

## THE EFFECT OF CULTURAL VALUES ON CONSUMER DECISION-MAKING STYLES KÜLTÜREL DEĞERLERİN TÜKETİCİ KARAR VERME TARZLARI ÜZERİNDEKİ ETKİSİ

Ertuğrul KÖSE

Dr., Gübre Fabrikaları Türk A.Ş., [ertugrulkose73@gmail.com](mailto:ertugrulkose73@gmail.com), ORCID: 0000-0002-8416-9414

### ABSTRACT

The aim of this research is to determine the effect of cultural values on consumer decision-making styles. This study is being the first research on this subject in Turkey. Likert-type scales were used to determine the relationship between cultural values and consumer decision-making styles. These measurement tools were applied to 650 employees working in the service sector in Istanbul, 554 of the participants replied the questionnaire and 38 questionnaires were considered invalid due to missing data. As a result, statistical analyzes were performed on the data of 516 questionnaires. Survey data were analyzed by SPSS and AMOS software. Regression analysis was used for the analysis of hypothesis tests. As a result of the analysis, it was determined that cultural values have significant effect on perfectionistic-high quality conscious, brand-conscious, recreational shopping-conscious, price-conscious, impulsive-buying, confused by overchoice and brand-loyal decision-making styles. On the other hand, it was observed that there was no significant effect of cultural values on novelty-fashion conscious decision-making style.

**Keywords:** Cultural Values, Consumer, Consumer Decision-Making Styles, Service Sector

### ÖZ

Araştırmanın amacı kültürel değerlerin tüketici karar verme tarzları üzerindeki etkisinin belirlenmesidir. Çalışma, Türkiye’de bu konuda yapılan ilk araştırma olma özelliğine sahiptir. Çalışmada kültürel değerler ile tüketici karar verme tarzları arasındaki ilişkileri belirlemek amacıyla likert tipi ölçekler kullanılmıştır. Söz konusu ölçüm araçları İstanbul’da hizmet sektöründe görev yapan 650 kişiye uygulanmış, katılımcılardan 554’ü anketi cevaplayarak geri dönüş yapmış, 38 anket formu ise eksik veri içerdiğinden geçersiz sayılmıştır. Sonuç olarak, 516 anket formundaki veriler üzerinden istatistikî analizler yapılmıştır. Anket verileri SPSS ve AMOS paket programları aracılığı ile analiz edilmiştir. Hipotez testlerinin analizi için regresyon analizinden yararlanılmıştır. Analiz sonucunda kültürel değerlerin mükemmeliyetçi-yüksek kalite odaklı, marka odaklı, eğlence odaklı, fiyat odaklı, dikkatsiz alışveriş, çeşit karmaşası ve marka bağlılığı karar verme tarzları üzerinde etkili olduğu belirlenmiştir. Kültürel değerlerin moda odaklı karar verme tarzı üzerinde ise anlamlı bir etkide bulunmadığı görülmüştür.

**Anahtar Kelimeler:** Kültürel Değerler, Tüketici, Tüketici Karar Verme Tarzları, Hizmet Sektörü

### INTRODUCTION

Culture is the set of material and moral elements that a society has developed jointly in the historical process and is passed on from generation to generation, orally or in written. The level of technology, production techniques, tools / equipments used, artistic works and style of clothing are some of the material elements of the culture. The moral elements of culture include beliefs, moral understanding, traditions, customs, norms and language. Culture, which is a living being, can change and differentiate over the time. Commonly shared norms, symbols and rituals in a society constitute the basic cultural values of that society. Cultural values play a role like a guide for the behavior of individuals in a society. Individuals are expected to behave in accordance with cultural values. The cultural values of the society affect individuals' lifestyle, beliefs, value judgments, method of approach to events and purchasing behaviors.

Individuals need to purchase products and services in order to sustain their lives and to meet their basic needs in daily life. The purchasing process is a process and it ends with the determination of the needs, the evaluation of the alternatives, decision-making, the realization of the purchasing action and post-purchase evaluation. Consumers may display different attitudes and behaviors during the purchasing process. After the purchasing, individual decides whether to buy the same product or service again, depending on the level of consumer satisfaction. Cognitive processes that determine the consumer's approach to choose among products or services when faced with the purchasing situation reveal the consumer's decision-making style.

Many factors such as psychological, cognitive, social, cultural and economic conditions have an effect on the decision-making style of consumers.

It is seen that the relationship between cultural values and consumer decision-making styles has been studied by researchers in literature. In the national literature, it has been determined that there is no study on this subject. This study has the feature of being the first research on the effect of cultural values on consumer decision-making styles in Turkey. With this research, it is aimed to enrich the knowledge in the literature and to contribute to the studies to be done on this subject.

The aim of this research is to investigate the effect of cultural values on consumer decision-making styles. For this purpose, first of all the concept of cultural values will be discussed, and then the decision-making styles adopted by consumers while making their purchasing decision will be examined. Finally, survey application and research results designed to reveal the effect of cultural values on consumer decision-making styles will be discussed. The research comprises white-collar employees working in the service sector in Istanbul.

## **LITERATURE REVIEW**

### **Cultural Values**

Culture is the set of values that societies have created in the historical process, transmitted orally or in written to the next generations. Evaluating culture as a system of values, Hofstede defined it as "the collective programming of the mind that distinguishes the members of one group or category of people from others" (Hofstede, 1984: 21). According to Pepitone and Triandis, culture is "the common meanings encoded into the norms that constitute it" (Pepitone & Triandis, 1987: 485). Cultures of societies differ. Culture consists of material and moral elements. Beliefs, language, religion, norms, values, lifestyle, symbols and the level of technology are some of the basic elements of culture. Cultural values represent abstract views that implicitly or explicitly share what is good, right, and acceptable in a society. These values form the basis of norms describing which approach is appropriate in different conditions (Schwartz, 1999: 25).

Hofstede's approach is the most cited study on cultural values in the literature. Hofstede examined national cultures in four dimensions: Individualism/collectivism, uncertainty avoidance, masculinity/femininity, and power distance, and then two more dimensions were added to these dimensions: Long-term/short-term orientation and indulgence/restrained. Another approach to cultural values was developed by House et al. (House, Hanges, Javidan, Dorfman, & Gupta, 2004) and is known as the "Globe Model". Globe model has dimensions similar to Hofstede's approach. In the Globe model, cultural values are discussed in nine dimensions: Uncertainty avoidance, power distance, future orientation, institutional collectivism, in-group collectivism, gender egalitarianism, assertiveness, performance orientation and human orientation (Venaik & Brewer, 2016: 564-565). The first six dimensions in the Globe model are parallel to Hofstede's approach in terms of content. Since the cultural values approach of Hofstede is taken as the basis in the measurement tool used in this study, brief explanations about the national cultural values developed by Hofstede are given below.

**Individualism/collectivism:** Individualism and collectivism are a social feature and a dimension that reveals the level of integration of individuals in a society with groups. In individualist societies, interpersonal connections are weak, individuals only care about themselves and their immediate families (Straub, Greven, & Brettel, 2020: 8). The consciousness of "I" prevails among individuals. It is important for individuals to express their views clearly. Other people who make up the society are also considered as individuals. The purpose of education is to learn how to learn. Task comes before individual relationships. In collectivist societies, individuals are born in extended family structures and families support individuals in return for their loyalty. In collectivist societies, the "We" consciousness is in the foreground. Individuals are expected to behave in harmony. Other individuals are considered as in-group or out-of-group. The aim of education is to learn how to do it. Individual relationships precede over task (Hofstede, 2011: 11; Vollero, Siano, Palazzo, & Amabile, 2020: 55).

**Uncertainty avoidance:** It expresses that individuals in the society feel threatened in the face of uncertainty or unknown conditions and they try to avoid these conditions. The uncertainty avoidance dimension indicates society's tolerance to uncertainty or uncertain events (Watson, Dada, Wright, & Perrigot, 2019: 756; Voller, Siano, Palazzo, & Amabile, 2020: 56). In societies with strong uncertainty avoidance, uncertainty is perceived as a threat. Individuals in these societies have a high level of stress, anxiety and emotionality. The level of tolerance towards different personalities and views is low. Even if, individuals are not satisfied with their job, they avoid taking risks and continue their work. In societies where the level of uncertainty avoidance is low, uncertainty is considered normal in daily life. Individuals have low levels of stress and anxiety. Individuals are comfortable and have self-control. There is tolerance for different personalities and views. Individuals feel comfortable in the face of uncertainty and chaos. Changing jobs and taking risks are not seen as a problem (Hofstede, 2011: 10).

**Power distance:** Power distance describes how a society deals with inequality. It expresses to what extent individuals who are less powerful in the society expect and accept the inequality in power distribution (Hallikainen & Laukkanen, 2018: 99). In societies where the power distance is large, power is a fundamental truth of society. Hierarchy means existential inequality. There is an imbalance in income distribution in the society. Corruption incidents are common. Parents teach their children obedience. Subordinates wait to be told what to do. In societies where the power distance is small, the use of power is based on legitimacy. Hierarchy means a diversity of roles and was created for convenience. Income distribution in the society is relatively balanced. Incidents of corruption are rare. Parents treat their children equally. Subordinates expect to be consulted (Hofstede, 2011: 9). In societies with a large power distance, social interactions between groups are affected by hierarchical relationships and status differences. Based on the importance of their status, privileged groups insist on continuing the status quo and not giving up their privileges. While discrimination is effective in societies with large power distance, in societies with small power distance, discrimination between groups is low (Stoermer, Bader, & Froese, 2016: 292).

**Masculinity/femininity:** This dimension of national culture defines the roles of gender groups in a society. There are great differences in social and emotional roles between gender groups in masculine societies. Men have to be assertive and ambitious. Father decides the size of the family. Work prevails over family. Strong and successful individuals are appreciated. There are minor differences in social and emotional roles between gender groups in feminine societies. Men and women should be modest and compassionate. Mother decides the number of children in the family. There is a balance between work and family life. Weak and not strong individuals are sympathized (Hofstede, 2011: 12). While the dominant values in masculine societies are achievement and goal, the prominent values in feminine societies are quality of life and attention to others. Masculinity indicates how assertive a society is. Therefore, in masculine societies, much emphasis put on willingness to behave competitively, the need of achievement, and acting independently (Watson, Dada, Wright, & Perrigot, 2019: 757; Straub, Greven, & Brettel, 2020: 9).

**Long-term/short-term orientation:** This dimension defines the time orientation of a society. Societies that focus on the future are considered as long-term oriented societies, while those that focus on the past and present are considered as societies with a short-term orientation (Hallikainen & Laukkanen, 2018: 99). In societies with a long-term orientation, the most important events are expected to happen in the future. Successful individuals are people who adapt themselves to the changing conditions. What is good or bad may differ depending on the circumstances. Traditions can be harmonized according to the changing conditions. The shared duties are decisive in family life. The experiences of other countries are taken into consideration. Saving and patience are among the important goals. Long-term oriented countries are societies that show rapid economic growth until a certain level of welfare is reached. In societies with a short-term orientation, the most important events are thought to be in the past or happening now. Successful individuals are people who show persistence and act decisively. There are universal rules of what is good or bad. Traditions are sacred and cannot be changed. Obligations determine family life. Individuals are considered to be proud of being citizens of that country. Serving others is an important goal. They are poor societies with little or no economic growth (Hofstede, 2011: 15).

**Indulgence/restrained:** This dimension reveals the society's approach to freely satisfying the basic needs and desires of an individual. In indulgent societies, individuals are allowed to freely fulfill their basic wishes and desires, such as having fun and enjoying life. In restraint societies, needs and desires are regulated through social norms (Masuda, et al., 2020: 6). The majority of individuals in indulgent societies state that they are happy. Private life in indulgent societies is under the control of individuals. Freedom of speech is important. Higher importance is given to leisure. Individuals remember more positive memories. Maintaining order throughout the country is not a higher priority. In societies where restrictions prevail, the number of happy people is quite low. Perception of helplessness is common among individuals. Freedom of speech is not a very important issue. Lower importance is given to leisure. Individuals rarely remember positive memories. Ensuring order throughout the country is among the high-level priorities (Hofstede, 11: 16; Stoermer, Bader, & Froese, 2016: 295).

### **Consumer Decision-Making Styles**

Individuals make a choice at the point of purchasing products or services in order to meet their basic needs in daily life. Individuals tend to exhibit similar attitudes or behaviors when they encounter similar purchasing situations as a result of their economic conditions, experiences and interactions with other people. Consumer decision-making style refers to the basic purchasing decision-making attitudes that consumers take into account when faced with a different product or service purchasing situation. Sproles and Kendall defined consumer decision-making style as "mental orientation characterizing a consumer's approach to making choices" (Sproles & Kendall, 1986: 268).

Studies on the decision-making styles of consumers are divided into three groups: Consumer typology, lifestyle and consumer characteristics. Of these approaches, consumer typology focuses on defining general consumer types according to specific products or product groups. In studies based on lifestyle approach, over a hundred characteristics related to consumption behavior such as personality, general needs and values have been discussed. Consumer characteristics approach focuses on cognitive and emotional factors related to consumer decision-making styles (Sproles & Kendall, 1986: 268; Leo, Bennett, & Härtel, 2005: 33). Among these three approaches, the most powerful and explanatory is Sproles and Kendall's model of consumer characteristics, as it focuses on the mental orientation of consumers in decision-making. The consumer characteristics approach focuses on the cognitive and emotional orientations of consumers in the decision-making process (Lysonski, Durvasula, & Zotos, 1996: 11).

Sproles and Kendall examined consumer decision-making styles in eight dimensions. These dimension are: a) perfectionistic-high-quality conscious, b) brand-conscious, c) novelty-fashion conscious, d) recreational shopping conscious, e) price-conscious, f) impulsive-buying, g) confusion by overchoice and h) brand-loyal decision-making style. Explanations of consumer decision-making styles developed by Sproles and Kendall are given below.

**Perfectionistic-high-quality conscious:** The main characteristics of perfectionistic-high-quality conscious consumers are that they tend to choose the best product or service and are not satisfied with products that are good enough. They have high expectations from products and services. They make great efforts to provide the highest quality products. Consumers with a perfectionistic-high-quality conscious decision-making style make comparisons and exhibit a systematic approach in order to buy the best product or service (Sproles & Kendall, 1986: 271; Sharma & Klein, 2016: 254).

**Brand-conscious:** This refers to the attitude of focusing and prioritizing famous, well-known and highly expensive products and services. Consumers who have a brand-conscious decision-making style believe that there is a direct ratio between high price and high quality; the price of the brand is equal to its quality. They enjoy buying the products of famous brands. Brand and store loyalty of brand-conscious consumers is high (Sharma & Klein, 2016: 254).

**Novelty-fashion conscious:** It refers to the willingness to follow innovations, try new products and frequently buy products from different brands. It is important to follow fashion and not lag behind innovations. Consumers with a novelty-fashion conscious decision-making style are less sensitive to the price of products. (Sproles & Kendall, 1986: 273; Maggioni, Sands, Kachouie, & Tsarenko, 2019: 24).

**Recreational shopping conscious:** Consumers with a recreational shopping conscious decision-making style consider purchasing as a pleasant activity and shopping for fun. They are interested in the design of the environment and the presentation of the products where they shop. Consumers with recreational shopping conscious tend to spend more time in the purchasing process (Maggioni, Sands, Kachouie, & Tsarenko, 2019: 24).

**Price-conscious:** Price-conscious refers to the willingness to closely follow the discounts and to get a return for the spent expenses. Price-conscious consumers tend to get full value for money. They are utilitarian and like to make bargain (Maggioni, Sands, Kachouie, & Tsarenko, 2019: 25).

**Impulsive-buying:** This decision making style can be defined as the tendency to finish the shopping activity quickly and without planning. Consumers who display this attitude do not care whether they are getting their money's worth. They do not have the sensitivity to buy the best product or service (Alavi, Rezaei, Valaei, Wan, & Wan, 2016: 280).

**Confusion by overchoice:** It is the difficulty and indecision of a consumer to make a choice due to the excess of information about brands, stores and products. Consumers with confusion by overchoice find it difficult to choose the best alternative (Sproles & Sproles, 1990: 137; Alavi, Rezaei, Valaei, Wan, & Wan, 2016: 281).

**Brand-loyal:** This refers to the fact that there are brands and stores that the consumer likes and individual's tendency to shop from these popular stores. Consumers with high brand loyalty buy the product of the brand they like and are not interested in different alternatives (Mann & Sahni, 2019: 34).

Consumers' decision-making styles differ. Some consumers may be brand conscious, while others tend to shop price conscious, perfectionistic, recreational shopping conscious or impulsive-buying. Consumers' decision-making styles may also differ according to the type of products or services.

## **METHODOLOGY**

In this study, which examines the effects of cultural values on consumer decision-making styles, the responses of the participants to two conceptual structures were analyzed and evaluated by using descriptive and conclusive statistics. By using hypothesis tests, the effect of cultural values on consumer decision-making styles was tried to be determined by statistical methods.

The research hypotheses were designated as follows:

**H<sub>1</sub>:** Cultural values have an effect on the perfectionistic-high-quality conscious decision-making style of consumers.

**H<sub>2</sub>:** Cultural values have an effect on the brand-conscious decision-making style of consumers.

**H<sub>3</sub>:** Cultural values have an effect on the novelty-fashion conscious decision-making style of consumers.

**H<sub>4</sub>:** Cultural values have an effect on the recreational shopping conscious decision-making style of consumers.

**H<sub>5</sub>:** Cultural values have an effect on the price-conscious decision-making style of consumers.

**H<sub>6</sub>:** Cultural values have an effect on the impulsive-buying decision-making style of consumers.

**H<sub>7</sub>:** Cultural values have an effect on the confusion by overchoice decision-making style of consumers.

**H<sub>8</sub>:** Cultural values have an effect on the brand-loyal decision-making style of consumers.

### **Population and Sample**

This research, which aims to determine the effect of cultural values on consumer decision-making styles, is based on statistical data collection and analysis of these data. The research universe is composed of employees working in the service sector in Istanbul. Within the scope of the research, data were collected from the employees working in the service sector such as banking, insurance and factoring within the borders of Istanbul using the "survey" method. The sample size was determined to be 450 within the 95% confidence interval and 5% margin of error. For the research, 650 questionnaire forms were sent to the employees working in the service sector determined by convenience sampling method.

The survey application was carried out online. Of the 650 questionnaires submitted, 554 were returned, 38 of them were deemed invalid because they contained missing data, and were excluded from the analysis and not evaluated. Statistical analysis was carried out with 516 questionnaires. The return rate in the survey application is 85%.

### **Measurement Tools and Application**

In this study, two different measurement tools were used to measure cultural values and consumer decision-making styles. The questionnaire form used in the study consists of three parts. In the first part, demographic questions such as gender, age, status, education level and working experience for the participants; In the second part, in order to measure participants' views on cultural values, a scale developed by Yoo et al.

(2011: 210) and adapted into Turkish by Ceylan et al. (2017: 173-174) was used. The measurement tool consists of five dimensions and 25 items. In the third part, there are expressions to measure consumer decision-making styles. To measure consumer decision-making styles, the "Consumer Decision Making Styles" scale, developed by Sproles and Sproles (1990) and adapted into Turkish by Dursun et al. (2013: 300-301) was used. The scale consists of eight dimensions and 40 items. In both measurement tools, responses to the statements were sought with a 5-point Likert type. In measurement tools; (1) strongly disagree, (2) disagree, (3) neither agree nor disagree, (4) agree, (5) strongly agree.

SPSS v.23 and Amos v.21 statistical package programs were used to analyze the data. SPSS was used for the analysis of factor analysis, descriptive statistics and hypothesis tests; Amos v.21 package program was used for the confirmatory factor analysis.

### **Statistical Analysis Applied**

In this study, cultural values were defined as the predictor variable, and consumer decision-making styles as the outcome variable. Scale scores in cultural values and consumer decision-making styles scales were obtained by calculating the arithmetic mean of the relevant items. Linear regression analysis was used to test the hypotheses.

## **FINDINGS**

The findings of the study are given under the titles of descriptive statistics, dimensionality analysis findings, reliability, and validity of the scales and results of hypothesis tests.

### **Descriptive Statistics**

The findings obtained by calculating the frequency and percentage distributions of demographic data of the participants, consisting of the variables of gender, status, age, education level and working experience are as follows:

52.7% of the participants in the study were women and 47.3% of them were men. 53.9% of the participants were single and 46.1% of them were married. 78.3% of the participants were non-managers, 21.7% of them were individuals with managerial status. It is understood that the majority of the participants were women, single and non-managers.

According to the age variable, 52.3% of the participants were in the 18-29 age group; 19.4% of them were in the 30-39 age group; 20.9% of them were 40-49 age group; 7.4% were in the 50-59 age group. It was concluded that the majority of the participants (71.7%) were between the ages of 18-39, so the respondents of the questionnaire consisted of young employees.

According to the education level variable, 7.4% of the participants have high school degree; 7.2% them have associate degree; 70% of them have undergraduate degree and 15.5% of them have graduate degree.

When the work experience variable was examined, it was seen that 50.2% of the respondents have 0-5 years; 13% of them have 6-10 years; 12.6% of them have 11-15 years; 8.3% of them have 16-20 years and 15.9% of them have 21 years and more work experience.

### **Dimensionality, Reliability and Validity Analysis**

Factor analysis is applied to determine the dimensions of the conceptual structure. Before factor analysis, Kaiser Meyer Olkin (KMO) and Barlett's sphericity test statistics were calculated through SPSS v.23 program to determine the adequacy and suitability of the sample in terms of factor analysis. In order to conclude that the data are adequate and appropriate, the KMO coefficient should be higher than 0.60; The Barlett's test statistic value should also be significant and the determinant indicator should be greater than zero (Beavers, et al., 2013: 4). As a result of the analysis, the Kaiser Meyer Olkin (KMO) test result for the scale of cultural values was 0.795, the Barlett's test statistics result was significant ( $X^2 = 3733.5$ ;  $df = 253$ ;  $p = 0.00$ ) and the KMO test result for the consumer decision-making style scale was 0.814, Barlett's test statistics result was determined as significant ( $X^2 = 7938.1$ ;  $df = 666$ ;  $p = 0.00$ ). As a result of these findings, it was concluded that the sample was adequate and appropriate for performing factor analysis.

Explanatory factor analysis (EFA) method was used to uncover the underlying structure for the items included in the "Cultural Values" and "Consumer Decision Making Styles" scales. In order to determine the number of factors in the study the maximum likelihood technique was conducted via SPSS. Varimax method was used for rotation. The value of 0.40 was determined as the threshold in determining the individual factor loadings. As a result of the analysis, it was seen that the Cultural Values scale had a five-dimensional structure and the Consumer Decision Making Styles scale had an eight-factor structure. One item each in the dimensions of uncertainty avoidance and long-term orientation of the Cultural Values scale and the dimensions of brand-conscious, impulsive-buying and brand-loyal of the Consumer Decision Making Styles scale was removed from the measurement tool due to low factor loadings. After factor analysis, the Cultural Values scale was formed as 23 items in five dimensions, and the Consumer Decision-Making Style scale as a 37 item measurement tool in eight dimensions. After the factorial structure was determined, reliability analysis was performed for measurement tools and the data.

In the context of reliability analysis, different methods such as parallel-test, test-retest, split-half and internal consistency are used. Cronbach's alpha coefficient is mostly used to determine the internal consistency reliability. The reliability coefficients for the measurement tools were calculated separately and the results are combined in Table 1.

**Table 1-** Reliability Coefficients of the Scales and Dimensions

	Number of items	Cronbach's alfa coefficient
<b>Cultural Values Scale</b>	<b>23</b>	<b>0,77</b>
Collectivism	6	0,85
Uncertainty avoidance	3	0,81
Power distance	5	0,71
Masculinity	4	0,76
Long-term orientation	5	0,71
<b>Consumer Decision-Making Styles Scale</b>	<b>37</b>	<b>0,79</b>
Perfectionistic-high quality conscious	8	0,82
Brand-conscious	5	0,79
Novelty-fashion conscious	5	0,80
Recreational shopping conscious	5	0,73
Price-conscious	3	0,71
Impulsive-buying	4	0,72
Confusion by overchoice	4	0,84
Brand-loyal	3	0,74

The reliability coefficient (Cronbach's alpha value) of the measurement tool is 0.70 and above, indicating that the scale is internally compatible and reliable (Taber, 2018: 1282). Cronbach's alpha coefficients for both scales and their sub-dimensions indicate that measurement tools are quite reliable.

After the reliability analysis, validity analysis was conducted for measurement tools and the data. Confirmatory factor analysis (CFA) was used to determine the construct validity. In this study, fit indices were used for structural validity analysis performed by confirmatory factor analysis method. If the Relative Chi-Square value of the fit index values is  $<3.0$ ,  $RMSEA \leq 0.05$ ,  $CFI \geq 0.95$ ,  $GFI > 0.95$ ,  $AGFI > 0.95$  and  $SRMR < 0.05$ , it can be evaluated that the model has a good fit ( Schermelleh-Engel, Moosbrugger & Müller, 2003: 35-43). As a result of the analysis, Relative Chi-Square value 2.12, GFI 0.91, RMSEA 0.04, CFI 0.93, AGFI 0.98 and SRMR value 0.03 were obtained in the Cultural Values scale. Relative Chi-square, GFI, RMSEA, CFI, AGFI and SRMR values of the scale indicate good fit.

In the scale of consumer decision-making styles, the Relative Chi-square value was 2.70, GFI was 0.96, RMSEA was 0.04, CFI was 1.00, AGFI was 0.99 and SRMR value was 0.03. Relative Chi-square, GFI, RMSEA, CFI, AGFI and SRMR values of the scale indicate good fit.

### Hypothesis Testing Findings

In this research, it was tried to determine the effect of cultural values on the decision-making styles of consumers. The dimensions of cultural values were considered as independent variables and consumer decision-making styles as dependent variables. Regression analysis was used for the analysis of hypothesis tests. Prior to the hypothesis tests, the preconditions of multiple linear regression analysis, such as linearity, normality, no multicollinearity, homoscedasticity and independence of residuals were investigated and it was found that the preconditions were met.

**Table 2-** The Effect of Cultural Values on Perfectionistic-High Quality Conscious DMS

Variables	$\beta$	$R^2$	Adjusted $R^2$	F	Sig.
Constant	2,827				.000
Collectivism	.065				.160
Uncertainty avoidance	-.185				.000
Power distance	.012	.091	.082	10,200	.780
Masculinity	-.050				.253
Long-term orientation	.283				.000

Dependent Variable: Perfectionistic-high quality conscious DMS



The first hypothesis of the research was determined that cultural values have an effect on the perfectionistic-high quality conscious decision-making style of consumers. The analysis results in Table 2 indicate that the dimension of uncertainty avoidance of cultural values has a negative effect ( $\beta = -.185, p = .000$ ), while the long-term orientation has a positive effect ( $\beta = .283, p = .000$ ) on the perfectionistic-high quality conscious decision-making style. It is seen that 9.1% of the perfectionistic-high quality conscious decision-making style is explained by the cultural values variables ( $R^2=.091, F=10.200, p = .000$ ) and the relationship is statistically significant. This result indicated that cultural values have an effect on perfectionistic-high quality conscious decision-making style, therefore  $H_1$  was accepted. This result is in line with the findings of Mann and Sahni (Mann & Sahni, 2019: 44-45).

**Table 3-** The Effect of Cultural Values on Brand-Conscious DMS

Variables	B	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig.
Constant	2,484				.000
Collectivism	.016				.722
Uncertainty avoidance	-.115				.010
Power distance	.134	.096	.087	10.836	.002
Masculinity	.226				.000
Long-term orientation	-.062				.187

Dependent Variable: Brand-conscious DMS

The second hypothesis of the study was determined that cultural values have an effect on the brand-conscious decision-making style of consumers. The analysis results in Table 3 indicate that uncertainty avoidance dimension of cultural values has negative effect ( $\beta = -.115, p < .05$ ), power distance dimension ( $\beta = .134, p < .05$ ) and masculinity dimension have positive effect ( $\beta = .226, p = .000$ ) on brand-conscious decision-making style. It is seen that 9.6% of the brand-conscious decision making style is explained by the cultural values variables ( $R^2=.096, F=10.836, p=.000$ ) and the relationship was statistically significant. Since this result shows that cultural values have an effect on brand-conscious decision-making style,  $H_2$  was accepted. Some studies have obtained results supporting this research finding (Mann & Sahni, 2019: 44-45; Anic, Ciunova-Shuleska, Rajh, Rajh, & Bevanda, 2016: 675). In the study conducted by Isaacson et al., it was seen that the masculinity dimension had a positive effect on brand-conscious decision-making style (Isaacson, Jordaan, & vaan Heerden, 2018: 118).

**Table 4-** The Effect of Cultural Values on Novelty-Fashion Conscious DMS

Variables	$\beta$	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig.
Constant	2,779				.123
Collectivism	.097				.052
Uncertainty avoidance	-.025				.598
Power distance	.084	.017	.007	1,744	.064
Masculinity	.014				.756
Long-term orientation	-.061				.212

Dependent Variable: Novelty-fashion conscious DMS

The third hypothesis of the study was that cultural values have an effect on the novelty-fashion conscious decision-making style of consumers. The analysis results in Table 4 indicate that the relationship between the dimensions of cultural values and novelty-fashion conscious decision-making style was not statistically significant ( $R^2=.017, F=1.744, p=.123$ ). Therefore,  $H_3$  was rejected and  $H_0$  was accepted. In the study of Mann and Sahni, it was determined that the dimensions of power distance and masculinity/femininity had a positive effect on novelty-fashion conscious decision-making style (Mann & Sahni, 2019: 44-45). In another study, it was seen that novelty-fashion conscious decision-making style came to the fore in societies with individualist and masculine characteristics (Leng & Botelho, 2010: 271).

**Table 5-** The Effect of Cultural Values on Recreational Shopping Conscious DMS

Variables	$\beta$	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig.
Constant	3,994				.001
Collectivism	-.124				.009
Uncertainty avoidance	-.031				.502
Power distance	.049	.040	.030	4,199	.267
Masculinity	-.106				.019
Long-term orientation	-.036				.461

Dependent Variable: Recreational shopping conscious DMS

The fourth hypothesis of the study was determined that cultural values have an effect on recreational shopping conscious decision-making style of the consumers. The analysis results in Table 5 are evaluated, it was determined that collectivism ( $\beta = -.124, p < .05$ ) and masculinity dimension ( $\beta = -.106, p < .05$ ) of cultural values have negative effects on recreational shopping conscious decision-making style. It is seen that 4% of the recreational shopping conscious decision-making style is explained by the cultural values variables ( $R^2 = .040, F = 4.199, p = .001$ ) and the relationship is statistically significant. This result indicated that cultural values have an effect on the recreational shopping conscious decision-making style and  $H_4$  was accepted. Similar results were obtained in the study of Mann and Sahni (Mann & Sahni, 2019: 44-45). In another study, it has been determined that individuals in individualist societies have recreational shopping conscious decision-making style (Leng & Botelho, 2010: 271). In Doran's research, it was seen that the recreational shopping conscious decision-making style was more effective in the collectivist society (Doran, 2002: 828).

The fifth hypothesis of the study was determined that cultural values have an effect on the price-conscious decision-making style of the consumers. The analysis results in Table 6 indicate that the uncertainty avoidance dimension of cultural values has a positive effect ( $\beta = .148, p < .05$ ), while the long-term orientation dimension has a negative effect ( $\beta = -.117, p < .05$ ) on the price-conscious decision-making style. It is seen that 3.3% of the price-conscious decision-making style is explained by the cultural values variables ( $R^2 = .033, F = 3.508, p = .004$ ) and the relationship is statistically significant. Since this result shows that cultural values have an effect on price-conscious decision-making style,  $H_5$  was accepted. In the study of Mann and Sahni, it was determined that all five dimensions of cultural values have a positive effect on price-conscious decision-making style (Mann & Sahni, 2019: 44-45).

**Table 6-** The Effect of Cultural Values on Price-Conscious DMS

Variables	B	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig.
Constant	3,001				.148
Collectivism	-.069				.004
Uncertainty avoidance	.148				.002
Power distance	.048	.033	.024	3,508	.281
Masculinity	.006				.902
Long-term orientation	-.117				.016

Dependent Variable: Price-conscious DMS

**Table 7-** The Effect of Cultural Values on Impulsive-Buying DMS

Variables	B	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig.
Constant	3,326				.000
Collectivism	.011				.810
Uncertainty avoidance	-.054				.226
Power distance	.062	.097	.088	10,914	.154
Masculinity	.192				.000
Long-term orientation	-.238				.000

Dependent Variable: Impulsive-buying DMS

The sixth hypothesis of the study was determined that cultural values have an effect on impulsive-buying decision-making style of the consumers. The analysis results in Table 7 indicate that masculinity dimension of cultural values has a positive effect ( $\beta = .192, p = .000$ ), while long-term orientation dimension has a negative effect ( $\beta = -.238, p = .000$ ) on impulsive-buying decision-making style. It is seen that 9.7% of impulsive-buying decision-making style is explained by the cultural values variables ( $R^2 = .097, F = 10.914, p = .000$ ) and the relationship is statistically significant. This result shows that cultural values have an effect on impulsive-buying decision-making style and  $H_6$  was accepted. In the study of Mann and Sahni, it was found that cultural values apart from the individualist/collectivist dimension had a positive effect on impulsive-buying decision-making style (Mann & Sahni, 2019: 44-45).

**Table 8.** The Effect of Cultural Values on Confusion by Overchoice DMS

Variables	B	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig.
Constant	2,795				.004
Collectivism	-.099				.038
Uncertainty avoidance	.040				.395
Power distance	.101	.033	0,24	3,484	.024
Masculinity	.083				.068
Long-term orientation	-.053				.275

Dependent Variable: Confusion by overchoice DMS

The seventh hypothesis of the research was determined that cultural values have an effect on confusion by overchoice decision-making style of the consumers. The analysis results in Table 8 indicate that the collectivism dimension of cultural values has a negative effect ( $\beta = -.099, p = .038$ ), whereas the power distance dimension has a positive effect ( $\beta = .101, p = .024$ ) on the confusion by overchoice decision-making style. It is seen that 3.3% of the confusion by overchoice decision-making style is explained by the cultural values variables ( $R^2 = .033, F = 3.484, p = .004$ ) and the relationship is statistically significant. Since this result indicated that cultural values have an effect on confusion by overchoice decision-making style,  $H_7$  was accepted. In the study of Mann and Sahni, it was determined that individualism/collectivism, power distance and masculinity/femininity dimensions had positive effects on the confusion by overchoice decision-making style (Mann & Sahni, 2019: 44-45). In the study conducted by Leng and Botelho, it was seen that there was no significant difference between individualist and collectivist societies in terms of confusion by overchoice decision-making style (Leng & Botelho, 2010: 271).

**Table 9.** The Effect of Cultural Values on Brand-Loyal DMS

Variables	$\beta$	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig.
Constant	3,306				.004
Collectivism	-.017				.720
Uncertainty avoidance	-.103				.028
Power distance	.047	.022	.012	2,280	.301
Masculinity	.086				.058
Long-term orientation	.046				.344

Dependent Variable: Brand-loyal DMS

The last hypothesis of the study was determined that cultural values have an effect on brand-loyal decision-making style of the consumers. The analysis results in Table 9 indicate that the dimension of uncertainty avoidance of cultural values has a negative effect ( $\beta = -.103, p = .028$ ) on brand-loyal decision-making style. It is seen that 2.2% of brand-loyal decision-making style is explained by the cultural values variables ( $R^2 = .022, F = 2.280, p = .004$ ) and the relationship is statistically significant. This result indicates that cultural values have an effect on brand-loyal decision-making style and  $H_8$  was accepted. In the study of Mann and Sahni, it was found that uncertainty avoidance, long-term orientation and masculinity/femininity dimensions had positive effects on brand-loyal decision-making style (Mann & Sahni, 2019: 44-45). In another study, it was determined that in collectivist societies with higher power distance, brand-loyal decision-making style stands out (Leng & Botelho, 2010: 271).

## **DISCUSSION AND CONCLUSION**

This research was conducted to determine the effect of cultural values on decision-making styles of consumers. As a result of this research, it was determined that cultural values have significant effect on consumer decision-making styles except for novelty-fashion conscious decision-making style.

It has been determined that cultural values have an effect on the perfectionistic-high quality conscious decision-making style of consumers. It was identified that the dimension of uncertainty avoidance of cultural values has a negative effect ( $\beta = -.185, p = .000$ ), while the long-term orientation has a positive effect ( $\beta = .283, p = .000$ ) on the perfectionistic-high-quality conscious decision-making style. This finding can be interpreted as when faced with the purchasing situation, consumers do not tend to buy the best product due to their economic concerns in societies with low uncertainty tolerance, on the other hand, consumers in societies with high purchasing power may prefer to buy quality products.

Analysis results showed that cultural values have an effect on the brand-conscious decision-making style of consumers. It was found that uncertainty avoidance dimension of cultural values has a negative effect ( $\beta = -.115, p < .05$ ), power distance dimension ( $\beta = .134, p < .05$ ) and masculinity dimension have positive effect ( $\beta = .226, p = .000$ ) on brand-conscious decision-making style. This result can be interpreted as that in societies with low uncertainty tolerance and avoiding taking risks, consumers may not choose branded products, whereas in societies where status is a sign of power and with economic stability and high purchasing power, consumers may prefer branded products.

Analysis results revealed that the relationship between the dimensions of cultural values and novelty-fashion conscious decision-making style was not statistically significant ( $R^2 = .017, F = 1.744, p = .123$ ). This finding can be interpreted as cultural values are not effective on consumers' approach to the following fashion and innovations.

Analysis results indicated that cultural values have an effect on the recreational shopping conscious decision-making style of consumers. It was determined that collectivism ( $\beta = -.124, p < .05$ ) and masculinity dimension of cultural values have a negative effect ( $\beta = -.106, p < .05$ ) on recreational shopping conscious decision-making style. This result can be interpreted as consumers in collectivist and success-oriented societies tend not to spend long hours for shopping.

Analysis results revealed that cultural values have an effect on the price-conscious decision-making style of consumers. It was found that the dimension of uncertainty avoidance of cultural values has a positive effect ( $\beta = .148, p < .05$ ), while the long-term orientation dimension has a negative effect ( $\beta = -.117, p < .05$ ) on the price-conscious decision-making style. This finding can be interpreted that when consumers faced with purchasing situation in societies that avoid taking risks and have low economic power may prefer discounted ones considering the price level of products or services whereas, consumers in societies with a high level of savings do not care about the price level and have no price sensitivity.

Analysis results indicated that cultural values have an effect on impulsive-buying decision-making style of consumers. It was determined that masculinity dimension of cultural values has a positive effect ( $\beta = .192, p = .000$ ), while long-term orientation dimension has a negative effect ( $\beta = -.238, p = .000$ ) on impulsive-buying decision-making style. This result can be interpreted that consumers do not care whether they get value for their money in societies that put much emphasis on success, whereas consumers in societies with high saving awareness pay attention to get value for their money.

Analysis results showed that cultural values have an impact on confusion by overchoice decision-making style of consumers. It was found that collectivism dimension of cultural values has a negative effect ( $\beta = -.099, p = .038$ ), whereas power distance dimension has a positive effect ( $\beta = .101, p = .024$ ) on confusion by overchoice decision-making style. This finding can be interpreted as that in collectivist societies, consumers tend towards certain products such as local brands, and in societies where status is a symbol of power, consumers experience confusion of overchoice and have difficulty in making choices.

Analysis results revealed that cultural values have an effect on the brand-loyal decision-making style of consumers. It was determined that the dimension of uncertainty avoidance of cultural values has a negative effect ( $\beta = -.103, p = .028$ ) on brand-loyal decision-making style. This result can be interpreted as that in societies with low uncertainty tolerance and poor purchasing power, consumers' brand-loyalty is low.

Considering the research findings and the results of other studies, it is seen that cultural values have significant effect on the decision-making styles of consumers. Cultural values should be taken into consideration by business managers. The values of the consumers should be respected and sensitivity on this issue should be made felt to the consumers at all stages of product or service delivery. Quality should never be abandoned, as quality is an important factor that is considered by most consumers. Based on customer satisfaction, customers' expectations should be met at the best level. For this purpose, conducting customer satisfaction surveys and analyzing the results and making the necessary improvements will be useful for the continuity of customer loyalty. On the other hand, since some consumers consider the purchasing process as a pleasant activity, carefully shaping the design of the environment where the products are displayed will be effective in the context of customer loyalty.

### **Recommendations for Future Researchers**

The findings of the study indicate that cultural values have a significant effect on consumer decision-making styles, except for novelty-fashion conscious decision-making. Although important findings were found in this study, in which the effects of cultural values on consumer decision-making styles were determined, the study has some limitations and the results should be evaluated within this framework. The research findings are limited to the opinions of 516 employees. Another limitation is that the scope of the research consists of white-collar employees working in the service sector in Istanbul. Different results can be obtained in researches to be conducted in other sectors and businesses by keeping the sample large.

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