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Jikuan Shi

A DESCRIPTIVE ANALYSIS OF PERSONAL VALUES ON ZAMBIAN WOMEN' CONSUMER DECISION-MAKING STYLES IN THE CONTEXT OF HAIR EXTENSION PRODUCTS

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A dissertation submitted in partial fulfillment of the requirements for the degree of Master of Administration, School of Administration, Universidade Federal do Rio Grande do Sul.

Supervisor: Dr. Daniela Callegaro de Menezes

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Profa. Dra. Daniela Callegaro de Menezes (UFRGS) - Orientadora

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Prof. Dr. Aurora Carneiro Zen (UFRGS)

_____

Prof. Dr. Sidinei Rocha de Oliveira (UFRGS)

_____

Profa. Dra. Marilia Bonzanini Bossle (IFRS)

DEDICATION

I dedicated this dissertation to my wife Yi Guixia and my baby son Shi Yi Qingmu.

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ABSTRACT

Cultural, social, personal and psychological factors were identified by Rani (2014) as the four major influences on consumer's buying behavior. While There are many studies about the personal values and consumer purchase behavior, but there is very little research to study Africa women' consumer behavior, and in Zambia there is even less studies which are conducted to analyze their women' values and their consumer decision-making styles. The purpose of this study is to explore Zambian women' personal values and their consumption decision-making styles and how personal values influence their consumer decision-making styles in the context of human hair extension products.

It is very important to analyze the consumer values of Zambia women and their consumer decision-making styles in the context of human hair extension, because the demand for hair extension in Zambia is growing fast and the hair extension has become a muti-billion dollars industry. This paper had reviewed literature regarding consumer behavior, in specifically personal values and consumer decision-making styles. The LOV scale proposed by Kahle (1983) and the Consumer's decision making styles proposed by Sproles and Kendall (1986) were adopted to analyze the inter relationship through methodology of multiple regression. The author conducted a descriptive analysis of the primary data collected by a field survey of research questionnaire toward Zambian women. All the questionnaires are distributed and collected at the main shopping malls and universities in Lusaka, Zambia.

Through a series analysis of the sample by SPSS, the paper had detected all the list of values and decision-making styles of Zambian women. There are only two consumer values namely Security related with physical and financial safety and Self-fulfillment related with achievement of consumption which achieved a reasonable degree of reliability, and the consumer decision-making styles of Confused by Over-choice related with lacking ability of information analysis and Novelty-Fashion Consciousness related up-to-date fashion pursuit achieved a reasonable degree of reliability.

The results reveal that the higher the value of Security, the greater the adoption of Novelty-Fashion Consciousness, and the higher the value of Self-fulfillment, the greater the adoption of Confused by Over-choice Decision-making Styles. However the Security value

does not have any significant impact on the adoption of Confused by Over-choice Decision-making styles and the effect of Self-fulfilment value on Novelty-Fashion Consciousness is not significant.

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Chapter 1　Introduction

According to Trading Economy, among the Africa region Zambia is seen as a fast growing economy with annual growth more than 3.4%. In 2017, Zambia's GDP has reached 19.55 billion dollar and GPD per capita reached 1,622 dollars. With population of 17,415,595, of which 50.38% are female, Zambia as a fast growing economy has played an important role in the Africa region. And for Zambian women which population of 8,773,977, wearing purchased hair extension products has been the norm for decades and hair extensions are in a big demand. Hair extension are so popular, and almost every women in Zambia wear hair extension products.

Nowadays, not only in Africa, but all over the world, hair extension has become a billion dollar industry. According to UNCONTRADE statistics in 2011, the top exporters of human hair extension are China, Indonesia, Hong Kong SAR, U.S.A. and Italy. The total export value is about 1,168,485,962 US dollars. The top importers of human hair extensions are U.S.A., Japan, U.K., France and Republic of Korea. The total value of world import is about 985,819,210 US dollars. According to www.divality.com, African women use hair extension to transform their appearance and defining their characteristics. In Africa the need for effective human hair extension, braid and dreadlock removal has grown enormously because nearly one out of every three African women worldwide suffers from some sort of hair loss, as well as the emotional distress that it causes. According to Huffpost Style, women in South Africa, Cameroon and Nigeria alone were spending billions of dollars on hair extensions.

Through long time searching, it is very hard to find a valid data regarding the value of Zambia imported hair extension products, and there are no research to analyze Zambian women' consumer behavior towards hair extension products. The author is encouraged and motivated by the lack of research regarding a promising hair extension market in Zambia. More importantly, it is very import that to analyze the personal values of Zambia women towards hair extension product, and their decision-making styles, which will offer the theological support for marketers and retailers in hair extension industry. This research will fill the gap of lacking study of consumer behaviors specifically consumers' list of values and consumer decision-making styles of Zambian women.

There has been many research regarding the personal values in consumer behavior. There are mainly three scale to analyze the personal values namely Rokeach Values System, Values and Lifestyles (VALS) and List of Values in Values Research (Odabasi & Baris 2014). This paper applies the List of Values which is developed by Kahle (1983) which can be directly applicable to marketing and consumer behavior.

Since the research regarding Zambian women' list of value and consumer decision-making styles can not be found, which makes this research valuable to contribute to the research of consumer behavior in general and consumer values and decision-making styles in specific. Therefore, the focus of this thesis is to find out how Zambian women' values influencing their consumer decision-making styles towards human hair extension products?

1.1 Research Objectives

General Objective:
To identify the relationship between Zambian women' personal values and their consumer decision-making styles.

Specifics Objectives
a. To identify the personal values of Zambian women.
b. To identify the consumer decision-making styles of Zambian women in the context of human hair extension products .
c. To identify the relationship between consumer's personal value and the consumer decision-making.

1.2 Justification

Consumer behavior is not only about what consumers buy, but also attempts to understand what is the decision-making process and how the process influence consumers' buying behavior (Solomon 2004). Through understanding the consumers buying styles, marketers can find out where consumers buy, what consumers buy and why consumer buy. The factors to define why specific product is purchased by specific customer are difficult to be identified

because all the factor are buried deep within the consumers' mind (Kardes et al. 2011; Kotler & Armstrong 2009).

Zambia with more than 3.4% annual growth, and among the population of 1717,415,595, of which 50.38% are female consumers. Almost every Zambia women wear hair extension products and there are many choices for them to choose. There are many salons in Zambia which offer hair extension products and braiding service. Retail shops of human hair extension can be seen in most of the shopping mall of Zambia. It is very important to analyze the consumer behavior of Zambia women, and to find out how they make the consumption. Specifically, this paper is to study the consumer values of Zambia women and their consumer decision-making styles in the context of human hair extension, because the demand for hair extension is growing fast.

The research will be the first of its kind at present to analyze Zambian women' consumer behavior, specific speaking, their person values and decision-making styles in the context of human hair extension production. The author believes that the study of Zambian women' consumer values and consumer decision-making styles contribute to the academic research field and enrich the research regarding the consumer behaviour.

The findings of the research will help the marketer to make their marketing strategy. The marketer or retailer shop owner will understand how Zambian women perceive of the values, and their actual values regarding the consumption of human hair extension products. The study also offer the consumer decision-making styles of Zambian women, and with this knowledge, the marketer and retailer shop owner can understand if their customers want a most fashionable products or they will stay with their brand or jus buy impulsively.

Chapter 2　Literature Review

Chapter 2 exams the previous literature of consumers' values and consumer decision-making styles. The chapter also explores the main factors such as culture, social, personal and psychological factors which influence the consumer behavior. In the end, the chapter proposed the hypotheses to test the relationship between personal values and consumer decision-making styles.

2.1 Consumer Buying Behavior

Consumers select, secure, use and dispose of product and service through a series of process. (Gilbert A. Churchill & Peter, 1998) suggested it is very helpful to understand better about consumers through analysis of consumer buying process. The author defined consumer behavior as the thought, feeling and action of consumers and the influences on them that determine the exchange. Several factors such as organizational corporate value, perceived quantity and quality of information have been identified as influences for consumer decision making. Kotler & Keller (2006) pointed out that physiological factors, social-cultural factors, personal factors, psychological factors and rational factors can impact on consumer buying behavior make substantially .

Consumer Buying Behavior is defined by (Kotler, 2005) as "the buying behavior of the final consumers, individuals and households who buy goods and services for personal consumption". Consumer behavior can also be seen as the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires. (Pereira, 2010) stated that culture, environmental factors, and social factors communication have some effect to consumers buying decisions. (Hawkins et al., 2004:27-29,474) identified the internal and external factor to affect the consumer buying behavior, and the external factors including culture, demographics, social status, reference group, family and response to marketing activities that affect the buying behavior of consumers. At the same time, the internal factors such as the consumer's perception, learning and memory, motives, personality, emotions and attitude also influence the buying behavior. Durmaz (2014) believes that the only reason for organization existence is for consumers. Whether the marketing strategy is suitable for market demand is determined by the consumers' buying behavior.

There are some consumer behavior models that are used by many researchers in the marketing field. T. Milner and D. Rosenstreich (2013) had present the following models.

T. Milner and D. Rosenstreich (2013) cited that Nicosia's model (1966) consists of four 'fields', the communication of information, the consumer's attitude, a search and evaluation process, a decision, and outcomes in terms of behavior, consumption, storage, experience and feedback. Tuck, M. (1976) pointed out that Nicosia model is from the marketer's perspective rather than the consumer's, and consumer activities is only broadly defined. There is only little empirical work to support the model, whereas there is much empirical work to suggest that relationships depicted in the model are not in fact valid.

T. Milner and D. Rosenstreich (2013) also pointed out the Engel, Kollat, and Blackwell Model (1968) allows for iterations of partial decision-making. But the model assumes that consumers are fully capable to evaluate the alternatives and make a rational judgment on the best suited alternative.

T. Milner and D. Rosenstreich (2013) stated that the Howard and Sheth (1969) model presented an advance at the time because of an enhanced level of specificity in terms of the relations between variables. The model is also notable for including a wide range of inputs into the process in terms of marketing variables and social influences, which is an important step towards current input-process-output models. But the fact is that the entire path of the model is not followed by consumers, and the model is too complicated for routine purchases.

Lastly, T. Milner and D. Rosenstreich (2013) argue that the McCarthy, Perreault, and Quester (1997) model of consumer decision-making, or a variant of it, appears in most 21st century introductory marketing and consumer behavior textbooks. It does however display some of the weaknesses that are common to the models that preceded it. T. Milner and D. Rosenstreich (2013) also cited (Aribarg & Foutz, 2009) to state that the concept of consumers moving in a linear process through decision-making is debatable with the findings that some decision-making processes involve screening, phasing and multiple stages.

2.2 Decision-making Process

Solomon & Rabolt (2004) stated that consumers' buying decisions is part of consumers' cognitive processes, from gathering information from the world to processing the influential stimuli around them. Hawkins et al., (2004) identified the external and internal factor that influence an individual's consumption behavior. In specific, Hawkins et al., (2004) explained that external factors includes culture, demographics, social status, reference group, family, and response to marketing activities, while internal factors includes the consumers' perception, learning and memory, motives, their personality, emotions and attitude, and both of which would affect the consumption behavior. Purchasing intention is a part of the decision-making process and is prior to buy a product or a brand in actual, but purchasing intentions is not necessarily equal to purchasing behavior (Spears & Singh, 2004). However the purchasing behavior can be indicated by the purchasing intentions since intention is the cognitive representation of an individual's readiness to perform a given behavior .

The decision-making process is a cognitive process where a consumer gather information from the world and related stimuli are processed to generated a behavior. In general, the decision-making process is firstly to identify a problem that arises from a need or desire, and the next cognitive process is to establish a suitable solution to the problem which can satisfy the arisen need or desire. A consumer has to search for additional information, followed by an evaluation of a final set of alternatives. Once this has taken place, an informed decision can be made (Solomon & Rabolt, 2004; Hawkins, Best & Coney, 2004).

According to Hawkins et al. (2004), which is cited by Sunette Scheepers (2016), the decision-making process can be broken down into different stages in Figure 1, namely problem recognition, search for information, evaluation and selection between available alternatives, outlet selection and purchase, and finally, the post-purchase process.

Figure 1: Model of Consumer Behavior (Hawkins *et al.*, 2004:27)
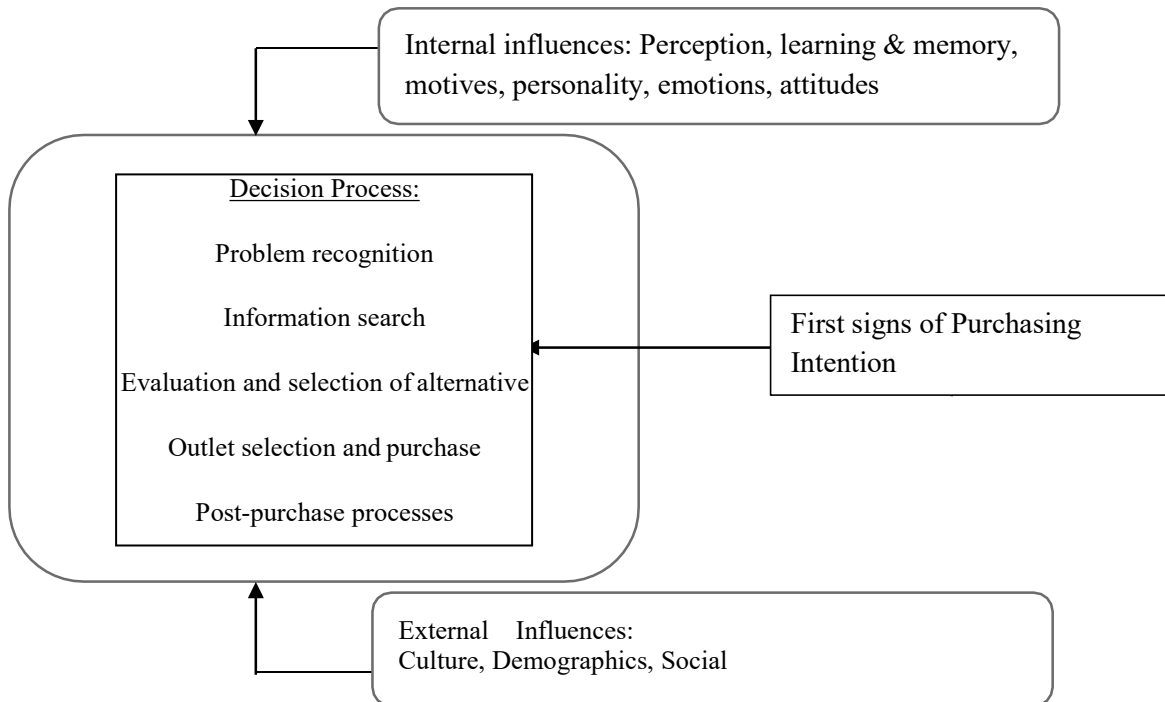
Problem Recognition: Problem recognition is to identify a need, with an intention to satisfy it (Hawkins et al., 2004). The unsatisfied need drives the consumer into action with intention to find a solution to achieve a certain level of satisfaction. The unfilled need stands a difference between the desired need and the actual condition of the consumer. This unfulfilled need may be stimulated by seeing the product, information about it or watching a commercial for a new product that may stimulate the customer to recognize the need. These needs may be physical needs or safety needs or social needs or individualistic needs.

Information Search: The difference between an unsatisfied need and the actual condition of the consumer leads to motivation for a consumer to search possible solutions of satisfying the need, and the consumer will conduct research about the product of interest that is perceived to provide an adequate solution. Searching for information is both a mental and a physical effort involving internal and external information sources (Hawkins et al., 2004). The consumer looks for additional information on the different products that may solve his need problem. This may be done by internal search if the consumer searches the information needed by asking friends and relatives and looking for other sources of information. Sunette Scheepers (2016) cited that without a motive to purchase a product, there can be no intent (Ajzen, 1991); therefore intentions indicate that an individual has motives to deliberately make an effort to

carry out a purchasing behavior (Spears & Singh, 2004). A successful information search leaves a customer with the ability to make decision on the basis of many alternatives.

Evaluation and Selection of Alternative: After initial phase of problem recognition and information research, a consumer will try to dig more possible alternatives in order to decide what should be the best personal choice (Hawkins et al., 2004). After the evaluation of the identified products, additional research is conducted to compare all the alternatives. External influences such as culture, demographics, social status, reference group, family, marketing activities and internal influences such as perception, learning and memory, motives, personality, emotions, attitudes play an important role in this part of the decision-making process (Hawkins et al., 2004), impacting on purchasing intent in either a positive or negative way (Ajzen, 1991), cited by Sunette Scheepers (2016). If the intent to purchase remains or increases at this point, the next step will involve the selection of the brand and the outlet where to make the purchase.

The variety internal and external factors which influencing purchasing intentions of consumers make consumers to purchase products for a variety of reasons (Hawkins et al., 2004). For example, the desire for gratifying the senses, pleasure and prestige will make luxury consumers to spend more money on luxury product (Amatulli & Guido, 2011). Therefore different individuals with totally differently influencing factor can purchase the same product which highlights how a deep underlying value system could affect the lifestyle choices of an individual, and this can be linked to a personal, social and cultural value system (Solomon & Rabolt, 2004; Hawkins et al., 2004) cited by Sunette Scheepers (2016). Sunette Scheepers (2016) states that the consumer needs to establish criteria for the evaluation of alternatives such as features the buyer wants or does not want. He/she will rank/weigh alternatives or resume the search at the end of this stage. Thus the consumer will either decide that he/she wants something or if not satisfied by the alternatives return to the search phase. Marketers will try to influence by "framing" alternatives. The final choice the customer made and the selection decision to buy the product, define the price to pay and the way of paying. The final step of the process after making the decision is to go over to action and buy the product and pay for it, when the product at least is available in the shop.

Outlet Selection and Purchase: Hawkins et al. (2004) states that consumers will generally go through the same process when selecting an outlet as in the case of selecting a brand. It is

suggested that consumers select the brand first and the outlet second. In the process of making a purchasing decision, the importance of convenience of store location is pointed out, together with the right image and service.

Post-purchase

Sunette Scheepers (2016) cited (Hawkins et al., 2004) that during the post-purchase phase the consumer will determine the level of satisfaction that the purchasing behavior has provided, which will either result in a reduction of tension where the consumer is satisfied, or in the case of dissatisfaction, the consumer may decide to source an alternative product in the hope of satisfying the remaining need (Hawkins et al., 2004). The satisfaction or dissatisfaction with the product will have the customer think about whether he/she made the right decision. In this stage information from peer groups on the purchase and their reaction will also play a role.

2.3 Factor on Consumer Behavior

Rani (2014), identifies cultural, social, personal and psychological factors as the four major influences on consumers' buying behavior, adding that these factors cause consumers to develop product and brand preferences. Although he notes that these factors are not directly controlled by marketers, he advises them to have a better understanding of them as this will help them to develop marketing mix strategies that can appeal to the preferences of their target markets.

2.3.1 Culture Factor

Kotler et al., (2010) listed the values, perceptions, wants and behaviors that one acquires continuously within a certain environment as the composition of culture, and defined culture as the most basic determinant of a person wants and behavior. The concept of culture can be viewed as that which guides and directs human behavior in a given context.

Dr. Akpan, Sunday John (2016) cited Durmaz, Celik and Oruc (2011) to state that the doing business successfully in international market not only requires the ability to overcome the large cultural conflicts but also the economic barriers, which will improve the competition in international market and understand the different beliefs, preferences, habits and customs.

Moreover, cultural properties in the analysis of consumer behavior is an important variable in market segmentation, target market and product positioning. Adding the importance of culture factor, Ijewere and Odia (2012) argue that culture factor influences on consumer behavior in the way of satisfying the need of people within a society by providing standards and rules.

Culture factor such as culture, subculture and social class have great impact on consumer behavior because they play an important role to form the attitudes, beliefs and values (Blythe, 2008). Culture factor relates consumer behavior in an profound way nowadays, and it is very important that the marketers shall understand that how culture influences consumer behavior in modern society, because the economy is growing into a cross-cultural world.

Speiers et al., (2014) was cited by Dr. Akpan, Sunday John (2016), and which stated that consumer behavior is influenced by factors such as culture, subculture and social class. Contributing more to this point, culture is the most fundamental determinant of a person's wants and behavior, and exerts the broadest and deepest influence on buying behavior.

2.3.2 Social Factor

Rani (2014) pointed out that the social factors includes reference groups, family, role and status. Many researches suggest social factors affect consumer behavior significantly. Perreau, (2014) state that every individual's buying decision and behavior is influenced by someone around. Every consumer as an individual belongs to a membership group. The consumer always compare himself/herself to the reference group which shapes the self-image and buying behavior. Rani (2014) explained that in most cases there are many sub reference groups, which are formed by family members, friends, neighbors, colleagues or other people that consumers associate with. The groups to which a consumer does not belong yet can also influence. Kotler & Armstrong (2010) finds out that family members as a reference group can pass on the values to the individual, and influence consumers' buying behavior. Moreover Kotler & Armstrong (2010) further stated that a family helps an individual to acquire the first perceptions about products, brands and consumer habits. It is very possible that the consumers carry out the brand selections in the adult life with the same brand perceptions when they were young, not knowing the brand selection and consumer habit were influenced and created in the family. Rani (2014) state that Social status reflects the social class that

individuals have in social groups based on such things as money and wealth, education or occupation. In many societies status is important and people want the admiration of others.

2.3.3 Personal Factors

Personal factors are not relate to other people within the same group with characteristics that are specific to an individual. These characteristics include buying decision-making process, different habits, interests and opinions. Consumption decisions are also influenced by age, gender, background, culture, and other personal issues. Specifically speaking, it is very possible that an older person have different consumption habits and behaviors with a younger person, which means consumers within different age group consume brands or products differently and spent their money on products that may not interest a younger consumers.

(Kolter, 2005) stated that people also change the good and services they buy over the change of their habits and life. Tastes in food, clothes, furniture and recreation are often age combined. Purchasing is also formed by family life cycle-the phase through which families can pass as they mature over time. Adding the emphasis on this point, Armstrong (2013) found out that people change the goods and services they buy at different age over their lifetimes, and consumers can change their preference toward food, clothes, furniture and etc. Consumers have different needs and want if they are in different age groups. A. A. Conseur (2004) indicated that the emotional and social views bring more youths pressure to young consumers in their decisions, because the young consumers have less knowledge and experience in certain decision regions and when they make decisions they tend to place little value on the elements not aware of the decision's complication. On the contrast, older consumers research these elements more closely and appreciate the quality of their decisions after resolving the appropriate strategies. (A. A. Saadi and R. Mohammad, 2011) claims that older consumers have developed varied and sophisticated ways to contrast the factors that impact a decision, in accordance also with (R. M. Taheri et al., 2013), seniors represent a market that needs to be exploited, because they have a vital buying power and they desire to seek a better quality of physical and mental life. Moreover, values, lifestyle and consumer habits evolve during lifetime. (Kotler & Armstrong 2010) states that family life stages change purchasing behavior and brand selection. Traditionally a family life cycle included young singles and married couples with children. Recent study shows that marketers are focusing on

more life stages such as unmarried couples, childless couples, same sex couples, single parents and singles marrying later in life.

A consumer's social status and financial ability have influences on buying decisions and behavior. The financial ability determine the perspective towards money and whether consumers can afford the products. (Solomon 2004) indicates that consumers who share similar social status and occupations are very likely to have similar preference in music, clothing and leisure activities. They usually share the same kind of values and ideas, and socialize with each other. Individuals from lower income groups are probably more interested in buying products that are necessary for survival than spending on luxury brands or designer clothes.

Khan, (2006) stated that consumers' life style related that how the person spend money and live their lives. The life style can be acquired from previous experiences, current situation and congenital characteristics. The product choices that consumers make are related to their lifestyle. An individual's lifestyle consists of different dimensions which includes: Activities describe how consumers spends their time on work, hobbies or vacations; Interests are consumers' preferences and their priorities on family, home or food; Opinions about different issues such as themselves, politics or products. Different life style dimensions stands for different pattern of living. (Kotler & Armstrong 2010) also support that lifestyle will influence consumers' buying behavior and decisions.

Kotler & Armstrong (2010) argue that personality differs one person from another by individual traits. These personal traits can be self-confidence, adaptability, sociability and dominance. Personality is about the way we perceive the world and as well as the way other people see us. Personality is shaped by attitudes, values and people around us. It is very possible that one individual will have different personality at different life stage. Many brands and products have developed a personality that correspond with consumers' values and traits.

2.3.4 Psychological Factors

Kotler & Armstrong (2010) states that a buyer's choices are influenced by four psychological factors such as motivation, perception, learning, and beliefs and attitudes. A motivation is a

need that motives a consumer to find a solution to satisfy it. Tanja Lautiainen. (2015) cited that a consumer has different kind of needs such as biological needs of thirst or psychological arising from the need of recognition or belonging. A need can be aroused to a sufficient level of intensity when it alters a motive. Maslow A. H. (1954) stated the most known needs of pyramid, and examined the human needs in different level. The needs of pyramid explained different needs at different times. The basic rule is to satisfy first the basic need before proceeding up the ladder. When that lower need has been fulfilled and a person will move to the more important need. According to Maslow A. H. (1954), Maslow's needs are: Physiological needs, Belongingness, Ego needs and Self-actualizatio .

The second psychological factors is perception of consumers who receive and process the information of the world where sensations are selected, organized and interpret to present a perceived image of the world. Each person receives thousands of sensory stimuli like light, color, sound, smell, taste and texture per day. A person acts according to his or her perception of the situation. Tanja Lautiainen. (2015) cited Kotler & Armstrong (2010) to explain that people may perceive the same stimuli in a different way due to three perceptual processes: selective attention, selective distortion and selective retention.

Reni (2004) states that learning comes from action. When people are motivated, they are ready to act. People can learn by observing others without having their own personal experience. Learning can happen even unconsciously. This is known as incidental learning. People can learn all the time. When Consumers receive new information and stimuli, the knowledge of the consumer toward the world grows.

Tanja Lautiainen (2015) states that a belief is a vision that consumer has on something. It can be based on real knowledge, faith or opinion. Kotler & Armstrong (2010) suggested that external influence like family or neighbors combined with learning produces beliefs that will influence consumers' buying behavior. Tanja Lautiainen (2015) also cited Kotler & Armstrong (2010) to argue that different kind of people have different attitudes concerning religion, politics, food, music and many more. The attitude describes consumers' feelings or evaluations toward an object or idea. Both beliefs and attitudes are hard to change.

2.4 Personal Values

Schwartz and Bilsky (1987) which is cited by Kadri G. Y. (2016) state that values are concepts or beliefs, are about desirable end states or behaviors, transcend specific situations, guide selection or evaluation of behavior or events, and are ordered by relative importance. Solomon (2015) believes that values are universal in many cases. Rokeach (1973) states that values are more stable over time than attitudes because they are more central to an individual's system. Values are both an indicator and a consequence of behavior (Unal & Ercis, 2006). Rokeach (1973) viewed "a value as a centrally held, enduring belief which guides actions and judgments across specific situations and beyond immediate goals to more ultimate end-states of existence". Therefore, consumer values is a widely held belief that has been internalized by individuals, as well as a general guide for some set of activities and behaviour rules for them. Hofstede (1997) stated that values rest at the heart of most definitions of culture and most scholars seem to agree that values drive the behavior of an individual. Consumer values are considered as broad tendencies that prefer certain states of affairs over other forms in which culturally determined knowledge is stored and expressed. Unal & Ercis, (2006) stated that values influence consumer decision making styles . Kadri G. Y. (2016) states that researcher often use three scales such as Rokeach Values System, Values and Lifestyles (VALS) and List of Values in Values Research (Odabasi & Baris, 2014) to analyze the personal values.

Value can be assessed in various ways; three facets of which are social, symbolic and functional value. Sweeney & Soutar (2001) states that social value in realization of consumer can been seen from their brands and is demonstrated by helping them feel accepted, improving their perception amongst others, creating a positive impression and delivering approval in a social setting. Lee et al. (2008) have established the link between value derived from a social perspective and consciousness of the brand through their assessment of belonging, which defined here in terms of emotional value, this product-attitude link being likewise empirically endorsed by Kumar et al. (2009). Kim et al., (2010) again explained social value as a key determinant of brand loyalty, its corresponding drives on intention to purchase is well established, Vigneron and Johnson (1999) pointing to this as a driver of "conformity" and a "bandwagon effect".

Sunette Scheepers (2016) cited Mahrt (2010) which clearly distinguishes needs, motives and values; Values are related to continuous goals or underlying patterns in life and are a reflection of needs. Comparing values, motives are more situational and short-term, and precede actual behavior. Consumers' actions reflect the values they place on things such as products or brands they try to acquire. This is then translated into motives to purchase, resulting in buying behavior. Schwartz (2006) states that values lead actions such as shopping to fulfill the needs.

Mahrt (2010) argue that values are variables that can be either constant or subject to change, cited by Sunette Scheepers (2016), but in essence are traits that you are not born with. Values are learned, or passed on from previous generations (Evans *et al*., 2009). Different values are found in different cultures (Solomon & Rabolt, 2004, and so cultural differences cause differences in consumer behavior (Hawkins *et al.,* 2004). Vriens and Ter Hofstede (2000) define that both consumer values as well as beliefs have a strong motivational impact on consumers' buying behavior while the values are as relatively stable conditions. Generally two individuals do not necessarily share the same beliefs even though they may purchase the same product. The consumer's individual, social and cultural values ultimately affect their decision-making behavior. Core values can be found in different cultures and they differ all around the world. People value different attributes such as achievement, success, competence, respecting old age or status (Evans *et al*., 2009; Solomon & Rabolt, 2004), cited by Sunette Scheepers (2016). Different attributes in a luxury product or a brand such as premium quality, recognizable style, reputation, and the fact that it has limited accessibility. Amatulli & Guido (2011) believe that consumers who buy luxury products are motivated by personal values but sometimes the buying behavior is not limited to imposed criteria, but Hung *et al*. (2011) stated that motivations to purchase a luxury product are the results of the product attributes. Product attributes are indications of emotional, experiential and symbolic values. Evans *et al*., (2009) states that high-level needs approach the status of values, which are critical determinants of behavior. The purchasing decisions of consumers can be influenced by different types of values (Wiedmann *et al*., 2012), and these values can be revealed when researchers explore findings on consumers' perceptions such as product attributes (Evans *et al*., 2009). This is one of the ways to identify consumers' motives and their value-based drivers.

Rokeach (1973) states that values are defined as desirable, transsituational goals, varying in importance, that serve as guiding principles in people's lives. The most important instrument for measuring values is the Rokeach Value Survey (Rokeach, 1973). The inventory comprises 18 values: A comfortable life; An exciting life; A sense of accomplishment; A world at peace; A world of beauty; Equality; Family security; Freedom; Happiness; Inner harmony; Mature love; National security; Pleasure; Salvation; Self-respect; Social recognition; True friendship and Wisdom.

Hofstede (1984) characterized values into four broad dimensions: Power Distance Index (PDI), Uncertainty Avoidance Index (UAI), Individualism Index (IDV) Versus Collectivism and Masculinity Index (MAS) Versus Feminist. These dimensions have been used by many marketing researchers to compare countries in terms of culture. The dimension long-term orientation was subsequently added after more research (Hofstede, 1997). Power Distance Index is the extent to which people in a society accept the unequal distribution of power and consider it as normal. Uncertainty Avoidance Index is the extent to which people avoid or feel threatened by or are uncomfortable with ambiguous situations or experiences. Individualism Index is the extent to which a person's goals are self-oriented, instead of group-oriented, or the existence of a loose social framework where everyone takes care of himself or herself and possibly immediate family versus a tight social framework where members of the society are all responsible for each other. Masculinity Index is the extent to which society values traditionally masculine traits, such as working for money or things, assertiveness and not caring for others (Hofstede, 1984). Long-term orientation (LTO) is the extent to which a society is concerned with dynamic values associated with the future instead of relatively static values associated with the past (Hofstede, 1997).

Schwartz (1992)'s Value Inventory (SVI) utilizes a rating approach, and can be applied to measure value salience. Based on decades of theoretical and empirical work in psychology research on values, its theoretical starting point is to view values as representing motivations because they are criteria used by individuals to select and justify actions, and to evaluate people, the self, and events. Schwartz (1992) Value Inventory (SVI) suggested ten motivational domains of values, and each of the ten basic values can be characterized by describing its central motivational goal: Self-Direction, Stimulating, Hedonism, Achievement, Power, Security, Conformity, Traditional, Benevolence and Universalism. Schwartz theory of values only considered the hierarchy of values that belong to the samples of a group of

Western European countries and compared it with the countries of the rest of the world, which attracted the strong criticism about this model.

Indranath Ghosh (2014) explained that in the year of 1978 social scientist Arnold Mitchell developed VALS to find out the real division of US society. Indranath Ghosh (2014) additionally explained that VALS was restructured in 1989 to increase its ability to forecast consumer behavior. Alain Miranda et al, (2007) stated that a team of experts from SRI International, Stanford University, and the University of California, Berkeley, determined that consumers should be segmented on the basis of enduring personality traits rather than social values that change over time.

Sangodoyin O. O. (2015) cited Mitchell (1983) to stated that the values and lifestyles was developed and it categorized consumers into eight groups based on psychographic characteristics. The Value and Lifestyle System is based on two dimensions: Primary motivation and resources. In primary motivation consumers are guided by ideals, achievement, and self-expression. Mitchell (1983) believes that people motivated by achievement want to demonstrate their success to others. Individuals guided by self-expression seek social activity, variety and risk. Resources include personality traits like energy, self-confidence, leadership, and vanity.

Sangodoyin O. O. (2015) also cited (Hawkins, Best and Coney, 1992) to state that while the Value and Lifestyle approach has the appeal of assigning identities to individuals, it has been subjected to criticism from other researchers. The framework is not only complicated to apply, but its proprietary nature makes independent evaluation extremely difficult. Another disadvantage of Value and Lifestyle is that parts of the demographics are built into the measurement method. Finally, Value and Lifestyle is culturally biased towards the USA, making its cross- cultural application difficult .

According to Indranath Ghosh (2014), segmentation of VALS 2 are as below:
Innovators: Innovators are successful, sophisticated, take-charge people with high self-esteem.
Thinkers: Thinkers are mature, satisfied, comfortable, and reflective people who value order, knowledge, and responsibility.

Achievers: Achievers are motivated by the desire for achievement. Achievers have goal-oriented lifestyles and a deep commitment to career and family.

Experiencers: Experiencers are motivated by self-expression.

Believers: Like Thinkers, Believers are motivated by ideals. They are conservative, conventional people with concrete beliefs based on traditional, established codes: family, religion, community, and the nation.

Strivers: Strivers are trendy and fun loving. Because they are motivated by achievement. Strivers are concerned about the opinions and approval of others.

Makers: Makers are practical, down-to-earth, self sufficient people who like to work with their hands. They search products for practical or functional purpose.

Survivors: Survivors live narrowly focused lives. With few resources with which to cope, they often believe that the world is changing too quickly.

Figure 2: VALS™ Framework (Source: VALS™©SRI consulting business intelligence)
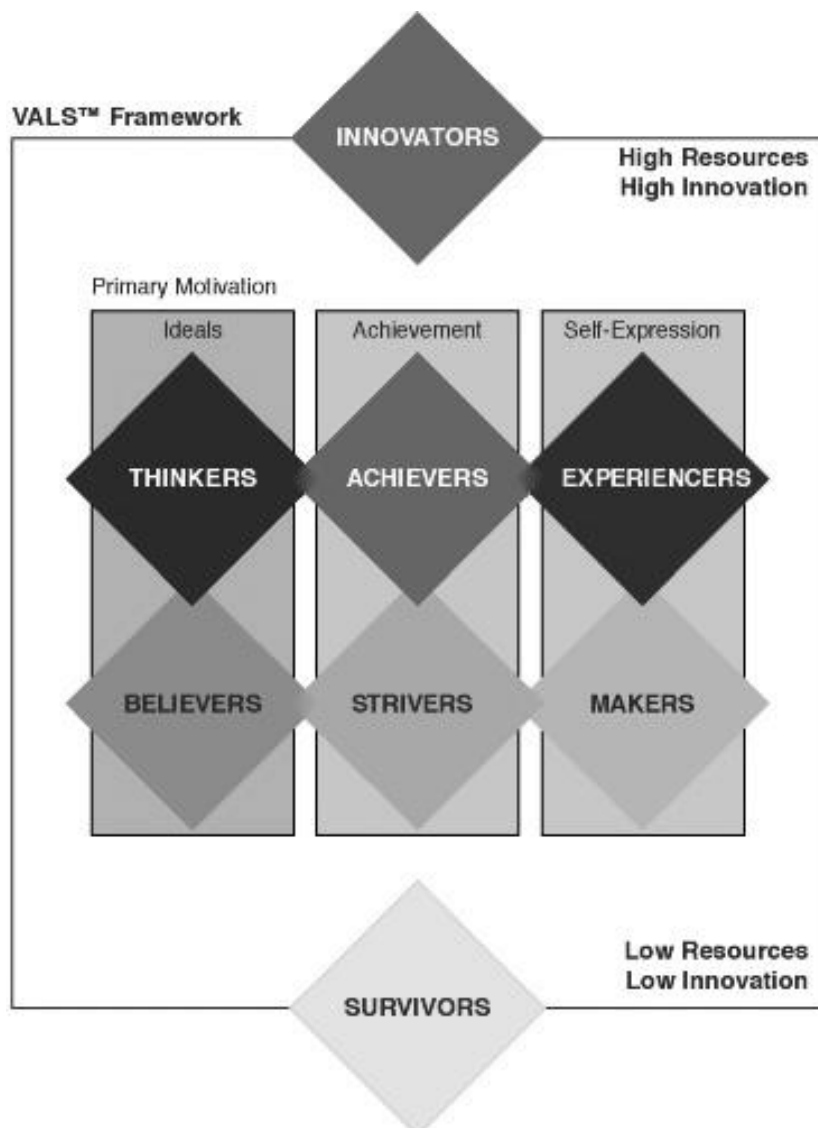
VALS™ (Figure 2) psychographic segmentation is one of the most popular classification systems of the consumer market available worldwide. Indranath Ghosh (2014) stated that the official website for VALS™ indicated that this popular marketing and consulting tool helps the marketers and the business houses worldwide to develop and execute more effective strategies. This system has a capability to recognize current and future opportunities by creating segmentation of the consumer on the basis of the personality traits that drive consumer behavior. This technique can be implemented in all phases of the marketing process. It may be a new product in old market or even an old product in new market or many more other strategies. The principle of VALS™ is that people express their personalities through their behaviors. The VALS™ segmentation process is done on the basis of various types of consumer's personality that they manifest in their behavior in the marketplace. According to www.sric-bi.com VALS™, uses psychology to segment people according to their distinct personality traits. The personality traits are the motivation—the cause. Buying behavior becomes the effect-the observable, external behavior prompted by an internal driver. The acronym of VALS™ is 'values and lifestyle'. This particular concept is successfully introduced in many markets worldwide especially in United States and many more developed countries.

Kadri Gokhan Yilmaz (2016) summarized that list of values is a scale which is developed by Kahle (1983) for being directly applicable to marketing and consumer behavior. LOV is developed based on Maslow's needs' hierarchy and incorporates elements of social adaptation theory such as social values and social changes (Kahle, 1983). In the original LOV scale, there were 9 values (including the excitement value), but then Kahle, Liu and Watkins (1992) included 8 values in LOV. LOV consists of eight values such as warm relationship with others, sense of belonging, self-respect, being well respected, self-fulfillment, sense of accomplishment, security, and fun and enjoyment in life. As for Kahle, Beatty and Homer (1986), these values can be differentiated as external values including sense of belonging, being well respected, and security, and internal values including warm relationship with others, sense of accomplishment, fun and enjoyment in life, self-respect, self-fulfillment, and excitement. Kahle, Beatty and Homer (1986) also notes that these values can be fulfilled through interpersonal relationships such aswarm relationship with others, sense of belonging; personal factors such as self-respect, being well respected, self-fulfillment; and a personal things such as sense of accomplishment, security, excitement, fun and enjoyment in life. Daghfous, Petrof and Pons (1999) states that LOV can be categorized in three groups, the

first is hedonic values including fun and enjoyment in life, warm relationship with others; the second is empathy values including self-respect, being well respected, security, sense of belonging; and lastly the self-fulfillment values including self-fulfillment, sense of accomplishment. The rationale behind using LOV is that this scale is a better methodology than VALS when predicting consumer behavior (Kahle, Beatty & Homer, 1986). Kadri Gokhan Yilmaz (2016) cited two examples to illustrate the LOV as the better methodology than VALS scale. The first advantages is that in LOV scale, the exact phrase from the survey can be returned to the consumer (Kahle, 1985). This scale can be used either scoring each value or circling the most important value (Kahle, 1983). The second advantages is that one can sort the values according to their significance level for consumers, also want from consumers to indicate the most important values for them (Bearden & Netemeyer, 1999).

The List of Values consists of nine items namely: security; sense of belonging; being well respected; fun and enjoyment in life; warm relationships with others; self-respect; self-fulfillment; sense of accomplishment; and excitement. Please refer to the following Table 1 for the details of List of Values.

Table 1: Kahle (1983)'s List of Values

Kahle (1983)'s List of Values	
Being Well Respected	Self-respect requires the cooperation of others, whereas Being well respected can be achieved alone. Consumers who value this segment are associated with a strong desire for quality, company reputation, patriotism, social identity, health consciousness, and brand and in surveys of mental health are much better adjusted.
Fun and Enjoyment in Life	This value has been increasing in popularity, especially among young people rather than the hedonistic attitude one might associate with this value, consumers who specify fun and enjoyment in life believe in living life on life's term, a "stop and smell the rose" philosophy. These people respond most favorably to survey questions designed to measure involvement with leisure-time activities.
Security	A deficit value, endorsed by people who lack economic and

	psychological security. It is associated with purchasing for self-indulgence and with a desire for quality.
Self-fulfillment	These consumers are relatively fulfilled economically, educationally and emotionally. They are typically young professionals and tend to make purchases that emphasize quality self-indulgence, convenience, patriotism, entertainment, conspicuous consumption, and brand loyalty.
Self-respect	People who endorse self-respect as most important engage in social identity purchasing and display high levels of health consciousness.
Self Accomplishment	This value is associated with conspicuous consumption, purchasing for sex appeal, self-indulgence and convenience.
Sense of Belongs	Consumers who value sense of belonging believes that "you get what you pay for" they admire voluntary simplicity, purchasing for company reputation, patriotism, nostalgia, brand loyalty, deal proneness and health consciousness. This is a home and family oriented value.
Sense of Excitement	This value is associated with purchasing for elegance, convenience, nostalgia, patriotism, authenticity, and brand consciousness.
Warm Relationship with Others	People who value warm relationships are characterized by purchasing for patriotism, deal proneness, and the belief that "ads are informative."

Alex Thompson (2009) stated that corresponding with its original purpose, the LOV has been used in recent years in various market research contexts. Respondents within these studies, and others utilizing the LOV, are provided with a list of the nine values listed above and asked to either rank or rate the importance of each within their daily life. (Kahle et. al. 1986) believes that the highest ranked value of the individual's is "dominant value", which determines the "value segment" into which he or she will be fit. Those within the same value segment are thought to harbor similar beliefs, attitudes, activities, purchasing habits (Kahle 1983). The LOV is not only can determine the value segment of the consumers, but also with respective value segments measured and assigned, marketers can then explore correlations

between value segments, demographic characteristics, and dependent variables. However, in considering the validity of the data and conclusions yielded within these studies through the use of the LOV, a potential problem exists. Alex Thompson (2009) cited that unlike the Rokeach (1973) Value Survey (RVS), Kahle's List of Values does not dictate definitions of the values when respondents are asked to reflect upon their values (Kahle 1986). Alex Thompson (2009) further explains that without a descriptor to establish a common approach to each value, each respondent may be rating the different set of values. They may be rating their own subjective interpretations of them instead. The implications are potentially important because, if certain values have multiple interpretations, the classification of individuals into value segments on the basis of the single most important value may be misleading.

Having considered all the strengths and limitations of the various measurements of values, the List of Values is used in this study to conceptualize consumer values and how they affect the adoption of consumer decision-making styles in Zambia. List of Values is the most commonly used in the literature because of its ease of management, validity and reliability. It is also considered to be well- organized, has assessable sets of variables that are less various, and is more centrally seized and more closely associated to stimulus than demographics (Humayun and Hans, 2009). List of values also has the ability to separate the influence of demographics and values on consumer behaviour (Kahle et al., 1999). In addition, comparative studies (Kahle et al., 1999) have demonstrated that the List of Values is superior to Value and lifestyle system. Finally, the List of Values is standardized, short, and easy to administer with large consumer samples.

2.5 Consumer Decision-making Styles

Kadri G. Y. (2016) cited (Walsh et al., 2001) to state that decision making styles is basic buying decision making attitudes that consumers follow, no matter what goods, services or purchasing situation they are applied to, which means they do not change with time. Unal & Ercis (2006) believe that during the whole consumer buying process,the consumer decision making styles are effective both emotionally and ideationally. The consumer decision-making styles provide an important tool for marketers to use in selecting appropriate market segments.

Sangodoyin O. O. (2015) stated that literature regarding consumer decision-making styles has considered three ways of characterizing consumer's approach to making retail store and product choices: the psychographics/lifestyles, the consumer typology, and the consumer characteristics (Leo, Bennett, and Hartel, 2005; Blackwell and Mitchell 2004; Sproles and Kendall, 1986).

Tanja Lautiainen. (2015) stated that all consumer-buying decisions are not alike and there are different effort which is put into the decision making process. When the decision-making process is almost automatic, snap judgment can be made with little information search. This kind of routinely made buying decision involves little risk and low involvement. Figure 3 shows four types of decision making based on the degree of consumer involvement.

Figure 3: Four Types of Buying Behavior (Kolter&Armstong 2010)

	High involvement	Low involvement
Significant differences between brands	Complex buying behavior	Variety-seeking buying behavior
Few differences between brands	Dissonance-reducing buying behavior	Habitual buying behavior

Kotler & Armstrong (2010) and Solomon (2004) explain that complex buying behavior happens when the consumption is highly involved with effort, and the choice of difference between different brands or goods are very significant for the consumer. Tanja Lautiainen. (2015) stated that when the products are a house or a car which require considerable amount of consideration before the purchase decision. Tanja Lautiainen. (2015) explained that the consumer is highly involved because the product is expensive, risky and reflects the consumer itself. Many brands can be evaluated separately to see which brand responds best to the set of desired characteristics.

Tanja Lautiainen. (2015) cited (Kotler & Armstrong 2010; Solomon 2004) to explain that consumers are also highly involved during dissonance-reducing buying behavior, because the product can be expensive, self-expressive and bought infrequently. However, consumers see

little or no difference among the brands. It is a straightforward and simple activity to choose a product among alternatives even if the consumer may shop around.

Tanja Lautiainen. (2015) stated that habitual decision-making choices are often made with low involvement. Consumer does not necessarily go through the decision-making process to buy goods or service. Solomon (2004) pointed out that the consumer can use little time and energy to filter products and make purchasing decisions. The products like milk or bread that are purchased frequently, can be categorized to the habitual decision-making mode. The involvement level is low in this case and consumers are likely to stay with one brand for a long time. But for marketers, it is very difficult to promote new products or services to this kind of consumers.

According to Kolter & Armstong(2010), the variety seeking buying behavior require low involvement form consumers, but the consumer are likely to buy different brand for trying something new rather than unsatisfying the old brand. Tanja Lautiainen. (2015) cited that consumers can make buying decisions without evaluation and evaluate the brand during consumption. However, next time the consumer might pick up a different brand simply to try another brand. (Kotler & Armstrong 2010). For marketers, by offering low prices, free samples, or special deals can encourage consumers to try different brands and products.

Another scale of consumer decision-making types namely the consumer typology approach is developed by Mishra (2010), who believes that this approach defines general consumer "types" in relation to retail patronage such as economic consumers, ethical shopper, apathetic consumers, store-loyal consumers, recreational consumers, convenience consumers, price-oriented consumers, brand-loyal consumers, problem-solving consumers, quality consumers, fashion consumers, brand conscious consumers and impulsive consumers. Wesley, LeHew and Woodside (2006) add the point that the most important assumptions of consumer typology approach is that each individual consumer has a specific decision-making style resulting from a combination of their individual decision-making dimensions.

Consumer Styles Inventory, first developed by Sproles and Kendall (1986), provides eight consumer decision-making style characteristics. The inventory identified 50 items related to consumers' cognitive and affective orientation towards shopping activities. Sproles and Kendall (1986) further refined this inventory and accordingly developed a more parsimonious

scale consisting of 40 items. The consumer characteristics approach emphasizes on the cognitive and affective orientations towards purchasing (Sproles and Kendall, 1986). The Sproles and Kendall (1986) defines consumer Decision-making Styles as a mental orientation characterizing a consumer's approach in making consumer choices. This paper applied Sproles and Kendall (1986) approach to analyze the consumer decision-making styles of Zambian women. Consumer decision-making styles are clearly important in order for marketers to understand consumer purchasing behavior. Therefore, identifying basic characteristics of decision-making styles is central to consumer-interest studies. When businesses attempt to predict the chances of success for products and services, it is important to understand how consumers make their decision.

According the Sproles and Kendall (1986), the Consumer Style Inventory includes eight mental characteristics of consumer's decision making styles. The eight consumer decision-making styles characteristics are the (a) Perfectionist and high-quality conscious consumer, (b) Brand conscious consumer, (c) Novelty and fashion conscious consumer, (d) Recreational and hedonistic shopping conscious consumer, (e) Price conscious/ value for money consumer, (f) Confused by over choice consumer, (g) Impulsive and careless consumer, and the (h) Habitual, brand-loyal consumer. The detailed explanation are as Table 2:

Table 2: Sproles and Kendall (1986) Consumer Decision-making Styles

Sproles and Kendall (1986) Consumer Decision-making Styles	
Brand Consciousness	This decision-making style is concerned with getting expensive and well-known brands. Consumers with this style believe that the higher the price of the product the better the quality. These consumers also prefer best-selling advertised brands.
Confused by Over-choice	This decision-making style reflects lack of confidence and inability to manage the number of choices available. Consumers with this style experience information overload.
Habitual/Brand Loyal Consumer	Consumers possessing this style do shopping at the

	same stores and tend to buy the same brands each time.
Impulse Buying Consumer	This is the decision-making style that describes a shopper who does not plan his or her shopping and appears unconcerned with how much he or she spends. Consumers with this style can regret their decision later.
Novelty-Fashion Consciousness	Consumers possessing this style tend to seek out new things. This trait reflects a liking of innovative products and a motivation to keep up to date with new styles and fashion trends.
Perfectionism/High Quality Consciousness	This decision-making style is concerned with quality. Consumers with this decision-making style will not compromise with products classified as 'good enough'.
Price Value for Money Consciousness	The decision-making style is concerned with getting lower prices. The presence of this trait means that the consumer is conscious of sale prices and aims to get the best value for their money.
Recreation/Hedonistic Consciousness	Consumers with this style view shopping as being enjoyable. Consumers with these traits enjoy the stimulation of looking for and choosing products.

2.6 Hypotheses

The study employed Kahle's (1983) List of Value and Sproles and Kendall's (1986) Consumer Decision-making Styles as shown in the following Table 3.

Table 3: Main Theory Employed

Kahle (1983)'s List of Values	Sproles and Kendall (1986) Consumer Decision-making Styles
Being Well Respected	Brand Consciousness
Fun and Enjoyment in Life	Confused by Over-choice
Security	Habitual/Brand Loyal Consumer
Self-fulfillment	Impulse Buying Consumer
Self-respect	Novelty-Fashion Consciousness
Self Accomplishment	Perfectionism/High Quality Consciousness
Sense of Belongs	Price Value for Money Consciousness

Sense of Excitement	Recreation/Hedonistic Consciousness
Warm Relationship with Others	

This study is trying to detect the Zambian women' personal value and consumer decision-making styles, mainly to find out how the list of values influence their decision-making styles.

Figure 4: Proposed Framework for This Study
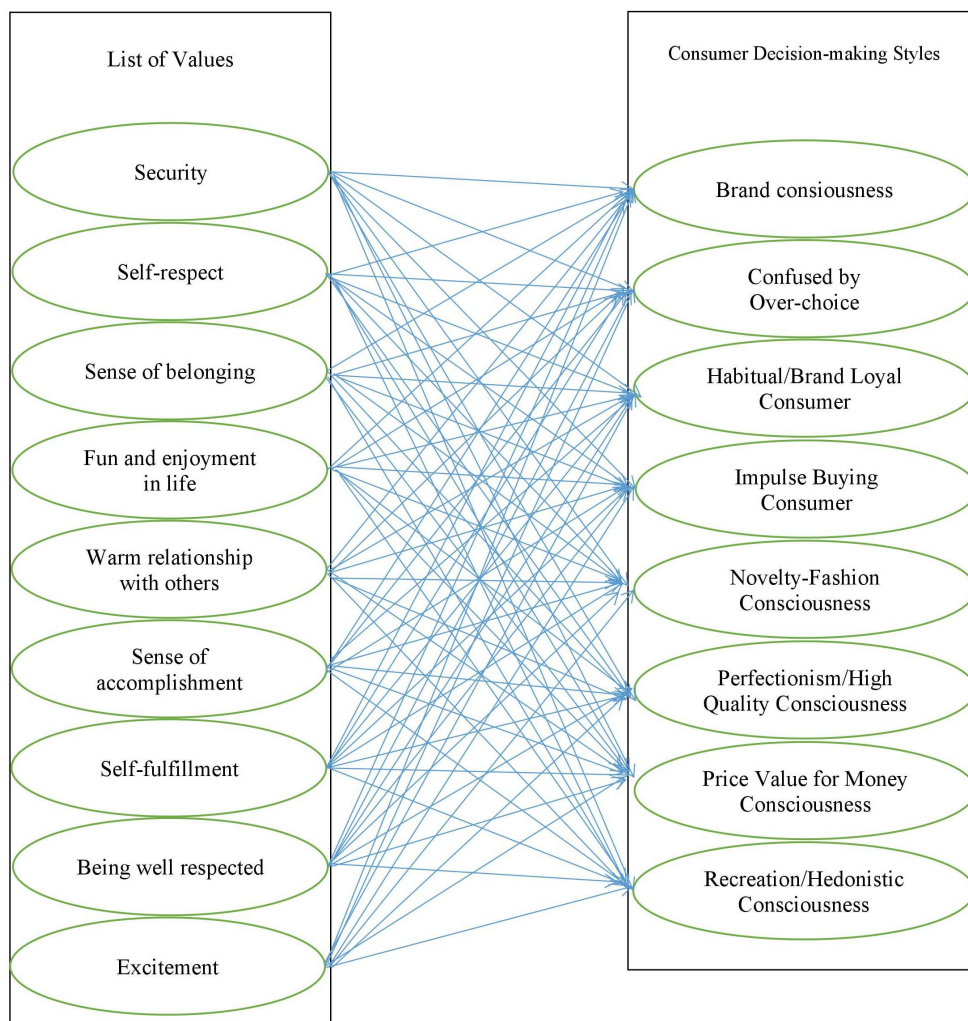
This paper proposed the general hypotheses which is that personal values of Zambian women influence their consumer decision-making styles. In specific, the paper will detect how each of the personal values influence each of the consumer decision-making styles as shown in Figure 4.

Chapter 3   Research Methodology

3.1 Introduction

This chapter contains the conceptual framework and research objectives as well as a description of the quantitative nature of the research design. A discussion on the sample framework and sampling procedures, the development of the questionnaire, the data collection procedures, and the data analysis. Further explanation of the quality of the research in terms of validity and reliability of data collection techniques

In order to direct the study, a conceptual framework was formulated for this study. Figure 5 presents this framework. The framework made use of Kahle (1983) ' list of values which include 9 values in the original LOV scale and Sproles and Kendall (1986) eight different decision-making styles.

3.2 Sampling Method and Data Collection

In order to achieve the objectives specified in this study, a survey research design was used. The main reason for using this type of design is because of its relevance in the previous studies that are similar to the current study (Lysonski and Zotos,1996). The primary focus of a survey research design is to obtain primary data that enables researchers to assess relationships between two or more variables (Hair Wolfinbarger, Ortinau and Bush, 2010). In particular, in this study a survey research design was used in investigating the hypothesized relationships between personal values and consumer decision-making styles.

The sample unit comprises of Zambian women aged 15 to 45 and above years residing in Lusaka, Zambia. In this thesis a total of 300 Zambian women as consumers were targeted. A questionnaire(see as Appendix 1) was used as the instrument tool to collect the data for this study , and 220 copy of the questionnaires are considered to be qualified. To address the objects, the questionnaire was divided into three parts: (i) Basic Information as Demographic Profile, (ii) List of Values, (iii) Consumer Decision-making Styles. An example of the questionnaire is provided in Appendix 1.

Measures of the key variables of interest in this study have been adapted from previous studies (Sproles and Kendall, 1986; Kahle, 1983;). The second part of the questionnaire

consisted of a number of questions related to the list of values and the third part of the questionnaire consisted of a number of questions related to consumer's decision-making styles. The questions were measured on a 7-point Likert-scale ranging from 1 (Definitely disagree) to 7 (Definitely agree), similar to the original study by Sproles and Kendall's (1986). The 35 items were adapted from the Kahle's scale of list of values to determine the respondents' personal values and the 30 items were adapted from the revised Sproles and Kendall's (1986) Consumer Styles Inventory (CSI) as a basis to determine the respondents' decision-making styles.

A small sample of (n=10) was conducted firstly to determine the effectiveness of survey questionnaire and to measure the reaction of respondents about the questionnaire items. The result revealed that the consumers had no difficulty to understand the questionnaire items and were willing to be part of the survey. The main survey was conducted for two months from September 2017 to October 2017. Some of the questionnaires were distributed personally by the researcher in the general shopping malls in Lusaka, Zambia, namely East Park Shopping Mall, Manda Hill Shopping Mall and Levy Park Shopping Mall. The questionnaires were collected when the researcher visited them again. The other the questionnaire were distributed by the researcher and two research assistants in universities namely University of Zambia and Evelyn Hone College. All questionnaire were completed personally by the general public and the students, and collected by the researcher upon completion. To encourage the participation, two ZMK (equivalent to twenty US cents) will be rewarded to the qualified and competed questionnaire.

3.3 Validity and Reliability

The factor analysis was carried out on of the nine dimensions of consumer values and eight dimensions of consumer decision-making styles to determine the percentage of variance that was explained by each factor. The study also performed construct validity by computation of the Cronbach's alpha coefficient for the sale.

3.4 Data Analysis

The Statistical Package for Social Sciences(SPSS) version 24 was used to analyze the collected data. The main analysis are as below:

3.4.1 Descriptive Analysis

Frequency distribution was used to describe the demographic characteristics of the sample as well as to profile the consumer's personal information. Descriptive statistics in the form of standard deviations and means were used to find out the level of adoption of personal values and consumer decision making styles by Zambian women in Lusaka, Zambia.

3.4.2 Exploratory Factor Analysis

Exploratory factor analysis is used to test the validity of the items and to determine the dimensionality of a scale. It was used in this study to see if the same factor structure applied across the countries studied. Exploratory Factor Analysis by means of Principal Component Analysis was conducted on the 35 items of personal values and 30 items of consumer decision-making styles to examine the suitability of the scale. Items that had factor loading lower than .40 were deemed to be poor indicators of the construct and were removed from the analysis and hypotheses testing, and condensed the data collected into certain factors. The main reason for using exploratory factor analysis is because it takes a large number of variables and puts them into a small number of factors, within which all of the variables are related to each other. Another purpose of exploratory factor analysis is to explore the underlying variance structure of a set of correlation coefficients (Kim and Mueller, 1978).

3.4.3 Reliability Analysis with Cronbach's Alpha

In order to check for reliability and internal consistency of the key concepts, reliability analysis with Cronbach's Alpha coefficient was conducted (Nunnally and Bernstein, 1994). Coefficient alpha is a measure of squared correlation between observed scores and true scores (Churchill, 1999). One can measure reliability in terms of the ratio of true score variance to observe score variance (Kim and Mueller, 1978). This can test the internal consistency of each factor. The reliability of the original scale ranged from .41 to .76, with several factors having reliability (Cronbach alpha) lower than .60. The reliability of the current study ranged from .543 to .768 for personal values and reliability for consumer decision-making styles ranged from .04 to .778. Nunnally and Bernstein, (1994) indicate that if Cronbach's alpha coefficient is above .70, reliability is high and acceptable, and if Cronbach's alpha coefficient is lower than .50, reliability is unacceptable.

3.4.4 Multiple Regression Analysis

To test the hypothesis depicted in the conceptual framework, multiple regression analysis was used. In particular, multiple regression analysis was used to examine the linear relationship between the determinant variables (security, self-respect, warm relationship with others, sense of belonging, sense of accomplishment, sense of fulfillment, fun and enjoyment, being well respected) on consumer decision-making styles. Multiple regression analysis was chosen because previous studies suggested that hierarchical relationship exists among consumer values and consumer decision-making styles. Thus, consumer decision-making styles (i.e. dependent variables) were regressed against consumer values (i.e. independent variable).

Chapter 4   Data Analysis and Interpretation

Chapter 4 reports on the quantitative data obtained from the study and types of statistical tests used. Different kinds of statistical analytical tools were used in the study such as descriptive analysis, exploratory factor analysis (EFA), t-test, reliability analysis. Multiple regression analysis was used to examine the linear relationship between the consumer values on consumer decision-making styles. Demographic variables (age, gender, education, marital status, monthly budget, monthly budget on hair extension products and annual income) were also examined.

Firstly, descriptive analysis was used to examine the demographic profiles of Zambian women as consumers. Then exploratory factor analysis was used to examine characteristic features, reduce the number of variables in the data and eliminate the items that are not useful in measuring the construct, and also discover an interesting relationship among variables. Reliability analysis was employed to find the internal consistency of personal values and consumer decision-making styles using Cronbach's alpha. Multiple regression analysis was used to test the predictive relationships between dimensions of consumer values and decision-making styles. Finally, the t-test was used for the difference between two group means. The study examined whether personal value and consumer decision-making styles of Zambian women as consumers varied by age and annual income and age. Reliability and validity of emerged factors in the context of hair extension products in Zambia were tested.

4.1 Demographic Profile of Sample

Descriptive analysis was used to profile the sample of the all the respondents of Zambian women and the demographic profile of the sample was analyzed using the frequency tabulations.

The results in Figure 6 shows that all the respondents are Zambia women, and the age group 16-25 years accounted for 75.9% as the majority; 26-35 reported 20%; 15 or less accounted for 2.3% and the 36-45 years explained only 1.8% of the total sample. According to World Population Review, the population of Zambia is 17,415,595, of which 50.38% are female. According to Indedmundi, there are 46.03% of Zambian who are at 0-14 years, and 20% fits into 15-24 years, 28.72% fits to 25-54 years, and 5.26% fits to 54 year and above. Besides the

age group 0-14 years old, the main population of Zambia fits into the age 15-54 years old. The population of the sample fits into the major age group of 15-54 years.

Figure 5: Age Profile
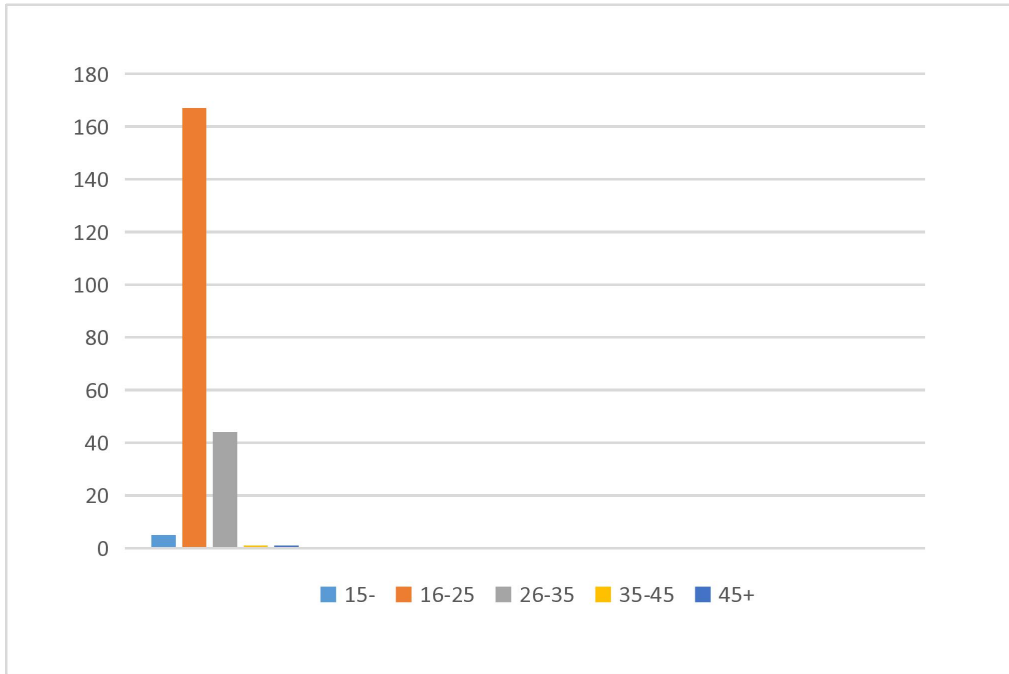
Most of the respondents are single accounting for 72.7%, and 15.9% of them are married, lastly 11.4% fit to the other martial status.

Figure 6: Relationship Status
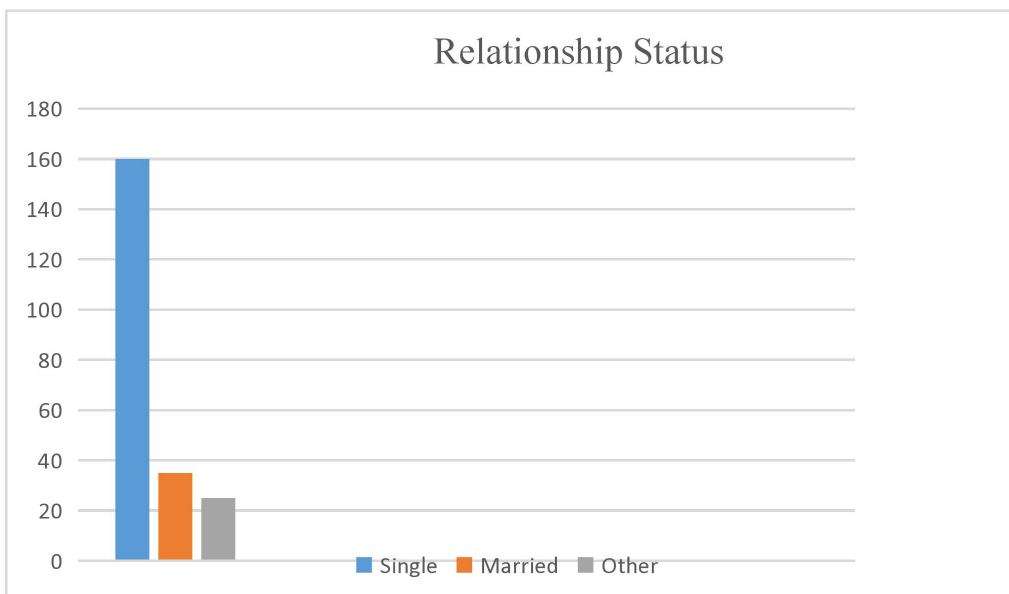
Regarding the educational level, the group of diploma and below accounted 78.2%, and 19.1% have a bachelor degree, 2.3% have a master degree, and only 0.5% have a PHD.

Figure 7: Education
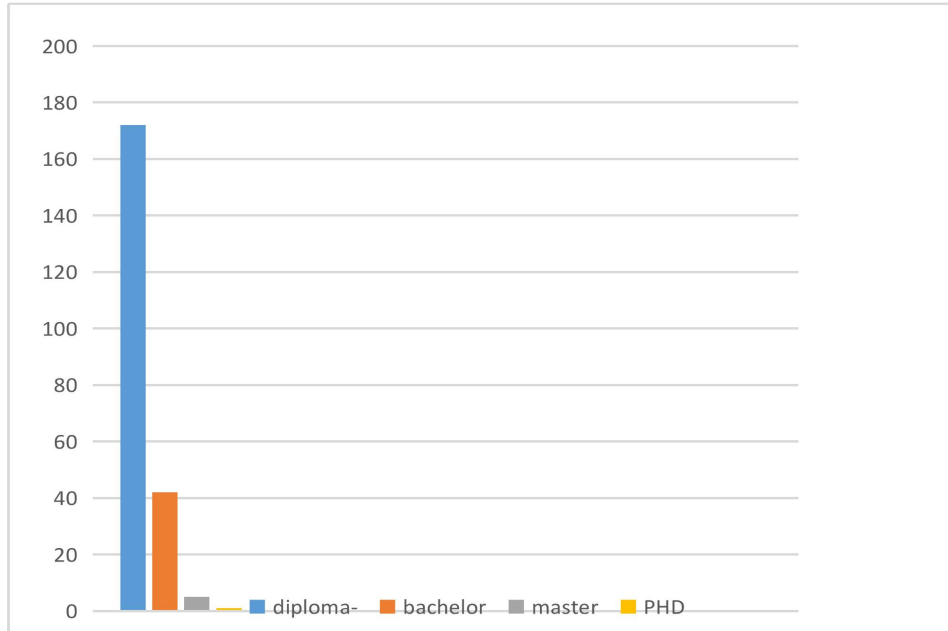
78.2% of the sample are students and 18.6% are employed; there are 2.7% of the sample who do not have a job, and 0.5% fit into the other situation. According to the Trading Economics, the unemployed rate of Zambia is 7.53%. Since the majority of the sample of is students, and they are not standing for the profile of Zambia total population.

Figure 8: Occupation
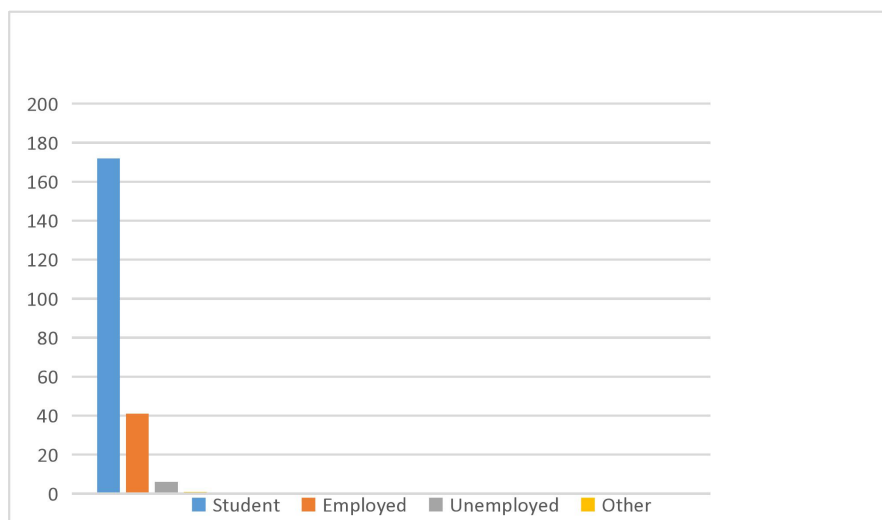
71.4% of the sample spend less than 50 dollars in hair extension products per month, and 23.2 spend 51-100 dollars every months for their hair extension; There are 5% of the sample who spend 101-200 dollars and only 0.5% spend more than 200 dollars at hair extension product every month.

Figure 9: Monthly Budget for Hair Extension
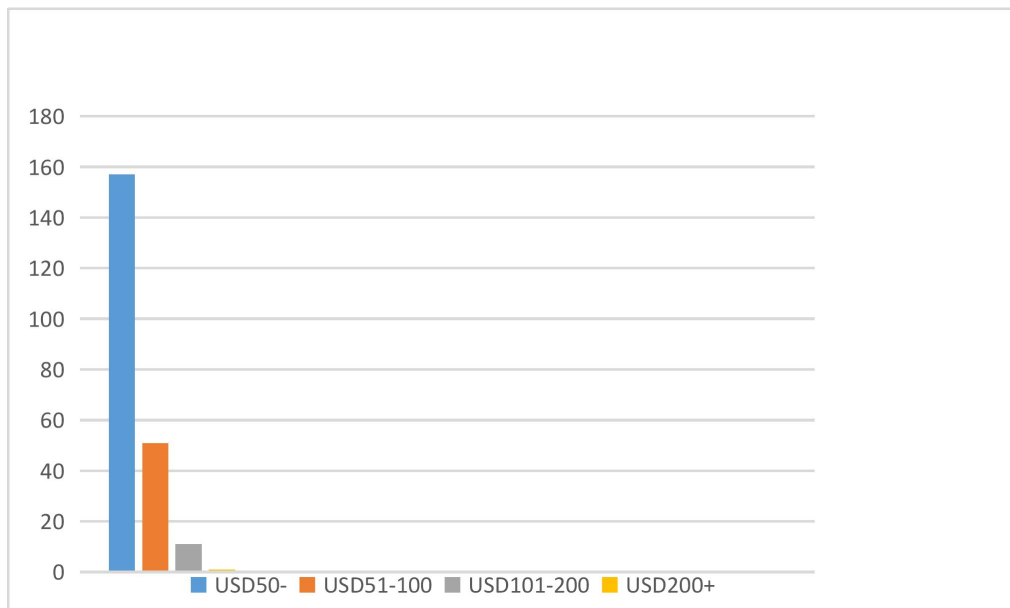
For the income and budget profile, 75.5% of the sample fit into the annual income 2000 dollars and minus; 2001-5000 dollars annual income accounted for 22.3%; only 2.3% of the sample can earn 5000 dollar and more per year. 69.5% of the sample spend less than 200 dollar per month, and 26.8% spend 201-500 dollars per month. 501-1000 dollars monthly budget account for 3.2%, and only 0.5% spend more than 1000 dollar per month. According to the Trading Economics, the GDP per capita of Zambian is 1622 USD, which fits the majority of the sample whose annual income are below 2000 dollars.

Table 4: Demographic Profile of the Sample

Demographic Profile				
Item	**Frequency**	**Percent**	**Valid Percent**	**Cumulative Percent**
What is your gender?				
female	220	100	100	100

What is your nationality?				
Zambian	220	100	100	100
What is your monthly budget for expense?				
-200USD	153	69.5	69.5	69.5
201-500USD	59	26.8	26.8	96.4
501-1000	7	3.2	3.2	99.5
1000+USD	1	0.5	0.5	100
Total	220	100	100	
What is your annual income?				
2000-USD	166	75.5	75.5	75.5
2001-5000USD	49	22.3	22.3	97.7
5000+USD	5	2.3	2.3	100
Total	220	100	100	

4.2 List of Value

To identify and test the key personal values of Zambian women as consumers, the exploratory factor analysis with varimax rotation was applied on the entire sample (n=220). To obtain the meaningful factors, specific items were considered for elimination using the following criteria: (i) Eigen values criterion of 1 or greater, (ii) factor loading of .40 or above on a factor, (iii) items loading on just one factor, (iv) scree plot, (v) Kaiser criterion, and Bartlett test of Sphericity.

Eight factor were generated based on the 28 items. The following 4 items with more than one loadings were deleted:

1. I try to act in such a way as to be able to face myself in the mirror the next morning;
2. If one loses one's self- respect, nothing can compensate for the loss;
3. Knowing that I am physically safe is important to me;
4. I strive to retain a high status among my friends;

The following 3 items without any loading were deleted:

1. I often commend others on their efforts, even when they fail;

2. I need to feel a sense of accomplishment from my shopping;

3. I strive to fill my life with exciting activities.

Figure 10: A Scree Plot of List of Values Exploratory Factor Analysis
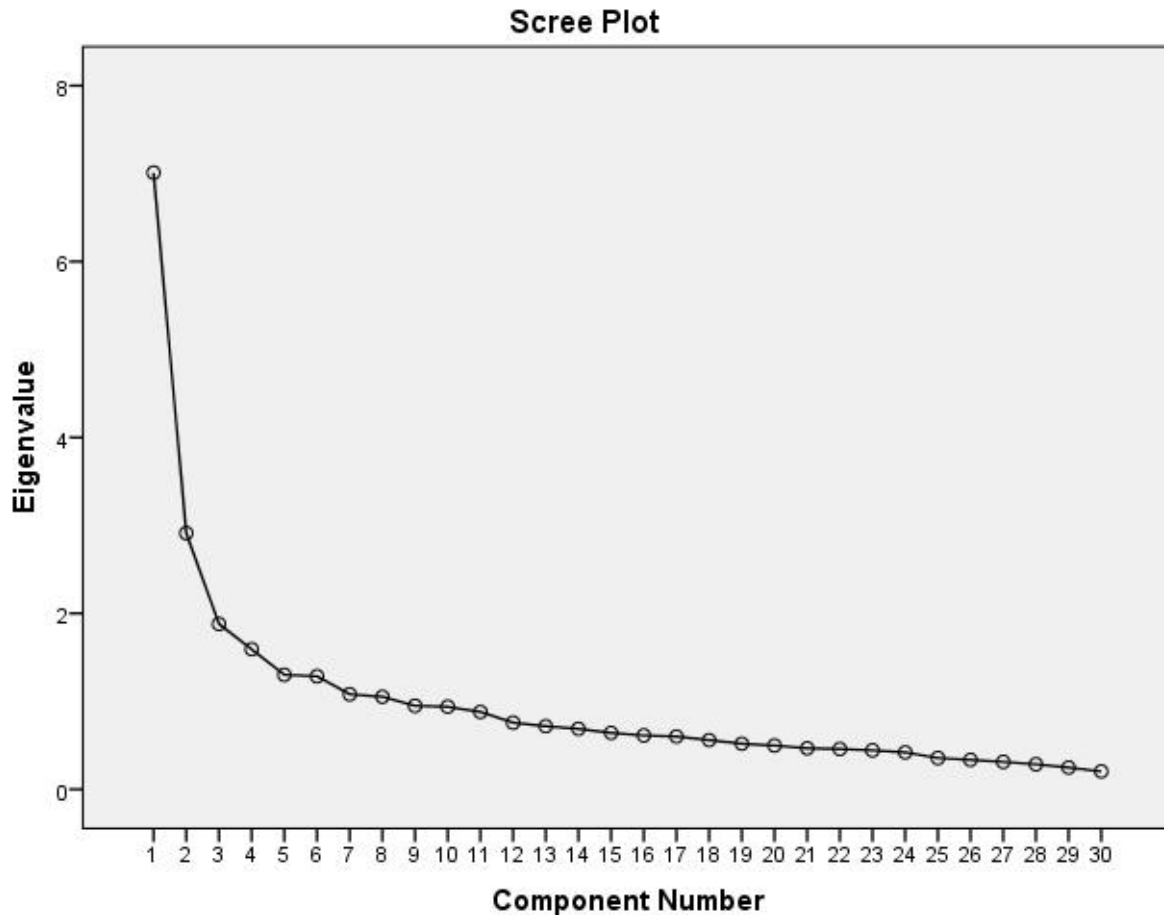
In this study, a scree plot helps to determine the most important factors. The scree plot has two lines: the lower line shows the proportion of variance for each principal component, while the upper line shows the cumulative variance explained by the components. The principal components are sorted in decreasing order of variance, and so the most important principal component is always listed first. The scree plot of List of Values as shown in Figure 10 was checked and nine components obtained the meaningful values greater than or equal to one. The size of the first eight roots declined steeply and then tended to level off across the remaining roots. Those poor items were dropped in the item-to-total correlation tests and 28 items were finally retained. There were nine factors were identified to better explain the common variance, which explained approximately 59.78% of the total variance. The

Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was assessed and the result is 0.823 as shown in Table 5.

Table 5: Kaiser-Meyer-Olkin Measure of List of Values

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.823
Bartlett's Test of Sphericity	Approx. Chi-Square	2210.506
	df	435
	Sig.	.000

The nine factors of consumer values were shown in Table 6, and the detailed analysis were as following:

Factor 1 - Self-fulfillment: Item loading on this factor show that Zambian women as consumers relatively treat themselves well. Zambian women tend to desire the best and want to buy the best of everything. When they go shopping, they always want to fulfill their desires.There are 4 items loaded in this factor and this factor achieved the highest percentage of total variance explained of 22.336%.

Factor 2 - Security: Item loading on this factor show than Zambian women who lack of economic and psychological security endorsed this value. Financial and physical security is very import to them. Three items loaded in this factor and a total variance of 8.874% was achieved.

Factor 3 - Sense of Belongs: This factor reflects Zambian women feel appreciated and needed by my closest relatives and friends when shopping hair extension. Consumers who loaded in this factor play an important role in the family in consumption activity. Four items loaded in this factor and a total of 6.148% variance was explained.

Factor 4 - Fun and Enjoyment in Life: Items loading on this factor show that Zambian women work hard at having fun and also having fun at shopping is important for them. They specify fun and enjoyment in life and believe "stop and smell the rose" philosophy. Four items loaded in this factor and this factor achieved 5.042% variance.

Factor 5 - Self-respect: This factor explains that Zambian women will not do anything to threaten their self- respect even though others may disagree. Consumers in this factor will do what they know to be right even if money would be lost. A total of 4.031% was explained and two items was loaded in this factor.

Factor 6 - Being Well Respected: Items identified in this factor show that Zambian women think highly of opinions of others, and care about what others think of themselves.Consumers in this factor are easily hurt by what others say about themselves, and strive to retain a high status among her friends. Three item are loaded in this factor and a total of 3,713% variance was explained.

Factor 7 - Excitement: This factor shows that Zambian women enjoy doing things out of the ordinary and strive to fill their life with exciting activities. Only three items were loaded in this factor and only 3.327% variance was explained.

Factor 8 - Warm Relationship with Others: Items loading on this factor explains Zambian women as consumers value friendship and relationship with others. Three items were loaded in this factor and 3.203% of variance was explained.

Factor 9 - Sense of Accomplishment: Items loading on this factor explains Zambian women as consumers tend to set and strive to reach their goals and always want to get things done. Two items were loaded in this factor and 3.104% of variance was explained.

Table 6: List of Values of Zambian Women

List of Values	Factor Loading	% of Variance Explained	Eigen Values
Factor 1: Self-fulfillment		22.336	7.817
27. I like to buy the best of everything when I go shopping.	0.759		
28. Meeting my desires is a full-time job when buying.	0.718		
26. I desire the best, and often give myself.	0.679		
25. I treat myself well.	0.674		
Factor 2: Security		8.874	3.106
11. My security is a high priority to me.	0.734		
12. Financial security is very important to me.	0.707		

09. I am often concerned about my physical safety.	0.596		
Factor 3: Sense of Belongs		6.148	2.152
03. I feel appreciated and needed by my closest relatives and friends when shopping hair extension.	0.739		
01. I play an important role in my family when buying hair extension.	0.714		
04. Being a part of the lives of those with whom I do the shopping is a high priority for me.	0.702		
02. I need to feel there is a place to do the shopping.	0.529		
Factor 4: Fun and Enjoyment in Life		5.042	1.765
14. Recreation is an integral part of my life.	0.711		
15. I work hard at having fun.	0.658		
16. Recreation is a necessity for me.	0.652		
13. Having fun is important when shopping hair extension.	0.417		
Factor 5: Self-respect		4.031	1.411
08. I will do what I know to be right, even when I stand to lose money.	0.842		
07. Even though others may disagree, I will not do anything to threaten my self- respect.	0.638		
Factor 6: Being Well Respected		3.713	1.300
23. The opinions of others are important to me.	0.765		
24. I care what others think of me.	0.722		
22. I am easily hurt by what others say about me.	0.654		
Factor 7: Excitement		3.327	1.164
35. I consider myself a thrill- seeker	0.783		
34. I thrive on parties.	0.731		
32. I enjoy doing things out of the ordinary.	0.650		
Factor 8: Warm Relationship with Others		3.203	1.121
19. Without my close friends, my life would be much less meaningful.	0.750		
20. I value warm relationships with my family and friends highly.	0.698		
18. I try to be as open and genuine as possible with others	0.587		
Factor 9: Sense of Accomplishment		3.104	1.087
31. I tend to set and strive to reach my goals.	0.718		
30. Getting things done is always high on me.	0.643		

The reliability analysis with Cronbach Alpha was applied to assess the internal consistency of each consumer values. The reliability alpha scores of the retained consumer values are shown in Table 7, and the detailed are as following: Being Well Respected (α=0.625); Fun and Enjoyment in Life (α=0.628); Security (α=0.761); Self-fulfillment (α=0.768); Self-respect

(α=0.553); Sense of Belongs(α=0.696); Sense of Excitement (α=0.628); Warm Relationship with Others(α=0.543). Security and Self-fulfillment achieved a reasonable degree of reliability of greater than .70 proposed by Nunnally and Bernstein (1994). All the degree of reliability of identified consumer values are greater than 0.5. In conclusion, only the values of Security and Self-fulfillment have reached the reliable degree of 0.7, which means only Security and Self-fulfillment are detected among Zambia women.

Table 7: Reliability of List of Value

List of Values	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Being Well Respected	0.625	0.628	4
Fun and Enjoyment in Life	0.628	0.633	4
Security	0.761	0.769	4
Self-fulfillment	0.768	0.77	4
Self-respect	0.553	0.575	4
Self Accomplishment	0.665	0.668	3
Sense of Belongs	0.696	0.694	4
Sense of Excitement	0.628	0.63	4
Warm Relationship with Others	0.543	0.572	4

4.3 Customer Decision-making Styles

In order to identify the key decision-making styles of the Zambian women as consumers, an exploratory factor analysis with varimax rotation was applied on the entire sample (n=220). To obtain the meaningful factors, specific items were considered for elimination using the following criteria: (i) Eigen values criterion of 1 or greater, (ii) factor loadings of .40 or above on a factor, (iii) items loading on just one factor, (iv) scree plot (v) Kaiser criterion, and Bartlett test of Sphericity. According to Hair et al. (2010), factor loadings greater than .40 are considered to be meaningful indicators of the concept in question. Eigen values represents the total variance explained by each factor; it is the sum of the squared factor loadings of a particular factor.

Eight factors were generated based on the twenty two retained items. However, four items with more than one loading were deleted. The items were as follows:
1. The well-known national brands of hair extensions are the best for me.
2. Fashionable, attractive styling is very important to me.
3. Shopping for hair extension is a pleasant activity to me.

4. I take the time to shop carefully for best buys for hair extension.

The four items without any loadings were also deleted, and the items were as follows:

1. Shopping for hair extension wastes my time.

2. I look carefully to find hair extension that offer me the best value for money.

3. Often I make careless hair extension purchases, I later wished I had not bought them.

4. Once I find hair extension I like, I stick with it.

Figure 11: A Scree Plot of Decision-making Styles Exploratory Factor Analysis
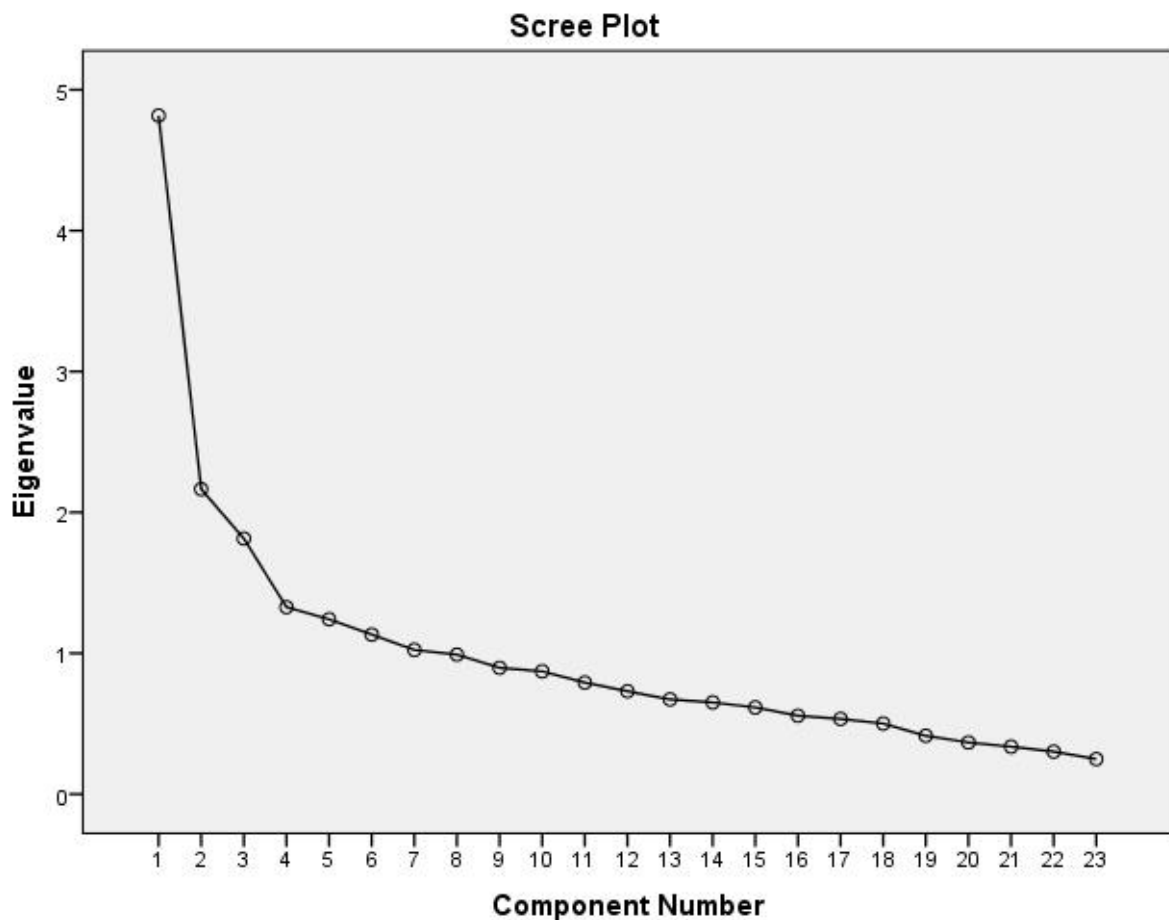
The principal components are sorted in decreasing order of variance, and so the most important principal component is always listed first as shown in Figure 11. In this study, consumer decision-making styles scree plot helps to determine the most important factors. The scree plot has two lines: the lower line shows the proportion of variance for each principal component, while the upper line shows the cumulative variance explained by the components. There are reasons why the decision concerning the number of factors to retain is essential. The number of factors to retain appears more important in explanatory factor

analysis than the extraction and rotation methods because there is evidence of relative robustness across such methods (Stevens, 2002). As such it provides underlying sets of correlations in order to differentiate major from trivial factors and reduces substantial errors that can significantly alter the solution and subsequent interpretation of EFA results. A scree plot was checked and the first seven factors were identified to better explain the common variance. The size of the first seven roots declined steeply and then tended to level off across the remaining roots. Those poor items were dropped in the item-to-total correlation tests and 22 items were finally retained. According to the framework of Zambian women as consumers mentioned above, seven factors were extracted, which explained approximately 59.135% of the total variance. Only seven components obtained the meaningful values greater than or equal to one.

The final factor solution generated 8 factors based on the 22 items. The retained factors explained 59.135% of the total variance. The Kaiser Meyer- Olkin (KMO) measure of sampling adequacy was also assessed and the result is 0.824 shown in Table 8, which signifies that the exploratory factor analysis is appropriate.

Table 8: Kaiser-Meyer-Olkin Measure of Decision-making Styles

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.824
Bartlett's Test of Sphericity	Approx. Chi-Square	2090.667
	df	435
	Sig.	.000

The results of the exploratory factor analysis of consumer decision-making styles of Zambian women are presented in Table 9. The seven factors were labeled as follows:

Factor 1 is named Brand Conscious Decision-Making Styles. Item loading on this factor show that Zambian women as consumers believe that the higher the price of the products, the better the quality, and they also prefer best-selling advertised brands. There items loaded in this factor and a highest percentage of a total of 22.282% variance was explained.

Factor 2 is labeled as Confused by Over-choice Decision-Making Style. Items loading on this factor indicate that Zambian women as consumers are lack of confidence and inability to manage the number of choices available. Sometimes it is hard for them to choose which product or store to consume, and all the information they get confuse them. Four items loaded in this factors and explained 8.869% of the total variance.

Factor 3 depicts the Novelty-Fashion Conscious Decision-Making Style. Items loading on this factor explain Zambian women as consumers tend to seek out new things, and they are motivated to keep up to the date with new styles and fashion trends. In total there were two items loaded on this factor and a total of 6.780% variance was achieved.

Factor 4 is named Price/ Value for Money Conscious Decision-Making Style. Items loading on this factor show that Zambian women as consumers want to get lower prices or sale prices and aims to get the best value for their money. Two items loaded on this factor and explained a total of 5.253% variance.

Factor 5 is indication of Perfectionism/High Quality Conscious Decision-Making Styles. Items loading on this factor show that Zambian women as consumers will not compromise with low quality products They always make special effort to choose the very best quality. Four items loaded on this factor and a total of 4.880% variance was explained.

Factor 6 is named Habitual/Brand Loyal Consumer Decision-Making Style. Items loading on this factor reflects Zambian women as consumers do shopping at the same stores and tend to buy the same brands each time. Three items loaded on this factor and explained 4.012% variance.

Factor 7 is concerned with Recreation/ Hedonistic Conscious Decision-making style. Items loading on this factor denotes that Zambian women as consumers consider shopping is a pleasant activity and enjoy the stimulation of looking for and choosing products. Two items loaded on this factor and a total of 3.563% variance was explained.

Factor 8 is named Impulse Buying Decision-making Styles. Items loading on this factor indicated that Zambian women as consumers do not plan shopping very well and they do not

care much about how much they spend when shopping. Two items loaded on this factor and a total of 3.497% variance was explained.

Table 9: Exploratory Factor Analysis for Customer Decision-making Styles

Exploratory Factor Analysis for Customer Decision-making Styles			
Item	Factor Loading	% of Variance Explained	Eigen Values
Factor 1: Brand Conscious Decision-Making Styles		22.282	6.685
06. The higher the quality of hair extension, the better the price.	0.686		
07. Nice retail hair extension stores offer me the best products.	0.521		
08. I prefer buying the best selling brands of hair extension.	0.410		
Factor 2: Confused by Over-choice Decision-Making Style		8.869	2.661
23. There are so many brands of hair extension to choose from that I often feel confused.	0.792		
24. Sometimes it is hard for me to choose which hair extension store to shop from.	0.771		
26. All the information I get on different hair extension confuses me.	0.712		
25. The more I learn about hair extension , the harder it seems to choose the best.	0.662		
Factor 3: Novelty-Fashion Conscious Decision-Making Style		6.780	2.034
11. I usually have several outfits of the very newest style.	0.727		
9. I keep my wardrobe up-to-date with the changing fashions	0.680		
Factor 4: Price/ Value for Money Conscious Decision-Making Style		5.253	1.576
17. The low priced hair extension are usually my choice.	0.738		
16. I buy hair extension at sale prices.	0.474		
Factor 5: Perfectionism/High Quality Conscious Decision-Making Styles		4.880	1.464
04. I shop quickly, buying the first hair extension products I find that seems good enough.	0.714		
03. I really don't give my hair extension products purchases much thought or care.	0.668		
01. Getting very good quality hair extension is very important to me.	0.640		
02. I make special effort to choose the very best quality hair extension.	0.566		
Factor 6: Habitual/Brand Loyal Consumer Decision-Making Style		4.012	1.204
30. I regularly change the brands of hair extension I buy.	0.768		
29. I go to the same store each time I shop for hair extension.	0.677		
27. I have favorite brands of hair extension I buy again and again.	0.631		

Factor 7: Recreation/ Hedonistic Conscious Decision-making style		3.563	1.069
15. I make my hair extension shopping trips fast.	0.725		
14. I enjoy shopping for hair extension just for the fun of it.	0.714		
Factor 8: Impulse Buying Decision-making Styles		3.497	1.049
19. I need to plan my shopping for hair extension more carefully than I do.	0.610		
22. I carefully watch how much I spend on hair extension.	0.539		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 7 iterations			

The internal consistency of each consumer decision-making style was assessed in the second stage, using reliability analysis with Cronbach Alpha. The reliability alpha scores of the retained consumer decision-making styles are shown in Table 10 as follows: Brand Consciousness (α=0.661); Confused by Over-choice(α=0.778); Habitual/Brand Loyal Consumer (α=0.464); Novelty-Fashion Consciousness(α=0.751); Perfectionism/High Quality Consciousness (α=0.194); Price Value for Money Consciousness (α=0.061); Recreation/Hedonistic Consciousness (α=0.141). Confused by Over-choice and Novelty-Fashion Consciousness achieved a reasonable degree of reliability of greater than .70 proposed by Nunnally and Bernstein, (1994). However, Brand Consciousness, Habitual/Brand Loyal Consumer, Perfectionism/High Quality Consciousness, Price Value for Money Consciousness and Recreation/Hedonistic Consciousness achieved very low reliability scores. This means that there is a need to refine their measurement as it seems the items are not good discriminatory measures in Zambia. In conclusion, only two consumer decision-making styles namely Confused by Over-choice Decision-Making Style and Novelty-Fashion Conscious Decision-Making Style reached the reliable degree.

Table 10: Reliability of Decision-making Styles

Consumer Decision-making Styles	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Brand Consciousness	0.661	0.662	4
Confused by Over-choice	0.778	0.778	4
Habitual/Brand Loyal Consumer	0.464	0.475	4
Impulse Buying Consumer	0.347	0.375	4

|			
Novelty-Fashion Consciousness	0.751	0.75	3
Perfectionism/High Quality Consciousness	0.194	0.186	4
Price Value for Money Consciousness	0.061	0.049	3
Recreation/Hedonistic Consciousness	0.141	0.127	4

4.4 Hypothesis Testing

Exploratory factor analysis was performed to determine the dimension of a scale, and the validity and reliability of the factors for Zambian women in the context of hair extension products. The results showed that some of the values such as Being Well Respected, Fun and Enjoyment in Life, Self-respect, Self Accomplishment, Sense of Belongs, Sense of Excitement and Warm Relationship with Others did not exist in the context of Zambia women, and some of the consumer decision-making styles such as Brand Consciousness Decision-making Styles, Habitual/Brand Loyal Consumer Decision-making Styles, Impulse Buying Consumer Decision-making Styles, Perfectionism/High Quality Consciousness Decision-making Styles, Price Value for Money Consciousness Decision-making Styles and Recreation/Hedonistic Consciousness Decision-making Styles did not exist in the context of Zambian women.

The test results showed that only two consumer values form the proposed framework namely Security and Self-fulfillment were revealed and two consumer decision-making styles namely Novelty-Fashion Conscious and Confused by Over-choice were revealed. Therefore the hypotheses and conceptual model was revised before test the effects of consumer values on consumer decision-making styles. The revised hypotheses is presented as Table 11 and the revised conceptual model is presented as Figure 11.

Table 11: Revised Hypothesis

	List of Values	**Consumer Decision-making Styles**
H1a	Security	Novelty-Fashion Conscious
H2a	Self-fulfillment	Novelty-Fashion Conscious
H1b	Security	Confused by Over-choice
H2b	Self-fulfillment	Confused by Over-choice

Figure 11: Revised Conceptual Framework
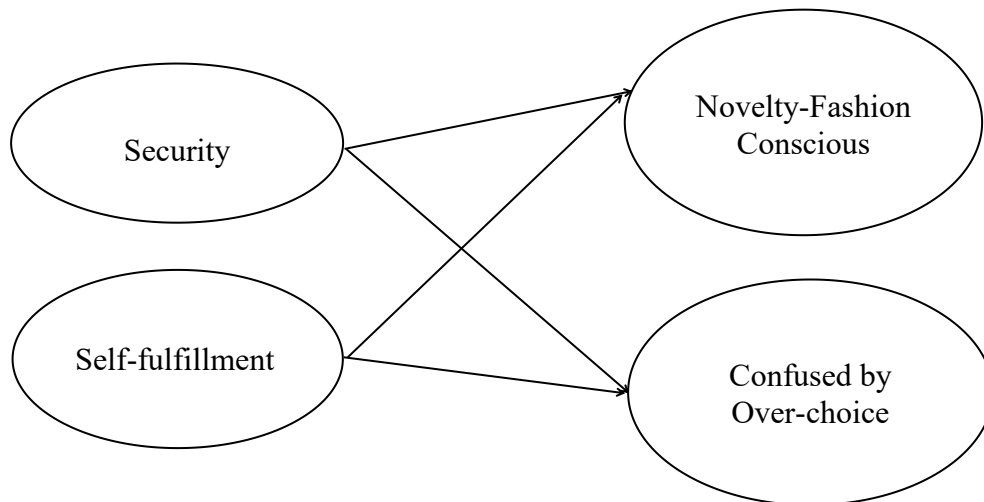
The study reveals the consumer values and the consumer decision-making styles of Zambian women as shown in the Table 12 and Table 13. Both tables shows the minimum/maximum use and the calculated mean and standard deviations of consumer values and consumer decision-making styles of Zambian women through SPSS descriptive analysis .

Among the list of values perceived to be the most import for Zambian women as consumers is Self-fulfillment(mean 5.86). Getting fulfilled economically, educationally and emotionally is very important to these consumers and they desire the best of everything when do shopping.

The second important value perceived by Zambian women is Security (mean 5.63). They concerned about their physical and financial safety. These consumers always want to purchase for self-indulgence and with a desire for quality.

Table 12: Perception of List of Values

Descriptive Statistics				
List of Value	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Security	5.25	5.99	5.63	0.32
Self-fulfillment	5.60	6.05	5.86	0.19

Among the two perceived Consumer Decision-making Styles, the Confused by Over-choice (mean 4.7) is the most important decision-making styles for Zambia women. The consumers are confused with overloaded information and find it difficult to choose the shop or products. The second important perceived decision-making style is Novelty-Fashion Consciousness (mean 4.33). Zambia women are tend to seek out new things, and they are motivated to keep up to the date with new styles and fashion trends.

Table 13: Perception of Decision-making Styles

Descriptive Statistics				
Consumer Decision-making Styles	Minimum	Maximum	Mean	Std. Deviation
Novelty-Fashion Conscious	3.95	4.82	4.33	0.45
Confused by Over-choice	4.25	5.00	4.70	0.32

4.4.1 Effect of Personal Values on Customer Decision-making Styles

In order to explore the relationship between consumer list of values and the consumer decision-making styles of Zambian women in the context of human hair extension products, multiple linear regression was applied and means were used. In particular, the means of two reliable list of values were used as independent variables and the two reliable consumer decision-making styles were use as dependent variables to test H1 through H2. The results of the various multiple regressions are presented in Table 12.

4.4.2 Security and Customer Decision-making Styles

H1: The higher the Security, the greater adoption of (a) Noverlty-Fashion Consciousness; (b) Confused by Over-choice Decision-making styles.

The results in Table 10 reveal that the higher the value of Security, the greater the adoption of Novelty-Fashion Consciousness(Beta=0.915). However the effect of Security value on Confused by Over-choice Decision-making Styles(Beat=-0.467) is not significant, which means the Security value does not have any significant impact on the adoption of Confused by Over-choice Decision-making styles. Therefore the findings support H1a while the H1b is not supported.

4.4.3 Self-fulfillment and Customer Decision-making Styles

H2: The higher the Self-fulfillment, the greater adoption of (a) Novelty-Fashion Consciousness; (b) Confused by Over-choice Decision-making styles.

The results in Table 14 reveal that the higher the value of Self-fulfillment, the greater the adoption of Confused by Over-choice Decision-making Styles(Beta=0.895). However the effect of Self-fulfilment value on Novelty-Fashion Consciousness(Beat=-0.259) is not significant, which means the Security value does not have any significant impact on the adoption of Confused by Novelty-Fashion Consciousness. Therefore the findings support H2b while the H2a is not supported.

Table 14: List of Values on Consumer Decision-making Styles

Dependent Variable	Independent Variable	Standardized Coefficients Beta	t	Sig.
Novelty-Fashion Conscious (Adjusted R Square=0.675)	H1a: Security	.915	2.269	.001
	H2a: Self-fulfillment	-.259	-.268	001
Confused by Over-choice (Adjusted R Square=0.702)	H1b: Security	-.467	-.748	.001
	H2b: Self-fulfillment	.895	2.841	.001

This chapter had revealed the data analysis and the testing results of the data. Firstly the demographic profiles of the sample(n=220) were tested. Through the exploratory factor analysis, eight factor of list of values namely Being Well Respected, Fun and Enjoyment in Life, Security, Self-fulfillment, Self-respect, Sense of Belongs, Sense of Excitement, Warm Relationship with Others were revealed. However, only two values namely Security and Self-fulfillment reached a reasonable degree of reliability. Later seven factor of consumer decision-making styles namely Brand Consciousness, Confused by Over-choice, Habitual/Brand Loyal Consumer, Novelty-Fashion Consciousness , Perfectionism/High Quality Consciousness, Price Value for Money Consciousness, Recreation/Hedonistic

Consciousness were revealed through exploratory factor analysis. However only Novelty-Fashion Consciousness and Confused by Over-choice Decision-making styles reached a reasonable degree of reliability.

Finally the multiple linear regression test was applied to test the relationship between consumer values and consumer decision-making styles. The results show that the higher the value of Security, the greater the adoption of Novelty-Fashion Consciousness. However the Security value does not have any significant impact on the adoption of Confused by Over-choice Decision-making styles. The higher the value of Self-fulfillment, the greater the adoption of Confused by Over-choice Decision-making Styles. However the effect of Self-fulfilment value on Novelty-Fashion Consciousness is not significant, which means the Security value does not have any significant impact on the adoption of Confused by Novelty-Fashion Consciousness.

Chapter 5 Conclusions

This chapter will discuss the main content of the previous chapters and summarize the main findings and implication of the research, also the limitation of this study is pointed out. Chapter 1 has showed the human hair extension industry and the research objectives and problems.This study is trying to identify the personal values of Zambian women, identify the consumer decision-making styles in the context of human hair extension products and identify the relationship between Zambian women' personal values and their consumer decision-making styles. The main research problems is that how Zambian women' personal values influencing their consumer decision-making styles towards human hair extension products.

Chapter 2 exams the previous literature of consumers' values and consumer decision-making styles. The chapter also explores the main factors such as culture, social, personal and psychological factors which influence the consumer behavior. In the end, the chapter proposed the hypotheses to test the relationship between personal values and consumer decision-making styles. Chapter 3 contains the conceptual framework and research objectives as well as a description of the quantitative nature of the research design. A discussion on the sample framework and sampling procedures, the development of the questionnaire, the data collection procedures, and the data analysis. Further explanation of the quality of the research in terms of validity and reliability of data collection techniques. The study outlined research methodology and analyzed how the survey research design was employed through the use of a convenience sampling together with the use of the structured questionnaire. The research methodology used and the sampling techniques employed were critically analyzed in terms of validity and reliability. Chapter 4 reports on the quantitative data obtained from the study and types of statistical tests used. Different kinds of statistical analytical tools were used in the study such as descriptive analysis, exploratory factor analysis (EFA), t-test, reliability analysis. Multiple regression analysis was used to examine the linear relationship between the consumer values on consumer decision-making styles. Demographic variables (age, gender, education, marital status, monthly budget, monthly budget on hair extension products and annual income) were also examined.

5.1 Main Findings

Firstly, descriptive analysis was used to examine the demographic profiles of Zambian women as consumers. The results in Table 2 shows that all the respondents are Zambia women, and the age group 16-25 years accounted for 75.9% as the majority; 26-35 reported 20%; 15 or less accounted for 2.3% and the 36-45 years explained only 1.8% of the total sample. Most of the respondents are single accounting for 72.7%, and 15.9% of them are married, lastly 11.4% fit to the other martial status. All the 220 Zambian women, 70.5% do not have children, and 29.5% do have children.

The exploratory factor analysis was used to examine characteristic features, reduce the number of variables in the data and eliminate the items that are not useful in measuring the construct, and also discover an interesting relationship among variables. Nine factors of personal values were generated based on the 28 items. Self-fulfillment, Security, Sense of Belongs, Fun and Enjoyment in Life, Self-respect, Being Well Respected, Excitement, Warm Relationship with Others and Self-accomplishment. The nine factors were identified and explained approximately 59.78% of the total variance. Eight factors of Consumer Decision-making Styles were identified base on the 22 items, which explained approximately 59.135% of the total variance. The eight factor are named Brand Conscious Decision-Making Styles, Confused by Over-choice Decision-Making Style, Novelty-Fashion Conscious Decision-Making Style, Price/ Value for Money Conscious Decision-Making Style, Perfectionism/High Quality Conscious Decision-Making Styles, Habitual/Brand Loyal Consumer Decision-Making Style, Recreation/ Hedonistic Conscious Decision-making style and Impulse Buying Decision-making Styles.

To identify the personal values of Zambian women, the reliability analysis was employed to detect the internal consistency of personal values using Cronbach's alpha. Among consumer values, Security and Self-fulfillment achieved a reasonable degree of reliability of greater than .70, which means that Zambian women are concerned about their physical and financial safety and always want to purchase for self-indulgence and with a desire for quality. At the same time, getting fulfilled economically, educationally and emotionally is very important to these consumers and they desire the best of everything when do shopping. All the other degree of reliability of the identified consumer values are lower than 0.7 but greater than 0.5.

To identify the consumer decision-making styles of Zambian women, reliability analysis was employed to detect the internal consistency of consumer decision-making styles. Among Consumer Decision-making Styles, Confused by Over-choice and Novelty-Fashion Consciousness achieved a reasonable degree of reliability of greater than .70. Zambian women as consumers are lack of confidence and inability to manage the number of choices available. Sometimes it is hard for them to choose which product or store to consume, and all the information they get confuse them. At the same time, Zambian women as consumers tend to seek out new things, and they are motivated to keep up to the date with new styles and fashion trends. However, Brand Consciousness, Habitual/Brand Loyal Consumer, Perfectionism/High Quality Consciousness, Price Value for Money Consciousness and Recreation/Hedonistic Consciousness achieved very low reliability scores. This means that there is a need to refine their measurement as it seems the items are not good discriminatory measures in Zambia.

Finally, Multiple regression analysis was used to test the predictive relationships between dimensions of consumer values and decision-making styles. The results reveal that the higher the value of Security, the greater the adoption of Novelty-Fashion Consciousness. However the Security value does not have any significant impact on the adoption of Confused by Over-choice Decision-making styles. At the same time, the higher the value of Self-fulfillment, the greater the adoption of Confused by Over-choice Decision-making Styles, but the effect of Self-fulfilment value on Novelty-Fashion Consciousness is not significant, which means the Security value does not have any significant impact on the adoption of Confused by Novelty-Fashion Consciousness.

5.2 Contribution to the Theory

The aim of research is to analyze the effect of consumer values on consumer decision-making styles of Zambian women in the context of hair extension products. The research has revealed the applicable consumer values and consumer decision-making styles for Zambian women as consumer. The finding reported in this research contribute to the literature for different reasons identifying key gaps. These gaps include:

1. A lack of study of incorporating relevant factor to both the theory of Kahle (1983)' list of values which include 9 values in the original LOV scale and Sproles and Kendall(1986)' eight different decision-making styles.

2. Limited research investigating the consumer values of African countries such as Zambia especially for Zambian women.

3. Limited research investigating the consumer decision-making styles of African countries such as Zambia especially for Zambian women.

4. Limited research investigating the relationship between the consumer values and the consumer decision-making styles for Zambian women in the context of hair extension products.

Firstly this research has added to the existing theory by integrating the consumer behavior and the consumer decision-making styles. This study contributes to the theory by proposing a conceptual model of the effect of consumer values on consumer decision-making styles.

Secondly, the research has identified the applicable list of values and consumer decision-making styles of Zambian women by providing the evidence of the reliability and validity. Mostly importantly, the research extend the literature of the influence of their values on their decision-making styles in the context of Zambian women.

Lastly the structural questionnaire was developed to measure the consumer values and the decision-making styles. Data was collected form the women in the shopping malls and the female students of University. The research was conducted mainly to gain additional insight into the effect of consumer values on the consumer decision-making styles in the context of Zambian women.

5.3 Implication

This research has revealed the applicable consumer values and consumer decision-making styles of Zambian women, and the effect of consumer values on the consumer decision-making styles. The findings are very important for the marketer in hair extension industry to develop a growing and sustainable business.

Retailers or shop owner shall be aware of the consumer values, and they shall place emphasis on Security and Self-fulfillment values which means the marketing strategy should concern the economical and physical safety for the consumers, and offer the best of everything and fulfill the desire of Zambian women in the context of hair extension products.

In the aspect of consumer decision-making styles, Zambian women are often confused by over choices, and the marketer shall provide the detailed and specific hair products for them to choose. At the same time, Zambian women are fitting into the Novelty-fashion Conscious Decision-making Styles, and the retailer shall provide the up to date fashion styles and keep the steps with the fashion changing.

5.4 Research Limitation

There are methodological and reliability limitation in this study, The number of the sampling is 220, and the data collection were finished at Lusaka with only about 2 million population, comparing the total population of Zambia at more than 17 million. In order to address the methodological limitation, the questionnaire were distributed randomly to Zambian women who came from different parts of Zambia. Moreover, it is assumed that all the samples consume hair extension products. It would be better to filter the sample and make sure all the participants were the consumer of hair extension products.

Secondly the reliability scores of some consumer values and consumer decision-making styles are relatively low. In the case of consumer values, the alpha coefficient of Being Well Respected, Fun and Enjoyment in Life, Self-respect, Sense of Belongs, Sense of Excitement and Warm Relationship with Others are relatively low. This suggest that further research is needed to refine and develop new items to apply the list of values instrument for Zambian women consumers. In the respect of consumer decision-making styles, Perfectionism/High Quality Consciousness, Price Value for Money Consciousness and Recreation/Hedonistic Consciousness are not fitting Zambian women. This indicates that further research is need to refine and develop new items to apply the Consumer Style Inventory instruments in the context of Zambian women.

Thirdly, the scale of the LOV and Decision-making Styles is based on the developed economy, and it is not necessary suitable to text the consumer behavior of developing economy. It is assumed that the new personal values scale and the new decision-making styles shall be developed for the developing economy especially for Africa region.

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Appendix 1: Questionnaire

A Descriptive Analysis of Personal Values Influencing Zambia Women' Consumer Decision-making Styles in the Context of in Human Hair Extension Products

Dear respondent,

This is JIKUAN SHI, a master student of Universidade Federal do Rio Grande do Sul (UFRGS, Brazil). Thanks for your time and willingness to complete the following survey which is conducted for the thesis of "A Descriptive Analysis of Personal Values Influencing Zambia Women' Consumer Decision-making Styles in the Context of in Human Hair Extension Products". The questionnaire will take about 5 minutes of your time. Thanks for your contribution, you may help the producers and retailers to better understand consumers' thought and develop hair products that meet your needs. The answers you provide will be used merely for academic research purposes. The questionnaire is an anonymous and confidential, therefore you will not be able to be identified.

I thank you and appreciate your cooperation.

Yours sincerely,

Jikuan Shi

Michael.shijikuan@gmail.com

Note: Please leave your contact here_____, and the contribution will be awarded 2.00 ZMK talk time.

Section I: Basic Information

Remark: Please tick the answer according to your actual status,

1. What is your gender?	O female O male O other
2. What is your nationality?	O Zambian O other
3. What is your age range?	O15- O16-25 O26-35 O36-45 O45+
4. What is your relationship status?	O single O married O other
5. Do you have children?	O yes O no
6. What is your education?	O diploma- O bachelor O master O PHD
7. What is your occupation?	O student O employed O unemployed O other
8. What is your monthly budget for expense?	O$200- O$201-500 O$501-1000 O$1000+
9. What is your monthly budget for hair extension?	O$50- O$51-100 O$101-200 O$200+
10. What is your annual income?	O$2000- O$2001-5000 O$5000+

Section II: LOV

Remark: Each answer has 7 choices with strongly disagree(1), disagree(2), slight disagree(3), either disagree or agree(4), slightly agree(5), agree(6) and strongly agree(7), please tick the one according to your actual status.

Sense of Belongs	
1. I play an important role in my family when buying hair extension.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
2. I need to feel there is a place to do the shopping.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
3. I feel appreciated and needed by my closest relatives and friends when shopping hair extension.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
4. Being a part of the lives of those with whom I do the shopping is a high priority for me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Self-respect	
5. I try to act in such a way as to be able to face myself in the mirror the next morning.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
6. If one loses one's self- respect, nothing can compensate for the loss.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
7. Even though others may disagree, I will not do anything to threaten my self- respect.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
8. I will do what I know to be right, even when I stand to lose money.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Security	
9. I am often concerned about my physical safety.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
210. Knowing that I am physically safe is important to me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
11. My security is a high priority to me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
412. Financial security is very important to me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Fun and Enjoyment in Life.	
113. Having fun is important when shopping hair extension.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
14. Recreation is an integral part of my life.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
15. I work hard at having fun.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree

Warm Relationship With Others.	
17. I often commend others on their efforts, even when they fail.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
18. I try to be as open and genuine as possible with others	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
19. Without my close friends, my life would be much less meaningful.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
20. I value warm relationships with my family and friends highly.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Being Well Respected	
21. I strive to retain a high status among my friends.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
22. I am easily hurt by what others say about me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
23. The opinions of others are important to me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
24. I care what others think of me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Self-fulfillment	
25. I treat myself well.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
26. I desire the best, and often give myself.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
27. I like to buy the best of everything when I go shopping.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
28. Meeting my desires is a full-time job when buying.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Sense of Accomplishment	
29. I need to feel a sense of accomplishment from my shopping.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
30. Getting things done is always high on me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
31. I tend to set and strive to reach my goals.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Excitement	
32. I enjoy doing things out of the ordinary.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
33. I strive to fill my life with exciting activities.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
34. I thrive on parties.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
35. I consider myself a thrill- seeker	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree

Section III: Consumer Decision-Making Styles

Remark: Each answer has 7 choices from strongly disagree to strongly agree, please tick the one according to your actual status.

Perfectionism/High Quality Conscious Decision-Making Styles	
1. Getting very good quality hair extension is very important to me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
2. I make special effort to choose the very best quality hair extension.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
3. I really don't give my hair extension products purchases much thought or care.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
4. I shop quickly, buying the first hair extension products I find that seems good enough.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Brand Conscious Decision-Making Styles	
5. The well-known national brands of hair extensions are the best for me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
6. The higher the quality of hair extension, the better the price.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
7. Nice retail hair extension stores offer me the best products.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
8. I prefer buying the best selling brands of hair extension.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Novelty-Fashion Conscious Decision-Making Style	
9. I keep my wardrobe up-to-date with the changing fashions	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
10. Fashionable, attractive styling is very important to me	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
11.I usually have several outfits of the very newest style.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Recreation/ Hedonistic Conscious Decision-making style	
12. Shopping for hair extension is a pleasant activity to me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
13. Shopping for hair extension wastes my time.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
14. I enjoy shopping for hair extension just for the fun of it.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
15. I make my hair extension shopping trips fast.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree

Price/ Value for Money Conscious Decision-Making Style	
16. I buy hair extension at sale prices.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
17. The low priced hair extension are usually my choice.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
18. I look carefully to find hair extension that offer me the best value for money.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Impulse Buying Decision-Making Styles	
19. I need to plan my shopping for hair extension more carefully than I do.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
20. Often I make careless hair extension purchases; I later wished I had not bought them.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
21. I take the time to shop carefully for best buys for hair extension.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
22. I carefully watch how much I spend on hair extension.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Confused by Over-choice Decision-Making Style	
23. There are so many brands of hair extension to choose from that I often feel confused.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
24. Sometimes it is hard for me to choose which hair extension store to shop from.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
25. The more I learn about hair extension , the harder it seems to choose the best.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
26. All the information I get on different hair extension confuses me.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
Habitual/Brand Loyal Consumer Decision-Making Style	
27. I have favorite brands of hair extension I buy again and again.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
28. Once I find hair extension I like, I stick with it.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
29. I go to the same store each time I shop for hair extension.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree
30. I regularly change the brands of hair extension I buy.	Strongly Disagree ①②③④⑤⑥⑦ Strongly Agree