

# Investigating Consumers' Apparel Retail Format Choice: The Roles of Decision-making Styles and Retail Attributes

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## Abstract

With the increase in competitive markets and the evolution of new channels (e.g., internet, mobile), the ability to identify, and understand consumers' preferences may very well define retail success. The current study explores how consumers' decision-making styles influence their evaluation of retail attributes, which in turn, affect their retail format choices (i.e., upscale department stores vs. off-price retailers) in the apparel shopping context. A convenience sample of 344 undergraduate students were collected and tested using a structural equation analysis. Results revealed that perfectionist dimension of consumers' decision-making styles positively influenced the evaluation of service-related retail attributes, which positively influenced their selection of upscale department stores. Furthermore, fashion consciousness, perfectionist, and brand loyalty dimensions of consumers' decision-making styles positively influenced their evaluation of shopping incentive-related retail attributes, which positively influenced their choice to patronize off-price retailers and negatively

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influenced their choice of upscale retailers. Implications and future research directions are suggested.

**Keywords:** Consumer Behavior, Decision-Making Styles, Retail Attributes

## Introduction

Just as it has for previous decades, consumers' retail format choice continues to be a major concern for today's retail managers. With the increase in competitive markets and the evolution of new market channels (e.g., internet, mobile, and TV), the ability to identify, understand and meet consumer preferences may very well define retail success (Miller, Reardon, & McCorkle, 1999). The underlying motivations of why a person shops at a particular venue have been a topic of research for many years. Although most previous retail studies have focused on intrinsic (e.g., service, store layout) and extrinsic (e.g., parking) characteristics of retailers in understanding consumers' retail format choice (Arnold, Ma, & Tigert, 1978), other researchers have suggested that consumers' cognitive process relative to decision-making styles may also aid in explaining their retail selection (Olsen & Skallerud, 2011; Tan & Freathy, 2011).

It has also been argued that a store's inclusion and emphasis of particular attributes is indicative to their specific retail format strategy (Pan & Zinkhan, 2006). A number of researches continue to seek the elusive combination of retail and consumer characteristics that may predict consumers' store choice and patronage behavior (Carpenter & Abalija, 2010; Choi, 2000). The current study builds on the literature and argues that a concentration of consumer perceptions and manner in rationalizing decisions may provide a more viable foundation through which to better understand consumer's retail format choice. In addition, previous retail studies have emphasized the more established forms of retailer (e.g., traditional department stores and specialty stores). However, the dramatic growth of retailers using discount pricing strategy (e.g., off-price retailers)

specifically in the early 1980s contributed to the acknowledgement that varying retail formats contribute in differing degrees to consumer's retail choice (Choi, 2000). Thus, the purpose of the current study seeks to address how consumers' decision-making styles influence their evaluation of retail attributes, which in turn, affect their retail format choices (i.e., upscale department stores vs. off-price retailers) in apparel shopping context.

## Literature Review

### Consumers' Decision-Making Styles

Sproles and Kendall (1986) define consumers' decision-making styles as "a mental orientation characterizing a consumer's approach to making choices" (p. 267). They developed the Consumer Style Inventory (CSI) scales to classify consumers into eight different decision-making styles; **1) Perfectionism/High-Quality Consciousness:** an orientation identified by the degree to which a consumer searches for the product with the highest quality; **2) Brand-Consciousness:** an orientation in which a consumer is motivated toward buying well-known brands; **3) Novelty/Fashion Consciousness:** an orientation characterized by the degree to which a consumer seeks out innovative products and gains excitement from new and fashionable things; **4) Recreational/Hedonistic Shopping Consciousness:** an orientation related to the degree to which a consumer enjoys the act of shopping, specifically the stimulation gained from looking for new products; **5) Price/Value-for-Money Consciousness:** an orientation identified by the degree to which a consumer is aware of prices and is concerned with getting the best value for money; **6) Impulsiveness/ Carelessness:** an orientation characterized by a consumer who tends to not plan their shopping and who appears to buy on the spur of the moment, unconcerned about how much is spent; **7) Confusion-by-Overchoice:** an orientation identified by the degree to which a consumer perceives too many brands and stores from which to choose from and who, therefore, reflects a lack of confidence and inability in managing the number of

choices available; and **8) Habitual/Brand-Loyal Consciousness**: an orientation characterized by the degree to which a consumer repeatedly chooses the same brands and stores.

The typologies represented an early systematic attempt to create a robust methodology for measuring shopping orientations and patronage behaviors (Bakewell & Mitchell, 2003). Each typology describes a consumer's shopping 'personality' which embodies their general consumption practices. Sproles and Kendall (1986) argued that consumers engage in shopping practices with certain fundamental decision-making modes or styles and that these styles can be isolated based on a person's cognitive and affective orientations.

#### **Retail Characteristics**

The relationship between store attributes and retail strategy has been one of considerable interest in academic research for many years (Carpenter & Moore, 2006; Vazquez, Rodriguez-Del Bosque, Diaz, & Ruiz, 2001). Identifying critical attributes of retail stores and their influence on different consumer outcomes including customer satisfaction, retail loyalty, and consumer retention has been a focal point of numerous research studies (Pan & Zinkhan, 2006). The relevance of the retail attributes reflects the importance of each attribute to individual customers (Pan & Zinkhan, 2006). The value a person ascribes to a particular retail store attribute reflects the individual's ascribe belief that the retailer will deliver on such attribute and the importance that attribute holds for that individual. For example, Olsen and Skallerud (2011) postulated that customers who valued more emotional involvement in shopping, such as in interaction with sales staff, would hold a higher preference for retail stores that provide such support while customers who demonstrate a higher importance in utilitarian factors such as product assortment and retail location would tend to prefer establishments that offer such amenities.

Oliver (1997) illustrates that the concept of attribute importance and attribute expectancy differ in that attribute importance represents the more

normative standard in attribute performance while attribute expectancy represents the perceived likelihood that such retailer will provide the desired attribute. Therefore, current retailers may be perceived as more likely to providing certain attributes than others and consumers who place a higher value on certain store attributes may demonstrate a preference in their retail format choice. For example, consumers who value branded products or price may demonstrate a preference in their evaluation of such retail attributes as well as a preference for retail formats that emphasize such cues.

## Hypotheses Development

### Development of Hypothesis 1: Consumer Decision-Making Styles and Retail Attributes

A number of previous studies have explored possible consequences of consumer decision-making styles (Bakewell & Mitchell, 2003; Bauer, Sauer, & Becker, 2006). One possible consequence of different consumer decision-making style is that those with different cognitive orientation towards shopping are likely to evaluate several retail environmental cues (i.e., store attributes such as product assortment, customer service) differently when making their retail format decisions. The current study argues that the evaluation of store attributes still hinges on individual personality traits (e.g., shopping styles) that could be a major driving force in their decision-making. For example, researchers reported that those who are brand conscious tend to pay particular attention to quality of apparel (Kaiser, 1998) and brand names (Jamal & Goode, 2001). Oh and Fiorito (2002) also found that brand loyal consumers are likely to search for quality and fashionable apparel. Thus, such findings may imply that consumers who are brand loyal tend to favor retailers that carry good quality, brand name apparel. Likewise, it might be also possible that quality and brand conscious consumers may patronize retailers who provide quality service. Thus,

**H1:** Consumer decision-making styles influence their perceptions of retail attributes' importance.

### **Development of Hypothesis 2: Retail Store Attributes and Retail Format Choices**

While cognitive reception of store attribute may provide the attitudinal pathway for retail format selection, retail strategy might provide the counter perspective to explain why particular retail formats may emphasize particular store attributes over others. Much of existing research has reported the relationship between salient retail attributes and consumers' retail format choice (Vazquez et al., 2001; Yan & Eckman, 2009). These studies suggest that price competitiveness, product assortment, and customer service are the most important retail attributes influencing consumers' department store selection. In Seiders, Simonides, and Tigert's (2000) study, price competitiveness and product assortment are identified as the primary selection criteria reasons among hypermarket shoppers. Likewise, Baker, Parasuraman, Grewal & Voss (2002) found that interpersonal service quality directly influences consumers' retail format intention. In addition, according to Pan and Zinkhan's (2006) meta-analysis work, the authors found that service, product selection and product quality were antecedents for retail patronage. The current study seeks to confirm previous research findings by examining whether store attribute evaluations have an impact on consumers' choices of retail format (i.e., upscale department stores vs. off-price retailer). Thus,

**H2:** Consumers' evaluations of retail attributes' importance influence their retail format choices.

## Methodology

### Questionnaire Design

A multiple sectioned questionnaire was developed for this study. Twenty-five items from Sproles and Kendall (1986)'s Consumer Style Inventory (CSI) were used to assess participants' decision-making styles. Each item was measured on a seven-point Likert-type scale (1 = strongly disagree; 7 = strongly agree). A second section consisted of twelve retail attribute items that were adapted from previous studies (Bearden, 1977). Participants were asked to indicate the importance of each retail attribute (e.g., sales personnel, customer services, return policy, brand/product selection, store location, hours of operation) when shopping for apparel. Perceptions of retail attributes' importance were assessed on a seven-point Likert-type scale (1 = not important at all; 7 = most important of all). Retail format choice was measured in the third section. Participants were asked to indicate the shopping frequency in the past three months at upscale department stores (e.g., Bloomingdale, Nordstrom) and at off-price retailers (e.g., TJ Max, Ross) and were measured on a seven-point Likert-type scale (1 = never; 7 = always). These scales were developed by the researchers. Lastly, demographic information (e.g., age, gender) was collected.

### Sample and Data Collection

The survey was administered to a convenience sample of college-aged students in a mid-sized Southeastern university in the United States of America. Students were deemed an appropriate sample base because of the homogeneity sample characteristics which is desirable for theory testing (Enis, Cox, & Stafford, 1972). Surveys were administered in class. Classes selected consisted of multiple general-educational courses as to get a broader selection of students' majors (e.g., business, education, art and sciences, family studies). A total of 344 surveys were completed. Ninety percent of respondents were female with an average age of 20.1. About 60% of respondents were Caucasian. Almost fifty percent of

participants who answered noted their annual household income as between \$50,000 - \$75,000.

## Results

### Exploratory Factor Analysis

An initial exploratory factor analysis with varimax rotation was conducted on each multiple-item scale, including consumer decision-making styles and consumers' perceptions related to the importance of retail attributes. To set the criteria for each factor analysis, factors with eigenvalues greater than 1.0 and items with factor loadings of 0.40 or higher on only one factor were retained. For consumer decision-making styles, seven items were eliminated during the factor reduction process due to low factor loadings and/or cross-loading concerns. Results revealed six underlying factors that explained 70.19% of the total variance. Factor 1, Novelty/Fashion Conscious explained 24.53% of variance and consisted of four items with an eigenvalue of 4.66 and Cronbach's  $\alpha$  of 0.82. Factor 2, Perfectionism/ High-Quality Conscious explained 13.59% of variance and consisted of three items with an eigenvalue of 2.58 and Cronbach's  $\alpha$  of 0.88. Factor 3, Confused by Overchoice explained 10.35% of variance and consisted of two items with an eigenvalue of 1.97 and Cronbach's  $\alpha$  of 0.71. Factor 4, Brand Loyalty explained 8.43% of variance and consisted of three items with an eigenvalue of 1.60 and Cronbach's  $\alpha$  of 0.75. Factor 5, Impulsiveness explained 7.45% of variance and consisted of three items with an eigenvalue of 1.42 and Cronbach's  $\alpha$  of 0.67. Factor 6, Brand Conscious explained 5.86% of variance and consisted of two items with an eigenvalue of 1.11 and Cronbach's  $\alpha$  of 0.77. However, factor 5 (i.e., impulsiveness) was not included in the subsequent analysis due to low reliability ( $< 0.60$ ). For consumers' perception of importance of retail attributes, the sample yielded two factors, after deleting one item due to low factor loading, with an eigenvalue of one or greater that explained 55.21% of total variance. Factor 1, Attributes related to Service, explained 44.20% of



variance and consisted of two items with an eigenvalue of 4.42 and Cronbach's  $\alpha$  of 0.84. Factor 2, Attributes related to Shopping Incentives explained 11.01% variance and consisted of 8 items with an eigenvalue of 1.10 and Cronbach's  $\alpha$  of 0.83.

### **Confirmatory Factor Analysis and Assessment of Validity and Reliability**

Next, a two-step structural-equation approach recommended by Anderson and Gerbing (1988) was followed to establish measurement and structural model. First, a confirmatory factor analysis (CFA) was performed on all nine 26-item constructs based on the covariance matrix of the items, with the LISREL 9.3 maximum likelihood estimation. For the two single-item scales (i.e., shopping frequency at upscale department stores and shopping frequency at off-price retailers), we followed Joreskog and Sorbom's (1993) recommendation to establish a conservative error variance for each single-item scale. Table 1 represents the results of the measurement model. The standardized factor loading values of the indicators for each constructs were all statistically significant and ranged from 0.48 to 0.90 (t-values: 7.46 to 14.86). This demonstrates that each factor has convergent validity (Bagozzi, Yi, & Phillips, 1991). To assess the discriminant validity among the constructs, the interval confidence test was performed (Fornell & Larcker, 1981). The confidence test requires that the correlation between two latent constructs plus or minus two standard errors does not include one. Results demonstrated that this condition was met for all variable pairs. Furthermore, the measurement model analysis allowed for the examination of the measures' psychometric properties (i.e., validity and reliability). Last, all composite reliability (CR) were also greater than the recommended level,  $\geq 0.70$  (Nunnally & Bernstein, 1994), except confused by overchoice construct (CR = 0.68). Thus, it was concluded that the measurement model was valid and reliable.

**Table 1**  
*Measurement Model Results of Latent Variables*

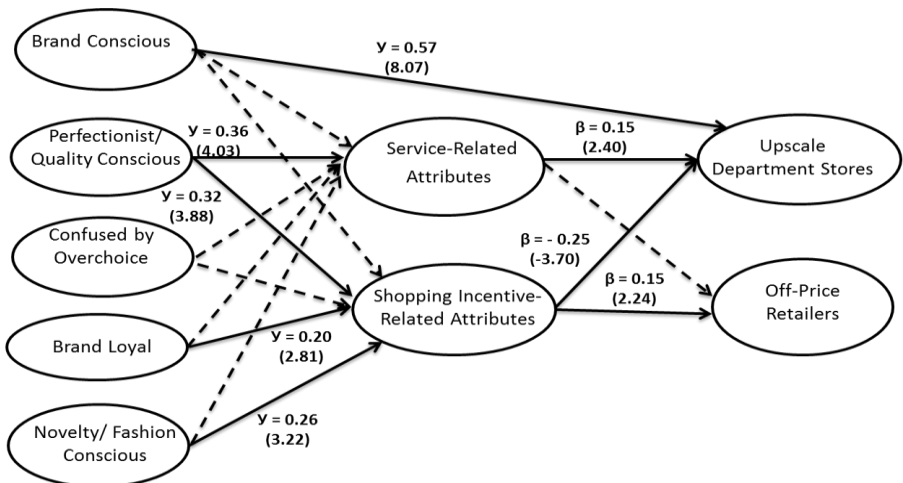
Constructs/Indicators	Factor Loading	t-value
<b>Novelty/Fashion Conscious (<math>\xi_1</math>) (CR = 0.76, AVE = 44.67%)</b>		
X1: Fashionable, attractive styling is very important to me.	0.55	-a
X2: It's fun to buy something new and exciting.	0.71	8.00
X3: Going shopping is one of the enjoyable activities of my life.	0.70	7.80
X4: I enjoy shopping just for the fun of it.	0.70	7.79
<b>Perfectionism/High-Quality Conscious (<math>\xi_2</math>) (CR = 0.90, AVE = 74.07%)</b>		
X5: Getting very good quality is very important to me.	0.83	-a
X6: I make special effort to choose the very best quality products.	0.86	14.86
X7: In general, I usually try to buy the best overall quality.	0.89	11.88
<b>Confused by Overchoice (<math>\xi_3</math>) (CR = 0.68, AVE = 53.00%)</b>		
X8: All the information I get on different products confuses me.	0.90	-a
X9: There is so many brands to choose from that I often feel confused.	0.50	7.46
<b>Brand Loyalty (<math>\xi_4</math>) (CR=0.78, AVE = 55.48%)</b>		
X10: I have favorite brands I buy over and over.	0.79	-a
X11: Once I find a product or brand I like, I stick with it.	0.90	12.99
X12: I go to the same stores each time I shop.	0.48	8.59
<b>Brand Conscious (<math>\xi_5</math>) (CR =0.79, AVE = 65.11%)</b>		
X13: The well-known nation brands are best for me.	0.75	-a
X14: The more expensive brands are usually my choice.	0.86	11.68
<b>Service-Related Attributes (<math>\eta_1</math>) (CR = 0.82, AVE = 69.13%)</b>		
Y1: Sales Personnel	0.81	-a
Y2: Customer Service	0.85	8.34
<b>Shopping Incentives-Related Attributes (<math>\eta_2</math>) (CR = 0.82, AVE = 36.55%)</b>		
Y3: Price Competitiveness	0.64	-a
Y4: Store Location	0.59	9.01
Y5: Brands Offered	0.64	9.35
Y6: Return Policy	0.53	8.32
Y7: Quality of Clothing	0.63	9.36
Y8: Product Selection	0.66	9.93
Y9: Store Atmosphere	0.66	9.69
Y10: Hours of Operation	0.44	6.86
<b>Shopping Frequency at Upscale Department Stores (<math>\eta_3</math>)</b>		
Y11: Shop at upscale department stores (e.g., Bloomingdale, Nordstrom)	0.90	-a
<b>Shopping Frequency at Off-Price Retailers (<math>\eta_4</math>)</b>		
Y13: Shop at off-price retailers (e.g., TJ Max, Ross)	0.89	-a

*Note.* a – the path parameter was set to 1; CR – composite reliability; AVE – average variance extracted

### Structural Model and Hypothesis Results

After the measurement model was confirmed, structural equation model (SEM) was executed to assess the conceptualized model and thus the proposed hypotheses. The chi-square value was statistically significant,  $\chi^2(295)=832.84^{***}$  with the Root Mean Square Error of Approximation (RMSEA) of 0.074, the normed chi-square ( $\chi^2/df$ ) of 2.83, the Comparative Fit Index (CFI) of 0.92, the Tucker-Lewis Index (TLI) of 0.90, and the Incremental Fit Index (IFI) of 0.92, suggesting that the hypothesized structural relationships fit the data reasonably. Five dimensions of consumer decision-making styles (i.e., novelty/fashion conscious, perfectionism/high-quality conscious, confused-by-overchoice, brand loyalty, and brand conscious) explained 18% and 34% of the variance in retail attributes related to service and shopping incentives, respectively. Also, retail attributes related to service and shopping incentives explained 2.3% and 35% of the variance in shopping frequency at discount retailers and upscale department store retailers, respectively (see Figure 1).

**Figure 1**  
*Consumers' Apparel Retail Format Choice Model*



Hypothesis 1 proposed that consumer decision-making styles would have significant impact on the perceived importance of retail attributes. Results indicated that while the importance of retail attribute related to shopping incentives were positively influenced by novelty/fashion conscious ( $\gamma = 0.26^{**}$ ), perfectionism/high-quality conscious ( $\gamma = 0.32^{***}$ ), and brand loyalty ( $\gamma = 0.20^{**}$ ), the importance of retail attribute related to service was positively influenced by only quality conscious ( $\gamma = 0.36^{***}$ ) dimensions of consumer decision-making styles. Thus, H1 was partially supported.

Hypothesis 2 proposed that consumers' perceptions of retail attributes' importance would have significant impact on their retail format choices. Results revealed that consumers choose to shop at upscale department stores was positively influenced by service-related retail attributes ( $\beta = 0.15^*$ ) and was negatively influenced by shopping incentives-related retail attributes ( $\beta = -0.25^{***}$ ), their choices to shop at off-price retailers was positively influenced by only shopping incentives-related attributes ( $\beta = 0.15^*$ ). Thus, H2 was also partially supported. In addition, modification indices (MI) also suggested the additional positive relationship between brand conscious to consumers' choice to shop at upscale department stores ( $\gamma = 0.57^{***}$ ). Results of the modified structural model indicated an improved fit, yielding a  $\chi^2(294)=786.06^{***}$ , with RMSEA of 0.069,  $\chi^2/\text{df}$  of 2.61, CFI of 0.93, TLI of 0.91, and IFI of 0.93.

## Discussion and Conclusions

Overall, the study's findings supported the argument that consumers with different decision-making styles tended to evaluate retail attributes differently, which consequently, such evaluations affected their retail format choice decisions for apparel products. Specifically, novelty/fashion and perfectionism/high-quality conscious and brand loyalty consumers tended to pay more attention on retail attributes related to shopping incentives (e.g., price

competitiveness, product assortment, and product quality). These results were somewhat in line with previous studies that reported that brand loyal consumers were likely to pay attention to product quality and brand names (i.e., shopping incentive-related retail attributes) when shopping for apparel products (Oh & Fiorito, 2002). Although the results of the study did not reveal that brand conscious decision-making style directly affected consumers' evaluations of shopping incentive-related retail attributes, e.g., product quality and brand names (Jamal & Goode, 2001; Kaiser, 1998), we found that brand conscious consumers directly chose upscale department stores when shopping for apparel products. The findings also revealed that only perfectionism/high-quality conscious consumers were likely to pay attention to service-related retail attributes. In addition, the study's results showed that consumers' positive evaluations of shopping incentive attributes were more likely to influence their retail format choice toward off-price retailers, but such evaluations were less likely to influence their retail format choice decision toward upscale department stores. As expected, those who chose to patronize upscale department stores were likely to be influenced by service-related store attributes (Pan & Zinkhan, 2006). Inconsistent with previous studies (e.g., Pan & Zinkhan, 2006), we did not find that service-related attributes were significantly influenced by brand conscious, confused by choice, brand loyal, and novelty-fashion conscious. Such insignificant relationships may be that these young consumers are not concerned about brand names but pay more attention to the quality of the product (Wolburg & Pokrywczynski, 2001). In addition, the insignificant relationship between service-related attributes and shopping frequency at off price retailers could be explained by the fact that consumers were less likely to seek quality service when shopping at off price retailers such as TJ Max, Ross, rather, they looked for better deals.

## Theoretical Contributions and Managerial Implications

The study extends the current academic literature as it is one of the first to use Sproules and Kendall (1986)'s Consumer Style Inventory (CSI) to study the influence of consumer cognitive processing behavior and consumer's preference for retail attributes. Our findings also contribute to literature which has been largely focused on single retail store formats (Choi, 2000), by finding support for significant effects of store attributes on retail format choice decisions for both upscale department and off-price retail formats. The study's results also contributed to retail format choice literature by illustrating the emergence and significance of two retail attribute groupings (service-related and shopping incentives-related attributes) as influencing factors of specific retail format choices.

Managerial implications include illustrating the importance for retail managers to clearly understand their consumer base. Decision-making styles serves as a method to ascertain consumers' cognitive predisposition to particular retail attributes and marketing messages. As the marketplace continues to gain in competition, the need to better understand the needs and desires of target audience provides managers a more applicable approach to build stronger, longer-lasting relationships with their customers. The current study offers a means to differentiate consumers based on their cognitive tendencies and their stronger evaluation for specific store attributes. Managers for upscale department stores should note the significance of their store personnel and customer service as their influence on perfectionist/high-quality conscious consumers who are more inclined to focus on quality of their shopping experience when considering retail format selection. Managers of off-price retailers might pay closer attention to brands and product assortments in addition to price for brand conscious and novelty/fashion oriented consumers.

Furthermore, by understanding their consumer, retailers may more effectively harness their retail attributes and store image in directing a more

complimentary experience. Stores may develop their store image to differentiate themselves from competitors and to create a stronger relationship with consumers (Finn & Louviere, 1996). Retailers should play close attention to how the overall collection of store attributes is perceived by current and potential customers. Store atmospheric cues help to attract and entice consumers leading to longer time in retailer as well as purchases made (Donovan, Rossiter, Marcoolyn, & Nesdale, 1994). Product and brand assortment are important to novelty and fashion-oriented consumers and help to develop a set of brand associations important when establishing a retail image (Diep & Sweeney, 2008). Finally, location, return policy and hours of operations play an important role in store value for perfectionism/high-quality conscious consumers who emphasize more utilitarian attribute preferences (Olsen & Skallerud, 2011).

### Limitations and Future Research Directions

Although our study offers important theoretical contributions and managerial implications to the understanding of the influencing factors of consumers' retail format choice, it has some limitations. First, since the study was conducted with a convenience sample of college students, the research results cannot be generalized to other populations. Future research that replicates the study with different populations is necessary before the findings can be generalized. Second, the present study is restricted to only two different types of retailers (i.e., upscale department stores and off-price retailers). The future researchers need to extend our research to other retail formats such as discounters (e.g., Wal-Mart and Target) and traditional department stores (e.g., Macy's, Belk, and Dillards).

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