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A comparison of Australian and Singaporean consumer decision-making styles

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ABSTRACT

It is important to understand the differences and similarities between cultures as they influence consumer attitudes and behaviours (Aaker and Maheswaran 1997). Most research in customer behaviour, however, is primarily focused on western cultures which are characterized as individualistic, low in uncertainty-avoidance, masculine, short-term oriented and low in power-distance (Hofstede 201; 1980). There is little research that directly compares consumer behaviour in both western and eastern cultures. Any research that has been done tends to use student samples and not real consumers.

This study examines cultural differences between Singapore and Australia, as two key trading partners in the Asia-Pacific which have been shown to have different cultural values (Hofstede 1980). The findings show support for consumer behaviour differences in *brand-consciousness*, *innovativeness*, and confusion by *overchoice* decision-making styles.

Keywords: cross-cultural, decision-making, consumer, Hofstede

BIOGRAPHY

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INTRODUCTION

Cultural values influence cognition and, as a result, people tend to exhibit different behavioural patterns, such as decision-making styles (Aaker and Maheswaran 1997; Schmitt and Zhang 1998). These values also influence emotional responses and information processing (Aaker and Maheswaran 1997). Hence, cultural differences are reflected in consumers' spending (de Mooji 2000; Kotler 1986; Malhotra, Agarwal and Baalbaki 1998).

This study investigates cross-cultural consumer decision-making styles (CDS) in the context of product purchase using the consumer decision-making styles index (CSI). The two countries in this study are Singapore and Australia. They are appropriate for this study as Singapore is dominated by consumers of Chinese ethnicity (75%) and Australia is dominated by Anglo-Saxon ethnicity (80%).

The aim of this research is to compare the decision-making styles of consumers in Singapore and Australia as typical examples of western and eastern cultures in the Asia-Pacific region. We demonstrate that there are both differences and similarities between these two cultures. This paper commences with an outline of the theoretical framework used, then there is development of the research hypotheses, outline of the method, the analysis undertaken and the results obtained. Finally, it concludes with a discussion and managerial implications.

CONSUMER DECISION-MAKING STYLES AND CROSS-CULTURAL BEHAVIOR: AN OVERVIEW

Consumer decision-making

Consumer decision-making styles (CDS) refer to the mental orientation of a consumer towards making choices (Sproles and Kendall 1986). Similar to the concept of *personality*, CDS consists of both cognitive and affective characteristics (Sproles and Kendall 1986).

There are three ways to characterize consumer decision-making styles. They are the consumer typology approach, the psychographics approach, and the consumer characteristics approach (Sproles and Kendall 1986). Common to the three approaches is the premise that consumers do undertake basic decision-making styles in the market (Sproles and Kendall 1986). In comparing the three approaches, demographic studies offer little insights (Cierpicki and Riquier 1997) and psychographics studies are less integrative and are of little theoretical relevance to individual differences in consumer decision-making processes (Punj and Stewart 1983). The consumer characteristics approach has been perceived to be useful with its strong mental orientation focus (Lysonski, Durvasula and Zotos 1996) and this approach exemplified by the CSI will be undertaken.

The CSI identifies 8 consumer decision-making styles as being:

1. quality-conscious,

2. brand-conscious,
3. innovative/fashion conscious,
4. recreation conscious,
5. price conscious,
6. impulsive,
7. confused by overchoice, and
8. brand loyal.

Each decision-making style is discussed later in the hypothesis development. The instrument has been widely applied in the cultural contexts of South Korea, US, New Zealand, Greece, United Kingdom, Germany and China (Fan and Xiao 1998; Hafstrom, Chae and Chung 1992; Hiu, Siu, Wang and Chang 2001; Lysonski, Durvasula and Zotos 1996; Mitchell and Bates 1998; Shim and Gehrt 1996; Walsh, Mitchell and Thurau 2001). Recent research utilizing the CSI has specifically addressed consumer decision-making styles in terms of gender in Germany, and type of local and imported brands in China (Mitchell and Walsh 2004; Bakewell and Mitchell 2004; Wang, Siu and Hui 2004). This study further contributes by understanding decision-making styles on a general customer behaviour level.

Cross-cultural dimensions

Consistently, culture plays a vital role in influencing consumer decision-making styles. Cultural differences are reflected in values, which in turn shape behaviour such as decision-making (Yi and Park 2003). Hofstede's (1980) values typology is widely

applied and validated (Sondergaard 1994) and is the framework we have used to analyze decision-making styles. Hofstede's typology consist of 5 dimensions:

1. power distance (the degree of inequality among people in society);
2. uncertainty-avoidance (the degree to which people are threatened by unknown and uncertain situations and so avoid them);
3. masculinity/femininity the degree to which masculine and feminine values are distinct);
4. individualism/collectivism (the degree to which people act as a group or as individuals); and
5. long-term orientation (the degree to which people delay gratification of their material, social and emotional needs).

Hofstede (1980) demonstrated differences between eastern and western cultures on these five dimensions based on research conducted in 72 countries. In general, eastern societies tend to score higher in power distance, uncertainty-avoidance, possess more feminine values, are collectivist, and are of a long-term orientation (Hofstede 2001). Conversely, western societies are characterized as being lower in power distance, and uncertainty/avoidance, possess more masculine qualities, are individualistic, and have a short-term orientation (Hofstede 2001).

Three dimensions are of primary interest here: **individualism**, **power distance** and **uncertainty-avoidance** on the basis that cross-cultural decision-making literature has typically focused on these three dimensions (e.g. Abraham and Zeynep 2003; Brody, Coulter and Lin 1999; Yi and Park 2003). Also, Singapore and Australia notably differ

with scores on these dimensions (see Table 1). Such wide differences are expected to potentially account for differences in the 8 cross-cultural consumer decision-making styles.

(TAKE IN TABLE 1 ABOUT HERE)

The following section explains each decision-making style based on related literature on individualism, power distance and uncertainty-avoidance. The implications of Hofstede's dimensions on consumer decision-making are outlined in Table 2.

RESEARCH HYPOTHESES

Quality Conscious

Quality-conscious decision-making implies the perception of a hierarchy of quality levels. Hofstede's (2001) cultural dimension of power distance denotes an unequal view in prestige, wealth and power. Therefore, cultures with higher power distance are likely to use a more quality-conscious decision-making style due to the implication of hierarchy opposed to equality. The score for power distance for Singapore was high at 74 as compared to Australia at 34. These scores are indicative of Singaporeans valuing hierarchy among members in society. Singaporeans are likely to assess products on a hierarchical quality level and this is more marked if quality is perceived as associated with those who occupy higher positions in society. Previous research supports this assertion. Ackerman and Tellis (2001) reported that Chinese immigrants exhibited more

extensive search behavior than Americans in a supermarket environment. Highly involved consumers are concerned with product quality because of its association with social, psychological and functional benefits (Lichtenstein, Bloch and Black 1988). The notion of thrift to the Chinese is to purchase high quality products with superior performance over a long product life (Doran 2002).

People from collectivistic cultures define themselves in terms of being collective (Triandis 1989). Lowe and Corkindale (1998) proposed that Chinese from the People's Republic of China (PRC) view products as secondary and utilitarian because of their emphasis on social relations. Therefore,

H₁: *“There will be a significant difference in quality-consciousness between Australians and Singaporeans. Due to a higher level of power distance and to a lower level of individualism, Singaporeans are expected to be more quality-conscious.”*

Brand Conscious

Brand conscious refers to the purchase of expensive and well-known brands (Sproles and Kendall 1986). Consumers with positive perceptions of price view high prices as indicative either of high quality or prestige (Lichtenstein, Ridgeway and Netemeyer 1993), as they are sensitive to the attributions made by other consumers based on prices (Calder and Burnkrant 1977; Zhou and Nakamoto 2001). High power distance and collectivism relate to eastern concepts of ‘face’ and social harmony. The need for ‘face’

in eastern societies suggests a higher level of prestige sensitivity due to its relation to socially visible behaviours (McGowan and Sternquist 1998). Brands serve the purpose as a product's affiliation with a group (Wong and Ahuvia 1998).

Yet, consumers with independent self-concepts, prevalent in individualistic cultures, consume products to express their inner values (Triandis 1989). Brands also assist consumers in effort minimisation and provide a sense of familiarity; this reduces the risk involved in purchasing (Lehmenn and Winer 1997) and appeals to consumers who have high uncertainty-avoidance. This explanation is supported by Bao, Zhou and Su's (2003) study on Chinese and American decision-making styles. Their results indicated that Chinese were less brand-conscious despite being a culture that places high emphasis on 'face saving'.

Hofstede's (2001) scores indicate that Australia is high in uncertainty-avoidance (with a score of 51) compared to Singapore (8). Thus, we hypothesize that

***H₂**: "There will be a significant difference in brand-consciousness between Australians and Singaporeans. Due to a higher level of individualism and uncertainty-avoidance, Australians are expected to be more brand-conscious."*

Innovativeness

Consumer *innovativeness* is defined as the predisposition to purchase new and different products and brands (Steenkamp, Hofstede and Wedel 1999), and is related to variety seeking behaviour (McAlister and Pessemier 1982). This predisposition has been related to high individualism (Hofstede 1980; 2001). Kim and Droplet (2003) proposed that

choice in seeking variety provides one with the opportunity to express oneself individually. In support, Steepkamp et al. (1999) found that consumer innovativeness was more likely to be found in cultures that are more individualistic and higher in uncertainty-avoidance. Herbig and Miller (1991) reported that a higher level of power distance undermines innovativeness because authority rules and original thinking is stifled. It would be expected that the individualism and power distance dimensions would mean Australians should be more innovative than Singaporeans, based on their cultural heritage. On the contrary, Singaporeans' unexpected low score on Hofstede's uncertainty-avoidance dimension contradicts the expected behaviour of eastern consumers.

All innovations represent uncertainty to a certain extent due to the perceived risk associated with the new product (Sheth and Ram 1987). Therefore it is likely that innovativeness is acceptable to Singaporean consumers based on the low uncertainty-avoidance score. Also, Singapore has a public policy that encourages trade and investments by reducing barriers to entry. This economic tradition is reflective of its uncertainty-avoidance orientation. This means that Singaporean consumers are likely to have lower resistance towards adopting new products and brands. Australia has a higher uncertainty-avoidance score. Therefore, we posit that a distinctively low level of uncertainty-avoidance, combined with the free trade and innovation policies of Singapore, should mean that Singaporean consumers would rate higher in innovativeness decision-making.

H₃: *“There will be a significant difference in innovativeness between Australians and Singaporeans. Due to a lower level of uncertainty-avoidance, Singaporeans are expected to be more innovative.”*

Recreation Conscious

Recreational shoppers value the experience of shopping and expect a high level of hedonic value (Babin, Darden and Griffin 1994). Hedonic levels are reported higher in individualistic and low power distance cultures (Basabe, Paez, Valencia, Gonzalez, Rime and Diener 2002). In support of this, American commercials were found to focus more on shopping enjoyment than Chinese commercials (Cheng and Schweitzer, 1996).

However, economic transformation and affluence usually result in the emergence of consumerism. Shopping was found to be the number one leisure activity undertaken by Singaporeans away from home (Chua 1998). Doran (2002) found that the Chinese enjoyed searching and shopping more than Americans. Although the cultural dimensions of individualism and low power distance support hedonistic experiences, we posit that shopping as a recreational activity would appeal to both cultures due to similar levels of economic activity.

H₄: *“There will be no difference in recreational consciousness between Australians and Singaporeans.”*

Price Conscious

Price conscious has been defined as the degree to which consumers focus on paying a low price (Lichtenstein, Ridgway and Netemeyer 1993, p. 235). In a collectivist society, personal relationships are valued over material goods; hence, the Chinese have traditionally been associated with frugality (Ackerman and Tellis, 2001; Gong 2003). Conversely, the collectivism and power distance dimensions also suggest consumers would be more concerned with the status that is involved with a particular brand because of the prestige and status involved (Ho 1976; Zhou and Nakamoto 2001).

Australians are less tolerant of uncertainty. Given that price is often an indicator of quality, coupled with the above hypothesis that Singaporeans are likely to be more quality-conscious and innovative due to a low uncertainty-avoidance score, we also hypothesize that,

H₅: There will be a significant difference in price consciousness between Australians and Singaporeans. Due to a higher level of uncertainty-avoidance, Australians are expected to be more price conscious.”

Impulse Buying

Impulse buying is defined as an unplanned and spontaneous purchase (Rook and Hoch 1985). People in individualistic cultures define themselves as autonomous and independent and personal goals are prioritized over collective goals (Triandis 1995). In

contrast to collectivistic cultures, they are not motivated to engage in group behaviour to either maintain group harmony or conform to group norms. There is less emphasis on controlling and moderating one's emotional experience and expression (Tsai and Levenson 1997). These cultural patterns induce impulse-buying behaviour because of one's outlook, self-identity, non-conformation to norms and the lack of need to suppress internal attributes to try to act appropriately (Kacen and Lee 2002). In support, recent research found that the Japanese exhibited a higher level of public self-consciousness and action control than the Americans (Abe, Bagozzi and Sadarangani 1996). *Impulse buying* was also reported to be more prevalent in North Americans than Chinese consumers even in the purchase of high priced products such as cars (Doran 2002).

However, cultures high in uncertainty-avoidance would be expected to be less inclined to impulse-buying. They tend to require more information before acting, and thus resist innovation and change. Given the cultural difference of Australians reporting a higher level of uncertainty-avoidance, they are likely to be less tolerant of ambiguity. Hence, we postulate that Australians have a similar inclination level to impulse-buying as compared to Singaporeans. In support, Li, Zhou, Nicholls and Zhuang and Kranendonk (2004) reported that US and Chinese consumers had the same level of unplanned purchases and the US consumers instead had a higher level of planned purchases. Therefore, based on the dimensions of individualism and uncertainty-avoidance, we hypothesize that,

H₆: *“There will be no significant differences in impulse-buying between Australians and Singaporeans.”*

Confused By Overchoice

Confused by Overchoice decision-making is defined as an experience of information overload. Cultures influence how consumers process information (Schmitt, Pan and Tavassoli 1994). Cowley (2002) reported that Chinese consumers were most accurate when they utilized a more integrative processing condition, whereas Australian consumers were accurate when they discriminated between independent items.

Societies with high individualism have a tendency to rely on market-dominated information rather than word-of-mouth communications (Hofstede, 2001). In support, Doran (2002) noted that the Chinese tend to search and rely more on personal sources of information as compared to Americans. Consumers from different cultures undergo a different decision-making process. The western consumer's information-seeking behaviour tends to expose them to more information, and is hence likely to result in information overload.

Furthermore, Australians have a higher uncertainty-avoidance score. The number of choices present may intimidate such cultures because of the ambiguity involved. When Australians are exposed to a heightened level of product information, they are likely to feel *confused by overchoice* because of their lower tolerance towards uncertainty. This proposition, based on uncertainty-avoidance, is consistent with the individualism dimension. Hence,

H₇: "There will be a significant difference in confusion by overchoice between Australians and Singaporeans. Due to a higher level of individualism and

uncertainty-avoidance, Australians are expected to be more confused by overchoice.”

Brand Loyal Decision-Making Style

Brand loyalty measures the extent to which consumers make habitual purchases and remain with their favorite brands or stores (Sproles and Kendall 1986). Consumers from cultures of collectivist and high power distance tend to display a higher degree of *brand loyalty* (Palumbo and Herbig 2000). The eastern cultural dimension of high power distance relates to the belief that dominant brands with big market shares are trustworthy (Palumbo and Herbig 2000).

However, brand loyalty is a risk-reduction strategy. This is consistent with Hofstede’s (2001) cultural dimension of uncertainty-avoidance as uncertainty-avoidance increases risk aversion (Yau 1988). Consumers such as Australians prefer to avoid uncertainty and are likely to use the familiarity of brands to reduce ambiguity. In support, Verhage, Yavas, Green and Borak (1990) found stronger perceived-risk and brand-loyalty relationships in the United States than in Thailand. Australians were also found to make more habitual purchases than Chinese people from the PRC (Lowe and Corkindale 1998). Hence,

H₈: “There will be a significant difference in brand loyalty between Australians and Singaporeans. Due to a higher level of uncertainty-avoidance, Australians are expected to be more brand loyal.”

METHOD

A mail survey was administered to adult consumers in Singapore and Australia. The survey was in the English language for both countries.

Scale performance is an important issue for cross-cultural research. A researcher must be able to state with some confidence that differences and similarities in research findings are due to cultural differences and not to measurement or scaling artifacts (Mullen 1995). Thus a secondary purpose of this paper is to evaluate scale performance in the cross-cultural context of Australia and Singapore.

“The countries of Australia and Singapore are both multicultural in nature (ABS 2001; Chua 1991), which poses an interesting problem from a methodological perspective for cross-cultural research. Cross-cultural researchers risk the assumption of homogeneity for a country’s culture when a country is used as a unit of analysis, particularly in studies of multicultural societies (Fontaine, Richardson and Foong 2002). Huff and Kelley (2003) found that when research was collected from the multicultural nation of Malaysia, which has three distinct ethnic groups in the nation, the results were not typical of a collectivist culture, most likely due to the heterogeneity in the cultural values arising from the presence of several cultures in the sample. When conducting cultural research on multicultural nations, there are basically two choices a researcher can make: 1. measure the cultural values directly and then determine post-hoc if the samples are representative of Hofstede’s dimensions; or 2. remove respondents who do not have

the ethnic identity representative of dimensions for the country as defined by Hofstede. The first option is the ideal choice as it provides a richer source to explain variation in the data. However, many researchers do not use direct measures, possibly due to the increased cost or length of survey with the additional items. Rather, they infer the cultural values by using the national identities outlined by Hofstede as possessing particular levels of the values. Given there is one ethnic group in each country that is dominant (Anglo-Saxon for Australia and Chinese for Singapore), it was decided to remove the small number of respondents (6% of the returned surveys) who did not indicate ethnicity belonging to these two groups from the sample. This resulted in samples that were typical of the two countries identified by Hofstede, allowing the use of Hofstede's national identities as a proxy for cultural values in these samples. For instance, Aaker and Maheswaran (1997) investigated persuasion between consumers in collectivist and individualistic cultures and checked that their sample of consumers from Hong Kong was 100% Chinese in ethnic origin.

Previous research shows the use of national identity as a proxy for cultural values using Hofstede's identification of countries high and low in the five dimensions without any direct measure of these dimensions. For instance, Huff and Kelley (2003) in their seven-nation study on trust in collectivist and individualist cultures assumed Malaysia would be high in collectivism and that the US would be high in individualism, and inferred these characteristics from their national identities. Patterson and Smith (2001) also inferred Hofstede's dimensions when examining relationship strength across service types in Thailand. They concluded that "collectivist cultural norms impact the nature of relationships" (Patterson and Smith 2001 p. 1). Liu and McClure (2001) examined

consumer complaint behaviour and purchase intentions in Korea and the US as typical examples of collectivist and individualist cultures. Citing Hofstede (1980), Aaker and Maheswaran (1997) also inferred cultural values by using national identity and not direct measures in their study of cultural orientation on persuasion.

The countries in all three studies were selected as being typical of the dimensions identified in Hofstede's typology which did not directly measure the cultural dimension. This research therefore follows this methodological approach by using national identity as a proxy for cultural values.

Measures

The consumer decision-making index (CSI) (see Table Three) and other demographic and cultural background questions were administered. Items with all but one factor, innovativeness, were adopted from Sproles and Kendall (1986). Items from innovativeness were adapted from Raja's (1980) scale of innovativeness in shopping. Items from the original scale were skewed towards fashion as a product type. This research investigated a cross-cultural general approach towards purchasing products, and not a particular product type.

To avoid order bias, the question sequence was randomly re-arranged (Judd, Smith and Kidder 1991). A pretest resulted in minor changes to the wording and structure of the survey. A key issue when undertaking cross-cultural research is the comparability of the phenomenon and the meaning attached to survey items in each culture (Malhotra,

Argarwal and Peterson 1996). Instrumental and functional equivalence for the cross-cultural study was attained because both countries have similar types of socioeconomic and political systems and utilize English as the medium of instruction in education. The research team also comprised individuals who are citizens of both countries. Tests of measure equivalence were performed to eliminate items that were not invariant using multi-group structural equation modeling, as recommended by Mullen (1995), Sharma and Weathers (2003) and Steenkamp and Baumgartner (1998).

Sampling and data collection

A random sample was drawn from Australia and Singapore. Random sampling was employed to compare two cultures at a broad level. The response rate was 24.8% for Singapore and 30.3% for Australia. Steps recommended by Dillman (1978) to counter non-response error were undertaken to increase the response rate. The data was tested for non-response bias as recommended by Armstrong and Overton (1977) who use the technique of comparing early and late respondents on key demographics. Results indicated no significant differences; therefore indicating response bias was not an issue. Key outliers, incomplete surveys and responses from non-Anglo-Saxon (Australia) and non-Chinese (Singapore) residents were deleted. The usable sample was 355 for Singapore and 182 for Australia.

This research investigates the decision-making styles of adult consumers following on from previous CSI research (Fan and Xiao 1998; Hiu, Siew, Wang and Chang 2000). In Australia and Singapore, an adult is defined as aged above 18 years (Interpol 2002; Urbas 2000). A screening question was used to ensure that the respondent

was aged over 18 to achieve meaningful comparisons. Respondents who completed the questionnaire but were under 18 were deleted from the sample.

The two samples consisted of 90.3% Singapore citizens and 82.9% Australian citizens. Of these, 82.9% of the Singapore sample was born in Singapore and 82.4% of the Australian sample was born in Australia. For those not born in Singapore nor Australia, the average length of residency was 20 to 29 years.

Measures of Reliability and Validity

Metric equivalence was tested using structural equation modeling (Mullen 1995; Steenkamp and Baumgartner 1998). The results of the chi-square difference tests for each item are presented in Table 3. The measures were invariant for four factors: *quality-conscious*, *brand-conscious*, *price conscious*, and *confused by overchoice*, thus indicating measurement equivalence across the countries. However, some items were not invariant for the remaining factors and these items were removed from further analysis (see Table 3 for eliminated items) allowing all eight factors to then be tested for reliability and validity.

Cronbach alpha and item-to-total correlation was undertaken to assess the internal validity of the instrument (Nunnally and Bernstein 1994). Items below the acceptable thresholds of 0.3 for inter-item correlation and 0.6 for Cronbach alpha were removed

(Nunnally and Bernstein 1994). Two of the eight factors (*price conscious* and *impulse-buying*) had reliability results that were below the acceptable thresholds (Nunnally and Bernstein 1994) and were removed from further hypotheses testing. Interestingly, the reliability scores for these two factors as compared with previous studies appear to be a common problem (see Table 4). *Price conscious* in particular has only one instance of a reliability approaching the threshold (0.68) (Lysonski, Durvasula and Zotos 1996). It thus appears that more research is needed to improve the reliability of items in these factors.

Factor Analysis Via Principal Component Analysis was conducted on the 46 items to examine the suitability of the 8-factor model in each country (Singapore and Australia). Items that had factor loadings lower than 0.30 were deemed to be poor indicators of the construct and were removed from the analysis and hypotheses testing.

TAKE IN TABLE 3 ABOUT HERE

TAKE IN TABLE 4 ABOUT HERE

ANALYSIS

A one-way ANOVA was used to examine main country effects (independent variables) across the 6 different consumer decision-making styles (dependent variables). This tested hypotheses 1 to 4, and 7 to 8. The hypotheses specified expected differences and which country was expected to rank higher on each decision-making style. The

univariate F-tests for country effects were examined and the mean scores were compared for each sample on each decision-making style. We present the results in Table 5.

TAKE IN TABLE 5 ABOUT HERE

RESULTS

The ANOVA results are presented in table 5 with 4 out of 6 hypotheses supported. The results for the present study are inconsistent with previous scholarly findings. The examination of country effects indicated that there were significant differences between Australians and Singaporeans for 3 out of 6 tested consumer decision-making styles. They were *brand-conscious*, *innovativeness* and *confused by overchoice* (see Table 5). Hypotheses 2, 3, 4 and 7 were supported. Hypotheses 2, 3 and 7 were also supported based on the argument on the dimension of uncertainty-avoidance.

Hypothesis 1 “*There will be a significant difference in quality-consciousness between Australians and Singaporeans. Due to a higher level of power distance and lower level of individualism, Singaporeans are expected to be more quality-conscious.*” This was not supported as there were no significant differences between the countries.

Hypothesis 2 “*There will be a significant difference in brand-consciousness between Australians and Singaporeans. Due to a higher level of individualism and to uncertainty avoidance, Australians are expected to be more brand-conscious.*” This was supported with a significant difference between the countries.

Hypothesis 3 “*There will be a significant difference in innovativeness between Australians and Singaporeans. Due to a lower level of uncertainty-avoidance, Singaporeans are expected to be more innovative.*” This was supported with a significant difference between the countries.

Hypothesis 4 “*There will be no difference in recreation consciousness between Australians and Singaporeans.*” This was supported. There were no significant differences.

Hypothesis 5 “*There will be a significant difference in price consciousness between Australians and Singaporeans. Due to a higher level of uncertainty-avoidance, Australians are expected to be more price conscious.*” This was not tested due to unreliable measures.

Hypothesis 6 “*There will be no significant difference in impulse-buying between Australians and Singaporeans.*” This was not tested due to a lack of reliability amongst the items.

Hypothesis 7 “*There will be a significant difference in confused by overchoice between Australians and Singaporeans. Due to a higher level of individualism and uncertainty-avoidance, Australians are expected to be more confused by overchoice.*” This was supported by the results.

Hypothesis 8 “*There will be a significant difference in brand loyalty between Australians and Singaporeans. Due to a higher level of uncertainty-avoidance, Australians are likely to be more brand loyal.*” This was not supported. There were no significant differences between the countries.

DISCUSSION AND IMPLICATIONS

These results have implications for both theory and practice. There were differences between the Singaporeans and Australians in 3 of the 6 tested decision-making styles. This would indicate that the cultures are not homogenized. However, they were similar for three of the styles: *quality-consciousness*, *recreation consciousness* and *brand loyalty*. Perhaps an explanation for this may be that both nations have shopping facilities offering reasonable consumer choice across most product and service categories and thus expectations regarding quality and the use of brand loyalty as an effort-reduction strategy are similar. Similarly, both cultures are considered developed and thus leisure and recreation is important in both cultures. This is also supported by Engel's laws of economics, which state that as a population becomes more affluent a higher proportion of income is spent on non-essential items such as recreation (Kotler 2003).

The results showed that there was no significant difference for *quality-consciousness*, which rejects H₁. We argued that *quality-consciousness* would be more prevalent for Singaporeans because of power distance and lower levels of individualism. Interestingly, the data indicated otherwise with both cultures indicating similar scores for *quality-consciousness*. It is suggested that consumers undergo a decision-making process that begins with a process of purchase intention that is dependent on the risk associated with the product in relation to its quality (Erevelles, Roy and Vargo 1999). The notion of cosmopolitan consumers involves consumers being aware of a wider range of choices and acquiring more sophisticated tastes (Cannon and Yaprak 2002). This would mean cosmopolitan consumers are increasingly driven by a need for quality (Cannon and

Yaprak 2002). Is it possible that both Australian and Singaporean consumers are heading towards being cosmopolitan and now reflect global quality-preference standards in their consumption of products?

Australians were found to be more *brand-conscious* than Singaporeans and thus H₂ was supported. It may be expected that eastern consumers would be more likely to relate to established and higher priced brands as they can be more materialistic (Eastman, Fredenberger, Campbell and Calvert 1997) and prestige sensitive (Wong and Ahuvia 1998; Zheng and Nakamoto 2002). However, western consumers have a role for brands which makes them more brand-conscious. For example, the purchases of reputable and expensive brands serve efficiency motives because brands minimize the efforts required in selection for western consumers (Lehmenn and Winer 1997).

Singaporeans were rated higher than Australians on *innovativeness*. The data showed support for H₃ that Singaporeans are expected to be more innovative. The results correspond with the argument that Singaporeans would be more innovative seeking, due to a lower level of uncertainty-avoidance (Hofstede 2001; Lowe and Corkindale 1998). The concept of 'face' is relevant for Singaporean Chinese. Perhaps these face-conscious cosmopolitans find that fashion and novel items bring merit to themselves in a collectivistic context, as similar to Bao et al. (2003) findings.

There were no significant differences between Australians and Singaporeans on *recreation consciousness*. Hence, H₄, that there will be no difference in recreational consciousness between Australians and Singaporeans, was supported. The similar scores

highlight the importance of the hedonistic component in the retail area for both Australians and Singaporeans. Perhaps the stereotyped Australian 'laid-back' lifestyle that encourages less tension and more fun (Osmond 2000) has also played a role in Australians having a similar score in *recreation consciousness*.

Australians rated higher than Singaporeans on the *confused by overchoice* style, thus H₇ was supported. The results support previous research that, given differences in eastern and western consumers' cognitive and decision-making processes, eastern consumers are better able to recognize and process information integratively (Cowley 2002; Doran 2002). This reduces information overload. This possibly explains the lower rating of consumer *innovativeness* of Australians. In a technological context, Herbig and Kramer (1994) proposed that 'innovation overload' could occur because increased information and options impedes the diffusion of innovations. The limited choice of media in Singapore (Tai and Tam 1996) possibly reduced the amount of information faced by consumers.

There were no significant differences between Singaporeans and Australians for *brand loyalty*. Hence, H₈, that postulates Australians would be more brand loyal than Singaporeans, was not supported. The results were inconsistent with the proposition that Australians are likely to be adverse to uncertainty and therefore engage in brand loyalty (Palumbo and Herbig 2000; Yau 1988). Possibly, Singapore's Chinese are more inclined to adhere to group norms and are more individualistic than Chinese from the PRC. This line of thought corresponds with the results of Singaporeans rating higher than Australians on *innovativeness*. *Innovativeness* requires individuals to initiate behaviors

different from group norms (Midgley and Dowling 1978), and individualism increases with economic development (Hofstede 2001).

CONCLUSION AND MANAGERIAL IMPLICATIONS

This study has provided a perspective for international marketers. Several key differences have been found between Singaporeans and Australians in their consumer decision-making styles. This study contributes to the debate on the implications of globalization and the perceived invasion of western products and lifestyles into other cultures. Many groups view global brands as a dilution of cultural diversity. Consumer culture appears to be evolving. Despite global preferences, the local culture remains a strong influence on choices and behaviours. International marketers first have to acknowledge the existence of such differences in order to avoid unwarranted risks (Watson, Lysonski, Gillian and Raymore 2002). They then need to study the degree of change within specific cultures and decision-making styles.

Cross-cultural research remains important in understanding consumer behavior. To elaborate, the results of this study contrast somewhat with Hofstede's model and previous eastern and western literature. This demonstrates that there is some incongruence in consumer behavior typically associated with eastern and western cultural dimensions. For example, there is an association of eastern consumers with *brand-consciousness*. Therefore, eastern and western consumers should not be traditionally defined. Organizations operating or planning to enter an international market should avoid basing their marketing strategies on research conducted in typically characterized

eastern or western markets. The specifics of cultural identity should be focused on. In this way, marketers can understand how specific cultural influences affect consumers.

Importantly, the results of the study provide valuable information on consumer-decision making styles that international marketers can utilize to segment their markets and formulate more effective marketing strategies. For example, marketers might avoid positioning their brands as innovative to Australians as compared to Singaporeans. Marketers need to utilize focused marketing strategies with caution because the results suggest linkages between consumer decision-making styles. For example, Singaporeans were rated higher in *innovativeness* and yet no significant differences were found for *brand loyalty*. This implies that Singaporean consumers who are innovative-seeking are receptive towards *new* brands.

This study has undertaken a cross-cultural perspective to investigate consumer decision-making styles and the results have supported the impact of culture on such styles. The results highlight that the hybrid/pseudo eastern versus western multicultural models cannot be used to generalize between eastern and western countries. There are observed patterns where Singaporeans exhibit decision-making styles associated with the west and the reverse is true for Australians. For example, Singaporeans were unexpectedly higher than Australians on the *innovativeness* rating. The results suggest that Singaporeans have been influenced by western cultures (Tan and Farley 1987).

These findings establish that companies need to understand consumer decision-making styles from different perspectives and reinforce the practicality of undertaking

cross-cultural market research. Brand management is becoming a global activity and commercial market research is evolving to become a templated approach conducted using standardized procedures across the globe. Therefore, this study reminds us of the need to recognize regionalized consumer decision-making styles in the conduct and interpretation of findings.

One of the limitations for this research is the use of national identity as a proxy for cultural values. As discussed in the method section, Hofstede's (2001; 1980) comprehensive research identifying the cultural values of 72 countries was used to infer the cultural values in these two samples. Future research should include, where possible, consideration of this issue.

Additional future research efforts could benefit by looking into different product categories or market segments and by generalizing the results beyond Australia and Singapore. There are also opportunities to further develop the CSI scale, particularly the styles of *price conscious* and *impulse-buying* measures. These styles may be culture-specific because previous reliability levels appear to be acceptable in some cultures and not in others. It is important that future research should refine and validate the CSI before it is applied to specific contexts and countries.

Table 1: Scores for Hofstede's Dimensions For Australia and Singapore

Country	Power Distance		Uncertainty Avoidance		Individualism/Collectivism		Masculinity/Femininity		Long/short term orientation	
	Index	Rank	Index	Rank	Index	Rank	Index	Rank	Index	Rank
Australia	36	41	51	37	90	2	61	16	31	22-24
Singapore	74	13	8	53	20	39-41	48	28	48	9

Rank is from 72 countries
Hofstede (2001, p500)

Table 2: Implications of Hofstede's Typology for Consumer Decision-Making

	Quality Conscious	Brand Conscious	Innovative	Recreation	Price Conscious	Impulse	Confused by Overchoice	Brand Loyal
Individualism/Collectivism	Utilitarian view of products	No need for approval from the group for particular brands. Brands express the individual	Opportunity to express oneself	A focus on hedonism	Individualist cultures are more price sensitive and don't care about being perceived as 'cheap'. Low price often means low quality.	Autonomous and independent actions	Tend to rely on the media and personal sources of information rather than personal networks	
Power Distance	A hierarchy view of quality rather than equality	Status & prestige are reflected in brands	Respects authority & original thinking is stifled	There is a focus on hedonism				Belief that dominant brands are good
Uncertainty Avoidance		Reduce risk involved	High risk propensity and low resistance to change		Price conscious behaviour results in items bought for less, more goods can be accumulated	Resist innovation and change	Less likely to consider a greater range of product information and alternatives	Avoid uncertainty by using familiar brands

Table 3: Individual Items' Measure Equivalence, Reliability and Validity

Quality conscious Decision-Making Style (8 items)	Australian Co-efficient	Singapore Co-efficient	Unconstrained Chi sq	Constrained model	Difference	Significant difference	Factor Loadings	% of Variance	Coefficient Alpha
(1) Getting very good quality goods/services is very important to me.	0.78	0.78	205	205.00	0.00	No	.801		
(2) When it comes to purchasing goods/services, I try to get the very best or perfect choice.	0.66	0.79	205	206.58	1.58	No	.770		
(3) In general, I usually try to buy the best overall quality for goods/services.	0.73	0.7	205	205.11	0.11	No	.763		
(4) I make a special effort to choose the very best quality goods/services.	0.83	0.83	205	205.01	0.01	No	.829		
(5) I really don't give my goods/services purchases much thought or care.	0.52	0.39	205	205.41	0.41	No	.460		
(6) My standard and expectations for goods/services I buy are very high.	0.78	0.72	205	205.36	0.36	No	.775		
(7) <i>I shop quickly, buying the first good/service I find that seems good enough.</i>	0.32	0.17	205	205.49	0.49	No	--		
(8) <i>A good/service doesn't have to be perfect, or the best to satisfy me.</i>	0.42	0.26	205	207.38	2.38	No	--	55.24%	0.83
Brand Conscious Decision-Making Style (7 items)	Australian Co-efficient	Singapore Co-efficient	Unconstrained Chi sq	Constrained model	Difference	Significant difference	Factor Loadings	% of Variance	Coefficient Alpha
(1) The well-known national brands of goods/services are best for me.	0.65	0.67	65.7	65.86	0.16	No	.698		
(2) The more expensive brands of goods/services are usually my choice.	0.71	0.64	65.7	66.44	0.74	No	.728		
(3) The higher the price of a good/service, the better its quality.	0.69	0.75	65.7	66.40	0.70	No	.766		
(4) Nice department and specialty stores offer me the best goods/Up-market or specialty hotels offer me the best services.	0.60	0.65	65.7	65.91	0.21	No	.701		
(5) I prefer buying the best selling brands of goods/services.	0.83	0.74	65.7	67.67	1.97	No	.780		
(6) The most advertised brands of goods/services are usually very good choices.	0.67	0.73	65.7	66.72	1.02	No	.767	54.80%	0.84
Innovativeness Decision-Making Style (10 items)	Australian Co-efficient	Singapore Co-efficient	Unconstrained Chi sq	Constrained model	Difference	Significant difference	Factor Loadings	% of Variance	Coefficient Alpha
(1) When I see a new or different brand of good/service, I often buy it just to see what it is like.	0.70	0.68	544.44	545.05	0.61	No	.836		
(2) I am the kind of person who would try any new good/service once.	0.73	0.62	544.44	546.98	2.54	No	.787		
(3) A new store or restaurant is not something I would be eager to find out about.	0.64	0.75	544.44	545.77	1.33	No	.691		
(4) I am very cautious in trying new goods/services.	0.49	0.17	544.44	552.65	8.21	Yes	--		

(5) For an important date or dinner, I would be wary of trying new foods/restaurant.	0.15	0.08	544.44	544.66	0.22	No	--		
(6) I would rather wait for others to try a new store selling goods/services than try it myself.	0.34	0.16	544.44	546.71	2.27	No	--		
(7) When I see a new brand of good/service somewhat different from usual, I investigate it.	0.60	0.6	544.44	544.99	0.55	No	--		
(8) Investigating new brands of goods/services is generally a waste of time.	0.5	0.37	544.44	545.06	0.62	No	--		
(9) When I hear of a new store/service provider selling the goods/services I want to purchase, I take advantage of the first opportunity to find out more about it.	0.65	0.56	544.44	545.27	0.83	No	--		
(10) I enjoy taking chances in buying unfamiliar brands of goods/services just to get some variety in my purchases.	0.42	0.5	544.44	544.49	0.05	No	.666	55.98%	0.73
Recreation Conscious Decision-Making Style (5 items)									
	Australian Co-efficient	Singapore Co-efficient	Unconstrained Chi sq	Constrained model	Difference	Significant difference	Factor Loadings	% of Variance	Coefficient Alpha
(1) Shopping for goods/services is not a pleasant activity to me.	0.86	0.79	220.91	223.98	3.07	No	.808		
(2) Shopping for goods/services is one of the most enjoyable activities of my life.	0.58	0.72	220.91	228.99	8.08	Yes	--		
(3) Shopping for goods/services waste my time.	0.53	0.65	220.91	221.57	0.66	No	.819		
(4) I enjoy shopping for goods/services just for the fun of it.	0.53	0.4	220.91	218.95	1.96	No	--		
(5) I make my goods/services shopping trips fast.	0.62	0.55	220.91	221.81	0.9	No	.775	64.10%	0.72
Price Conscious Decision-Making Style (3 items)									
	Australian Co-efficient	Singapore Co-efficient	Unconstrained Chi sq	Constrained model	Difference	Significant difference	Factor Loadings	% of Variance	Coefficient Alpha
(1) I buy goods/services at sale prices.	0.96	0.93	3.63	3.63	0	No	.815		
(2) The lower priced goods/services are usually my choice.	0.38	0.46	3.63	3.67	0.04	No	.715		
(3) I look carefully to find the best value for the money goods/services.	0.45	0.33	3.63	0.9	-2.73	No	.632	52.5%	0.54
Impulse Buying Decision Making Style (5 items)									
	Australian Co-efficient	Singapore Co-efficient	Unconstrained Chi sq	Constrained model	Difference	Significant difference	Factor Loadings	% of Variance	Item-To-Item Correlation
(1) I should plan my shopping for goods/services more carefully than I do.	0.66	0.34	96.92	110.2	13.28	Yes	--		
(2) I am impulsive when purchasing goods/services.	0.77	0.99	96.92	103.8	6.88	Yes	--		
(3) Often I make careless goods or services purchases I later wish I had not bought them.	0.83	0.59	96.92	105.25	8.33	Yes	--		
(4) I take the time to shop carefully for best buys for goods/services.	0.28	0.26	96.92	96.99	0.07	No	.803		
(5) I carefully watch how much I spend on goods/services.	0.29	0.28	96.92	96.95	0.03	No	.803	63.42%	0.28
Confused by Overchoice Decision-Making Style (4 items)									
	Australian Co-efficient	Singapore Co-efficient	Unconstrained Chi sq	Constrained model	Difference	Significant difference	Factor Loadings	% of Variance	Coefficient Alpha
(1) There are so many brands of goods/services to choose	0.89	0.93	16.03	16.27	-0.24	No	.890		

from that I often feel confused.									
(2) Sometimes it's hard to choose which stores to shop for goods/service provider to go to.	0.46	0.54	16.03	16.8	0.77	No	.664		
(3) The more I learn about goods/services, the harder it seems to choose the best.	0.67	0.56	16.03	17.6	-1.57	No	.737		
(4) All the information I get on different goods/services confuses me.	0.86	0.85	16.03	16.03	0	No	.869	63.29%	0.80

Brand Loyal Consumer Decision-Making Style (4 items)	Australian Co-efficient	Singapore Co-efficient	Unconstrained Chi sq	Constrained model	Difference	Significant difference	Factor Loadings	% of Variance	Item-To-Total Correlation
(1) I have favourite brands of goods/services I buy again and again.	0.49	0.75	29.85	39.18	9.33	Yes	--		
(2) Once I find a good/service brand I like, I stick with it.	0.93	0.9	29.85	30.09	0.24	No	.811		
(3) I go to the same stores each time I shop for goods/service provider each time I shop.	0.46	0.71	29.85	34.15	4.3	Yes	--		
(4) I regularly change the brands of goods/services I buy.	0.23	0.4	29.85	27.35	2.5	No	.811	65.60%	0.32

Items that were eliminated due to a lack of measurement equivalence are indicated in **bold**

Items that were eliminated due to poor reliability and/or validity are indicated in *italics*

Table 4: Summary of Reliability Coefficients For Previous CSI Studies

Authors	Sproles and Kendall	Hafstrom, Chac and Chung	Durvasula, Lysonski and Andrews	Shim and Gehrt	Mitchell and Bates		Lysonski, Durvasula and Zotos				Fan and Xiao	Hiu, Siu, Wang and Chang	Walsh, Mitchell and Thureau
Year	1986	1992	1993	1996	1998	1996	1996	1996	1996	1996	1998	2001	2001
Sample	High School	Undergraduate	Undergraduate	High School	Students	Students	Undergraduate			Undergraduate	Adult Consumers	Consumers	
	US	Korea	New Zealand	Native Americans	UK	UK	NZ	Greek	US	India	China	China	German
Sample Size	482	310	210	1846	483	483	210	95	108	73	271	431	455
Quality Conscious	.74	.77	.75	.73	.41	.39	.80	.65	.72	.61	.59	.68	.75
Brand Conscious	.75	.84	.59	.72	-	.61	.59	.68	.63	.71	.60	.37	.73
Novelty/Innovativeness	.74	-	.70	.70	.77	.77	.75	.63	.75	.72	-	.65	.71
Recreation Conscious	.76	.70	.82	.86	.33	.33	.82	.61	.85	.45	-	.72	.65
Price Conscious	.48	.31	.50	.68	.51	.51	-	-	-	-	.59	.62	-
Impulse Buying	.48	.54	.71	.45	.24	.44	.71	.64	.68	.41	-	-	.70
Confused by overchoice	.55	.54	.66	.62	.67	.67	.66	.55	.69	.64	-	.62	.75
Brand loyal	.53	.34	.58	.63	-	.54	.54	.34	.62	.51	-	.40	-

Table 5: Results of ANOVA and Comparisons of Means

Independent and Moderating Variables	Univariate F Tests (Country) (df= 1, 539)	Sample Means - Australia n=183	Sample Means - Singapore n=355	Hypothesis Support
Quality Conscious	0.028	2.16	2.15	H ₁ : No
Brand Conscious	6.047*	3.35	3.21	H ₂ : Yes
Innovativeness	12.155**	2.74	2.94	H ₃ : Yes
Recreation Conscious	0.069	2.67	2.65	H ₄ : Yes
Confused by Overchoice	13.575***	3.12	2.89	H ₇ : Yes
Brand Loyal	1.364	2.42	2.49	H ₈ : No

*p<.05, **p<.01, ***p<.001

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