Consumer Style Inventory (CSI) Revisited: The case of Millennial Decision-making Style in a Developing Market

Revisión del inventario de estilo del consumidor (CSI): el caso del estilo de toma de decisiones de los mileniales en un mercado en desarrollo

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Abstract

This research study explores the buying styles of young consumers, especially the millennials (Gen Y, and Gen Z), whose idiosyncrasies and consumption peculiarities are quite different from previous generations. This present study further expanded on the eight constructs of the consumer style inventory (CSI) that were conceived by Sproles & Kendall, developing six additional constructs that helped define the younger consumers' decision-making style. The sample population for this study was made up of 125 respondents (young consumers), who were selected randomly across all 20 local governments from Lagos State in Nigeria. The factor analyses through varimax rotation, the latent root criterion (eigenvalue =1), the scree plot test and the percentage of variance methodologies were conducted to determine the number of constructs that are significant to retain among the variables. The findings revealed that the new CSI constructs developed in this study (sexiness, trendiness, global branding, smartness, socialization and entertainment) are strong and significant within the young consumers' styles of decision-making. The six (6) constructs developed reveal that the young consumers' purchasing styles are evolving and have become sophisticated and relatively dynamic. That is why solely relying on Sproles & Kendall's dimensions to assess the young consumers' purchasing decision styles is inadequate and create gaps in business/behavior strategy development. By and large, the constructs developed here capture variables the variables that mostly underpin and dominate the considerations within the purchasing decision-making styles and behaviors among millennials.

Keywords: Consumer style inventory, Decision making, Gen Z, Millennials, Sexiness, Sociable, Trendy.

Resumen

Esta investigación estudia los estilos de compra de los consumidores jóvenes, especialmente los mileniales (Gen Y y Gen Z), cuyas idiosincrasias y peculiaridades de consumo son bastante diferentes a las de las generaciones anteriores. El presente estudio amplió aún más los ocho constructos del inventario de estilos del consumidor (CSI en inglés) que fueron concebidos por Sproles & Kendall, desarrollando seis constructos adicionales que ayudan a definir el estilo de toma de decisiones de los consumidores más jóvenes. La población de muestra para este estudio estuvo compuesta por 125 encuestados (consumidores jóvenes), que fueron seleccionados al azar en los 20 gobiernos locales del estado de Lagos en Nigeria. Se realizó un análisis factorial mediante rotación varimax, se aplicó un criterio de raíz latente (valor propio =1), una prueba del gráfico de scree y un porcentaje de varianza para determinar el número de factores que son significativos para retener entre las variables. Los hallazgos revelan que los nuevos constructos CSI desarrollados en este estudio (sensualidad, tendencia, marca global, inteligencia, socialización y entretenimiento) son fuertes y significativos dentro de los estilos de toma de decisiones de los consumidores jóvenes. Los seis (6) constructos desarrollados revelan que los estilos de compra de los consumidores jóvenes están evolucionando y se han vuelto sofisticados y relativamente dinámicos. Es por eso por lo que confiar únicamente en los constructos de Sproles y Kendall para evaluar los estilos de toma de decisiones

de compra de los consumidores jóvenes es inadecuado y crea brechas en el desarrollo de la estrategia de negocios/comportamiento. En general, los constructos desarrollados aquí capturan las variables que en su mayoría sustentan y dominan las consideraciones dentro de los estilos y comportamientos de toma de decisiones de compra entre los mileniales.

Palabras clave: Inventario de estilos del consumidor, Toma de decisiones, Generación Z, Mileniales, Sensualidad, Sociable, Tendencia.

Introduction

The earliest works on consumer decision-making styles with an emphasis on marketing practice and consumer behaviors featured the studies of Maynes (1976), Thorelli, Becker & Engeldow (1975), Sproles (1979) and Miller (1981). However, the consumer-style inventory (CSI) was first given the spotlight with the study of Sproles (1985) which was premised on a 50-item measuring instrument that focused on the dimensions six different consumers' decision-making style. On a wider scale, Sproles and Kendall (1986) developed a more robust instrument to assess the dimensions of eight purchasing styles through forty items that became foundation of CSI. The work of Sproles & Kendall (1986) has remained as the veritable foundation of understanding consumers' buying decision-making style processes, especially due to the wider dimension they introduced to capture the multi-behavioral tendencies of purchasing styles. Importantly, the multi-application of their framework has helped in studies that cover different areas of market segments and businesses (Chi & Lovett, 2010; Djafarova & Foots, 2022; Ju-Young et al 2013; Chiguvi & Musasa, 2021).

Specifically, this research studies the buying styles of young millennial consumers, especially Gen Y and Gen Z, whose idiosyncrasies and consumption peculiarities are quite different from previous generations. Considering the size of the young consumer population, the income available to them in developing markets, and their purchasing capacity these factors have granted them, this study attempts to provide an answer to the following question: Will Sproles & Kendall's (1986) CSI instrument be able to fully assess the young millennial (Gen Y and Z) consumers purchasing decision-making styles and keep on being relevant within such different characteristics?

Succinctly, the instruments developed by Sproles & Kendall (1986) to assess different decision-making styles might produce certain setbacks and decision gaps when the established consumption behaviors and social peculiarities of the young generations (young consumers) are put into consideration. Thus, the study provides additional constructs to the instruments developed by Sproles & Kendall and improves the existing scales.

Literature Review

It has long been recognized that customers interact with the market by developing specific decision-making styles as well as specific purchase behaviors (Mishra, 2010). Sproles & Kendall (1986) defined these styles as the mental approaches that consumers display when making their choices of products. According to Mokhlis (2009), consumer decision-making styles are cognitive, conceptual and patterned alignments that consistently influence consumers' purchase decisions. A consumer's decision-making style is a description of a person's conceptual framework for making decisions (Durvasala, Lysonski, & Andrews. 1993). Sproles & Kendall (1986, p. 268) described consumer style inventory as "a mental orientation characterizing a consumer's approach to making choices. It is a fundamental consumer personality since it possesses both cognitive and affective traits (Sproles & Kendall, 1986). Three main approaches to consumer-decision making have been identified by Sproles & Kendall (1986) in Mishra (2010): the psychographic/lifestyle approach, the consumer typology approach, and the consumer characteristics approach. According to Lysonski et al., (1996), the consumer typology method appears to be the most effective and explicative of these three since it concentrates on the mental orientation of consumers while making decisions. The overall orientations of the customer toward shopping and purchasing can be used to define decision-making patterns.

Sproles (1985) and Sproles & Kendall (1986) were pioneers in creating and evaluating the consumer styles inventory (CSI). In 1985, Sproles, as a scholar, concentrated on defining consumer characteristics and the decision-making style. Later, he proposed that the consumer decision-making style is a process guided by psychological, emotional, and cognitive characteristics during the consumers' shopping experience. These psychological, emotional and cognitive characteristics may dominate the choice of a consumer, and most of a consumer's choices on products or services might be affected by one or more decision-making styles, which could fundamentally control the decisions of a consumer (Yang et al., 2010). Thus, the customer decision-making style was described in the literature as the mental orientation of a consumer's behavior and the choice process conducted before making purchases. That is, there are fundamental principles that guide and influence a consumer during the consumption process.

Sproles (1985) applied an instrument to analyze the decision-making style of 111 female students from the University of Arizona in the United States using the factor analysis technique, he confirmed that six out of nine traits related to a decision-making style were factors that affected the consumer shopping experiences. The characteristics are:

- **Perfectionist Style:** Perfectionist Style consumers are not happy with common products; they always seek high-quality goods and services and search for them meticulously and methodically. This style describes how thoroughly and methodically a buyer looks for the greatest or the very best quality in goods

- **Value/Price-conscious Style:** These kinds of consumers locate low-cost items easily and are "comparison shoppers", who purchase goods with comparably cheap costs. This style identifies customers who are very aware of discounts and reduced pricing in general.
- **Brand Conscious Style (Price equals quality):** Consumers in this style are more inclined to buy expensive items of well-known worldwide brands because they feel that high costs imply great quality. Therefore, they are willing to spend more money to buy a particular brand of products. This style determines a consumer's propensity to purchase costly, recognizable brands following the mistaken notion that the higher the price, the better level of quality.
- **Novelty-and-fashion Conscious Style:** These customers are aware of new and innovative items, enjoy keeping up with current trends, and want variety in their purchases. This trait distinguishes customers who enjoy innovative items and are energized by discovering new goods.
- **Shopping Avoider, Time Saver Style:** These set of customers pay less attention to the quality of a service or product and do not compare prices to save time and complete their purchases quickly. This style reflects how much a customer enjoys buying and whether he/she does it purely for enjoyment.
- **Confused, Support-seeker Style:** Customers that exhibit a confused, support-seeking style complain that there are too many brands and stores to choose from because the knowledge of the market has left them confused. Consumers in this style indicate that friends influence their choices. Support from significant others reduces the confusion and makes the decision process easier.

To explain or evaluate the psychological characteristics and the corresponding guiding principles of the decision-making process, Sproles & Kendall (1986) further built on the study of Sproles (1985) and developed the Consumer Decision-making Style (CSI) Research, applying an instrument to 482 high school students in Tucson, Arizona. The methodology used was the factor analysis to propose and discuss two additional traits to the consumer decision-making style:

- **Impulsiveness:** People in this style frequently purchase out of a sense of urgency, without much consideration for the cost or for the quality of choice. This particular trait distinguishes buyers who frequently make impulsive purchases and do not seem to care how much money they spend on the "best deals".
- **Habitual or Brand-loyal Orientation toward Consumption:** Consumers who have a habitual or brand-loyal orientation toward consumption tend to like and fall in love with a particular brand of product or store and are willing to buy their items frequently. These type of customers have favorite products and retailers and have developed patterns for consistently picking them.

According to Mokhils & Salleh (2009), the fact that the characteristics revealed by the CSI can be found widely among consumers within developed economies has been tested by many different researchers since its definition (Hafstrom et al., 1992; Fan & Xiao, 1998; Hiu et al., 2001; Durvasula et al., 1993). However, only a few researchers have made an effort to fully explore

the causes and effects of consumer decision-making styles (Cowart & Goldsmith, 2007; Kwan et al 2008; Mitchell &Walsh, 2004; Bakewell & Mitchell, 2006; Hanzaee & Aghasibeig, 2008). Convincing research also shows that customers make different decisions depending on their gender (Bakewell & Mitchell, 2006).

Equally, the original CSI dimension developed by Sproles & Kendall (1986) has been further expanded and updated to give recentness and contemporariness to its earlier dimensions and scales. For instance, the work of Chiguvi & Musasa (2021) incorporated additional new dimensions, such as Store loyalty, Apathetic/Dissatisfied consciousness and Time/Effort Conserving consciousness to measure millennial consumers' purchasing styles. Additionally, the work of Ryding et al. (2020) added new traits adapted from the fashion industry, such as Fashionista Involvement, Nostalgia & Ostalgia, Creative Choice, Need for Status, Price Consciousness, Ecological Consciousness, Bargain and Treasure Hunt. The Fashionista Lifestyle is used to determine consumer decision-making related to second-hand clothing consumption. To a certain degree, societal advancement, cultural differences and lifestyles, markets and national development may expose the inadequacy of the generalizations of the CSI characteristics developed by Sproles & Kendall's (1986).

The Cases of Millennials: Their Purchasing Style Traits

In the cause of this study, the following number of traits that define the shopping habits of millennials was discovered. These qualities are contained in the following list.

Sexiness and Sex-Appealing Consumption

The importance of traits such as sexiness, sensuality and sex appeal for young consumers within their buying decision patterns and styles, cannot be underestimated (Oniku & Joaquim, 2021; Kozman, Selim & Farhat, 2021; Bervian & Floriani, 2020). The millennial understanding of sexuality and sensuality is not related to promiscuity and indecency, but it associates sexiness and sex appeal with consumption. This trait involves a decision style made by the consumers to purchase products that have a sexual brand appeal, reflect emotional and physical sexual attractiveness and provide them with intrasexual and intersexual acceptance among their peers. The work of Bervian & Floriani (2020) describes the way in which the rise in consumption was solely related to the objective of intrasexual competition among women, which attracts male partners to build romantic relationships. For example, women attempt to outdo their counterparts through intersexual competition by consuming and displaying luxury items.

On the other hand, Kellie (2022) in her article in Women's Wear Daily (WWD) stresses that the pursuit of sexual wellness among millennials, especially female consumers, is driving high and shaping the demand of lingerie brand and other sexual-related products. This new pursuit is forcing many companies to change their approach by organizing events to educate consumers on sexual wellness, vis-à-vis their brands. Even in conservative Saudi Arabia, the effects of sex-appealing consumption and the sexiness pursuit are changing women's consumption patterns and behaviors (Shira & Sask, 2021).

Trendiness

Millennials show a higher interest on being fashionable than the previous generations in their consumption activities. Cartner-Morley (2002) reports that the millennial buying decision-process is largely influenced by what is in vogue and trendy, and this fuels their desire to purchase and consume designer clothes and accessories. The Sunday Telegraph (UK) editorial of July 2022 states that trendiness is a characteristic that influences young generations within their socialization dynamics, recreational activities or homes. Likewise, The Age, Melbourne (2022), reiterates that trendiness is shaping the young generations buying decision-processes, styles and patterns. Trendiness might be a generational movement that is equally affecting and motivating Gen Y and Z in developing markets (economies), who are keeping up with products celebrities consume, such as fashion brands, mobile phones, foreign education institutions, automobiles, etc.

Global Branding

Rogers & DeFanti (2021) in their study on Beiersdorf Global growth, the maker of the Nivea products line, revealed that the organization's competitiveness relies on brand positioning and that millennials remain as one of the strategic targets of their product lines. Thus, the organization's pursuit of global brand positioning is associated with the innate desire and the contemporary behaviors of millennials, who are more likely to purchase global brands. Invariably, the cohesion or oneness that seemingly pervades millennial and other young consumers' usage and consumption of popular brands further establishes them as the target that fuels the global brand strategies of many companies. Wagner et al. (2021) further reiterate that the popular World of Barbie brand, designed for and commonly embraced by little girls, is now strongly shaping the mindsets of millennial female older consumers due to the memories and nostalgia associated to it. Better still, the research revealed that Gen Z are much more propense to pursue and consume global brands than other segments such as Gen X and Gen Y, especially in masstige brands and luxury goods (Alic et al., 2022; Gazola et al., 2022). Also, Gen Z shows stronger attachment and brand loyalty to luxury brands (Ghosh & Bhattacharya, 2022) and that the influence of social media strengthens the millennial aspiration for luxury brands (Vasesi, 2022).

Smartness

One of the characteristics of young consumers, especially Gen Z and millennials, is that they are tech-savvy. The PEW Research centers describes them as "digital natives", i.e., a generation that has grown with smartphones and has no memories of anything that existed before them. Guan et al. (2022) affirm in their study that consumers, including young ones, show great interest in smart products because of their positive effects on social life. Specifically, Khan (2022), in his report, revealed that millennials show higher demands for smart and artificial intelligence products when compared to previous generations, for example, home automation appliances, which can be operated remotely, smart home audio/video appliances and smart speakers (Chih-Fu et al., 2022). Young consumers are more propense to consume smart products due to product traits such as affordance, visibility, affordance-based design and usability (Chih-Fu et al., 2022).

Arsha et al., discovered that the young generation of consumers are much more inclined to smartness when consuming and purchasing products and that further extends to communication in terms of the use of internet memes in adverts and business communications. Such use is more embraced and understood among the target consumers (Arsha et al., 2022). Equally, the findings of Arsha et al. show that online shopping is more prevalent and popular among the younger generations than the older generations (Jui-Lung & Siriwat, 2022).

Socialization

As a means of providing an explanation for the meaning of socialization, Nie et al. (2022) established a connection between socialization and attachment to peers. The attachment that exists between young individuals can go a long way to influence their buying patterns toward a particular product. Trust, communication, and feelings of alienation are the three factors that are typically considered when evaluating socialization of young consumers. Trust among peers places an emphasis on mutual trust and respect for the requirements and preferences of one another. Peer communication, on other hand, refers to the condition of verbal communication, as well as the perceived level of participation and responsiveness. Anger, feelings of loneliness, and a sense of detachment from one's peers are all components of peer alienation. One of the characteristics that distinctly characterizes the younger generation is the rate and extent of socialization, as well as the manner in which the growing utilization of social media tools has contributed to the narrowing of the age gap between different age groups (Balleys et al., 2020). The positive side of proactive socialization among the millennial is shown in how it eases the transit from students to employees in organizations (Nie et al., 2022). Social media platforms like YouTube, WhatsApp, Facebook, Instagram, and X are utilized by millennials for the purpose of socializing and making decisions on their purchases (Balleys et al., 2020); millennials also use socialization to gain

financial and professional knowledge and improve their financial behaviors and attitudes (Yanto, 2021; Alflrevic et al 2021). On the other hand, peer influence and socialization can equally produce negative behaviors, such as the consumption of cigarettes, marijuana and heavy drinking (Loan et al., 2021; Becker et al., 2019). Thus, millennials can be described as a generation that associates the consumption of many goods and services with socialization.

Entertainment

Entertainment is a characteristic that widely influences the purchase decisions of millennials, due to the fact that digital technology are now embedded into arts, drama, stage plays, radio broadcasts, movies, anime, etc. Entertainment is used by millennials to relax, seek pleasure and mingle. Its use is highly relevant and undeniable in the new world of the young generations. Sugita et al. (2021) highlight the role that the fourth industrial revolution, especially digital technology, has played in changing the face of entertainment in art and digital media. Their study emphasizes on the fact that stage and media technology with innovative stories and dramas have contributed to the increasing importance of art, culture and drama among millennials. Likewise, Barrios-Rubio (2021) stresses the roles of the digital environment in the entertainment industry, especially within the transition from traditional broadcasts to digital media and the internationalization of entertainment through social media networks, such as YouTube, Facebook, Instagram, etc., which has led to a wider acceptance of the radio industry. Equally, the borderless pop culture is an undeniable source of entertainment for millennials (Wu, 2021). In other words, the sign and epitome of entertainment can be found in the millennial consumption style of certain goods and services, such as telephones, housing, decorations, furniture and clothing design and automobiles, among others.

Materials and Methods

The sample population for this study consisted of Gen Y and Gen Z which are often referred to as millennials, in Lagos State, Nigeria. Importantly, the terms millennial, young generations and young consumers are interchangeably used in the study to capture the demographic gap between Gen Y and Z.

Noteworthy, this study considers the heterogeneity of the sample population (Bryman & Bell, 2011) because the age brackets in this study includes people who are both economic-dependent and independent young consumers. Subsequently, both working-class and student millennials in tertiary education institutions in the city were chosen for the study, based on the premise that their

consumption decision-making and behaviors are more relevant to the study than their sources of income. Initially, 187 participants were randomly surveyed for the study. However, the number of eligible participants was reduced to 125, due to the social-desirability bias in the responses, for instance, when the participants mentioned strip club attendance as sexiness and sex appealing consumption. Finally, 125 respondents were selected randomly across all 20 local governments in Lagos State, Nigeria. This study expanded on the eight CSI constructs that were conceived by Sproles & Kendall (1986) and developed six additional constructs that defined the young consumers' decision-making style inventory. Table 1 shows the reliability test as indicated below to confirm that the variables considered in this study are sufficiently reliable and satisfactory. The factor analyses through varimax rotation, the latent root criterion (eigenvalue =1), the scree plot test and the percentage of variance methodologies were conducted to determine the number of factors that are significant to retain among the variables. Table 2 shows the justification of Factor analyses, based on the Keiser-Meyer-Olkin (KMO) measure of sampling adequacy (Kaiser, 1958), and the Bartlett's test of Sphericity (Bartlett, 1954). The latent root criterion (eigenvalue =1) and the scree plot in Figure 1 suggested that there were seven factors in the first rotation. Moreover, factor analyses identify seven factors which explained 62.878% of the total variance (Table 3).

Table 1. Cronbach's Alpha coefficients for six factor

S/N	Variables	Items	Cronbach Alpha
1	Entertainment	5	.708
2	Sexy	4	.669
3	Socialization	5	.709
4	Trendy	5	.772
5	Smartness	5	.694
6	Global Branding	4	.838
	Overall Cronbach Alpha coefficient for CSI	28	.900

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.835
Bartlett's Test of Sphericity	Approx. Chi-Square	1426.781
	Df	378
	Sig.	.000
	Trendy	5

Source: Own Field Survey, 2023

KMO has a value of 0.835, which is much higher than 0.6. It indicates that there are enough data to carry out a factor analysis. To determine whether or not the variables included in factor analysis are connected, the Bartlett Test is utilized. The findings indicate that there is a link between the variables (p less than.05).
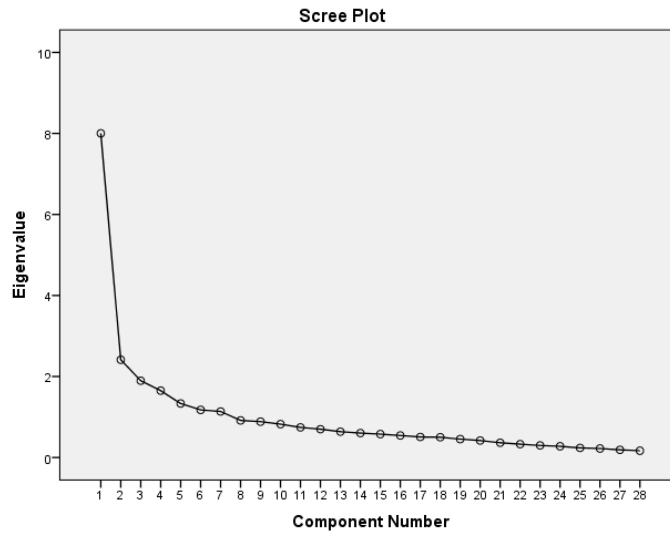
Figure. 1: Scree Plot Test

Table 3: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.002	28.580	28.580	8.002	28.580	28.580	4.268	15.241	15.241
2	2.413	8.617	37.198	2.413	8.617	37.198	3.580	12.787	28.028
3	1.895	6.769	43.967	1.895	6.769	43.967	2.897	10.348	38.376
4	1.650	5.895	49.861	1.650	5.895	49.861	2.601	9.290	47.667
5	1.333	4.760	54.621	1.333	4.760	54.621	1.619	5.783	53.450
6	1.176	4.199	58.820	1.176	4.199	58.820	1.342	4.793	58.242
7	1.136	4.059	62.878	1.136	4.059	62.878	1.298	4.636	62.878
8	.916	3.272	66.150						
9	.885	3.162	69.312						
10	.823	2.941	72.253						
11	.743	2.655	74.908						
12	.700	2.499	77.407						
13	.638	2.277	79.684						
14	.603	2.152	81.837						

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
15	.578	2.063	83.900						
16	.543	1.940	85.839						
17	.507	1.810	87.650						
18	.500	1.787	89.436						
19	.454	1.623	91.059						
20	.419	1.495	92.554						
21	.364	1.301	93.855						
22	.329	1.175	95.030						
23	.298	1.064	96.094						
24	.277	.988	97.083						
25	.237	.845	97.928						
26	.222	.795	98.722						
27	.190	.679	99.401						
28	.168	.599	100.000						
Extraction Method: Principal Component Analysis.									

Source: Own Field Survey, 2023

The results of the extraction conducted using principal component analysis are shown in Table 3. At first glance, this table appears to list all of the PCA-extracted components. However, past research has indicated that only variables with an eigenvalue higher than 1 are useful for describing consumer behavior. As the table above shows, only seven of the original components have eigenvalues higher than 1 and were, hence, chosen. About 62.878% of the difference in customers' choices may be attributed to these seven factors.

Table 4: Key Consumption Dimensions Derived from Principal Component Analysis

Entertainment	Factor Loading
Enjoyment	0.478
Pleasure	0.529
Need satisfaction	0.632
Shopping experience	0.704
Relaxation Mood	0.688
Sexy:	
Attractive	0.668
Love at first sight	0.459
Intimacy	0.488

Entertainment	Factor Loading
Sociable	
Fun	0.715
Socialization	0.698
Recommended by Friends	0.812
Social acceptance	0.617
Associate freely	0.574
Trendy	
Vogue	0.693
Style	0.756
New Arrival	0.713
Celebrity endorsement	0.766
Popular brands	0.688
Smartness	
Online shopping	0.721
Tech ability	0.463
Sophistication	
Innovative products	0.725
Today's technology	0.801
Global Branding	
Global brand culture	0.550
Worldwide acceptance	0.502
Global market presence	0.609
International outlook	0.667

Source: Own Field Survey, 2023

The factor loading scores of the twenty-eight variables onto the seven factors are presented in Table 4. The cut-off point for the interpretation of loading scores was 0.459 according to Hair et. Al (1998) and Tabachnick and Fidell (1989) suggest in Koutroulou and Tsourgiannis (2011).

Conclusions and Further Research

The relevance of the customer style inventory to understand the motives and patterns of consumption and decision-making processes across ages and generations is strategic for a rewarding and profitable business strategy. Nowadays, it has become more significant as consumers' sophistication has evolved, so that businesses have to respond to the increasing demands, yearnings and changes of their consumers. Importantly, millennials are the personification of the societal changes which affect business decisions today more than ever before and these

are reflected in the consumption styles, decision-making dynamics and patterns of Gen Z and Y. That is why it is crucial for businesses to recognize them, especially when they have an income that make them possible costumers (Maheshwari et al., 2018; Sherrington et al., 2018).

The findings clearly show that the newly developed CSI constructs in this study are more prevalent among younger generations. These constructs, as reported in the study, revealed a strong and significant factor loading which presents marketers with the opportunity to better understand the immense potential of the Gen Z and Y target market. Our findings support the discoveries of numerous previous studies, which state that the CSI model may be generalized and applied to the entire marketing process of a variety of countries and industries. While many of these studies revealed that the CSI model can't be applied in some societies and to some consumers (Bauer, 2009; Nasimi et al., 2015), other studies further build on the CSI model and compare it across cultures and consumer decision-making characteristics (Mishra, 2010).

The decision to research the consumption decision-making styles of young consumers is more important in developing markets because of the commercially advantaged position millennials occupy in the market in terms of disposable income and population size. The six scales developed reveal that the millennials consumption styles are evolving, becoming sophisticated and relatively dynamic, hence the reliance on Sproles & Kendall's (1986) dimensions to measure the young consumers' consumption decision styles will be inadequate and create strategy-gap in business/ behavior strategy development. By and large, the dimensions of entertainment, sexy, sociable, trendy, smartness and global branding capture variables that mostly underpin and dominate considerations in purchase decision-making styles and behaviors among millennials. The dynamism in the market and the market behaviors' peculiarities of millennial or young consumers require the extension of CSI dimensions to make the concept robust. Largely, the findings show the relevance and predictability of the six constructs to provide bases for business strategies in consumer decisions, and behavioral study and practice.

Thus, sex appeal and attractiveness are changing younger purchasers' consumption decisions. Millennials' love of global brands and trendiness are also affecting younger consumers' purchasing habits and trends in today's market. A desire to live "smartly" is changing young consumers' buying habits in today's market as well. Millennials' buying choice style is influenced by their desire to use consumption patterns to socialize, and their entertainment culture will modify their shopping habits.

Laconically, the study focuses on identifying constructs that are more prevalent among consumers from young generations and their decision-making styles, without considering the demographic characteristics of the respondents. The study also uses factor analysis to determine the number of factors that are significant to retain among the variables. Therefore, we recommend further research that focuses on developing a causal relationship through hypothesis development and justifying the significance of these constructs on the gender characteristics of the respondents.

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