





“Online shopping styles of Millennials and Generation Z: Evidence from Indonesia”

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ONLINE SHOPPING STYLES OF MILLENNIALS AND GENERATION Z: EVIDENCE FROM INDONESIA

Abstract

This study aims to characterize the online shopping style of the young consumer in Indonesia. The study's primary data were gathered through a survey of 410 Generation Z and Millennial respondents conducted in Bandung, Indonesia in 2024. The data were subjected to factor analysis. According to the survey, both generations prefer to shop online for food, clothing, technology, and personal care products. This study discovered three unique online shopping styles for the young generation: fashionable and smart, premium product orientation, and impulsive. The first style represents the young consumer, who enjoys shopping online while seeking contemporary products that save money. Meanwhile, premium product consumers seek high-quality or branded products online, this young consumer buys online seeking exclusivity. The third type is the youthful consumers who commonly purchase online spontaneously without careful review and planning, and regard internet shopping as entertaining. The finding fills the gap in understanding customer behavior, particularly the online shopping style of young consumers.

Keywords

Generation Z, Millennials, online shopping, shopping style, young consumer

JEL Classification

C38, M31, M39

INTRODUCTION

The increasing use of smart devices, social media, and the Internet has led to new lifestyle choices and changes in how people interact with one another and evaluate products. (Iorgulescu, 2016; Singh et al., 2017). Consumers' evaluation includes the new store environment, which reflects the new retailing order. With the introduction of electronic product presentations and Internet-based information access, the problem of making decisions has become even more complex (Lysonski & Durvasula, 2013). Customers can be categorized into a variety of mentalities or styles based on how they make purchasing decisions (Sproles & Kendall, 1986).

Shopping orientation or shopping style inventories have been demonstrated to be accurate predictors of what consumers would purchase in physical retail settings, such as shopping malls and catalogs (Gehrt & Shim, 1998). Nowadays, academic studies in the domains of marketing and behavioral sciences are beginning to focus on consumer decision-making styles. The majority of earlier studies have focused heavily on how consumers shop and make decisions when making purchases in a contemporary retail environment (Bandara, 2014).

The Indonesian e-commerce market is expanding, as evidenced by a considerable increase in annual e-commerce transactions. According to Bank of Indonesia data, the value of Indonesia's e-commerce trans-

actions reached IDR 81 trillion in 2017, rapidly increasing to IDR 146 trillion in 2018 and IDR 265 trillion in 2020 (Pink & Djohan, 2021). The Millennial and Generation Z population is the most attractive market sector due to its sheer size. Most of them are sophisticated consumers since they are often early adopters of new technology and heavy Internet users. As a result, organizations attempting to grab this market sector recognize that they are dealing with a complex issue that necessitates several marketing tactics.

1. LITERATURE REVIEW

“Consumer decision-making style is defined as a mental orientation characterizing a consumer’s approach to making as a mental orientation characterizing a consumer’s approach to making choices” (Sproles & Kendal, 1986). Furthermore, Sproles and Kendal (1986) argued that customers adopt a shopping personality that is comparable to the personality of a psychologist in that it is reasonably stable and predictable. Consumer decision-making style also refers to purchasing or shopping style.

Shopping style is seen as a decision-making approach and is defined as a psychographic or lifestyle approach (Lastovicka, 1982), a consumer typology approach (Moschis, 1976) and a consumer characteristics approach (Sproles & Kendall, 1986). In comparison to the psychographic and typology approaches, the consumer characteristics approach is believed to be the most powerful and explanatory in describing consumer shopping style since it focuses on the consumer’s mental orientation (Lysonski et al., 1996).

Shopping orientation or shopping style has been identified as a complicated social, cultural, and economic phenomenon (Lee, 1998). A thorough analysis of important variables affecting shopping orientation can help marketers identify market segments (Hou & Lin, 2004). The core concept of purchasing orientation is that customers of different types exhibit diverse market behaviors, such as the requirement for different information sources and store preferences (Gehrt & Shim, 1998). Bae (2004) even highlighted that consumers exhibit various shopping styles according to their unique personalities and traits.

Among previous studies on buying orientation, Stone (1954) distinguished four categories of buyers: economic shoppers, personalizing consumers, indifferent shoppers, and ethical shoppers. He

was the first to claim that consumers buy from a merchant for reasons other than purely economic ones. This inventory served as the foundation for the more concise Consumer Style Inventory (CSI), which was developed by Sproles and Kendall (1986).

The Consumer Style Inventory (CSI) model has eight dimensions: perfectionism consciousness, brand conscious, novelty fashion consciousness, recreational and hedonistic consciousness, price and value consciousness, impulsiveness and carelessness, confused by overchoice, habitual/brand loyal orientation (Sproles & Kendall, 1986).

Numerous studies from different nations have used CSI to characterize consumers based on their shopping style. In their study, Hiu, Siu, Wang, and Chang (2001) employed CSI evaluation to validate five Chinese decision-making styles: price conscious, recreational, novelty-fashion conscious, perfectionistic, and overwhelmed by options. A study conducted by Tarnanidis et al. (2015) in Greece stated that six out of eight shopping styles were found in their study, namely perfectionism consciousness, brand consciousness, novelty and fashion consciousness, recreational and hedonistic consciousness, impulsiveness and carelessness, and confused by overchoice. Anič et al. (2012) discovered six shopping styles in Croatia, Bosnia and Herzegovina: perfectionism consciousness, brand consciousness, novelty and fashion consciousness, recreational and hedonistic consciousness, overwhelmed by choice, and habitual and brand loyal orientation. Meanwhile, the other two elements, price and value sensitivity, and impulsiveness and carelessness, remained unconfirmed.

With the growth of online buying behavior, various investigations have attempted to reveal consumer shopping style when shopping online. Cowart and Goldsmith (2007) examined a sample of young Americans and categorized their online purchasing habits as impulsive, fashion-conscious, hedonistic, brand-loyal, and

brand-conscious, in light of the ongoing growth of e-commerce. After developing an online CSI model for Macau customers, Sam and Chatwin (2015) discovered seven distinct online shopping styles. These are high-quality consciousness, brand consciousness, novelty-fashion consciousness, price consciousness, portability consciousness, website content consciousness, and website interface consciousness.

When Mannheim first proposed the theory of generational cohorts in 1952, it was characterized as a particular type of location-based identity that encompasses related groupings of people that are part of a historic social phenomenon. According to this theory, a generation's location is established by the natural data of the generational transition bringing particular patterns of experience and thought into existence. The generational cohort theory's fundamental principle is that individuals who grow up in comparable social, political, and economic contexts will ultimately embrace similar beliefs, values, and ways of behavior (Inglehart, 1997; Padayachee, 2017)

Among those born in Europe between 1946 and 1971, D'Amato and Herzfeldt (2008) distinguished four distinct generations. Early Boomers, specifically, were people born between 1946 and 1951. This generation had very little increase in the birthrate in any particular region. The 1952–1959 birth period of the Late Boomers was distinguished by a more gradual rise in the birthrate. The “early Generation X” is the term used to describe those born between 1960 and 1970. This generation was distinguished by a rise in birthrates in Western Europe but not in Eastern Europe, and it was the first to be extensively exposed to the global society. The final distinctive feature of the late Generation X – defined as those born between 1971 and 1980 – was an increase in the birthrate in Eastern Europe. In today's rapidly changing digital landscape, a stronger Generation Z (Gen Z) consumer has emerged, fueled by Industry 4.0 innovation.

According to Jackson et al. (2011), baby boomers exhibit high levels of self-fulfillment ideals, are seen as autonomous and individualistic, and have a strong work ethic. Generation

X is cynical, disillusioned, and gloomy while being among the most educated generations (Eastman & Liu, 2012). A high-tech generation, Generation Y is often referred to as Millennials (Valentine & Powers, 2013; Chuah et al., 2017, Sethi et al., 2018). Generation Z customers are known for making intelligent choices, and the perceived utility of information is determined by its reliability (Liang et al., 2022).

Srinivasan (2012) argues that there is also the view that this generational gap affects communication style, knowledge, abilities, and every other element of life, including socializing and shopping. Several research attempts to investigate consumer purchasing styles in various product categories, varied store formats, and cultural differences utilizing the eight CSI criteria (Khare, 2016). Age has been demonstrated to be a determinant of customer style in online shopping (Khare et al., 2012; Dholakia & Uusitalo, 2002), according to D'Andrea et al. (2010), it is a challenges for marketers to understand their customers.

Numerous previous studies validated and used the Consumer Style Inventory (CSI), and the research has discovered that consumers from various countries exhibit a variety of shopping styles according to their unique personalities and traits. The expanding practice of purchasing things online has prompted studies into the particular shopping style of the practice. Millennials and Generation Z are Indonesia's younger generations of consumers, representing the current and potential e-commerce market. Since the generational cohort is regarded to have a distinct personality, these characteristics will influence how they purchase. The present study aims to identify and characterized specific online shopping styles among Indonesian millennials and Generation Z consumers.

2. METHODOLOGY

An exploratory and quantitative methodology was applied in this study. Upon that, a descriptive analysis characterizing consumer shopping styles for millennials and Generation Z was performed. Sproles and Kendall (1986) created a question-

naire called the Consumer Style Inventory (CSI) to assess decision-making styles. In addition to being a widely utilized measurement of consumer decision-making style across a variety of nations (Nayeem & Casidy, 2015). Anič et al. (2010) evaluated the construct validity and reliability of the 40-statement CSI instrument, as well as its capacity to define consumer characteristics. Hence, the CSI survey instruments were utilized to collect primary data for this study.

With the exception of demographic characteristics, the remaining questions were graded on a seven-point Likert-type scale ranging from “strongly agree” to “strongly disagree”. To provide a high level of confidence in this study, 410 Indonesian millennial and Gen Z respondents were drawn from a non-probabilistic sample. Self-administered questionnaires and an online survey via social media were used to collect the data.

The study was mainly conducted to look into the psychometric characteristics of the CSI. The 40 variables were factored out of the raw data using SPSS, creating smaller sets of linear composites that retained most of the original data set’s information. An analysis of principal component analysis (PCA) was performed on the data. To help in interpretation, a varimax rotation was applied. To determine its applicability, the Keiser-Meyer-Olkin (KMO) measure of sample adequacy was examined during the factor analysis. A reliability analysis was performed to assess the internal consistency of each component group identified. The basic premise behind this technique is that each measure’s elements should be able to measure the same construct independently and function as a set.

The Consumer Style Inventory will be used to evaluate young consumers from the Millennials and Generation Z, specifically focusing on their online shopping style. The age span of the two generations is sixteen to forty years old. Table 1 describes the survey respondents. Of the 410 respondents, 34% were men and 66% were women. At 74% still in school or having completed their university education, they are the most educated group. Just 18% of people are currently enrolled in education, compared to roughly 70% of productive workers.

Table 1. The demographics and online shopping habits of the respondents (n = 410)

Characteristic		Percentage
Gender	Female	62
	Male	38
Education	Bachelor	69
	High school	31
Occupation	Employee	35
	Professional/ business owner	21
	Housewife	15
	Students	20
Choice of online stores	Other	9
	Online marketplace	65
	Social media (e-commerce)	31
Items purchased online*	Other	4
	Food	45
	Clothing and apparel	66
	Home electronics/gadget	31
	Body/beauty products	32
	Other	6

Note: *multiple response accepted.

According to surveys, younger Indonesian shoppers favor online marketplaces for what they buy, with only a few of them making purchases from official storefronts or online retailers on social media. Among the seven product categories examined, apparel and shoes accounted for 66% of all online purchases. Food is the second most popular, making up 45% of all sales. Products for the body and beauty are in third place with 32%.

3. RESULT

In this study, factor analysis was utilized to process data from survey responses. The first stage of extraction is to include or exclude a variable in a factor. Appendix A: Communalities demonstrates that analysis can account for more than 0.5 of the community value of all factors, implying that all 40 factors are included. Subsequently, to discover the possible factors that emerge by rotations of factors, as shown in Appendix B: Total Explained, four different factors can be formed. As a result, this study identified four potential distinct online shopping style discovered for Generations X and Y. Finally, to discover the four potential online shopping style, this study interprets by examining the Component Transformation Matrix provided in the analysis factor.

Table 2. Component Transformation Matrix

Variable	"Consumer Style Inventory (CSI)" (Sproles & Kendall, 1986; Anič et al., 2010)	Component			
		1	2	3	4
VAR 01	Getting very good quality is very important to me	.355	.610	.103	.068
VAR 02	When it comes to purchasing products, I try to get the best or the perfect choice	.429	.553	-.009	.038
VAR 03	In general, I usually try to buy the best overall quality	.426	.474	-.059	.021
VAR 04	I make special effort to choose the very best quality products	.400	-.511	.285	.064
VAR 05	I really don't give my purchases much thought or care	.510	.165	-.068	.082
VAR 06	My standards and expectations for products I buy are very high	.371	.529	-.050	.158
VAR 07	I shop quickly, buying the first product or brand I find that seems good enough	.449	.363	.164	.093
VAR 08	A product doesn't have to be perfect, or the best, to satisfy me	.269	.578	-.031	.264
VAR 09	The well-known national brands are best for me.	.417	.309	.413	-.140
VAR 10	The more expensive brands are usually my choices.	.451	.394	.382	-.067
VAR 11	The higher the price of a product, the better its quality.	.548	.020	.325	-.195
VAR 12	Nice department and specialty stores offer me the best products.	.559	-.303	.218	-.049
VAR 13	I prefer buying the best-selling brands.	.694	-.051	-.166	-.220
VAR 14	The most advertised brands are usually very good choices.	.714	-.018	-.151	-.316
VAR 15	A product does not have to be perfect, or the best, to satisfy me.	.664	.007	-.274	-.272
VAR 16	I usually have one or more outfits of the very newest style.	.697	.127	-.313	-.202
VAR 17	I keep my wardrobe up-to-date with the changing fashions.	.615	.000	-.053	-.130
VAR 18	Fashionable, attractive styling is very important to me.	.677	.000	.135	-.249
VAR 19	To get variety, I shop different stores and choose different brands.	.629	-.340	.020	-.228
VAR 20	It is fun to buy something new and exciting.	.596	-.102	-.141	-.147
VAR 21	Shopping is not a pleasant activity to me.	.654	.109	-.075	-.241
VAR 22	Going shopping is one of the enjoyable activities of my life.	.535	.175	.256	-.198
VAR 23	Shopping the stores wastes my time.	.704	-.100	.149	-.202
VAR 24	I enjoy shopping just for the fun of it.	.578	.135	.062	.042
VAR 25	I make my shopping trips fast.	.516	-.079	.039	.099
VAR 26	I buy as much as possible at sale prices.	.474	.290	.130	.297
VAR 27	The lower price products are usually my choice.	.531	.191	-.341	-.086
VAR 28	I look carefully to find the best value for the money.	.606	-.177	-.321	-.111
VAR 29	I should plan my shopping more carefully than I do.	.351	-.498	.596	.114
VAR 30	I am impulsive when purchasing.	.369	-.534	.484	.144
VAR 31	Often I make careless purchases I later wish I had not.	.362	-.326	.501	.083
VAR 32	I take the time to shop carefully for best buys.	.594	-.240	-.381	.366
VAR 33	I carefully watch how much I spend	.521	-.323	-.398	.388
VAR 34	There are so many brands to choose from that often I feel confused.	.530	-.282	-.321	.451
VAR 35	Sometimes it is hard to choose which stores to shop.	.572	-.333	-.291	.438
VAR 36	The more I learn about products, the harder it seems to choose the best.	.374	.106	.393	.384
VAR 37	All the information I get on different products confuses me.	.497	-.249	-.104	-.194
VAR 38	I have favorite brands I buy over and over.	.539	-.385	-.153	-.033
VAR 39	Once I find a product or brand I like, I stick with it.	.482	.228	.028	.326
VAR 40	I go to the same stores each time I shop.	.479	.190	.203	.414

The goal of transformation is to reduce the number of variables on which the variables under study have large loadings. Its objective is to make the analysis easier to interpret. Based on the correlations that were significant in each component (Table 2), the research found three groups of factors, which can later be defined as three different online buying styles: fashionable and smart (factor 1), premium product orientation (factor 2), and impulsive (factor 3). The interpretations of these factors are as follows.

4. DISCUSSION

In Indonesia, millennials and Generation Z have overtaken Baby Boomers as the main generation. Since the younger generation was raised in a digital age, they are perceived as computer-literate and technologically inventive. Younger consumers in Indonesia are using the Internet more frequently, which presents a growing opportunity for online shops. Young people represent the majority of consumers who have made purchases online (Vrechopoulos et al., 2001).

Marketers need to understand online consumer shopping styles to pinpoint the factors underlying consumer purchases of products and services. The study's findings demonstrated that young Indonesians have three distinct online shopping styles: fashionable and smart, premium product orientation, and impulsive.

The product categories that young people in Indonesia most regularly buy online include clothes & apparel, body care products, and electronics. This product selection is a reflection of the online shopping style of young consumers in Indonesia, which is fashionable and smart. They find that online shopping is a relaxing activity and enjoyment, they are excited by fashionable stuff offered by marketplaces and they usually have one or more products of the very latest style. They enjoy browsing products at various places and do not think it is a waste of time. Young customers' enjoyment of their online shopping experience is mentioned by McCormick and Livett (2012). Youngsters enjoy themselves when they browse the Internet and shop online (Park & Cho, 2012).

Even though the young customer was perceived as a hedonistic shopaholic, they were also obviously characterized as an intelligent purchase. Young customers want to feel smart when shopping online by limiting the costs (e.g., time, effort, or money) and increasing the benefits (e.g., convenience, ease, or discovering the correct product). When purchasing online, young consumers claim that they frequently find themselves checking prices and usually acquire products on sale. They also choose to visit for better online buying options, with faster and cheaper delivery. These young shoppers, who are categorized as "bargain hunters" (Phau & Woo, 2008), seem to understand the significance of online shopping in locating good value among a variety of choices (Hill et al., 2013). For many of millennial consumers, shopping has also turned into a fun activity. This shopping style can be supported by marketplaces on the Internet, which provide an entertaining online shop with an extensive range of fashionable goods that consumers can buy affordably.

The second internet shopping style associated with millennials and Generation Z in Indonesia is premium product orientation. Howe and Strauss

(1992) claim that millennials have a propensity to believe that their performance is a crucial factor in determining whatever they desire in life. Premium products refer to high-quality or luxurious brands. Online shopping is currently the second most important component of a luxury brand website, while it was considered the least significant ten years ago (Riley & Lacroix, 2003). While shopping online, obtaining excellent quality is highly valued by young consumers in Indonesia, and they make every effort to achieve perfection. They do not mind going far beyond to select the highest quality of product. Millennials spend money for exclusivity, indicating that both social and hedonic components of value are likely of high importance to this cohort (Stępień et al., 2018). Branded products signify premium-grade products. The findings of the research are supported by Hanzaee and Aghasibeig (2008) who showed that young customers were innovative and brand-conscious.

The normal decision-making process involves cognitive thought; consumers typically conduct considerable study before making a specific decision (Swarnalatha & Soundhariya, 2018). However, in the impulsive buying process, buyers begin by browsing products and gaining product awareness. Customers are exposed to outside cues during this period, which may increase their inclination to make impulsive purchases (Muruganantham & Bhakat, 2013). Millennials and Generation Z in Indonesia have also been identified as impulsive while internet shopping.

Impulsive online shopping refers to the spontaneous desire or choice to buy anything. Online impulsive shopping encourages millennials and Generation Z to purchase a product without having enough information about its features. This young consumer frequently browses social media or the marketplace without any specific objectives or intentions for what they will buy. Because most online shopping is facilitated by a cellphone, most young consumers just visit marketplaces in their leisure time and browse for products offered by the marketplace; this habit will lead to impulsive purchasing. People are more likely to make impulsive purchases when they shop online since there are less restrictions than when they shop at physical stores (Chan et al., 2017).

Even though there is information from websites or the marketplace to evaluate the product before making a purchase decision, young consumers admit that they frequently do not carefully evaluate it, which is why they frequently regret what they have bought or do not use the product as it should be. Park and Cho (2012) describe the aspect of fun that youngsters have while exploring the internet and purchasing online. As competition increases, many online stores employ frequent promotions and discounts, encouraging young consumers to be impulsive.

As recognized as fashionable and smart, with premium product orientation, and impulsive online shoppers, young consumers in Indonesia can be categorized as hedonic shopping rather than utilitarian. Hedonistic consumers, according to Hirschman and Hoolbrock (1982), are those who engage in behaviors associated with multimodal, imaginative, and emotional consumption that provide positive outcomes including enjoyment from using goods and artistic methods. Therefore, it is suggested that to draw in young consumers, online retailers should produce content or websites that strongly stimulate enjoyment.

CONCLUSION

Online purchase consumers in Indonesia are dominated by Millennials and Generation Z. The purpose of this study is to identify the typical online shopping style of the young generations. The results of this study indicate that Indonesia's Millennial and Generation Z have three distinct online shopping styles: fashionable and smart, premium product orientation, and impulsive.

Identified as fashionable and smart online shoppers, the generations typically browse everywhere to get the best deal and purchase as much merchandise as possible while it is on sale. If they are not impressed with the online retailer's offers and do not discover the deals they seek, they will just turn elsewhere. However, at the same time, this generation are fashion enthusiasts who shop for the latest trends, they like the pleasure of finding new things and value variety. Online buying is enjoyable to them and is considered a recreational activity.

The second characteristic shared by these two generations while purchasing online is their preference for high-quality or branded products. This consumer typically purchases more expensive, well-known goods because they think that higher expenses are always associated with better quality. They spend money for exclusivity, indicating that they seek both social recognition and hedonic pleasure. Today, the ability to shop online is a significant component of a premium brand's website.

Impulsive is the third most prevalent online shopping style among this generation. This young customer frequently explores social media or online stores without any clear plans or goals for what they want to purchase, online purchasing is considered entertaining by them. They confess that they generally overlook the facts to conduct a full evaluation, which is why they frequently regret their purchases or do not use the product as expected. The growing amount of online promotions and discounts leads to impulse purchases.

The limitations of our research serve as the foundation for future research to better understand consumer behavior in e-commerce. Understanding the aspects behind the three shopping online styles would be highly enlightening, not only for filling the knowledge gap but also for online stores to create web content to better suit consumers.

AUTHOR CONTRIBUTIONS

Conceptualization: Arief Helmi and Yogi Suherman.

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APPENDIX A

Table A1. Communalities

Variable	“Consumer Style Inventory (CSI) “ (Sproles & Kendall, 1986; Anič et al., 2010)	Initial	Extraction
VAR 01	Getting very good quality is very important to me	1.000	.727
VAR 02	When it comes to purchasing products, I try to get the best or the perfect choice	1.000	.722
VAR 03	In general, I usually try to buy the best overall quality	1.000	.629
VAR 04	I make special effort to choose the very best quality products	1.000	.568
VAR 05	I really don't give my purchases much thought or care	1.000	.634
VAR 06	My standards and expectations for products I buy are very high	1.000	.580
VAR 07	I shop quickly, buying the first product or brand I find that seems good enough	1.000	.622
VAR 08	A product does not have to be perfect, or the best, to satisfy me	1.000	.531
VAR 09	The well-known national brands are best for me.	1.000	.707
VAR 10	The more expensive brands are usually my choices.	1.000	.764
VAR 11	The higher the price of a product, the better its quality.	1.000	.605
VAR 12	Nice department and specialty stores offer me the best products.	1.000	.671
VAR 13	I prefer buying the best-selling brands.	1.000	.644
VAR 14	The most advertised brands are usually very good choices.	1.000	.750
VAR 15	A product does not have to be perfect, or the best, to satisfy me.	1.000	.710
VAR 16	I usually have one or more outfits of the very newest style.	1.000	.684
VAR 17	I keep my wardrobe up-to-date with the changing fashions.	1.000	.598
VAR 18	Fashionable, attractive styling is very important to me.	1.000	.631
VAR 19	To get variety, I shop different stores and choose different brands.	1.000	.709
VAR 20	It is fun to buy something new and exciting.	1.000	.687
VAR 21	Shopping is not a pleasant activity to me.	1.000	.639
VAR 22	Going shopping is one of the enjoyable activities of my life.	1.000	.534
VAR 23	Shopping the stores wastes my time.	1.000	.673
VAR 24	I enjoy shopping just for the fun of it.	1.000	.628
VAR 25	I make my shopping trips fast.	1.000	.618
VAR 26	I buy as much as possible at sale prices.	1.000	.623
VAR 27	The lower price products are usually my choice.	1.000	.610
VAR 28	I look carefully to find the best value for the money.	1.000	.669
VAR 29	I should plan my shopping more carefully than I do.	1.000	.779
VAR 30	I am impulsive when purchasing.	1.000	.750
VAR 31	Often I make careless purchases I later wish I had not.	1.000	.563
VAR 32	I take the time to shop carefully for best buys.	1.000	.754
VAR 33	I carefully watch how much I spend	1.000	.741
VAR 34	There are so many brands to choose from that often I feel confused.	1.000	.800
VAR 35	Sometimes it is hard to choose which stores to shop.	1.000	.804
VAR 36	The more I learn about products, the harder it seems to choose the best.	1.000	.628
VAR 37	All the information I get on different products confuses me.	1.000	.592
VAR 38	I have favorite brands I buy over and over.	1.000	.719
VAR 39	Once I find a product or brand I like, I stick with it.	1.000	.632
VAR 40	I go to the same stores each time I shop.	1.000	.633

Extraction method: Principal Component Analysis.

APPENDIX B

Table B1. Total Variance Explained

Component	Initial eigenvalues			Extraction sums of squared loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	11.263	28.158	28.158	11.263	28.158	28.158
2	3.954	9.886	38.044	3.954	9.886	38.044
3	2.763	6.907	44.951	2.763	6.907	44.951
4	2.043	5.107	50.058	2.043	5.107	50.058
5	1.483	3.707	53.764			
6	1.412	3.530	57.295			
7	1.355	3.387	60.681			
8	1.214	3.036	63.717			
9	1.077	2.692	66.409			
10	.947	2.368	68.777			
11	.812	2.030	70.808			
12	.754	1.886	72.693			
13	.665	1.663	74.356			
14	.628	1.571	75.927			
15	.603	1.506	77.434			
16	.583	1.458	78.891			
17	.541	1.352	80.243			
18	.537	1.343	81.586			
19	.524	1.310	82.896			
20	.493	1.233	84.130			
21	.482	1.204	85.333			
22	.452	1.131	86.464			
23	.432	1.081	87.545			
24	.415	1.037	88.583			
25	.400	1.000	89.583			
26	.391	.979	90.561			
27	.380	.950	91.512			
28	.362	.906	92.417			
29	.327	.818	93.235			
30	.314	.786	94.021			
31	.301	.753	94.774			
32	.287	.717	95.491			
33	.276	.689	96.180			
34	.255	.636	96.817			
35	.243	.607	97.424			
36	.232	.579	98.003			
37	.224	.560	98.563			
38	.210	.524	99.087			
39	.187	.466	99.553			
40	.179	.447	100.000			