

**THE INFLUENCE OF INTERNAL AND EXTERNAL
FACTORS ON CONSUMER DECISION-MAKING**

ASMAUL HUSNA

MSC Management

UNIVERSITI UTARA MALAYSIA

May 2008

HF
5415.33
M3
A836i
2008

THE INFLUENCE OF INTERNAL AND EXTERNAL FACTORS ON CONSUMER DECISION-MAKING

A dissertation submitted to the College of Business Management in partial fulfillment of the requirements for Master Projects or Theses (PMZ 6996) of Master Science (Management) Universiti Utara Malaysia.

By:

ASMAUL HUSNA

88033

ASMAUL HUSNA, 2008 @ All Rights Reserved.

DEDICATION

To:

My Beloved Parents, Hajji Abubakar Yusuf and Hajji Rahmaniar

My Beloved Brothers, Syawal Fitriady and Mhd. Nur Fadhillah

And my everlasting love



KOLEJ PERNIAGAAN
(College of Business)
Universiti Utara Malaysia

PERAKUAN KERJA KERTAS PROJEK
(Certification of Project Paper)

Saya, mengaku bertandatangan, memperakukan bahawa
(I, the undersigned, certified that)

ASMAUL HUSNA

Calon untuk Ijazah **MASTER OF SCIENCE (MANAGEMENT)**
(Candidate for the degree of)

telah mengemukakan kertas projek yang bertajuk
(has presented his/her project paper of the following title)

The Influences of Internal and External Factors on Consumer Decision Making

Seperti yang tercatat di muka surat tajuk dan kulit kertas project
(as it appears on the title page and front cover of the project paper)

Bahawa kertas projek tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.

(that the project paper acceptable in the form and content and that a satisfactory knowledge of the field is covered by the project paper).

Nama Penyelia : **DR. SALNIZA Bt Md Salleh**
(Name of Supervisor)

Tandatangan :
(Signature)

Tarikh : **MAY 2008**
(Date)

Permission to Use

In presenting this dissertation in partial fulfillment of the requirements for a postgraduate degree from Universiti Utara Malaysia, I agree that the Sultanah Bahiyah Library may take it freely available for inspection. I further agree that permission for copying of this dissertation in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor or in their absence, by the Dean of Research and Postgraduate (College of Business). It is understood that any copying or publication or use of this dissertation or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia for any scholarly use which may be made of any material from my dissertation.

Request for permission to copy or to make other use of materials in this dissertation, in completely or in part, should be addressed to:

Dean of Research and PostGraduate Studies

College of Business

Universiti Utara Malaysia

06010 UUM, Sintok

Kedah Darul Aman

ABSTRACT

This research examined the effect of internal and external factors on consumer decision-making. The dimension of internal factors in this research are motivation and price perception, and the dimension of external factors in this research are reference groups and family.

This research had involved 273 students of Universiti Utara Malaysia in Kedah, Malaysia. Questionnaires were used as the data collection instrument. Regression analyses were performed on each research model to test the hypotheses that were formed. The results of the regression analyses generally showed that: the influence and positive relationship between internal and external factors on consumer decision-making. Also discussed the implication of study as well as several recommendations for future research.

ABSTRAK

Kajian ini mengkaji kesan peranan pengaruh dalaman dan luaran terhadap pelanggan dalam menentukan keputusan. Dimensi faktor dalaman di dalam kajian ini adalah motivasi dan persepsi harga, dan dimensi untuk factor luaran adalah referensi kumpulan dan keluarga.

Kajian ini melibatkan sejumlah 273 pelajar Universiti Utara Malaysia di Kedah, Malaysia. Soal selidik digunakan sebagai instrument pengumpulan data. Analisa regresi dijalankan ke atas setiap model kajian bagi menguji hipotesis-hipotesis yang dibentuk. Hasil analisa regresi secara umumnya menunjukkan: adanya pengaruh dan hubungan positif antara faktor dalaman dan luaran terhadap pembuatan keputusan pengguna. Turut dibincangkan adalah implikasi ke atas pembelajaran serta beberapa cadangan penambahbaikan untuk kajian di masa hadapan.

ACKNOWLEDGMENT

My greatest gratitude to ALLAH SWT, the Grandest and Almighty, Most Gracious and the Most Merciful for giving me the chance, time, and ability to perform this study and for all the chances that has given to me until now. My greatest gratitude to prophet Muhammad SAW for the teachings and love that he has spread to the whole world.

There is no doubt that this study would not see completion without the support and prayers from many parties. Therefore, first and foremost, I would like to thank my supervisor, Dr. Salniza Bt Md Salleh, for help, time, contribution and effort in providing guidance and constructive suggestions in performing this study, and for the understanding and support she has given.

Also my thanks to all of MSc (Management) lectures for their invaluable sharing of world-class managerial knowledge's and skills, which is contribute towards the completion of the study.

I am very grateful to my father and mother, Haji Abubakar Yusuf and Hajjah Rahmaniar, for their sacrifices, help, support, prayer, wishes, trust and understanding they have given to me. Thanks to my brothers, Bang Wandu and Fadhil, for making me keep on realizing that I am not alone in this life. I would also like to express my gratitude to all my family members and relatives.

I would also like to show my appreciation for the assistance, guidance, and views given by Mr. Ilham, during the period of MSc study as well as the during the process of correcting and completing this study.

A particular debt of gratitude is owed to my friends Kak Wulan, Ayu (Koun), Alifya, Rani, Kak Yeen, Kak Ana (Bun-bun), Lidya (Alit), Dwi, Bayu, Bang Rahmat, Bang Husni, Bang Ali, Bang Manda, Ridho, Bang Encha, Bang Zulheri Rani, and Indonesian Student Association (PPI-UUM) for always give support, pointers, advices, comments, and other assistance during the journey through this study.

Last but not least, special thanks to all my respondents for the contribution given for this study, this study could not be performed without your help.

Asmaul Husna.

May 2008

TABLE OF CONTENTS

i.	Abstract	i
ii.	Abstrak	ii
iii.	Acknowledgement	iii
v.	Table Contents	v
vi.	List of Tables	x
vii.	List of Appendixes	xi

CHAPTER ONE: INTRODUCTION

1. 1	Background of the Study	1
1.2	Problem Statement	4
1.3	Research Objectives	5
1.4	Research Questions	6
1.5	Significance of Study	6
1.6	Scope of Study	7
1.7	Definition of Key Terms	8
	1.7.1 Consumer Decision-making	8
	1.7.2 Internal Factors	8
	1.7.3 External Factors	8
1.8	Organization of Chapters	9

CHAPTER TWO: LITERATURE REVIEW

2.1	Introduction	11
2.2	An Overview of Consumer Decision-making	11
2.3	Internal and External Factors	15
2.3.1	Motivation	16
2.3.2	Price Perception	16
2.3.3	Reference Groups	17
2.3.3.1	<i>Normative influence</i>	18
2.3.3.2	<i>Informational influence</i>	18
2.3.4	Family	18
2.4	Theoretical Framework	19
2.5	Hypotheses Development	20
2.5.1	The Relationship between Internal Factor- and Consumer Decision-Making	20
2.5.1.1	<i>Motivation</i>	21
2.5.1.2	<i>Price Perception</i>	21
2.5.2	The Relationship between External Factor- and Consumer Decision-Making	22
2.5.2.1	<i>Reference Groups</i>	22
2.5.2.2	<i>Family</i>	23
2.6	Summary	23

CHAPTER THREE: METHODOLOGY

3.1	Introduction	24
3.2	Research Design	24
3.2.1	Sampling and Sample Size	24
3.2.2	Time Horizon	25
3.3	Variables and Measurement	25
3.3.1	Internal Factor	26
3.3.2	External Factor	27
3.3.3	Consumer Decision-making	27
3.3.4	Demographic Profile	27
3.4	Data Collection Procedure	27
3.5	Data Analysis Technique	28
3.5.1	Descriptive Statistics	28
3.5.2	Factor Analysis	29
3.5.3	Reliability Test	30
3.5.4	Correlation Analysis	30
3.5.5	Regression Analysis	30
3.6	Summary	30

CHAPTER IV: RESULTS

4.1	Introduction	31
4.2	Overview of Data Colleted	31
4.3	Demographic Profile of Respondents	31

4.4	Analysis	34
4.4.1	Factor Analysis	34
4.4.1.1	<i>Factor Analysis of Consumer Decision-Making</i>	34
4.4.1.2	<i>Factor Analysis of Internal Factor (Motivation)</i>	35
4.4.1.3	<i>Factor Analysis of Internal Factor (Price Perception)</i>	37
4.4.1.4	<i>Factor Analysis of External Factor (Reference Groups)</i>	39
4.4.1.5	<i>Factor Analysis of External Factor (Family)</i>	40
4.4.2	Reliability Test	41
4.4.3	Descriptive Statistics	42
4.4.4	Correlation Analysis	44
4.4.5	Regression Analysis	45
4.4.5.1	<i>Regression between Motivation- to the Consumer Decision-Making</i>	45
4.4.5.2	<i>Regression between Price Perception- to the Consumer Decision-Making</i>	46
4.4.5.3	<i>Regression between Reference Groups- to the Consumer Decision-Making</i>	48
4.4.5.4	<i>Regression between Family- to the Consumer Decision-Making</i>	49
4.4	Summary of Findings	51

CHAPTER FIVE: DISCUSSION AND CONCLUSION

5.1	Introduction	52
5.2	Recapitulation of study	52
5.3	Discussion	52

5.3.1 The Internal Factor	53
5.3.1.1 <i>Relationship Between Motivation- and Consumer Decision-Making</i>	53
5.3.1.2 <i>Relationship Between Price Perception- and Consumer Decision-Making</i>	54
5.3.2 The External Factor	54
5.3.2.1 <i>Relationship Between Reference Groups- and Consumer Decision-Making</i>	55
5.3.1.2 <i>Relationship between Family- and Consumer Decision-Making</i>	56
5.4 Implication of Study	56
5.5 Limitations	59
5.6 Suggestions for Future Research	59
5.7 Conclusion	60
REFERENCES	61
APPENDIX A	71
APPENDIX B	79
APPENDIX C	80

List of Tables

	Page
<i>Table 3.1 Layout of items in the questionnaire</i>	26
<i>Table 4.1 Summary of Demographic Profile</i>	33
<i>Table 4.2 Factor loadings for Consumer Decision-Making</i>	35
<i>Table 4.3 Factor loadings for Motivation</i>	37
<i>Table 4.4 Factor loadings for Price Perception</i>	38
<i>Table 4.5 Factor loadings for Reference Groups</i>	39
<i>Table 4.6 Factor loadings for Family</i>	41
<i>Table 4.7 Reliability coefficient of the study variables</i>	42
<i>Table 4.8 Descriptive statistics of the study variables</i>	42
<i>Table 4.9 Pearson's correlation analysis of the study variable</i>	44
<i>Table 4.10 Regression between Motivation and Consumer Decision-Making</i>	45
<i>Table 4.11 Regression between Price Perception and Consumer Decision-Making</i>	47
<i>Table 4.12 Regression between Reference Groups and Consumer Decision-Making</i>	48
<i>Table 4.13 Regression between Family and Consumer Decision-Making</i>	49
<i>Table 4.14 Summary of all hypotheses results</i>	51

List of Appendixes

	Page
Appendix A - COVER LETTER and QUESTIONNAIRE	71 - 78
Appendix B - CODING VARIABLES	79
Appendix C - SPSS ANALYSIS OUTPUTS	80 - 98

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Malaysian marketers face new opportunities and threats due to constant changes in the marketing environment. Competition from overseas companies entering the Malaysian market, is forcing the pace of change in meeting basic consumer needs, the development of new consumption patterns as well as changes in the existing consumption patterns because of social up-liftmen programs and redistribution of income, are just some of the changes taking place.

All these changes are taking place in a very short time and are ultimately causing marketers to lose touch with the needs of their customers. Consequently, a major challenge facing marketers is to develop and implement appropriate corporate and marketing strategies to achieve sustainable success in the multicultural environment. Marketers would also need to search for opportunities and new markets to which they can sell in order to grow and survive in today's competitive arena.

Marketing plays a major role in any business and is viewed by Jones (1999) as a process that starts with identifying customer groups, finding out about their needs and wants, matching what the business can offer with what the customer wants and then effectively communicating and selling to the customer. Jones (1991) and Kotler (2003) stated marketing is much more than selling, advertising and sales promotion. Although the

The contents of
the thesis is for
internal user
only

making and external factors (situation, culture, social class and marketing mix) should be taken into account.

3. To increase one's ability to make causal inferences, the use of a longitudinal study is highly recommended.

5.7 Conclusion

In conclusion, the study has examined an integrated model of internal and external factor of consumer decision-making among UUM's consumers in Sintok, Kedah. Internal factor (motivation and price perception) and external factor (reference groups and family) were found as significant influences on consumer decision-making.

REFERENCES

- Alba, J.W., and Hutchinson, J.W. (2000), "Knowledge calibration: What consumers know and what they think they know", *Journal of Consumer Research*, Vol. 27, pp. 123-156.
- Alvarez, B. A., and Casielles, R. V. (2005), "Consumer evaluation of sales promotion: the effect on brand choice", *European Journal of Marketing*, Vol. 39, pp. 54- 70.
- Assael, H. (1995), *Consumer Behavior and Marketing Action*. 5th ed. Cincinnati, Ohio: ITP, South-Western College Publishing.
- Bagozzi, R.P. and Foxall, G.R. (1996), "Construct validation of a measure of adaptive-innovative cognitive styles in consumption", *International Journal of Research in Marketing*, Vol. 13 No. 2, pp. 201-13.
- Batra, R. and Sinha, I. (2000), "Consumer-Level Factors Moderating The Success Of Private Label Brands", *Journal of Retailing*, Vol. 76 No.2, pp. 175-191.
- Baxter Magolda, M., and Porterfield, W. D. (1988), *Assessing intellectual development: The link between theory and practice*, Washington, DC: American College Personnel Association, (ERIC Document Reproduction Service No. ED324617).
- Bearden W.O., Etzel MJ (1982), "Reference Group Influence on Product and Brand Purchase Decisions," *J. Consum. Res.*, Vol. 9, pp. 183-481.
- Bearden WO, RG Netemeyer, RJ Teel (1989), "Measurement of Consumer Susceptibility to Interpersonal Influence", *J. Consum. Res.* Vol.15 No. 4, pp. 473-481

- Beatty, S.E. and Smith, S.M. (1987), "External search effort: An investigation across several product categories", *Journal of Consumer Research*, Vol. 14 No. 1, pp. 83-95.
- Berman, B. and Evans, J.R. (2001), *Retail management: a strategic approach* (8th Ed), New Jersey: Prentice Hall.
- Bristol T, Mangleburg TF (2005). "Not Telling The Whole Story: Teen Deception in Purchasing," *Journal Academic Marketing Science*, Vol. 33 No. 1, pp. 79-95.
- Burton, S., Lichtenstein, D. R., Netemeyer, R. G., and Garretson, J. A. (1998), "A scale for measuring attitude toward private label products and an examination of its psychological and behavioral correlates," *Journal of Academy of Marketing Science*, Vol. 26 No. 4, pp. 293-306.
- Chernev, A. (2003), "When more is less and less is more: The role of ideal point availability and assortment in consumer choice", *Journal of Consumer Research*, Vol. 30, pp. 170-183.
- Childers TL Rao AR (1992). "The Influence of Familial and Peer Based Reference Group Influence on Consumer Decisions," *Journal Consumer Research*, Vol. 19, pp. 198-211.
- Coupey, E., Irwin, J.R. and Payne, J.W. (1998), "Product category familiarity and preference construction", *Journal of Consumer Research*, Vol. 24 No. 4, pp. 459-468.
- Cox, R. and Brittain, P. (1996), *Retail management* (3rd Ed). Hong Kong: Pitman Publishing.
- Deacon, R. E., & Firebaugh, F. M. (1975), *Home management context and concepts*. Boston: Houghton Mifflin.

- Dick, A., Jain, A., and Richardson, P. (1996), "How consumers evaluate store brands?", *Journal of Product & Brand Management*, Vol. 5 No. 2, pp. 19-28.
- Donald, H. Ganbois. (1977), "Shopping behavior and Preferences", *In selected aspects of consumer behavior – A summary from the perspective of different discipline*. Washington DC: Government Printing Office.
- Du Plessis, P. J. and Rousseau, G.G. (1999), *Buyer behavior: a multi cultural approach (2nd Ed)*. Johannesburg: Thompson Publishing.
- Durvasula, S., Lysonski, S. and Andrews, J.G. (1993), "Consumer decision – making styles", *Journal of Consumer Affairs*, Vol. 27 no. 1, pp. 55–66.
- Engel, J. F., R. D. Blackwell and P. W. Miniard. (1995), *Consumer Behavior* (8th Ed). Fort Worth, T.X.: Dryden Press.
- Feltham, T.S. (1998), "Brand purchase influences on young adults", *Journal of Consumer Marketing*, Vol. 12 No.4, pp. 372–385.
- Foxall, G.R. (1988), "Consumer innovativeness: novelty-seeking, creativity and cognitive style", *Research in Consumer Behavior*, Vol. 3, pp. 79-113.
- Foxall, G.R. and Haskins, C.O. (1986), "Cognitive styles and consumer innovativeness", *European Journal of Marketing*, Vol. 20 No. 3-4, pp.63-80.
- Garretson, J. A., Fisher, D., and Burton, S. (2002), "Antecedents of private label attitude and national brand promotion attitude: similarities and differences," *Journal of Retailing*, Vol. 78 No.2, pp. 91-99.

- Gerstheimer, O. and Lupp, C. (2004), "Needs versus technology—The challenge to design third-generation mobile applications", *Journal of Business Research*, Vol. 57, pp.1409-1415.
- Goldsmith, E. (1996), *Resource management for individuals and families*. St. Paul, MN: West.
- Granbois, D.H. and Rosen, D.L. (1983), "Determinants of role structure in family financial management", *Journal of Consumer Research*, Vol. 10 No. 2, pp. 253-8.
- Hafstrom, J. J., Chae, J. S. & Chung, Y. S. (1992), "Consumer decision-making styles: comparisons between United States and Korean young consumers", *The Journal of Consumer Affairs*, Vol. 26 No. 1, pp.146-158.
- Hair, J. F., Anderson, R. E., Tatham, R. L., and Black, W. C. (1998), *Multivariate data analysis (5th Ed)*. New Jersey: Prentice Hall.
- Hawkins, D. I., Best, R. J., and Coney, K. A. (2001). *Consumer behavior: Building marketing strategy (8th Ed)*. New York: McGraw Hill.
- Hawkins DI, Mothersbaugh DL, Best RJ (2006). "Group Influences on Consumer Behaviour in Consumer Behaviour", Building Marketing Strategy, Chapter 7, 10th edition, McGraw Hill: Sydney, pp. 227-259.
- Igbaria, M., Iivari, J., and Maragahh, H. (1995), "Why do individuals use computer technology? A Finish case study", *Information and Management*, Vol. 5, pp. 227-238.

- Jin, B. and Suh, Y. G. (2005), "Integrating effect of consumer perception factors in predicting private brand purchase in a Korean discount store context," *Journal of Consumer Marketing*, Vol. 22 No.2, pp. 62-71.
- Jiang, P. (2004), "Customer intention to return online: price perception, attribute-level performance, and satisfaction unfolding over time", *European Journal of Marketing*, Vol. 39, pp. 150-174.
- Jones, G. (1991), *Marketing Decisions*. Great Britain: Pitman Publishing.
- Judith, L. Z. (1994), "The personal involvement inventory: Reduction, revision, and application to advertising", *Journal of Advertising*, pp. 59-70.
- Karjaluoto, H., Karvonen, J., Pakola, J., Pietilä, M., Salo, J. and Svento, R. (2003a), "Exploring consumer motives in mobile phone industry: An investigation of Finnish mobile phone users", *Proceedings of the 1st International Conference on Business Economics, Management, and Marketing (Athens, Greece)*, Vol. 3, pp. 335-342.
- Karjaluoto, H., Pakola, J., Pietilä, M. and Svento, R. (2003b), "An exploratory study on antecedents and consequences of mobile phone usage in Finland", *Proceedings of the AMA SummerMarketing Educators' Conference(Chicago, USA)*, Vol. 14, pp. 170-178.
- Kim, C., and Lee, H. (1997), "Development of family triadic measures for children's purchase influence", *Journal of Marketing Research*, Vol. 34 No.3, pp. 307-21.
- Kim, Chankon and Hanjoon Lee. (1997), "Development of Family Triadic Measures for Children's Purchase Influence," *Journal of Marketing Research*, Vol. 34, pp. 307-321.

- Kirton, M.J. (1976), "Adaptors and innovators: a description and measure", *Journal of Applied Psychology*, Vol. 61, pp. 622-9.
- Kotler, P. (2003), *Marketing management* (11th Ed). New Jersey: Prentice- Hall.
- Lee, C. K. C. & Beatty, S. E. (2002). "Family structure and influence in family decision-making", *Journal of Consumer Marketing*, Vol. 19 No. 1, pp. 24-41.
- Lee, C.K. and Collins, B.A. (2000), "Family decision making", *European Journal of Marketing*, Vol. 34 No. 9, pp. 1181-1198.
- Lessig PV, Park CW (1978). "Promotional Perspectives of Reference Group Influence: Advertising Implications," *Journal of Advertising*. Vol. 7, pp. 41-47.
- Lichtenstein, D. R., Netemeyer, R. G., and Burton, S. (1990), "Distinguishing Coupon Proneness from Value Consciousness: An Acquisition-Transaction Utility Theory Perspective," *Journal of Marketing*, Vol. 54 No.3, pp. 54-67.
- Liu, C.M.(2002), "The effects of promotional activities on brand decision in the cellular telephone industry", *The Journal of Product & Brand Management*, Vol. 11 No. 1, pp.42-51.
- Mitchell V-M, Bates L. (1998), "UK consumer decision-making styles", *Journal of Marketing Management*, Vol. 14, pp. 199-225.
- Mitchell V-M, Walsh G. (2004), "Gender differences in German consumer decision-making Styles", *Journal of Consumer Behavior*, Vol. 3, pp. 331-346.
- Moschis, G. (1981), "Patterns of Consumer Learning," *Journal of the Academy of Marketing Science*, Vol. 9 No. 2, pp. 110-126.

- Moschis, George P. and Ray L. Moore. (1979), "Decision-Making Among the Young: A Socialization Perspective", *Journal of Consumer Research*, pp. 101- 111.
- Moore, M., Kennedy, K. M. and Fairhurst, A. (2003), "Cross-cultural equivalence of price perceptions between US and Polish consumers", *International Journal of Retail and Distribution Management*, Vol. 31 No. 5, pp. 268-279.
- Moorthy, S., Ratchford, B. and Talukdar, D. (1997), "Consumer information search revisited", *Journal of Consumer Research*, Vol. 23 No. 4, pp. 263-277.
- Mowen, J. C. (1995). *Consumer behavior (4th ed)*. New Jersey: Prentice Hall.
- Nagel, A. (2003), "Beyond Knut Holt's Fusion model, balancing market pull and technology push", *International Journal of Technology Management*, Vol. 25 No. 6-7, pp. 614-622.
- Nessim Hanna, Richar Wozniak. (2001), *Consumer behavior: An Applied Approach*. New Jersey: Prentice hall.
- Nisel, R. (2001), "Analysis of consumer characteristics, which influence the determinants of buying decisions", *Logistics Information Management*, Vol. 14 No. 3, pp. 223-228.
- Nunnally, J. C., and Berstein, I. H. (1994), *Psychometric theory*. New York: McGraw Hill.
- O'Keefe, M. (2004), "Worldwide camera phone and photo messaging forecast", *InfoTrends Research Group, Inc. Research Report*.

- Payne, J. W., Bettman, J. R., & Johnson, E. J. (1993), *The adaptive decision maker*. New York: Cambridge University Press.
- Peter, J.P. and Olson, J.C. (1994), *Consumer behaviour and marketing* (6th Ed). New York: McGraw-Hill.
- Richard, L. C., and Jerry C. O. (1988), "The role of involvement in attention and comprehension processes", *Journal of consumer research*, pp. 210-24
- Richardson, P. (1997), "Are store brands perceived to be just another brand?", *Journal of Product and Brand Management*, Vol. 6 No. 6, pp. 388-404.
- Riquelme, H. (2001), "Do consumers know what they want?", *Journal of Consumer Marketing*, Vol.18 No. 5, pp. 437-448.
- Roberts, J.A. (1998), "Compulsive buying among College students: an investigation of its antecedents, consequences and implications", *Journal of Consumer Affairs*, Vol. 32 No.2, pp. 295.
- Rook, D.W. & Fisher, R.J. (1995), "Normative influences on impulsive buying behavior", *Journal of Consumer Research*, Vol. 22 No. 3, pp. 305-309.
- Schiffman and Kanuk. (1997), *Consumer Behaviour* (6th Ed). New Jersey: Prentice Hall.
- Schiffman, L. G. and Kanuk, L. L. (2004). *Consumer Behavior*. Eight Edition, Prentice: Hall of India.
- Schiffman LG, Kanuk LL (2007). *Reference Groups and Family Influences in Consumer Behaviour*, 10th edition, Prentice Hall: London, pp.310-352.

- Sekaran, U. (2000), *Research Methods for Business: A Skill-Building Approach*. New York: John Wiley & Sons, Inc.
- Sekaran, U. (2000), *Research Methods for Business: A Skill-Building Approach (4th Ed)*. New York: John Wiley & Sons, Inc.
- Shoham, A. and Dalakas, V. (2003), "Family consumer decision making in Israel: the role of teens and parents", *The Journal of Consumer Marketing*, Vol. 20 No. 3, pp. 238-51.
- Sidney, P. Feldman and Merlin, C. Spencer. (1965), "The effect of personal influence in the selection of consumer services", *Marketing and economic development*, pp. 440-52.
- Simonson I, Carmon Z, Dhar R, Drolet A, Nowlis S. (2001), "Consumer research: In search of identity", *Annual Review of Psychology*, Vol. 52, pp. 249-275.
- Sinha, I. and Batra, R. (1999), "The effect of consumer price consciousness on private label purchase," *International Journal of Research in Marketing*, Vol. 16 No.3, pp. 237-251.
- Slovic, P. (1995), "The construction of preference", *American Psychologist*, Vol. 50, pp. 364-371.
- Sproles, George B. (1983), "Conceptualization and Measurement of Optimal Consumer Decision-Making", *Journal of Consumer Affairs*, Vol. 17, pp. 421-38.
- Sproles GB, Kendall EL. (1986), "A methodology for profiling consumers' decision-making styles", *The Journal of Consumer Affairs*, Vol. 20, pp. 267-280.

- Sproles, E. L., and Sproles, G. B. (1990), "Consumer decision-making styles as a function of individual learning styles", *The Journal of Consumer Affairs*, Vol. 24 No. 1, pp. 134-147.
- Stone GP. (1954), "City shoppers and urban identification: Observations on the social psychology of city", *The American Journal of Sociology*, Vol. 60, pp. 36-45.
- Theodore, M., Newcomb, Ralph, H. Turner, and Philip, E. Converse. (1965), *Social Psychology*. New York, pp. 22.
- Walsh G, Mitchell V, Hennig-Thurau T. (2001), "German consumer decision-making styles", *Journal of Consumer Affairs*, Vol. 35, pp. 73-95.
- Wells, W.D. (1996), *Consumer behavior*, New York: John Wiley & Sons.
- White, L. (2000), "Purchasing patterns", *Marketing Mix*, Vol. 2, pp. 23.
- Wilska, T-A. (2003), "Mobile phone use as part of young people's consumption styles", *Journal of Consumer Policy*, Vol. 26 No. 4, pp. 441-463.