당하는 숫자에 동그라미 해주시기 바랍니다.

	강한 반대		중간		강한 찬성
1. 만약 친척이 경제적 어려움을 호소해오면 내가 할 수 있는 한 돕겠다.	1	2	3	4	5
2. 만약 나와 똑같은 성격의 사람을 만나게 되면, 덜더라도 같은 친척이 아닐까 생각해본다.	1	2	3	4	5
3. 어떤 사람이 파소비를 하든 절약을 하든 그것은 친척과는 상관이 없는 일이다.(사촌, 삼촌)	1	2	3	4	5
4. 나는 내 사촌에게 내 차를 소개 하지 않겠다. (만약 차가 있다면)	1	2	3	4	5
5. 어떤 종류의 일을 할 것인가를 결정할 때 나는 내 도래 친척의 견해에 전적으로 귀 기울일 것이다.	1	2	3	4	5
6. 교육 진로에 대해 결정할 때, 나는 나의 삼촌의 의견에 절대로 신경 쓰지 않는다.	1	2	3	4	5
7. 어느 가정이나 나름대로의 문제가 있다. 가정문제를 친척에게 이야기하는 것은 별로 도움이 되지 않는다.	1	2	3	4	5
8. 나는 어떤 문제가 내 자신에게 생겨도 나의 친척들에게 도움을 청할 수 있다.	1	2	3	4	5
9. 나는 개인문제를 친구들과 상의하느니 차라리 내 자신이 해결하려고 할 것이다.	1	2	3	4	5
10. 나는 가능하다면 친한 친구들과 차를 공동소유 하여 친구들이 불필요하게 각자의 차를 사는데 돈을 쓰지 않도록 하겠다.	1	2	3	4	5
11. 나는 나의 친한 친구들과 가까운 거리에 살기를 좋아한다.	1	2	3	4	5
12. 나는 직업선택시 절대로 친한 친구들의 의견에 신경 쓰지 않는다.	1	2	3	4	5
13. 친구들과 같이 여행가는 것은 덜 자유스럽다. 결과적으로 재미가 덜하다.	1	2	3	4	5
14. 내가 물질을 숭배하든 않든 그것은 개인문제다. 그러므로 친구들의 조언은 꼭 필요치 않다.	1	2	3	4	5
15. 친구가 비록 어리석고 재치가 없어 많은 문제를 일으키더라도, "행복과 불행은 같이 공유한다"라는 인용구는 그래도 통한다.	1	2	3	4	5
16. 상사가 부하직원의 사생활에 대해 묻는 것은 바람직하지 못하다.(예를 들면 이번 휴가에 어딜 갈 계획인가...)	1	2	3	4	5



	강한 반대	중간	강한 찬성
17. 나는 내 동료들이나 동급생들과 있을 때, 그들에 개의치 않고 내가 해야 할 일을 한다.	1	2	3 4 5
18. 동료로부터 한 번 도움을 받았다면 보답을 해야 한다.	1	2	3 4 5
19. 나는 한 번도 내 카메라나 코트 등을 어느 동료나 동급생에게 빌려준 적이 없다.	1	2	3 4 5
20. 학생들은 독립심을 특히 개발 발전시켜 학업에 있어 다른 동급생에게 의존하지 않아야 한다.	1	2	3 4 5
21. 어느 회사 사원들이 점심 먹으러 갈 곳에 대해 이야기하고 있었다. 대부분의 사람들이 요사이 새로 문을 연 음식점을 꼽았다. 하지만 그 중 한 사원이 그곳의 음식이 맛이 없다는 것을 알고 있었다. 그러나 사람들은 반대한 사원의 의견을 제쳐두고 먹으러 갈 것을 고집했다. 반대한 사원은 단지 두 가지 선택만이 있었다. (같이 먹으러 가든가 아니면 안 가든가) 이러한 상황에선 가지 않는 것이 더 나은 선택이다.	1	2	3 4 5
22. 동급생과의 그룹공부와 토의는 목이 쉴 뿐 해가 될 것이 없다.	1	2	3 4 5
23. 동급생의 도움은 학교에서 좋은 성적을 얻는데 필수적이다.	1	2	3 4 5
24. 나는 직장 동료가 전기, 수도요금을 내는데 돈이 필요하다고 하면 돕겠다.	1	2	3 4 5
25. 대부분의 경우에 있어서, 나보다 능력이 덜한 사람과의 공동 작업을 하는 것은 혼자하는것만 못하다.	1	2	3 4 5
26. 당신은 '사공이 많으면 배가 산으로 올라간다'는 말에 찬성 합니까?	1	2	3 4 5
27. 남편이 스포츠광이면 부인도 스포츠에 관심을 가져야 하고 남편이 증권중개인이면 부인도 증권시세에 관심을 가져야 한다.	1	2	3 4 5
28. 남편이 부인이 좋아하는 것을 같이 좋아하고 싫어 하는 것을 같이 싫어하는 것이 이상적인 결혼이다.	1	2	3 4 5
29. 결혼한 부부는 매일 서로로부터 방해받지 않는 자기만의 시간을 잠깐씩 가져야 한다.	1	2	3 4 5
30. 어떤 사람이 좋아하는 직업이 배우자가 싫어하는 것이라면 그 사람은 그 일을 수정해야 한다.	1	2	3 4 5
31. 내 배우자가 나와 다른 종교를 가지더라도 우리사이에 문제될 것은 없다.	1	2	3 4 5
32. 남편과 아내가 풍장을 함께 가지는 것보다 따로 갖는 것이 더 좋다.	1	2	3 4 5
33. 결혼을 한 이상 배우자가 직장을 어느 곳에 정할 지는 함께 정해야 한다.	1	2	3 4 5

	강한 반대		중간		강한 찬성
34. 남편과 아내가 친구를 반드시 공유하는 것보다 각각의 친구 들도 갖는 것이 좋다.	1	2	3	4	5
35. 나의 음악적 기호는 나의 부모님과과는 다르다.	1	2	3	4	5
36. 요즘 부모들은 자녀에게 너무 강압적이어서 자녀들이 위축되어 있다.	1	2	3	4	5
37. 중요한 결정을 내릴 때 나는 그것이 부모님께 미칠 긍정적 혹은 부정적 영향에 대해 별로 생각하지 않는다.	1	2	3	4	5
38. 청소년들은 이성교제에 대해 부모의 충고를 따라야 한다.	1	2	3	4	5
39. 자식이 노벨상을 받더라도 부모가 영광스러울 일은 아니다.	1	2	3	4	5
40. 가업을 잇는 것이 합리적이다.	1	2	3	4	5
41. 나는 내 생각이나 새로 얻은 지식에 대해 부모와 얘기하지 않는다.	1	2	3	4	5
42. 나는 부모님의 신념을 실천하며 산다.	1	2	3	4	5
43. 나는 육실함은 내 어머니가 내가 절약하여 모은 돈을 쓰도록 하지 않을 것이다.	1	2	3	4	5
44. 나는 부모님이 운전을 잘 해도 내 차를 부모님이 쓰도록 하지는 않을 것이다.	1	2	3	4	5
45. 부모님이 사회에 공헌을 많이 하여 칭송을 받고 훈장을 받더라도 자식이 자랑스러울 것은 없다.	1	2	3	4	5
46. 나의 학문과 직업에서의 성공은 부모님의 덕이다.	1	2	3	4	5
47. 젊은 사람은 교육이나 직업에 대해 결정할 때 부모의 충고를 따라야 한다.	1	2	3	4	5
48. 가족이 많을수록 문제가 많다.	1	2	3	4	5
49. 나는 내가 아들을 몇이나 두고 싶은지를 부모에게 말한적이 없다.	1	2	3	4	5
50. 나는 나라의 정치향방에 대해 이웃과 얘기해 본적이 없다.	1	2	3	4	5
51. 나는 이웃들의 분위기에 가끔 영향받는다.	1	2	3	4	5
52. 내 이웃은 나에게 자기주위의 재미난 얘기를 해준다.	1	2	3	4	5

	강한 반대		중간		강한 찬성
53. 나는 내 이웃이 무엇을 좋아하는지 관심없다.	1	2	3	4	5
54. 이웃들이 내가 어떤 배우자를 골라야 한다고 얘기하는 것에 신경 쓸 필요가 없다.	1	2	3	4	5
55. 나는 이웃들과 매일 만나 얘기하는 것이 즐겁다.	1	2	3	4	5
56. 나나 내 가족으로부터 이웃사람이 편가를 빌려간 적은 없다.	1	2	3	4	5
57. 다른 사람들이 내가 케플러 좋아하는 성격이라고 생각하지 않도록 이웃과 얘기할때는 조심해야 한다.	1	2	3	4	5
58. 나는 이웃과 친구로 사귀는 방법을 모른다.	1	2	3	4	5
59. 나는 이웃과 길에서 마주 뵈을 때 그들이 인사를 안하면 마음이 불편하다.	1	2	3	4	5

적당한 답에 동그라미치시오.

60. 한 달에 나의 가족수입이 얼마나 되는지 아는 친구가 대략  
(0/1/2/3/4) 정도 있다.
61. 나의 이상적인 가족계획수와 나의 친구들의  
가족계획수와의 차이는 평균적으로  
(0/1/2/3/4/ '그 이상' / '친구들의 가족계획수를 모름')  
이다.
62. 내가 아들을 몇이나 두고 싶은지와 우리 부모님이 기대하는  
것과는 (0/1/2/3/4/ 그 이상 / 모름)명 차이난다.

**단원 2** 이번판은 당신의 구매행동을 살펴기 위한 것입니다. 각 설문내용마다 당신의 동의, 반대  
의 정도를 적당한 숫자에 동그라미 하세요.

	강한 반대		중간		강한 찬성
63. 나는 대체적으로 전국적으로 잘 알려진 것 혹은 디자이너의 상표를 산다.	1	2	3	4	5
64. 좋은 백화점이나 전문상가에서 최고의 상품을 구입할 수 있다.	1	2	3	4	5
65. 값어 비싼 상표가 대체적으로 최고다.	1	2	3	4	5
66. 난 대체적으로 최신 유행의 것을 산다.	1	2	3	4	5
67. 대체적으로 물건을 고를 때 값어 비싼 상표 물건을 산다.	1	2	3	4	5
68. 나는 계속 사게되는 선호상품들이 있다.	1	2	3	4	5
69. 비싼 가격의 상품이 더 좋은 질의 상품이다.	1	2	3	4	5

	강한 반대		중간		강한 찬성
70. 나는 내 옷장을 유행이 바뀔 때마다 최신식으로 유지한다.	1	2	3	4	5
71. 국제적으로 잘 알려진 상표들이 대체적으로 좋다.	1	2	3	4	5
72. 많이 광고되는 상표들이 대체적으로 좋다.	1	2	3	4	5
73. 나는 쇼핑하는 것을 즐거움으로 즐긴다.	1	2	3	4	5
74. 나는 질 좋은 상품들을 고르기 위해 특별한 노력을 한다.	1	2	3	4	5
75. 나는 돈 값어치를 다하는 최고의 상품을 찾으려 노력한다.	1	2	3	4	5
76. 내가 사는 상품들의 수준은 매우 높다.	1	2	3	4	5
77. 상품을 구입할 때가 되면 나는 최고 또는 최상의 상품을 고르려고 한다.	1	2	3	4	5
78. 나는 내가 어느 만큼 소비하는지에 항상 신경 쓴다.	1	2	3	4	5
79. 무엇인가 새롭고 흥미 있는 것을 사는 것이 즐겁다.	1	2	3	4	5
80. 나는 대체적으로 물건을 고르기 전에 최소한 3가지 정도의 상품들을 비교해본다.	1	2	3	4	5
81. 가게들을 살펴보는 것은 시간낭비다.	1	2	3	4	5
82. 나는 쇼핑을 빨리 한다.	1	2	3	4	5
83. 나는 내게 가깝고 편리한 상점들에서만 쇼핑을 한다.	1	2	3	4	5
84. 나는 최상의 상품선택을 위해 시간부자를 길게 한다.	1	2	3	4	5
85. 나는 쇼핑하는 것을 즐거움으로 여긴다.	1	2	3	4	5
86. 너무 많은 상품들중 골라야 할 때, 때때로 나는 혼란스럽다.	1	2	3	4	5
87. 내가 알게된 각기 다른 상품들에 대한 정보가 나를 혼란스럽게 만든다.	1	2	3	4	5
88. 나는 가격을 우선 생각한다.	1	2	3	4	5
89. 모든 상품들의 질이 대체로 같다.	1	2	3	4	5
90. 소비자를 위한 잡지에서 추천한 상표는 내게 훌륭한 선택이 된다.	1	2	3	4	5
91. 나는 쇼핑을 할 때 같은 상점으로 간다.	1	2	3	4	5
92. 나는 대체로 유행하는 상품을 사기 위해 광고들을 비교해 본다	1	2	3	4	5

	강한 반대		중간		강한 찬성
93. 나는 지금 하는 것보다 좀 더 주의 깊게 쇼핑계획을 세워야 한다.	1	2	3	4	5
94. 나는 가끔 조심성 없는 구입으로 나중에 후회하게 될 때가 있다.	1	2	3	4	5
95. 나는 충동구매를 할 때가 있다.	1	2	3	4	5
96. 내가 좋아하는 상표나 상품을 찾게 되면, 나는 그 상표를 선호하게 된다.	1	2	3	4	5
97. 나는 정기적으로 상표를 바꿔산다.	1	2	3	4	5
98. 가끔씩 어떤 상점을 선택해야 하는지 결정을 내리기 어려울 때가 있다.	1	2	3	4	5
99. 나는 가능한 한 제일 가격일 때 구입한다.	1	2	3	4	5
100. 낮은 가격대의 상품들이 대체적으로 나의 선택이다.	1	2	3	4	5
101. 나는 친한 친구옆에 살고 싶다.	1	2	3	4	5
102. 나와 나의 친한 친구는어느곳이 쇼핑하기 좋은 곳인지에 대해 의견이 같다.	1	2	3	4	5

**단원 3** 이 부분에서는 당신의 물건 구입시 상표에 관계없이 물건의 어떤 특징들을 일반적으로 살펴보는지 알아보려고 합니다.

1. T. V. 구입시 다음 사항들이 얼마나 중요합니까?

	전혀 중요치 않다.		중립		상당히 중요하다	모르겠다
- 선명도	1	2	3	4	5	( )
- 음향, 사운드	1	2	3	4	5	( )
- 리 모 콘	1	2	3	4	5	( )
- 유명상품	1	2	3	4	5	( )
- 가 격	1	2	3	4	5	( )
- 보증제도	1	2	3	4	5	( )
- 손쉽게 살 수 있는 대리점	1	2	3	4	5	( )
- 상품의 질	1	2	3	4	5	( )
- 상품이 만들어진 나라	1	2	3	4	5	( )

2. 스테리 구입시 다음 사항들이 얼마나 중요합니까?

	전혀 중요치 않다.		중립		상당히 중요하다	모르겠다
- 유명정도	1	2	3	4	5	( )
- 쉬운 손질법	1	2	3	4	5	( )
- 편 안 함	1	2	3	4	5	( )
- 유명상품	1	2	3	4	5	( )
- 가격	1	2	3	4	5	( )
- 상품의 질	1	2	3	4	5	( )
- 상품이 만들어진 나라	1	2	3	4	5	( )

**단원 4** 신상조사. 괄호 안을 채워 넣거나 각 질문마다 적당한 답을 체크하세요.

한국외의 다른나라에 사신적이 있습니까? (       )네 (       )아니오  
만약 사셨다면, 얼마나 오래? (       )  
어디에? (       )

생일을 지낸 나이로 연령 : 만       세

당신의 현재 결혼 상태 : (   ) 미혼 (   ) 기혼

당신의 성별은 ? : (   ) 남 (   ) 여

당신의 가족 1년 총수입을 정확하게 나타내는 란에 표시하세요.

- |                   |         |
|-------------------|---------|
| (   ) 8백만원 미만     |         |
| (   ) 8백만원 이상 9백  | 5십만원 미만 |
| (   ) 9백 5십만원 이상  | 2천만원 미만 |
| (   ) 2천만원 이상 3천  | 5백만원 미만 |
| (   ) 3천 5백만원 이상  | 5천만원 미만 |
| (   ) 5천 만원 이상 6천 | 5백만원 미만 |
| (   ) 6천 5백만원 이상  | 8천만원 미만 |
| (   ) 8천 만원 이상    |         |

교육정도

- |              |                           |
|--------------|---------------------------|
| (   ) 고 중퇴   | (   ) 대 졸                 |
| (   ) 고 졸    | (   ) 석사                  |
| (   ) 전문대 중퇴 | (   ) 전문직 자격증(의사, 변호사...) |
| (   ) 전문대 졸  | (   ) 박사                  |
| (   ) 대학 중퇴  |                           |

직업(직위) : \_\_\_\_\_

## APPENDIX C

### UCRIHS APPROVAL

#### MICHIGAN STATE UNIVERSITY

May 13, 1997

TO: Dawn Pysarchik  
204 Human Ecology Building

RE: IRB#: 97-319  
TITLE: AN EXAMINATION OF THE RELATIONSHIP BETWEEN  
DECISION MAKING STYLES, CONSUMER AND PRODUCT  
CHARACTERISTICS  
REVISION REQUESTED: N/A  
CATEGORY: 1-C  
APPROVAL DATE: 05/10/97

The University Committee on Research Involving Human Subjects' (UCRIHS) review of this project is complete. I am pleased to advise that the rights and welfare of the human subjects appear to be adequately protected and methods to obtain informed consent are appropriate. Therefore, the UCRIHS approved this project and any revisions listed above.

**RENEWAL:** UCRIHS approval is valid for one calendar year, beginning with the approval date shown above. Investigators planning to continue a project beyond one year must use the green renewal form (enclosed with the original approval letter or when a project is renewed) to seek updated certification. There is a maximum of four such expedited renewals possible. Investigators wishing to continue a project beyond that time need to submit it again for complete review.

**REVISIONS:** UCRIHS must review any changes in procedures involving human subjects, prior to initiation of the change. If this is done at the time of renewal, please use the green renewal form. To revise an approved protocol at any other time during the year, send your written request to the UCRIHS Chair, requesting revised approval and referencing the project's IRB # and title. Include in your request a description of the change and any revised instruments, consent forms or advertisements that are applicable.



**PROBLEMS/  
CHANGES:**

Should either of the following arise during the course of the work, investigators must notify UCRIHS promptly: (1) problems (unexpected side effects, complaints, etc.) involving human subjects or (2) changes in the research environment or new information indicating greater risk to the human subjects than existed when the protocol was previously reviewed and approved.

If we can be of any future help, please do not hesitate to contact us at (517)355-2180 or FAX (517)432-1171.

Sincerely,

David S. Wright, Ph.D.  
UCRIHS Chair

DEW:bad

cc: Vanessa P. Wickliffe

University Committee on  
Research Involving  
Human Subjects  
(UCRIHS)

Michigan State University  
206 Administration Building  
East Lansing, Michigan  
48824-1046

517/355-2180  
FAX: 517/432-1171

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