

COGNITIVE INNOVATIVENESS AND DECISION-MAKING STYLES IN IRANIAN SHOPPING

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ABSTRACT: *Cognitive innovative consumers are an important segment of market for many firms, the revenues from sale of new products to these consumers and advertising by them, play an important role for firms. Hence having a correct understanding from their shopping style helps the firms to create and implement effective marketing plans for the new products. The current study investigates the shopping styles of cognitive innovative consumers. A structural equation model is used to test the relationship between cognitive innovativeness and various shopping approaches. The research is based on a sample of university student consumers in Iran. Generalizability of the results would depend on future research conducted in other cultures and consumers of other groups. The resulted findings from this research show that the shopping style of these consumers follows the quality consciousness style. Results point that firms should target the cognitive innovative customers in order to have a successful marketing in regards with attracting customers and increasing the revenues from selling their products.*

KEYWORDS: Consumer Behavior, Cognitive Innovativeness, Shopping Styles

INTRODUCTION

Innovation and presentation of new products are essential for growth and profitability of companies and also providing competitive advantage for them and help the companies in the battle of strategic positioning (Vandecasteele, 2010). Usually for starting a successful marketing, the innovative consumers are targeted; these early adopters help the marketers through the word of mouth advertising in order to lead the late adopters who buy the products of the company later than the product launch to purchase the products. Find the innovative consumers who adopt the new products early, leads to diffusion of innovativeness and the number of consumers of the new product increases with a greater speed (Kumar & Krishna, 2002).

Two researchers called Venkatraman and Price (1990) showed that the innovativeness has two dimensions including cognitive and sensory. These two researchers stated that the cognitive innovativeness is the tendency to adopt and employ the new products which leads to stimulation and excitement of the consumer mind, versus the sensory innovativeness which is the tendency of the consumer to employ the products which might stimulate the sensory excitement in him.

From the other hand the important issue which is worth investigating is the way that consumers perform in the purchasing process of new products which is called the decision making styles of accepting and adopting a new product. The decision making styles of the consumer are the same as intellectual styles and mental styles which lead to selecting different ways for employing the products during the years or decades in all the decision making fields that are consistent now (Sproles & Kendall, 1986). In other words the decision making styles of the consumer is a mental orientation which describes the consumer approach in choosing. Sproles and Kendall (1986) presented a list of shopping styles of the consumers including 8 different decision making styles for purchasing. One of the consequences of differentiating cognitive and sensory innovativeness is that consumers who have these different predispositions may have different adoption behavior and decision-making styles (Venkatraman & Price, 1990). Identify the shopping styles of cognitive innovative consumers as one of the two groups of innovators, will have significant role in the success of marketing strategies. This study focuses on cognitive innovative consumers and investigates their shopping approaches. In the other words this study tries to provide new insights into the shopping patterns of these consumers.

THEORETICAL UNDERPINNING

Consumer Innovativeness

Consumer innovativeness is often viewed as a personality trait reflecting a willingness to change (Park, Yu, & Zhou, 2010). It can be stated that consumer innovativeness has been purported to differentiate early adopters from general consumers (Manning, Bearden, & Madden, 1995). Extant literature broadly defines consumer innovativeness as the desire to seek out arousal and novelty from new products (Hirschman, 1984). The researches show that a chain hierarchy structure exists in related to consumer innovativeness (Bartels & Reinders, 2011). This hierarchy viewpoint about the innovativeness has three levels: 1) Innate innovativeness or general innovativeness 2) Domain-specific innovativeness of products 3) Innovative behavior (Midgley & Dowling, 1978). In this hierarchy as we get closer from level one to level three the degree of abstractness and subjectivity decreases and the degree of behavior and objectivity increases (Hirunyawipada & Paswan, 2006). Previous researches have seen the consumer innovativeness as a chain which starts from the personality and ends to the behavior, in other words this chain starts from the innate innovativeness and passes through domain-specific innovativeness and ends to the innovative behavior (Bartels & Reinders, 2011). Innate innovativeness is a personality trait which includes the response of the individual to a new thing. The difference between these responses is organized in a manner that

compromises from the very positive attitude to the very negative attitude. In fact this innovativeness is the tendency of the consumer to engage the mind and is the degree of which he is stimulated and based on search for new product or avoids it (Goldsmith & Foxall, 2003). In previous studies, equivalent names are employed for innate innovativeness which includes: open innovativeness (Josef & Vyas, 1984), public innovativeness (Clark & Goldsmith, 2006), independent innovativeness (Steenkamp & Gielens, 2003).

Since the innate innovativeness is a personality trait at the highest level of abstraction, it does not depend much on a specific context or field of the consumed product (Midgley & Dowling, 1978). This level of innovativeness is the base and foundation of consumer innovativeness and more than any variable affects that in order to persuade the consumer to adopt the new product. Innate innovativeness causes the consumer to acquire new information related to the new product and tendency to buy it (Im, Bayus, & Mason, 2003).

In some studies, the researchers define the innate (public) innovativeness a unit construct and argue for it, but many others received it as a two sided phenomenon which includes the cognitive innovativeness and sensory innovativeness.

Two researchers named as Venkatraman and Price (1990) introduced the two - sidedness issue of the innate (public) innovativeness. Hirunyawipada and Paswan (2006) argued that Consumers with high cognitive innovativeness enjoy evaluating information, and learning how products function and how to use them. While sensory innovativeness also stimulates a desire for knowledge, attaining information is the main objective and the intention to adopt does not necessarily ensue. It is noted that sensory innovators are attracted to advertisements, product trials, demonstrations and other context where information can be acquired without any obligation to purchase. Hirunyawipada and Paswan (2006) stated that these dimensions of innovativeness trait underlie the disparate lists of activities and shopping styles.

Domain-specific innovativeness aims to explicate the narrow facets of human behavior within a person's specific interest domain (Midgley & Dowling, 1993). It captures the individual's predisposition toward the product class, and refers to the tendency to acquire new products or related information within a specific domain (; Goldsmith & Hofacker, 1991). This level of innovativeness is in the middle of hierarchy of innovativeness and has less abstraction than the innate innovativeness and in contrary the subjective and behavioral aspects are seen more (Agarwal & Prasad, 1998; Flynn & Goldsmith, 1993; Goldsmith & Hofacker, 1991; Roehrich, 2004).

This tendency is perhaps a consequence of the interaction between global innovativeness and strong interest in product category (Midgley & Dowling, 1978). Robertson (1971) asserts that consumer innovativeness is consistently found within product categories and occasionally between related product classes. Innovative behavior is the extent to which consumers are relatively early in adopting new products than other members of their societies (Bartels & Reinders, 2011; Rogers, 2003). In fact the innovative behavior refers to the time that it takes for the consumer to show the behavior based on the adoption of new product and is the main criterion to distinguish between the early adopters and late adopters (Midgley & Dowling, 1978).

Consumer Decision-Making Styles in Shopping

Starting in the 1950s, researchers have been interested in identifying the underlying decision styles of consumers (Sproles and Kendall 1986). However, it was not until the beginning of 1990s that efforts to test and compare cross-national generalizability were undertaken (e.g. Lysonski, Durvasula, and Zotos 1996; Mitchell and Bates, 1998).

Existing researches on consumer decision styles can be categorized into three main approaches: the consumer typology approach (identifies unambiguous characteristics behind shopping motives and attitudes by classifying them into a limited number of different categories) (Moschis 1976), the psychographic/life style approach (postulates that a consumer's activity, interest and opinion statements can be very effective in measuring consumer personalities and predicting consumer behavior) (Lastovicka 1982) and the consumer characteristics approach (focuses on cognitive and affective orientations of consumers that relate specifically to consumer decision-making) (Sproles and Kendall, 1986). Lysonski, Durvasula, and Zotos (1996) have specified that out of these three approaches, the consumer characteristics approach is the best explanatory approach as its major focus is on the mental orientation of consumers in decision-making. It assumes that consumers follow certain decision-making traits like quality consciousness or brand and store loyalty to handle their shopping tasks. Therefore, consumer decision styles can be determined by identifying the consumer's general orientations towards shopping and buying. In the consumer characteristics approach, Sproles and Kendall's (1986) combined the decision-making traits of consumers to develop a list of 40 items, based on the assumption that consumer decision-making behavior can be explained by eight central consumer decision styles characteristics. They defined consumer decision styles as "a mental characteristic way that a consumer approaches the purchase and consumption experience" (Sproles & Kendall, 1986). Consumer decision-making styles described as "this is a patterned, psychological and cognitive alignment which continually dominates the choice of consumers during shopping" (Sproles & Kendall, 1986; Batool, Ahmed, Umer & Zahid, 2015).

Sproles and Kendall (1986) developed consumer decision-making styles (CDMS) list, the so-called CSI. This is an early attempt to systematically measure shopping orientations. The CSI categorizes decision-making styles of shoppers into eight categories: quality consciousness, price consciousness, confused by over-choice, brand consciousness, fashion consciousness, recreational consciousness, impulsive shopping, and brand loyalty/habitual. These eight adoption and shopping approaches, are the most essential mental specifications of the consumers in decision making for adopting and shopping.

In order to get a better understanding of the consumer decision-making process across different and varied cultures, the applicability of the CSI has been tested and validated in several countries. In the last two decades, quite a few researchers have attempted to adopt the CSI to profile the consumer decision styles of consumers in Austria (Sinkovics, Leelapanyalert, and Yamin 2010), China (Fan and Xiao 1998; Zhou et al. 2010), United Kingdom (Mitchell and Bates, 1998), United States (Cowart and Goldsmith 2007), Germany (Walsh, Mitchell, and The International Review of Retail, Distribution and Consumer Research 37 Downloaded by [University of Waterloo] at 13:30 16 December

2014 Hennig-Thurau 2001), India (Canabal 2002), Turkey (Kavas and Yesilada 2007) and Taiwan (Yang and Wu 2007). These studies have confirmed varying portions of the original CSI while none of them reproduced all eight. Therefore, it is a general consensus among researchers that consumer decision styles can vary across cultures. Thus, CSI in its original form cannot be generalized to different countries without some modification. Sproles and Kendall (1986) recommended using the inventory with different population groups to determine the generality of its applicability.

Hypotheses

One of the consequences of differentiating cognitive and sensory innovativeness is that consumers who have these different predispositions may have different decision-making styles (Venkatraman and Price, 1990). Following this argument, we hypothesize that different innate innovation characteristics (cognitive and sensory innovativeness) will have a different impact on shopping decision making styles. Sproles and Kendall (1986) identified “perfectionism”, the first shopping style in the CSI, as a consumer’s preference searching for the highest quality in products. Those consumers shop more carefully, more systematically, or by comparison. Another style, “price or value consciousness”, refers to the extent to which consumers are careful about product prices and value for money. Consumers in higher price consciousness are concerned with getting the best value for their money and are likely to be comparison shoppers. In addition, consumers highly “confused by over choice” perceive many brands and stores for their choices but have difficulty making decisions because they experience information overload.

Overall, those consumers characterized by each shopping style mentioned above are thinkers and rely on their cognitive ability making decisions. They tend to take time to shopping for perfect choice and best quality and look carefully to find best value for the money. They also do not rely on affective orientation by hesitating to make decisions when there is no confidence for their choices. Unlike sensory innovators, cognitive innovators enjoy thinking and mental exertion and are interested in seeing how things are put together and why they come out the way they do (Hirschman, 1984). Cognitive innovators enjoy evaluating information, finding out how products work, discovering facts about products, and learning how to use them (Hirunyawipada and Paswan, 2006). Cognitive innovators, by definition, tend to engage in activities that are not easy. Relentlessly pursuing information and evaluating products may lead to information overload, which directly leads to confusion by over choice. Mishra (2015) stated that the Consumer Styles Inventory (CSI) which has been verified earlier, cannot be extended wholly in other countries and need some kinds of modification. Mishra showed that based on the studies which were conducted in India, the cognitive innovators tend to choose the decision making styles such as: quality consciousness, price consciousness, dissatisfied shopping consciousness and confused by over voice.

Batool et al. (2015) investigated the influence of consumer innovativeness on shopping styles in Pakistan. They showed that the consumers who have tendencies towards cognitive innovativeness are persuaded to have decision making styles of quality consciousness, price consciousness and confused by over choice. They stated according to shopping styles

of cognitive innovativeness, marketers should devise proper strategies. Therefore, it is likely that higher cognitive innovativeness is conducive to such information-intensive search activities based on cognitive orientation. Accordingly, we propose that consumers with the higher tendency of cognitive innovativeness will show quality and price consciousness and confusion by over choice in their shopping styles. Thus, it is hypothesized:

H1: Cognitive innovativeness has significant effect on choosing the quality consciousness shopping style.

H2: Cognitive innovativeness has significant effect on choosing the price-value consciousness shopping style.

H3: Cognitive innovativeness has significant effect on choosing the confused by over choice shopping style.

With regard to the above mentioned explanations, the research model of this paper is shown in the Figure 1.

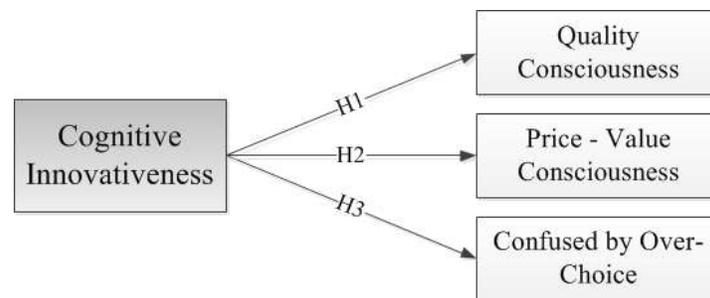


Figure 1. Research Model

METHODOLOGY

This study is a field research and data collection method is questionnaire. Since the questionnaire is distributed and collected through the target population, it is a descriptive and survey research. Also it should be mentioned that in terms of the purpose is an applied research.

In this research, Stratified sampling proportional to size is being used and for the measurement, five point Likert type scale are being used. The current research context is electronic banking services which are among the most recent services existing in banking industry of Iran and is a good field for investigating the extent of consumers' innovativeness and shopping styles. The statistical population of the research includes the students of Islamic Azad University, Qazvin branch in Iran who share some specifications such as being student, studying in the city of Qazvin and the common age range. But the reason of selecting this statistical population in the current research was the following items:

- 1) Many studies and researches in the field of marketing use students as sample for testing the theories.
- 2) Students are always avant-garde in using the electronic banking service (research context) and tend to employ these services more than other groups.
- 3) Islamic Azad University of Qazvin is one of the prominent universities in the field of providing mechanized university services in Iran; therefore the students of this university are familiar with new electronic services.

In this research, the stratified sampling proportional to size has being used. With regard to the fact that the statistical population is the Islamic Azad University of Qazvin which has several departments and as the number of students in each department varies but students in each department form a homogeneous group, so using stratified sampling proportional to size is appropriate.

In this research the size of sample for pre-test is 30 students of Islamic Azad University of Qazvin, also for the main study with regards to the size of population which is 30 thousand students; the number 384 was selected based on the Korjesy - Morgan table. It should be noted, sample size of Management and Accounting faculty is 95, Electrical and Computer faculty is 85, Architecture faculty is 60, Mechanic and Industry faculty is 74 and Civil faculty is 70.

In this research for gathering data, the tool of questionnaire has been used, the questionnaire of this research has two sections, the first section include questions for measurement of the variables, in this section 21 items measure four variables. In the second section the demographic questions such as age, gender, level of education, marital status and employment are asked.

In the first section of the questionnaire for measuring the variable "cognitive innovativeness", eight items (Venkatraman & Price, 1990), for measuring the variable "quality consciousness", six items (Sproles & Kendall, 1986), for measuring the variable "price consciousness", three items (Sproles & Kendall, 1986) and for measuring the variable "confused by over-choice", four items (Sproles & Kendall, 1986) have been used. The questions were first translated by the researcher from English to Persian and then reviewed by an English expert. In the next step the questions were translated from Persian to English by another translator, in other words, the back translation technique was used in order to ensure the good translation of the questions. Also in this research for measuring items, the five point Likert scale was used.

It should be mentioned that in this research, the questionnaire is distributed by two methods: direct (face to face) and via internet among 432 respondents from which 384 respondent provide comprehensive and usable responses. From these 384 people, 185 persons which is equal to 48.2% were women and 199 persons which is equal to 51.8%, also in terms of education, 17 persons which is equal to 4.4% were pre bachelors students, 97 persons which is equal to 25.3% were bachelors students, 229 persons which is equal to 59.6% were masters students and 41 persons which is equal to 10.7% were PhD candidates.

In order to evaluate the validity of the questionnaire in this research the content validity and face validity methods have been used. For investigating the face validity, the questionnaire was presented to 25 students and their comments about the questions of the questionnaire were collected and the modification was made.

In order to measure the content validity, the Lawshe method was employed. The questionnaire with 21 questions about the four variable were presented to 20 experts including professors, PhD candidates and masters degree holders of the marketing field in the Islamic Azad University and with their help the content validity of the questionnaire was calculated.

In this research in order to measure the reliability, Cronbach's Alpha method and split-half method are being used. In the pre-test stage with regards to the data of the 30 respondents, the Cronbach's Alpha was calculated by the SPSS software and the value was 0.59 which was not acceptable. According to the SPSS software' offer to remove question 19 to increase alpha coefficient above 0.7, this question were eliminated; after removing question 19, the Cronbach's Alpha was calculated again and the value reach 0.75 which was acceptable. For measuring reliability by split-half method with the software, the value reached 0.79 that shows proper reliability of the tool. The final questionnaire that distributed among the students and then collected is shown in Table 1.

Table 1. Measurement scales with source, item loadings, t-Value, Cronbach's Alpha and AVE

Items	Alpha	AV	t-	Loading
Developed by Venkatraman and Price (1990)				
<i>Factor 1- Cognitive innovativeness</i>				
	0.78	3.63		
1 Finding out the meaning of words I don't know			---	1.00
2 Trying to figure out the meaning of unusual			8.03	0.96
3 Thinking about different ways to explain the same			6.04	0.59
4 Figuring out the shortest distance from one city to			3.74	0.39
5 Analyzing my own feelings and reactions			5.72	0.54
6 Discussing unusual ideas			5.05	0.57
7 Thinking about why the world is its present shape			5.30	0.63
8 Figuring out how many bricks it would take to			2.59	0.32
Developed by Sproles and Kendall (1986)				
<i>Factor 2- Perfectionist (high quality consciousness)</i>				
	0.79	4.10		
1 Getting very good quality is very important to me			---	1.00
2 When it comes to purchasing products, I try to get			13.60	1.30
3 In general, I usually try to buy the best overall			14.56	1.38
4 I make a special effort to choose the very best			13.95	1.45
5 My standards and expectations for products I buy			10.95	1.13
6 I shop quickly, buying the first product or brand I			0.76	0.11
<i>Factor 3- Price-Value Consciousness</i>				
	0.73	3.28		
1 I buy as much as possible at sale prices			---	1.00
2 The lower price products are usually my choice			1.69	0.42
3 I look carefully to find the best value for the			1.64	0.22
<i>Factor 4- Confused by Over choice</i>				
	0.75	3.00		
1 There are so many brands to choose from that I			---	1.00
2 Sometimes it's hard to choose which stores to			7.86	1.04
3 The more I learn about products, the harder it			8.39	1.24
4 All the information I get on different products			8.67	1.21
Note: CFA fit: RMSEA= 0.04, CFI= 0.87, RFI= 0.74, PCFI= 0.78, PRATIO= 0.9				

RESULTS

In the first stage, the normality of the data distribution is evaluated by Colmogrof-Smirnof test with SPSS software, the hypotheses are as follows: H0: The sample has normal distribution. H1: The sample does not have the normal distribution.

Table 2. The Normality of the Data Distribution

Variable	t - Value	Sig	Result
Cognitive Innovativeness	0.51	0.95	Normal Distribution
Quality Consciousness	0.92	0.35	Normal Distribution
Price - Value Consciousness	0.74	0.63	Normal Distribution
Confused by Over - Choice	0.47	0.97	Normal Distribution

As the Table 2 shows, the Sig values are always higher than 0.05 which verifies the H0 hypothesis. In other words, it can be said that the normality of the data distribution in the error level of 0.05 is verified.

In the second step the confirmatory factor analysis is employed for evaluating the suitability of the items in measurement of each variable in the Amos software environment. In this regard the results of the confirmatory factor analysis for each independent, mediator and depended variables are as follows:

Cognitive innovativeness: In all the questions the t value was higher than 1.96 and the significant level were 0.00 (excluding the question 8 which was 0.01) so in all the questions the cognitive innovativeness variable with confidence level of 99 percent is verified.

Quality consciousness: In all the questions except the question 14 the t value was higher than 1.96 and the significance level was 0.00 so all the questions except the question 14 were verified in confidence level of 99 percent.

Price consciousness: In all the questions except the questions 16 and 17 the t value was higher than 1.96 and the significance level was 0.00 so these questions were deleted. Deletion of the questions 16 and 17 (with regard to 3 items for measuring this variable) leads to deletion of the price consciousness variable. With regard to the cheapness of electronic banking services in Iran, the omission of this variable seems natural.

Confused by over-choice: In all the questions the t value was higher than 1.96 and the significance level was 0.00 so all the questions are verified in the confidence level of 99 percent. The conceptual model after the confirmatory factor analysis is shown in the Figure 2.

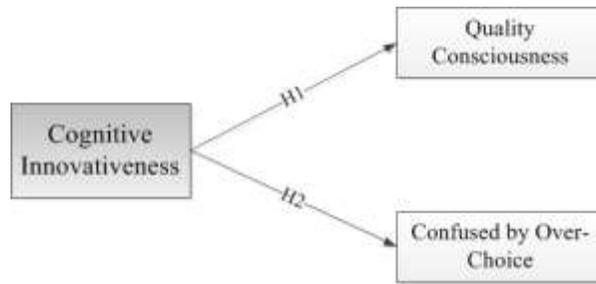


Figure 2. Research Model after CFA

In the third step, the fitness of the research model was investigated by Structural Equation Modeling test in the Amos software environment. In this investigation the Relative Fit Index (RFI) was 0.74 which is between zero and one, the Comparative Fit Index(CFI) was 0.87 which is roughly equal to 0.9, the Parsimonious Comparative Fit Index(PCFI) was 0.78 which is higher than 0.6, the Root Mean Square Error of Approximation(RMSEA) was 0.04 which is lower than 0.06, the Parsimony Ratio (PRATIO) was 0.9 which is between zero and one, therefore the Goodness of fit indexes show that the gathered data are compatible with the proposed model and the model has good fitness.

In the final section of analysis, the hypotheses are being tested with Structural Equation Modeling in the Amos software. Figure 3 shown the relations between the independent and dependent variables of the research:

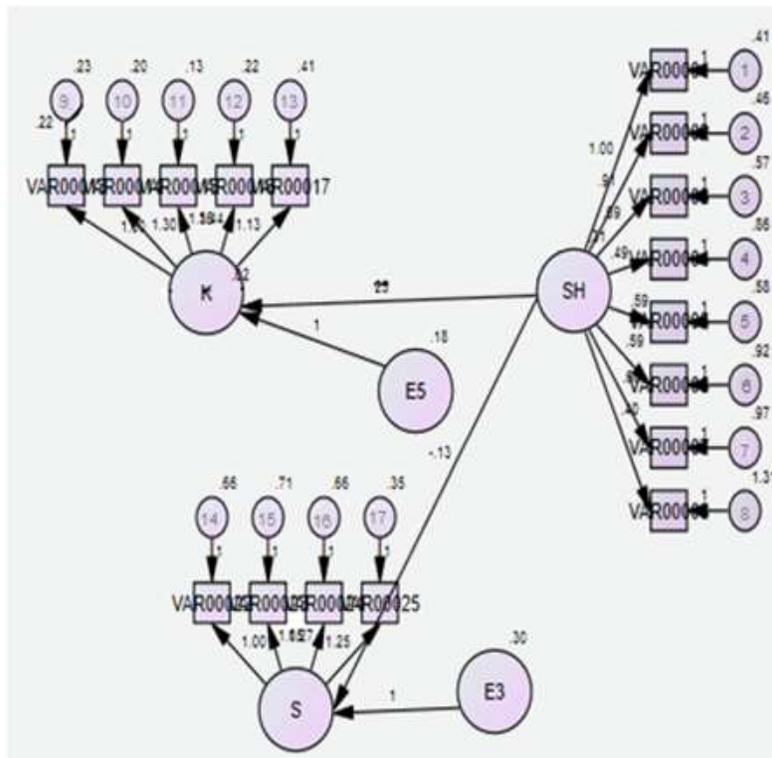


Figure 3. Structural Equation Modeling with t - Values

Note. Cognitive Innovativeness (SH), Quality Consciousness (K), Confused by Over - Choice (S)

The below finding in the Table 3 are based on the Structural Equation Modeling and are summary of the research findings related to hypotheses testing:

Table 3. The Final Results of the Test Hypotheses

Title	t - Value	Path	Sig	R ²	Results
H1	4.42	0.24	0.00	0.05	Supported
H2	-1.87	-0.13	0.06	0.01	Not Supported

CONCLUSION AND DISCUSSION

With regards to the findings from the Structural Equation Modeling and hypotheses testing, it is concluded that the hypotheses one is verified and the hypotheses two is rejected. In other words:

1- Cognitive innovativeness has significant effect on the quality consciousness shopping style and the hypothesis is verified. Verification of this hypothesis shows that cognitive innovative consumers seek the high quality products.

2- Cognitive innovativeness has no significant impact on the confused by over-choice shopping style and the hypothesis is rejected. Probably the rejection of this hypothesis is due to the fact that students are keen to acquire knowledge in relation to new products and on the other hand the electronic banking services are presented cheaply in Iran. Hence the students use and compare the electronic services of various banks and next select the best; so do not get confused.

The findings of this research show that banks in Iran should target innovative customers in order to increase their profitability from sale of electronic banking services. Also with regard to the fact that innovative customers are classified into two categories of cognitive and sensory and each are affected by different factors of innovativeness, Banks should know the preferences of these two groups and devise strategies and targeting according to their differences.

With regards to the verification of the first hypothesis it is necessary for banks to focus on the qualitative aspects of the electronic banking services. For example when designing the service, they should investigate and analyze the similar services from other competitive banks. It should be mentioned that alignment of electronic banking services with the need of the cognitive innovative customers leads to satisfying them in terms of quality. The ease of use of service and the fact that the customer can reach the service in the shortest time is considered as a quality parameter. Paying attention to beautiful design of the service (e.g.

beautiful design of the bank website pages) is another method for enhancing the quality level of the electronic banking services.

Finally with regards to the importance of quality in banking service, banks should update their services periodically and enhance them and employ new technologies in the electronic services.

In future researches other product groups such as high-tech products or clothing can be investigated to achieve more universality and generalizability about the research model.

This study only has investigated the behavior of cognitive innovators, with regards to the fact that innate innovativeness has two aspects of cognitive and sensory, it is suggested that sensory innovators will be studied in future researches.

It is recommended that this study was done in other communities to achieve greater certainty about the results achieved.

This study has two significant limitations:

1. The first limitation of this study is related to sample framework, the current research is only conducted among a group of university students, so it is necessary to evaluate other samples in the next studies in order to extend the universality and generalizability of the results.
2. The second limitation is related to the context of the research which is in the electronic banking services and in the next researches other fields can be studied.

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