CONSUMERS’ DECISION-MAKING STYLE: RELATIONSHIPS WITH ATTITUDE TOWARD CONSUMER FREE-RIDING ACTIVITY

DAVID J. BURNS, Xavier University

Individuals’ consumption-related decisions and attitudes are hypothesized to vary by the decision-making style they exhibit. Attitudes toward consumer free riding, or partaking in the services offered by high-service retailers without payment but making the actual purchase at a minimal-service retailer, appears to be one such area. The findings support the contention that individuals with differing decision-making styles possess varying attitudes toward consumer free riding. The relationships observed, however, were different from those hypothesized, indicating that knowledge of consumers’ attitudes toward consumer free-riding activities is still in its infancy.

INTRODUCTION

Although many external factors influence consumer decision making, individuals are also widely believed to approach consumer decision making in several different distinct fashions (Sproles and Kendall 1986). Identifying these approaches, or different consumer decision-making styles, has received a significant amount of attention from researchers and practitioners over the years (Durvasula, Lyonski and Andrews 1993). By understanding the different consumer decision-making styles and the differences between each, marketers and retailers can find themselves in better positions to understand the preferences and needs of different groups of consumers (Wiedmann, Walsh, Hennig-Thurau and Mitchell 2001; Tai 2005).

Individuals with different consumer decision-making styles can be expected to possess differing attitudes toward various consumer activities (Walsh, Hennig-Thurau, Mitchell and Wiedmann 2001); attitudes toward the activity of consumer free riding is no exception. Consumer free riding involves accessing the pre-purchase services offered by traditional retailers for free, while making actual product purchases at limited-service retailers where products can often be obtained at reduced prices (Gerstiner and Holthausen 1986; Singley and Howell 1989). The consumer then, enjoys the services offered by the traditional retailer, but without the accompanying expense. The traditional retailer, however, bears the cost. In fact, they unintentionally ac: to support sales at their lower-price, limited-service competitors.

The objective of this study is to relate individuals’ consumer decision-making styles with their attitudes toward consumer free-riding activity. It is hypothesized that: individuals possessing differing consumer decision-making styles have differing attitudes toward the activity of consumer free riding. By understanding this relationship, retailers can better understand consumer free riding and as a result, may be in a better position to foster or hinder this activity.

CONSUMER DECISION-MAKING STYLE

A consumer decision-making style is “a mental orientation characterizing a consumer’s approach to making choices” (Sproles and Kendall 1986, p. 268). Consumers’ shopping activities and their attitudes about shopping are believed to be direct outgrowths of their consumer decision-making styles (Tai 2005). Consumer decision-making styles are relative stable constructs (Walsh, Hennig-Thurau, Mitchell and Wiedmann 2001) and are thought to com-
prise a basic part of personality (Sproles and Kendall 1986). Consumer decision-making styles can be viewed as “basic buying-decision-making attitudes that consumers adhere to, even when they are applied to different goods, services or purchasing decisions” (Walsh, Hennig-Thurau, Mitchell and Wiedmann 2001, p. 121).

There have been three primary approaches employed to examine consumer decision-making styles: the consumer-typology approach (e.g., Moschis 1976; Darden and Ashton 1978), the psychological/lifestyles approach (e.g., Wells 1974; Lastovicka 1982), and the consumer characteristics approach (e.g., Sproles and Kendall 1986; Sproles and Sproles 1990). The consumer characteristics approach is regarded as the most promising in that by addressing the mental orientations of consumers, it focuses on both, the cognitive and the affective components of consumer decision making (Durvasula, Lyonski and Andrews 1993).

Perhaps the best known work in the research looking at consumer decision-making style from the consumer characteristics approach is that of Sproles and Kendall (1986). Sproles and Kendall (1986) developed a multidimensional view of consumer decision-making styles and suggested that consumer decision-making behavior can be explained by eight primary dimensions, or decision-making styles: 1) price-value consciousness or “value for money,” 2) perfectionism or high-quality consciousness, 3) brand consciousness or “price equals quality,” 4) novelty-fashion consciousness, 5) recreational or hedonistic consciousness, 6) habitual or brand loyal, 7) impulsiveness or carelessness, and 8) confused by overchoice. Shim (1996) suggests that the eight decision-making styles represent three overall orientations to consumer activities. The first orientation, utilitarian orientation, includes the first two styles (price-value consciousness and perfectionism). The second orientation, social/conspicuous orientation, includes the next four styles (brand consciousness, novelty-fashion consciousness, recreational/hedonic consciousness, and habitual). The final orientation, undesirable orientation, includes the final two styles (impulsiveness and confused by choice).

The consumer decision-making styles are not independent – an individual does not possess only a single consumer decision-making style. Instead, individuals may demonstrate a number of styles. Consumer decision-making styles, therefore, result in a multidimensional understanding of the decision making of consumers (Walsh, Hennig-Thurau, Mitchell and Wiedmann 2001). Consequently, consumer decision-making styles vary from individual to individual and each individual possesses a specific decision-making style (Sproles and Kendall 1986).

CONSUMER FREE RIDING

The ability of individuals to pursue the activity of consumer free-riding activity exists as a result of the degree of change occurring in the retail industry. As mentioned earlier, consumer free-riding activity occurs when “customers use information and services from a full-service retail store to allow for later purchase from limited-service stores” (Singley and Williams 1995, p. 64). For consumer free riding to exist, therefore, consumers must be faced with multiple shopping options characterized by differing levels of service and price. Consequently, the retail industry must be characterized by retail establishments with heterogeneous offerings. Unquestionably, change, and the existence of heterogeneous retail establishments, are inherent qualities of today’s retail industry. This change, however, is not merely random. Instead, according to the Wheel of Retailing (a theory of retail institutional change), changes in the industry tend to occur in a relatively orderly manner.

According to the Wheel of Retailing, most new types of retailers appear as low-price, minimal-frill, limited-service outlets (McNair 1958). As these retailers mature, however, competition shifts from a price basis to a nonprice basis, where the competitive focus shifts from being a low-price provider to being a high-service pro-
vader. As existing retailers shift to competing on service, new types of retailers again appear as low-cost, minimal-frill, limited-service outlets. Consumers, therefore, can often expect to simultaneously encounter a variety of shopping alternatives – from retailers offering products with minimal accompanying services at lower prices, to more traditional retailers offering products with broad arrays of accompanying services at relatively higher prices (Carlton and Chevalier 2001). As a result, consumers are often able to pay only for those accompanying services they value – consumers who value a number of services can obtain these services by patronizing higher-price traditional retail stores, while consumers who do not value additional services can avoid paying for and enjoying the fruits of additional services by purchasing from limited-service outlets.

Many of the services offered by traditional service-oriented retailers, however, are not available exclusively to consumers who actually make a purchase (Carlton and Chevalier 2001). Several services, such as product demonstrations, are offered pre-purchase – consumers may enjoy the benefits of these services prior to making the decision to purchase. Hence, consumers can receive the benefits of some services offered by traditional retailers without personally bearing the cost of the services – consumers can receive the pre-purchase services and then choose not to make the purchase. In this situation, consumers can choose to receive the benefits of pre-purchase services available from a traditional retailer to aid them in making a product choice, but then choose to actually purchase from a low-price, limited-service competitor. This is the essence of consumer free-riding activity (Gerstner and Holthausen 1986; Singley and Howell 1989).

THE STUDY

Consumer decision-making styles are hypothesized to affect consumer attitudes and activities (Walsh, Hennig-Thura, Mitchell and Wiedmann 2001; Girard, Korgaonkar and Silverblatt 2003). Attitudes toward consumer free-riding activities are no exception. Given the preva-

lence of consumer free-riding activity in the marketplace (Singley and Williams 1995, van Baal and Dach 2005), an examination of the relationship between consumer decision-making styles and attitudes toward consumer free-riding activities appears to be warranted, and appears to have the potential to provide information which may be fruitful for optimizing a retailer’s offerings. With such knowledge, for instance, full-service retailers may be able to better determine which visitors to their stores may be visiting primarily to engage in consumer free-riding activities.

It is logical to presuppose that consumers engage in free-riding activities primarily as a means to cut expenditures – as a way to minimize financial outflow (Singley and Howell 1989). Hence, the following hypothesis appears justified.

**H1**: The price-value conscious or “value for money” consumer is more likely to possess favorable attitudes toward consumer free-riding activities than are consumers who are less price conscious.

Similarly, there appears to be no reason to expect the existence of positive relationships between individuals’ attitudes of consumer free riding and any of the other seven consumer decision-making styles. Each of the remaining consumer decision-making styles is primarily focused on issues other than price. The perfectionism or high-quality consciousness style (the other style representing a utilitarian orientation), for instance, is the antithesis of a price-value consciousness style – the perfectionism or high-quality consciousness focuses on acquiring the highest quality products. The following hypothesis, therefore, appears appropriate.

**H2**: The perfectionistic, high-quality conscious consumer is more likely to possess negative attitudes toward consumer free-riding activities than are consumers who are less perfectionistic.
Consumers’ Decision-Making Style: . . . .

Styles representing a social/conspicuous orientation (brand consciousness or “price equals quality,” novelty-fashion consciousness, recreational or hedonistic consciousness, and habitual or brand loyal) can be expected not to be positively related to one’s attitudes toward consumer free-riding. In fact, the existence of negative relationships between these consumer decision-making styles and consumer free riding are likely in each instance.

\( H_1: \) The brand conscious “price equal quality” consumer is more likely to possess negative attitudes toward consumer free-riding activities than are consumers who are less brand conscious.

\( H_2: \) The novelty-fashion conscious consumer is more likely to possess negative attitudes toward consumer free-riding activities than are consumers who are less novelty-fashion conscious.

\( H_3: \) The recreational, hedonistic conscious consumer is more likely to possess negative attitudes toward consumer free-riding activities than are consumers who are less hedonic conscious.

\( H_4: \) The habitual, brand-loyal consumer is more likely to possess negative attitudes toward consumer free-riding activities than are consumers who are less brand loyal.

Finally, styles representing an undesirable orientation (impulsiveness and confused by over-choice) can also be expected not to be positively related to one’s attitudes toward consumer free riding. In fact, the existence of negative relationships between these consumer decision-making styles and consumer free riding are also likely in each instance. For these individuals, it appears that consumer free-riding activities may contradict their consumer decision-making style \( (H_7) \), or adversely affect their shopping activities \( (H_8) \).

\( H_7: \) The impulsive, careless consumer is more likely to possess negative attitudes of consumer free-riding activities than are consumers who are less impulsive or careless.

\( H_8: \) The confused by overchoice consumer is more likely to possess negative attitudes of consumer free-riding activities than are consumers who are less negatively affected by a proliferation of product choices.

METHODOLOGY

Sample

The sample was drawn from undergraduate business students attending a state university located in the Midwest. Bakewell and Mitchell (2003) make a case for examining the consumer decision-making styles of Generation Y individuals (the generation to which most college students belong). The vast majority of the students were employed full time and possessed extensive experience shopping for high-ticket and complex products – products with which consumer free riding is most likely to occur. The questionnaire was administered anonymously in classroom settings and consequently, virtually no nonresponse was noted. The issues of consumer free riding and consumer decision-making style were not discussed in the course before the administration of the instrument so as not to potentially bias student responses. The resulting sample consisted of 1008 responses.

Questionnaire

The questionnaire included scales to measure students’ consumer decision-making style and their attitudes toward consumer free riding.

To measure consumer decision making style, the Consumer Styles Inventory (CSI) was utilized (Sproles and Kendall 1986) (Table 1). The 40-item instrument was constructed to assess respondents’ consumer decision-making styles. The decision-making dimensions were initially identified in an extensive literature review. The scale was subjected to large-scale testing
and factor analysis to perfect the instrument and to ensure a valid measure. A number of researchers have examined the cross-cultural applicability of the scale. The scale has been utilized in South Korea (Hafstrom, Chae and Chung 1992), New Zealand (Durvasula, Lyonski and Andrews 1993), Greece (Lysonki, Durvasula and Zotos 1996), India (Lysonki, Durvasula and Zotos 1996), Great Britain (Mitchell and Bates 1998), China (Fan and Xiao 1998), and Germany (Walsh, Hennig-Thurau, Mitchell and Wiedmann 2001). Walsh, Hennig-Thurau, Mitchell and Wiedmann conclude “the original structure of decision-making style, by and large, was confirmed in all seven countries” (2001, p. 119), providing evidence as to the validity of the instrument. McDonald (1994) reports additional evidence attesting to the scale’s validity. Students were asked to respond to each scale item on a five-point Likert scale.

The questionnaire also included a six-item scale developed to measure attitudes toward free-riding activity (Table 2) (Burns 2002). Students were asked to respond to each question using a five-point Likert scale. After accounting for reversed-scored items, scores were added and divided by six for a final score.

**FINDINGS**

The ranges, means, and standard deviations for each of the CSI styles are displayed in Table 3. The attitudes toward consumer free-riding scores ranged from 2.33 to 5.00 with a mean of 4.15 and a standard deviation of .532. This indicates that as a group, respondents held fairly favorable attitudes toward consumer free-riding activity.

Correlations among each of the consumer decision-making styles and attitudes toward consumer free riding are displayed in Table 4. The direction of each hypothesized relationship is also noted.

Significant (at the .05 level) relationships were observed for five of the eight consumer decision-making styles. Evidence was observed supporting Hypothesis 1. A positive relationship was observed between attitudes toward consumer free-riding and the price-value consciousness “value for money” consumer decision-making style. Surprisingly, a positive relationship was also observed between attitudes toward consumer free riding and the perfectionism or high-quality conscious consumer decision making style. The direction of this relationship is in a direction opposite of that hypothesized. Support for Hypothesis 2, therefore, was not observed.

Three significant relationships were observed involving styles representing a social/conspicuous orientation (brand consciousness or “price equals quality,” recreational or hedonistic consciousness, and habitual or brand loyal). A relationship was not observed for the novelty-fashion consciousness style. Each of the relationships observed, however, was in a direction opposite of that hypothesized – a positive relationship was observed in each instance. Hence, no support for Hypotheses 3, 4, 5, or 6 was observed.

Finally, significant relationships were not observed for either of the styles represented by the undesirable orientation (impulsiveness and confused by overchoice). No support was observed for Hypotheses 7 or 8.

In conclusion, support was observed for only one of the hypotheses (Hypothesis 1) and significant results in a direction opposite of that hypothesized was observed for four of the hypotheses (Hypotheses 2, 4, 5, and 6).

**DISCUSSION**

It appears from the findings that knowledge of consumers’ attitudes toward consumer free-riding activities is still in its infancy. Although support was observed for the first hypothesis (involving the price-value conscious “value or money” consumer decision-making style), the strength of the relationship was surprisingly weak. Since price savings is thought to be the primary motivator of consumer free-riding activity, the correlation of .160 appears to be ex-
Consumers’ Decision-Making Style: . . . .

**TABLE 1**

**Consumer Styles Inventory (CSI)**

Factor 1
1. I buy as much as possible at sale prices.
2. The lower price products are usually my choice.
3. I look carefully to find the best value for the money.

Factor 2
1. Getting good quality is very important to me.
2. When it comes to purchasing products, I get the very best or perfect choice.
3. In general, I usually try to buy the best quality.
4. I make special effort to choose the very best quality products.
5. I really don’t give my purchases much though or care.
6. My standards and expectations for products I buy are very high.
7. I shop quickly, buying the first product or brand that seems good enough.
8. A product doesn’t have to be perfect, or the best, to satisfy me.

Factor 3
1. The well-known national brands are best for me.
2. The more expensive brands are usually my choice.
3. The higher the price of the product, the better its quality.
4. Nice department and specialty stores offer me the best choices.
5. I prefer buying the best selling brands.
6. The most advertised brands are usually very good choices.

Factor 4
1. I usually have one or more outfits of the very newest style.
2. I keep my wardrobe up-to-date with the changing fashions.
3. Fashionable, attractive styling is very important to me.
4. To get variety, I shop different stores and choose different brands.
5. It’s fun to buy something new and exciting.

Factor 5
1. Shopping is not a pleasant activity to me.
2. Going shopping is one of the enjoyable activities in my life.
3. Shopping the stores wastes my time.
4. I enjoy shopping just for the fun of it.
5. I make my shopping trips fast.

Factor 6
1. I have favorite brands I buy over and over.
2. Once I find a product or brand I like, I stick with it.
3. I go to the same stores each time I shop.
4. I change brands I buy regularly.

Factor 7
1. I should plan my shopping more carefully than I do.
2. I am impulsive when purchasing.
3. Often I make careless purchases I later wish I had not.
4. I take time to shop carefully for best buys.
5. I carefully watch how much I spend.

Factor 8
1. There are so many brands to choose from that often I feel confused.
2. Sometimes it’s hard to choose which stores to shop.
3. The more I learn about products, I try to get the very best or perfect choice.
4. All the information I get on different products confuses me.
Consumers’ Decision-Making Style: 

**TABLE 2**

Attitudes Toward Free Riding Activity Scale

1. Sales assistance should be available to all potential customers, regardless of whether they actually buy or not.
2. Customers should only visit retailers from which they plan to purchase.
3. A salesperson’s time should not be wasted on non-buying customers.
4. It is unethical to receive sales assistance and not buy from that salesperson.
5. Wise customers will attempt to gather information from numerous stores and salespeople before making a purchase.
6. After spending time with a potential customer, a salesperson has the right to expect that customer will purchase the product.

**TABLE 3**

Subjects’ Responses on the CSI Scale

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<th>Style</th>
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<td>4</td>
<td>17.31</td>
<td>5-25</td>
<td>3.37</td>
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<tr>
<td>5</td>
<td>15.95</td>
<td>5-36</td>
<td>5.33</td>
</tr>
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<td>6</td>
<td>15.03</td>
<td>8-20</td>
<td>2.30</td>
</tr>
<tr>
<td>7</td>
<td>13.90</td>
<td>7-41</td>
<td>3.74</td>
</tr>
<tr>
<td>8</td>
<td>11.90</td>
<td>6-18</td>
<td>2.31</td>
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**TABLE 4**

Findings

<table>
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<th>Style</th>
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<th>Significance</th>
<th>Hypotheses Direction</th>
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<tr>
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<td>.000</td>
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<tr>
<td>2</td>
<td>.246</td>
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<td>-</td>
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<td>8</td>
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<td>.242</td>
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**Consumer Decision-Making Styles**

1. Price-value conscious or “value for money” consumer.
2. Perfectionism or high-quality conscious consumer
3. Brand conscious or “price equals quality” consumer
5. Recreational or hedonistic conscious consumer
6. Habitual or brand-loyal consumer.
7. Impulsive or careless consumer.
8. Confused by overchoice consumer.

Exceptionally small. This suggests that attitudes toward consumer free-riding activity, although affected by the degree to which one possesses the price-value conscious “value for money” consumer decision-making style, may also be affected by non-financial factors. It appears that cost savings may represent only a single originating factor of individuals’ attitudes toward consumer free riding.

Furthermore, relationships in a direction opposite of that hypothesized were observed for four of the consumer decision-making styles. Interestingly, the strongest relationship observed between attitudes toward consumer free-riding activities and the consumer decision-making styles involved the perfectionism or high-quality conscious consumer decision-making style (Hypothesis 2). This unexpected positive relationship was observed to be 50 percent stronger than the relationship observed supporting Hypothesis 1. If corroborated by further research, this may suggest that attitudes toward consumer free riding may be more strongly
Consumers’ Decision-Making Style: . . . .

related to an individual’s quality orientation than to their price orientation.

Assuming that positive attitudes toward consumer free riding are related to actual free-riding activity, as would be suggested by Fishbein and Ajzen (1975), the results seem to indicate that consumer free riding may be undertaken by individuals for multiple reasons, not price alone. The results seem to suggest that free-riding activity may be undertaken as a means to guarantee the identification of the highest quality products (Hypothesis 2), to identify novel products (Hypothesis 4), or even for recreational purposes (Hypothesis 5). (The results observed for Hypothesis 6, however, appear to be especially difficult to interpret).

In conclusion, if corroborated by further research, the desire to achieve price savings may not be the only, or even a primary factor affecting attitudes toward consumer free riding. This further suggests that consumer free riding may be undertaken by individuals for multiple reasons, not price alone. This directly contradicts the more limited price oriented motivation for consumer free riding presented earlier.

Limitations

This study possesses a number of limitations which may restrict the generalizability or the validity of the results. First, the sample, though generally active in the marketplace, was comprised of individuals from a single demographic group. Furthermore, the study had as its focus, attitudes toward consumer free-riding activity. Although it is logical to expect that attitudes toward consumer free riding are strongly related to consumer free riding, no attempt was made to relate subjects’ consumer decision-making styles with actual consumer free-riding activity.

Conclusion

In summary, the findings provide evidence that the origins of attitudes toward consumer free riding may be multi-faceted. In several instances, consumer decision-making styles which would seem to find no reason to be positively associated with attitudes toward consumer free riding where found to be so. This suggests that attitudes toward consumer free riding may not be solely affected by the desire to save money. Instead, attitudes toward consumer free riding appear to be associated with a number of consumer decision-making styles, including information gathering to aid in selecting the highest quality product, to possibly merely as a recreational activity. If further research in this area confirms these possibilities, it may signal that the definition of consumer free riding of Singley and Howell (1989) may need to be examined further. Although factually correct, the origins of individuals’ attitudes toward consumer free riding appears not to be merely cost savings as is often assumed.

The findings also raise questions germane to retailers. If consumer free-riding activity does arise from multiple origins (not just as a means to save money), potential free riders may be even more difficult to identify than first thought. Furthermore, retailers’ ability to reduce consumer free riding from occurring in their outlets seems virtually impossible.

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