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TÜRKİYE VE AZERBEYCAN'DAKİ TÜKETİCİLERİN KARAR ALMA STİLLERİ: TÜKETİCİ STİL ENVANTERİ YAKLAŞIMI

DECISION-MAKING STYLES OF CONSUMERS IN TURKEY AND AZERBAIJAN: A CONSUMER STYLES INVENTORY APPROACH¹

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ÖZET

Tüketiciler, satın alma kararlarını farklı kriterleri dikkate alarak yapmaktadırlar. Fiyat, kalite, moda, eğlence gibi birçok farklı başlıklarda ele alınabilecek olan bu kriterler tüketicilerin satın alma karar stillerini de şekillendirmektedir. Tüketiciler karar alma stillerine göre pazar segmentlerine ayrılabilir. Bu çalışma, Türkiye'deki ve Azerbaycan'daki tüketicilerin karar alma stillerinin belirlenerek iki ülke tüketicilerinin karar alma stillerinin karşılaştırılmasını amaçlamaktadır. Türkiye ve Azerbaycan'da yaşayan tüketicilerle yüz yüze anket yöntemiyle toplanan veriler faktör analiziyle incelenmiştir. Araştırma sonucunda Türkiye'de yedi, Azerbaycan'da ise dört tüketici karar alma stili bulunmuştur. Bu faktörler, diğer ülkelerde bulunan faktörlerle benzerlik göstermektedir.

Anahtar Sözcükler: Karar Alma, Tüketici Karar Alma Stili, Tüketici Stil Envanteri (TSE), Türkiye, Azerbaycan

1 This study was developed from the master thesis completed by Zaur Omarov under the supervision of Assoc. Prof. Dr. Erkan Özdemir, in the Department of Business Administration of Social Sciences Institute at Uludağ University.

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ABSTRACT

Consumers make purchasing decisions based on different criteria. These criteria, which can be considered in many different titles such as price, quality, fashion, entertainment, also shape the purchasing decision-making styles of consumers. Consumers can be divided into market segments according to decision-making styles. This study aims to determine the decision-making styles of consumers in Turkey and Azerbaijan and compare the decision-making styles of consumers in the two countries. The data collected by means of face-to-face interview with consumers living in Turkey and Azerbaijan were analyzed by factor analysis. As a result of the study, seven consumer decision-making styles were found in Turkey and four consumer decision-making styles in Azerbaijan. These factors were similar to those found in other countries.

Keywords: Decision Making, Decision Making Styles, Consumer Styles Inventory (CSI), Turkey, Azerbaijan

1. INTRODUCTION

People have to make decisions many times almost every day throughout their lives. This is in the form of making a decision when one has some options in the face of an event. Decision-making, which can be defined as “choosing the most predominant choice among the alternatives for practice” (Nutt, 1976: 84), “choosing the most appropriate one among the available alternatives to achieve the right result” (Chatoupi, 2007: 195), is a continuous process that can then require other choices (Rowe, 1989: 31). Three conditions have to be available; the presence of a problem of selection that reveals the need for decision making for the individual to make a decision; the fact that his problem is felt by the individual and there are multiple options to deal with the difficulties; the individual has the freedom to turn to one of the options (Çoban and Hamamcı, 2006: 394).

People often focus on the greatest outcome they can achieve in their decisions. However, some people are able to concentrate on making the result satisfactory instead of maximizing the benefit. The fact that people do not consider too far ahead causes complex situations to be simpler (Mintzberg et al., 1976: 248). However, decision-making is influenced by many factors such as social, cultural, economic, political values. In addition, other factors such as personality characteristics of an individual, the pressure of external groups, and the values of the community are also important determinants of people’s decisions (Muhsin, 2002: 52). The factors that affect people’s decisions the most are; right decision-making anxiety, decision environment, time factor in the decisions, communication of the decisions, psychological problems in decision making (Bakan and Büyükbeşe, 2008: 32). Particularly, the stress experienced in decision making directly affects the decision-making behavior of individuals (Güçray, 2001: 108). Even though decision-making under the influence of personal and environmental factors (Özcan Candangil and Ceyhan, 2006: 76) seems to be an instantaneous event, it is actually the result of a process. The individual who is in the position of decision-making tries to meet both his/her personal needs and what others expect from him/her (Sardoğan et al., 2006: 79).

The decision making process consists of the phases of determining the problem to be solved, collecting information about the problem and its environment and conducting research to create alternative solutions, and selecting the direction of the action as a result of analyzing the information and solutions obtained (Blankenship and Miles, 1968: 106-120). However, this rational decision-making process is often not feasible in practice (Heracleous, 1994: 18). The structure of the problem affects

the decision-making process. This process varies depending on the complexity of the problem (Fahey, 1981: 45). Factors such as hurrying up, being late, paying attention to priority order, not consulting to anyone while making a decision can be effective in this process (Emhan, 2007: 216).

The types of decisions in the decision-making process of end-users can be specified as rational, limited rational and process or analytic decision-making. Rational decision making assumes that individuals' behavior has a goal and that the decision maker knows what s/he wants when s/he takes a decision. This type of decision assumes that the decision-maker has clear and comprehensive knowledge of the environment, a stable and organized system of choice, and the ability to think about alternative areas of action that will bring it to the highest target. In the case of limited rational decision making, on the other hand, the decision maker is under the influence of different limiting factors. The limiting factors prevent an individual from making a rational decision. Process-decision making style is a linear process consisting of certain stages, which takes place in a systematic way that is not much affected by external factors (Taş and Boztoprak, 2012: 295-302). There are many factors that influence the decision-making process of end consumers. These factors are generally addressed under the headings of socio-cultural, personal, psychological and situational factors (Karafakıoğlu, 2005: 96).

Products or services do not have the same level of importance for all consumers. Therefore, while consumers make purchasing decisions, they can develop different ways of thinking and perform purchasing actions in different time periods (Kotler, 2000: 178). It is really important to find out what factors consumers use to make purchasing decisions in order to determine which marketing practices will be used in the sale of products (Karabulut, 1998: 37). At this point, the end consumer purchasing decision process is addressed in five stages such as the emergence of the need, the collection of information, the evaluation of alternatives, the decision to make purchases, and post-purchase behaviors (Odabaşı and Barış, 2002: 332; Özdemir, 2016: 37).

The aim of the present study is to determine the decision-making styles of consumers in Turkey and Azerbaijan and to compare the decision-making styles of the consumers of the two countries and offer suggestions to the businesses operating in these countries. The next section of the study focuses on the literature review related to the consumer decision-making styles. And then, the methodology of the study is explained and the findings obtained from the study are evaluated and recommended to the businesses.

2. LITERATURE REVIEW

In this day and age, as a result of such factors as increasing the number of stores, the development of electronic commerce, the increase in the product variety presented to the consumers, and the targeting of the consumers in a large number of different types of advertisements, the decision options of the consumers have increased considerably as well. This situation makes consumers' purchasing decisions more complicated (Ghodeswar, 2007: 36). At this point, determining consumer decision-making styles will contribute to the correctness of the decisions of the marketing managers and success of their practices (Lyonski et al., 1996).

Consumer decision-making style is the result of people's experiences and individual learning (Nas, 2010: 44). Although it was stated that decision-making style was a habit that could be learnt, it was first described by Sproles and Kendall (1986) that people's learning and decision-making styles are linked and the consumer decision-making style was defined as *the mental approach of the individual*

to decision making. Consumer decision-making style can be both cognitive and emotional (Sproles and Kendall, 1986: 267). Decision-making style is also expressed in the form of mental harmony of consumer choice (Durvasula et al., 1993: 56).

Consumer decision-making styles are examined from three perspectives such as psychographic-approach, typology approach and characteristics approach. A large number of variables are taken into account in *decision-making style based on psychographic approach* and the decision-making style is analyzed in terms of psychological characteristics and lifestyle of individuals. The decision-making style in *the typology approach* is examined according to the people's shopping forms based on such factors as economic, indifferent, dependent, individual, quality-focused and brand loyalty. The decision-making style of *the characteristics approach* is analyzed by taking into account the cognitive and emotional process in which the consumer's personality is also influential. When the literature on consumer decision-making style is examined, it is seen that the scale used by Sproles and Kendall is considered as the original scale which is used as a reference by the subsequent researchers. The study conducted by Sproles and Kendall in 1986 revealed eight factors that constituted the consumer decision-making style. These were *perfectionist or high quality orientation, brand awareness, innovation and fashion orientation, entertainment orientation, price orientation, carelessness, confused by overchoice, familiarity or brand loyalty* dimensions.

Consumer decision-making styles (Ünal and Ercis, 2006a: 359), which constituted a tendency in people's purchasing decisions, were studied by different authors in many different countries using the Consumer Styles Inventory (CSI) after the work of Sproles and Kendall (1986). It is seen that factor analysis was applied to research data in general. The factors found as a result of the studies and the different aspects from the previous studies were addressed together with the reasons.

The subject of consumer decision-making was first addressed by Sproles and Kendall (1986) by examining previous studies. Sproles and Kendall used the concepts of Consumer Styles Inventory (CSI) and Profile of Consumer Style (PCS) in their studies. As a result of their study on the student sample, Sproles and Kendall found eight consumer decision-making styles within the scope of Consumer Styles Inventory. As a result of the study, the authors stated that it was necessary to conduct studies in different places by following this path and it would be more appropriate to conduct study on adults in particular.

After Sproles and Kendall, Halfstrom et al. (1992) conducted a survey on young consumers in the US and Korea. The scale used in this study was based on Sproles and Kendall (1986), but six questions that could be misinterpreted in the Korean translation were not included in the questionnaire. In this study, it was aimed to determine the applicability of the Consumer Style Inventory in other societies. Factor analysis was applied to the research data on the student sample, and the results were compared with the results of the study conducted by Sproles and Kendall (1986) in the USA. As a result of analysis, seven of eight factors Sproles and Kendall found in the US (except Innovation and Fashion Consciousness) were found in Korea as well. Unlike the study by Sproles and Kendall (1986), a new factor called the "*Time and energy conservation tendency*" factor was found in the Korean sample.

Lyonski et al. (1996) investigated consumer decision-making styles in the United States, India, Greece and New Zealand on their study. The scale used by Sproles and Kendall (1986) was also used in this study. This study was a kind of response to criticism that at that time *Consumer Style Inventory* was created in the United States, it could cause serious problems when applied in other countries. Data collected from four countries for the study were analyzed by factor analysis. After the factor analysis,

6 out of the 40 questions in the questionnaire were removed from the analysis and factor analysis was performed again with the remaining 34 questions. Three of these 6 questions were related to the “price-focused and value-for-money shopping style” factor. In the repeated analysis, the remaining 7 decision-making styles were found in all four countries as well. Income, development level, extent of credit card usage, shopping places and habits among the countries were demonstrated as the reasons for the re-analysis.

Durvasula et al. (1993) investigated CSI on student sample in New Zealand. As a result of the study, eight factors found by Sproles and Kendall (1986) were found in New Zealand as well. As a result of the study, it was stated that Consumer Style Inventory could be applied in other countries with minor changes.

Fan and Xiao (1998) conducted their study on the students of five universities in the Guangzhou city of China to further develop the CSI model, learn about the decision-making styles of young Chinese consumers, and compare the Chinese and US adult consumers to the US and Korean consumers. The results of the factor analysis performed were compared with those of young consumers in Korea and the United States. As a result of the factor analysis, five decision-making styles, namely *quality-oriented decision-making style*, *price-oriented decision-making style*, *brand loyal decision-making style*, *information-assisted decision-making style* and *decision-making style to save time and energy* were found in China. As a result of comparison, it was observed that these decision-making styles were found in all three countries. However, innovation and fashion-oriented, brand loyalty and sudden decision-making styles were not found in China. These differences were explained as the major differences in the purchasing power between the countries that were compared in the study. Hiu et al. (2001), who investigated consumer style inventory on 387 adult consumers in China, identified five decision-making styles that prevailed in the Chinese culture. These traits were listed as *perfectionistic*, *novelty-fashion conscious*, *recreational*, *price conscious*, and *confused by overchoice*.

Walsh et al. (2001), on the other hand, reported that the consumer style inventory in their studies was more feasible in developed countries, but no study was conducted in Germany. According to them, the most strict consumer protection laws in the world in Germany make it more important for consumers in this country to learn decision-making styles. In this study, the questionnaire containing Sproles and Kendall’s scale was conducted in major cities where retail sales and consumption were higher. As the result of the factor analysis, eight factors were found. Six of the eight decision-making styles Sproles and Kendall found in the US were found in Germany as well. The two decision-making styles found in Germany, but not available in the United States, were named as decision-making style for *Time and energy conservation tendency*, and decision-making style for *variety seekers*. Mitchell and Walsh (2004), on the other hand, investigated gender-based differences in the decision-making style of German consumers and found that decision-making styles of brand consciousness, perfectionism, confused by overchoice and impulsiveness were common to both genders. In the continuation of the study, satisfying, enjoyment-variety seeking and fashion-sale seeking decision-making styles for men, novelty-fashion seeking, and recreational decision-making styles, on the other hand, were found for women.

Another country where consumer decision-making styles were studied using the CSI scale was United Kingdom. As a result of the study done in this country 10 traits were found. In addition to the original factors, new store-loyalty and time-energy saving traits were found (Mitchell and Bates, 1998). In the study conducted by Bakewell and Mitchell (2006) in England, decision-making styles of male and female consumers were investigated. As a result of this study, eight decision traces were

found common to both genders. Apart from these common factors, there were four traits for males and three traits for females.

Ghodeswar (2007) who investigated the decision-making style of Indian consumers on the student sample found that seven decision-making styles (*perfectionist, brand awareness, innovation and fashion orientation, entertainment orientation, price orientation, carelessness, confused by overchoice and brand loyalty*) were present in the Indian culture as well. The decision-making style of taking a price-oriented decision-making style and value-for-money decision-making style were not found in the Indian sample. This shows that the students were not sensitive about the prices. The reason for this situation was explained in the study by the fact that the families of all of the students who participated in the study lived in the big cities and were economically in the middle and upper classes. Lysonski and Durvasula (2013), who studied consumer decision making styles in retailing on the Indian young adult consumer sample, on the other hand, conducted their study in 2009 and compared the results of their study with those of their 1994 study in India (Lysonski et al., 1996). Eight consumer decision-making styles were compared in this study. Consumer decision-making styles in the study were addressed at four different distinctions under the titles of Utilitarian shopping styles and hedonic shopping styles. As a result of their study, it was seen that the decision-making styles of consumers changed as well in India where the policies of outward opening were observed within the 15-year time period. For instance, Indian consumers seemed to have more brand awareness and shop for innovation or recreation. The research results demonstrated that the changes in globalization and the retailing sector had a major impact over the consumer decision-making styles.

Hanzaee and Aghasibeig (2008) investigated the consumer decision-making styles of Y-generation in Iran and the differences between decision-making styles of women and men in this generation on university students in Tehran. As a result of the factor analysis performed, eleven consumer decision making styles were found. It was seen that all eight styles found by Sproles and Kendall were present here as well. Moreover, there were three additional factors in Iran. The reason for this was stated as cultural differences between the two countries and the generation differences of those who participated in the study. In addition, it was found in the study that decision-making styles also differed between males and females. It was stated that the changing the social roles of men and women in recent years was effective in the emergence of decision-making styles out of many common factors.

Mokhlis and Salleh (2009) investigated the decision-making styles of consumers in Malaysia and the differences between men and women in their study. The questionnaire in which the CSI scale was used was conducted on the university students in Terengganu city. As a result of factor analysis, six common decision making styles were found in both men and women. Two decision-making styles unique to men only were the only brand loyal decision-making style and *time and energy conservation tendency decision-making style* and only women-specific decision-making style was price-orientation, entertainment and shopping avoidance style. Similarly, in another study in Malaysia, on the other hand, Madahi et al., (2012) investigated the consumer decision-making styles of young people in Malaysia (aged 17-32). As a result of the factor analysis performed, four consumer decision-making styles (brand orientations, perfectionists (high quality focused, fun and hedonistic, careless quick-tempered) were found.

Decision-making styles of Macedonian consumers were investigated on students in Skopje by Anic et al. (2010). As a result of the factor analysis performed, eight decision-making styles were found in Macedonia. The study concluded that Macedonian youth, on average, tended to have a high degree of perfectionism and hedonic decision-making styles, but impulsive decision-making style was less

common. This shows that the young consumers planned their shopping trips in advance. As a result of another study conducted by Anic et al. (2012) on student sample in Bosnia and Herzegovina, it was found that the young consumers had six consumer decision-making styles.

Many studies were conducted on consumer decision-making styles in Turkey. In the research part of his doctoral thesis, Özdemir (2005) investigated the decision-making style of female consumers. The CSI scale was used in the face-to-face questionnaire conducted in two large shopping centers in the city of Bursa. As a result of the factor analysis performed, 7 decision making styles were found. In this study, two of the eight factors found in Sproles and Kendall's study (Price awareness and carelessness) were not found. In this study, in addition to the *fashion consciousness decision-making style, change and innovation seeking awareness* were found as a separate factor. The reason for this difference was stated in the study as "the research was based solely on women".

In their study in which they investigated the effect of personal values on consumer decision-making styles, Ünal and Ercis (2006b) initially identified the consumers' decision-making styles in their study. As a result of the study on consumers aged 18 years and over, 10 consumer decision-making styles were found.

Six of the factors identified in the study were the same as those found in Sproles and Kendall. Ünal and Ercis (2007) investigated the decision-making styles of young consumers in another study. As a result of the study on the student sample, eight of the eight consumer decision styles found by Sproles and Kendall were found, and no *unplanned shopping and entertainment oriented* decision-making styles were found.

Yasin (2009) who investigated whether the Turkish consumers differed by gender with their decision-making styles conducted a two-step study. After the first study on the students, the second study was carried out on the consumers. As a result of the study, nine (additionally, environmental and health awareness) consumer decision-making styles were found which were identical to the eight consumer decision-making styles found by Sproles and Kendall. Subsequently, decision-making styles of male and female consumers were analyzed and compared separately. After this comparison, it was found that female consumers had innovative fashion conscious, confused by overchoice, brand-focused and entertainment-oriented decision-making styles.

Dursun et al. (2013) who indicated that the study conducted using the CSI in Turkey revealed different decision-making styles than in the US investigated the applicability of CSI in Turkey in their studies. As a result of the study of a large sample of students and non-student adults, nine consumer decision-making styles were found. Although the results did not fully meet the original consumer style inventory, they were similar in general. As a result of the study, it was stated that the consumer style inventory could be generalized even though cultural differences existed. Ceylan (2013), who conducted a similar study, investigated the applicability of the consumer style inventory to the Turkish culture. Seven consumer decision-making styles were found as a result of the study. The *price sensitivity and habitual decision-making styles* of the original scale were not found in this study. Six of the decision-making styles found were the same as the decision-making styles in the original scale. As a result of the study, it was stated that the consumer style inventory was partially applicable to the Turkish culture. Therefore, it was suggested that the expressions that did not conform to the Turkish culture be removed and appropriate ones added in the future studies.

Yeşilada and Kavas (2008), on the other hand, investigated the decision-making styles of female consumers in the Turkish Republic of Northern Cyprus. As a result of the study, 8 consumer decision

making styles were found. Three of these decision-making styles were the same as the decision-making styles found by Sproles and Kendall. As a result of the study, it was stated that the consumer style inventory could be applied to the female consumers living in the TRNC. As reasons for differences, the cultural differences, the political characteristics of the region and the economic situation of the country were identified.

In recent years, it is seen that the consumer decision-making styles have also been investigated according to generations of consumers. For instance, in their study in which they compared the learning styles and consumer decision-making styles of Y and Z generations, Kavalcı and Ünal (2016) found seven traits apart from the price-oriented decision-making style in the CSI model developed by Sproles and Kendall. In another study, Yüksekbilgili (2016) concluded that the consumers in the X and Y branches differed between their decision making styles. In this study, CSI was not subjected to factor analysis again, but difference analysis was conducted by considering the factor dimensions of the Dursun et al. (2013) study.

3. METHODOLOGY

In the present study, it was aimed to determine the decision-making styles of consumers in Turkey and Azerbaijan and compare the decision-making styles of consumers in the two countries. Even though there have been studies in the world and Turkey on this subject, the fact that there is no study done on this subject in Azerbaijan reveals the importance of this research. Moreover, studies in Turkey have not been compared with any other country except for the first study in the United States, which constituted the original scale. The present study, therefore, is also first of its kind (yada This study is an original one in this respect). The results of the present study will be beneficial in terms of businesses operating in these countries.

Universe of the study is composed of the consumers in Turkey and Azerbaijan. The questionnaire was conducted in the cities of Istanbul and Bursa in Turkey, and in Baku, Sumgayit and Gence in Azerbaijan. The convenience sampling method was used in the study. With the convenience sampling method (İslamoğlu and Alniaçık, 2014: 194), which expresses the selection of easily accessible persons, only accessible individuals have been included in the scope of the example (Gegez, 2010: 217). Since the total population of Turkey is 77,695,904 (Turkish Statistical Institute, 2015), it was determined that the sample size of the questionnaire in Turkey (95% confidence level and with 5% error margin) was at least 384 questionnaires, and since the total population of Azerbaijan is 9,593,000 (The State Statistical Committee of the Republic of Azerbaijan, 2015), the sample size of the questionnaire survey was at least 384 questionnaires. As a result of the implementation of the questionnaires, 411 questionnaires in Turkey and 420 questionnaires in Azerbaijan were collected. When the questionnaires collected were examined, 23 questionnaires in Turkey and 29 questionnaires Azerbaijan were not included in the analyses as they were incompletely or incorrectly answered. A total of 779 questionnaires, 388 from Turkey and 391 from Azerbaijan were entered into the SPSS Statistics 22 program for the analysis. In order to have a high return rate of the questionnaires that were translated into the languages of both countries, they were collected by the face to face interview between 01.10.2015 and 01.03.2016.

The questions in the questionnaire consisted of two parts. The first part consisted of questions from the *consumer style inventory scale* (5 Likert scale) formed by Sproles and Kendall (1986) to determine the decision-making style of consumers. These questions were translated and used in Turkish

and Azerbaijani after making minor changes in order to express their meaning correctly and appropriately. The second part of the questionnaire, on the other hand, contained demographic information of the participants.

A pilot study was conducted on 30 people in both countries before the questionnaire was generally implemented. As a result of this study, the questionnaire form was given the final form. The reliability of the study was measured by Cronbach Alpha. It was found that the Cronbach Alpha value of the study conducted on the Azerbaijan and Turkey samples was 0,735. It was found that the Cronbach Alpha value of the Turkish sample was 0,791, and the Cronbach Alpha value of the Azerbaijani sample was 0,656.

4. FINDINGS OF THE STUDY

While the demographic data of the participants in the survey were analyzed by the frequency analysis, the data on statements on the consumer style inventory scale (CIS) were analyzed by means of factor analysis.

4.1. Demographic Findings

Information related to gender distribution of respondents is illustrated in Table 1 below.

Table 1. Gender Distribution of Respondents

		Gender		Total
		Male	Woman	
Azerbaijan	n	202	189	391
	%	51,7	48,3	100,0
Turkey	n	231	157	388
	%	59,5	40,5	100,0
Total	n	433	346	779
	%	55,6	44,4	100,0

As is seen in Table 1, there was no significant difference between the two countries in terms of gender distribution of the participants. Table 2 below illustrates the age distribution of respondents.

Table 2. Age Distribution of Respondents

		Ages							Total
		9 and under	20-29	30-39	40-49	50-59	60-69	70 and over	
Azerbaijan	n	18	215	85	43	23	5	2	391
	%	4,6	55,0	21,7	11,0	5,9	1,3	0,5	100,0
Turkey	n	34	161	81	61	35	13	3	388
	%	8,8	41,5	20,9	15,7	9,0	3,4	0,8	100,0
Total	n	52	376	166	104	58	18	5	779
	%	6,7	48,3	21,3	13,4	7,4	2,3	0,6	100,0

When Table 2 was examined, it was found that 6.7% of the respondents who completed the questionnaire were 19 years old or younger, 48.3% were aged between 20-29, 21.3% aged between 30-39, 13.4% aged 40- 49, 7.4% aged between 50-59, 2.3% between 60-69 years of age, and 6% were 70 years of age and older. Table 3 below demonstrates information on the marital status of respondents.

Table 3. Marital Status of Respondents

		Marital Status		Total
		Singe	Married	
Azerbaijan	n	206	185	391
	%	52,7	47,3	100,0
Turkey	n	187	201	388
	%	48,2	51,8	100,0
Total	n	393	386	779
	%	50,4	49,6	100,0

When Table 3 is examined, it is clearly seen that the marital status of respondents was almost the same. Table 4 below illustrates the monthly income of the respondents. In the questionnaire, the monthly income for the Azerbaijani samples was shown as Manat, the national currency of Azerbaijan. Following the collection of the questionnaire data, value of the money was calculated according to the TL AZN exchange rate and given in Turkish lira as shown below.

Table 4. Monthly Income of the Respondents

		Monthly Income (Turkish Lira)							Total
		No Income	1000 and below	1001-2000	2001-3000	3001-4000	4001-5000	5001 and over	
Azerbaijan	n	179	62	54	29	29	13	25	391
	%	45,8	15,9	13,8	7,4	7,4	3,3	6,4	100,0
Turkey	n	81	72	113	70	35	7	10	388
	%	20,9	18,6	29,1	18,0	9,0	1,8	2,6	100,0
Total	n	260	134	167	99	64	20	35	779
	%	33,4	17,2	21,4	12,7	8,2	2,6	4,5	100,0

Examining the Table 4, 33.4% of the participants stated that they had no income. The respondents stated that their incomes were; 17.4% below 1000 liras, 21.4% between 1001-2000 liras, 12.7% between 2001-3000 liras, 8.2% between 3001-4000 liras, 2.6% 4001-5000 pounds and 4.51% 5001 and above. Table 5 below illustrates the educational status of the respondents.

Table 5. Educational Status of the Respondents

		Education Degree					Total
		Elementary school	Middle School	High school	Under graduate	Post-graduate degree	
Azerbaijan	n	5	28	68	234	56	391
	%	1,3	7,2	17,4	59,8	14,3	100,0
Turkey	n	25	29	86	218	30	388
	%	6,4	7,5	22,2	56,2	7,7	100,0
Total	n	30	57	154	452	86	779
	%	3,9	7,3	19,8	58,0	11,0	100,0

When Table 5 is examined, it is seen that 3.9% of the respondents had elementary education, 7.3% secondary school, 19.8% high school, 58% undergraduate degree and 11% post-graduate degree.

4.2. Factor Analysis and its Results

Factor analysis, which is a statistical method used to aggregate the variables into groups by examining the relationship of a large number of variables that measure a certain phenomenon (Saruhan and Özdemirci, 2013: 203), tries to establish common characteristics of underlying relationships between the variables in the data set (Bayram, 2009: 199). In the present study, factor analysis was applied to the data collected in Turkey and Azerbaijan. The factors found as a result of the analysis were compared. When the relevant literature is examined, it is seen that in almost all of the studies in which CSI scale was used, the factor analysis was implemented. In the majority of these studies, on the other hand, only the factor analysis was performed and the results were evaluated without further analysis.

In our study, whether the sample to be subjected to factor analysis was sufficient was measured by the Kaiser-Meyer-Olkin (KMO) test. It was found that the sample relevance of the questionnaires collected in Turkey was 0.827. This particular result demonstrated that factor analysis could be applied to the data obtained in Turkey. Kaiser-Meyer-Olkin sample suitability reported the amount of covariance created by the variables. The fact that this value was close to 1.00 indicated that data were suitable for factor analysis. Furthermore, the Significance value of Barlett's Sphericity Test was 0.000 < 0.05, indicating that the variables used were significant (Saruhan and Özdemirci, 2013: 203). After the KMO test, descriptive factor analysis was conducted to determine the decision-making styles of the consumers in Turkey. Principal components analysis using a varimax rotation was used to summarize the items. The statements with a factor load less than 0.5 were not analyzed. For this reason, 13 out of 40 questions on the scale were removed from the analysis. The removed statements were:

- I do not care much about my shopping or think about it.
- I do my shopping hurriedly; I buy the first product that I find is good.
- The product does not have to be perfect or best one to satisfy me.
- I prefer well-known domestic brands.
- I think the best products are available in stylish stores and shopping centers.
- Shopping for me is no fun.
- Shopping in stores is a waste of time.
- I do my shopping trips hurriedly.
- I buy as much as possible from the products on sale.
- I usually prefer cheap products.

- I do not think much when I am making the purchase.
- I usually make purchases which I regret later.
- I constantly change the brands I buy.

The remaining 27 statements for analysis were subjected to factor analysis. As a result of the analysis, the statements used in the scale were grouped under 7 factors. The total variance explained by these factors related to the scale was 62,396%. The identified consumer decision-making styles with the statements included in them and their factor loadings are illustrated in Table 6 below.

Table 6. Factor Analysis Results (Turkey)

	Factor Loadings	Explained Variance%
1. Perfectionist and High Quality Conscious Consumers		11,296
I try to get the best or the best quality or perfect product in my shopping.	,862	
It is very important for me that the products I buy are of high quality.	,805	
I often try to get the product with the best overall quality.	,783	
I make a special effort to find the best quality product.	,670	
My expectations and standards for the products I will buy are very high.	,596	
2. Brand and Quality Conscious Consumers		10,704
I think the more expensive the product, the better the quality it is.	,814	
I think the best products are available in stylish stores and shopping centers.	,795	
The brands that are advertised the most are good brands.	,723	
I usually prefer the most expensive brands.	,649	
I prefer the most popular brands that sell the most.	,609	
3. Consumers who Emphasize Innovation and Fashion		10,010
It is very important for me that my style is attractive and suitable for the new fashion.	,809	
I constantly change my wardrobe and replace it in line with the current fashion.	,780	
I usually have one or more clothes in line with the current fashion.	,720	
Just for a change, I buy different brands from different stores and shopping centers.	,624	
4. Confused Consumers due to Many Alternatives (Choices)		9,431
The more I learn about the products, the harder it is for me to decide.	,821	
The information I get about different products causes me to confuse.	,807	
Sometimes have difficulty in choosing the store for my shopping.	,706	
Since there are a lot of alternatives, I get confused when I make a choice.	,704	
5. Consumers with Brand Affinity		7,970
When I find a brand I like, I always buy it.	,837	
I always go to the same store for shopping.	,765	
I have my favorite brands that I always buy.	,762	
6. Hedonistic Consumers		6,882
Going for shopping is one of the things I like the most (enjoyable) in my life.	,734	
It is fun and exciting to buy something new.	,687	
I enjoy shopping just because it is fun.	,643	
7. Price - Value Conscious Consumers		6,102
I do my research carefully to get the best product for my money.	,755	
I think I should plan my shopping more carefully than I do now.	,657	
I take the time and do my research carefully to get the best product.	,540	

The seven consumer decision-making styles as a result of factor analysis on the data obtained from Turkey can be explained as follows:

1. Perfectionist and High Quality Conscious Consumers: The consumers with this consumer decision-making style make a special effort to get the best quality product. Their expectations and standards are very high. They always wish to find the best quality product on the market.

2. Brand and Quality Conscious Consumers: The consumers with this consumer decision-making style think the more well-known and the more expensive a product is, the better it is. They prefer to buy the most expensive brands that are advertised and everyone likes most. Moreover, they think that the best products are available and can be purchased in stylish stores and shopping centers.

3. Consumers who Emphasize Innovation and Fashion: The consumers with this consumer decision-making style follow fashion closely and always shop for fashion. Therefore, they are always very keen to get something new.

4. Confused Consumers due to Many Alternatives (Choices): The consumers with this consumer decision-making style have difficulty in choosing the products they will buy since there are a lot of alternatives (choices) of products and stores. The companies that advertise to increase their sales and the discount campaigns confuse the consumers even more.

5. Consumers with Brand Affinity: The consumers with this consumer decision-making style usually shop at the same stores. The brands they buy are always the same. If there is a brand they like, they always buy that brand. They cannot easily change brands they use.

6. Hedonistic Consumers: The consumers with this consumer decision-making style are always keen on doing shopping. They love walking around the shopping centers, researching for new products, following discounts brands'. It is not important for them what to buy and where they will use them. They love to shop. Shopping is fun for them.

7. Price - Value Conscious Consumers: The consumers with this consumer decision-making style always check out their expenditure carefully. If they need to buy a product, they will research for it carefully and try to get the best product with the money they wish to spend.

Whether the explanatory factor analysis for the data collected in Azerbaijan was sufficient was measured by the Kaiser-Meyer-Olkin (KMO) test and it was found that the sample suitability was 0,857. This particular result demonstrated that factor analysis could be applied to the data obtained in Azerbaijan. Also, it was found that the significance in Barlett's Sphericity Test was $0.000 < 0.05$. After the KMO test, a descriptive factor analysis was conducted to determine the decision-making styles of consumers in Turkey. The analyses with a factor loading under 0.5 were not analyzed. For this reason, 23 of the 40 questions in the questionnaire were removed. The remaining 17 statements in Table 7 below were collected under 4 factors. The total variance explained was 57,438%. The statements containing the consumer decision-making styles found, factor loadings and their names are illustrated in Table 7 below.

Table 7. Factor Analysis Results (Azerbaijan)

	Factor Loadings	Explained Variance%
1. Perfectionist and High Quality Conscious Consumers		19,728
I often try to get the product with the best overall quality.	,823	
I try to get the best or the best quality or perfect product in my shopping.	,811	
I make a special effort to find the best quality product.	,778	
It is very important for me that the products I buy are of high quality.	,735	
I take the time and do my research carefully to get the best product.	,589	
My expectations and standards for the products I will buy are very high.	,527	
2. Brand and Quality Conscious Consumers		14,052
I think the best products are available in stylish stores and shopping centers.	,767	
I think the more expensive the product, the better the quality it is.	,698	
The brands that are advertised the most are good brands.	,684	
I prefer the most popular brands that sell the most.	,619	
3. Consumers who Emphasize Innovation and Fashion		13,624
I constantly change my wardrobe and replace it in line with the current fashion.	,765	
I enjoy shopping just because it is fun.	,696	
I usually have one or more clothes in line with the current fashion.	,624	
It is very important for me that my style is attractive and suitable for the new fashion.	,597	
4. Hedonistic Consumers		10,034
It is fun and exciting to buy something new.	,759	
Just for a change, I buy different brands from different stores and shopping centers.	,610	
Going for shopping is one of the things I like the most (enjoyable) in my life.	,597	

The consumer decision-making styles based on the results of factor analysis applied to the data obtained from Azerbaijan sample are briefly explained below.

1. Perfectionist and High Quality Conscious Consumers: The consumers with this decision-making style make a special effort to get the best quality products. Their expectations are very high. They always wish to find the best quality product on the market.

2. Brand and Quality Conscious Consumers: The consumers with this consumer decision-making style think the more well-known and the more expensive a product is, the better it is. They prefer to buy the most expensive brands that are advertised and everyone likes most.

3. Consumers who Emphasize Innovation and Fashion: The consumers with this consumer decision-making style follow fashion closely and always shop for fashion. Therefore, they are always very keen to get something new. It is very important for the consumers who have this particular consumer consciousness that their styles are attractive and fashionable in line with the latest trends.

4. Hedonistic Consumers: The consumers with this consumer decision-making style are always keen on doing shopping. They love walking around the shopping centers, researching for new products, following discounts brands'. It is not important for them what to buy and where they will use them. They love to shop. Shopping is fun for them.

As a result of factor analysis, 7 consumer decision-making styles were found in Turkey and 4 consumer decision-making styles in Azerbaijan. Four of the seven decision-making styles found in Turkey (*perfectionist and high quality conscious consumers, brand and quality conscious consumers, consumers who emphasize innovation and fashion, hedonistic consumers*) were the same as those in Azerbaijan. However,

three decision-making styles in Turkey (*confused consumers due to many alternatives (choices), consumers with brand affinity, price - value conscious consumers*) were not found in the sample of Azerbaijan.

CONCLUSION

Due to such factors as globalization, the development of technology, and the increasingly widespread international trade, many sectors have been experiencing intense competition. In order to open out to the new markets and increase their share in existing markets, companies have to improve their marketing activities. In order to be able to create appropriate marketing strategies, it is initially necessary to know the target market well. A good analysis of the target consumers for this is now a necessity from the perspective of businesses. Consumers make purchasing decisions based on different criteria. These criteria also shape up the purchasing decision styles of consumers. Therefore, consumers can be divided into market segments according to decision-making styles.

In the present study, the decision-making styles of consumers in Turkey and Azerbaijan were investigated. Factor analysis revealed that there were seven consumer decision-making styles in Turkey and four consumer decision-making styles in Azerbaijan. The factors found in Turkey were respectively termed as perfectionism and high quality conscious consumers; brand and quality conscious consumers; innovative and fashion conscious consumers; consumers who were confused by overchoice; consumers with brand loyalty; hedonistic consumers; value-for-money conscious consumers, as it is the case in the relevant literature. The factors found in Azerbaijan, on the other hand, were respectively termed as perfectionism and high quality conscious consumers; brand and quality conscious consumers; brand and quality conscious consumers; innovative and fashion conscious consumers; and hedonistic consumers.

With this study, *decision-making styles of Azerbaijan consumers* were investigated for the first time ever by using the consumer style inventory. As a result of the study, the decision-making styles of consumers in Turkey and Azerbaijan seemed to be similar. In fact, it was revealed that four of the seven consumer decision-making styles in Turkey were the same as those in Azerbaijan. The fact that there are fewer factors in Azerbaijan than in Turkey can be interpreted as a factor in the way of thinking, culture and education level of the society in Azerbaijan.

As a result of the study, it was found that consumers both in Turkey and Azerbaijan were interested in purchasing high quality and branded, fashionable products and shopping was fun for them. This particular result demonstrates that the companies that will do business in Turkey and Azerbaijan should give greater importance to branding, quality, fashion and innovation in order to be successful. Unlike consumers in Azerbaijan, the consumers in Turkey did research to get the best product in return for their money, but it seemed that the consumers were confused when they were doing this research. Under these circumstances, the biggest responsibility falls onto the salespeople. Salespeople should be able to help consumers to make a clearer distinction between the options. Moreover, the distinctive differences of products should be identified in marketing communications.

As is the case in many previous studies, there are important limitations in this study as well. The most important limitations are effort and cost limitations. These limitations have led to the use of the convenience sampling method in the present study. This negatively affects the generalization of research results. If these limitations are overcome, researches can be done by the using random sampling methods and the data obtained from the sample can be generalized. In future studies, consumer decision-making styles between cities and rural areas in Azerbaijan can be investigated and compared. Additionally, studying the subject of consumer decision-making in other Turkish republics and making a broader cultural comparisons can generate interesting results.

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