# GENDER DIFFERENCES IN PURCHASE DECISION-MAKING STYLES

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#### Abstract

Understanding the impact of gender on purchase decision-making has been increasing in popularity and intensity at present, especially in connection to the following question: who makes the purchase decision in households. Several studies were aimed at examination of gender differences from the perspective of individual purchase aspects that are based on purchase motives and value perception in the process of purchase decision. These are being changed not only from the perspective of consumer specifications, but also from the perspective of product specification. The submitted research study broadens the knowledge of studies directed at gender differences in purchase behaviour. Its aim is to inspect gender differences in purchase decision-making styles in connection to categorization of purchase decisions to three fundamental dimensions: purchasing of fast moving consumer goods, purchasing of fashionable and occasional consumer goods and purchasing of durable products. The decision-making processes are closely connected to searching for offers and finance spent on average. The research study examines the relationship of individual decision-making styles with the number of the offers searched for and the finance spent from the perspective of specification of mutual relation and gender difference. The number of research sample, 1100 participants, and maintenance of quota characteristics enable possible generalization to the whole population of Slovak republic.

Keywords: product categories, gender, offers, finance, average expenses

# 1. Introduction

Research on consumer decision-making dimensions is based on three fundamental approaches: psychographic/lifestyle [1], typology of consumer approaches [2, 3] and mental orientation of consumer while making decisions [4]. Since the origination of the methodology Consumer Styles Inventory (CSI) [4] many studies examining the environment of retail have applied and verified the existence of thinking styles that are applicable to a finite number of

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consumer purchase approaches – styles. The universality of this methodology is based on the fact that purchase decision-making styles fuse cognitive as well as affective features of a consumer. A certain limitation follows from the fact that a consumer doesn't have to apply a single purchase style in all types of purchase decision-making, he possibly use two or three styles in different contexts [5]. Several studies from various countries confirmed that the default CSI [4] do not have to correspond with diverse cultures [6-9]. In their original study, Sproles and Kendall examined the sample of 482 American students [4]. On the basis of further testing it was found out that it is optimal to examine adult population, since students can be influenced by some limitations of financial or age character, for example [7].

The aim of the submitted study is to identify purchase decision-making styles on a representative sample of Slovak population taking into consideration types of purchase decisions and to prove or disprove significant differences between genders.

### 2. Research into gender differences in connection to purchase behaviour

Several studies proved significant differences in connection to purchase behaviour and gender differences. The differences are based mainly on sociological and biological particularities [10-13]. The researchers discovered significant differences between men and women in information processing [14-15], in approach to gift giving [16] or approaches to the attitudes toward the atmosphere of a retail location [17].

The impact of gender on the motivators themselves and loyalty to a brand or a shop is based on different need of social interaction [18]. Women are more likely to yield to emotional factors while selecting a shop or a brand [19]. Direct correlation between hedonistic values and satisfaction with the purchase was discovered among women [20]. Unlike men, women perceive the hedonistic value markedly higher and connect satisfaction to interaction at mediation of a product, to pleasant environment and shopping experience [21]. From the perspective of evaluation of the purchase place atmosphere, in general, women moved on the scale significantly higher than men [22].

This means that the impact of visual communication, graphics, lighting, music or scent is more significant for women and their perception of physical environment [17]. Significant differences were discovered in the perception of petty esthetical elements in stores serving for entertainment or decoration. These elements may have a fundamental reference and personalizing meaning for women, while they perceive it in a complex manner, in contrast to men who perceive these stimuli selectively with a low reference meaning [15]. The research study made by Granot, Green and Brashear points to a stronger emotional relationship of female consumers to constitution of brand loyalty on the basis of a complete set of interactive in store elements [19]. These contextual experiences support the brand loyalty greatly.

Even if men caught up with women in connection to information search and product variability evaluation, they still aim at efficiency in approaching the final goal and apply more assertive strategies in reaching it [23]. Women search, reflect directly and rely on interaction and personal contacts [24]. These results to additional facts that are based on interpersonal affiliation to community, namely, women express higher loyalty to local shops than men [18]. Women also invest more time while shopping in order to reach maximal gain [25]. Similarly, different approaches to waiting in a shop were found out. Men have a more negative attitude to waiting and it impacts evaluation of the overall atmosphere of a retail location significantly. Women do not perceive waiting that negatively; in a measurement of time estimation spent waiting the data was often undervalued and women were markedly inaccurate [17]. From the perspective of psychographic factors, women have a stronger attitude to fashion and are more likely to vield to impulsive shopping [26]. In spite of proved indirect correlation between satisfaction with a purchase as a process and satisfaction with one's own body, this doesn't have a direct impact on investment to clothes purchase.

#### 3. Data collection and methodology

The questionnaire was composed of 41 hypothetical decision-making dimensions (12 for purchase decisions concerning fast moving consumer goods, 17 for fashionable and occasional purchases and 12 for purchase of durable products) with a rating ordinal scale from 1 to 5. The scale was set as follows: 1 – strongly disagree, 2 – disagree, 3 - I don't know, up to 5 – strongly agree. Perception of individual products categorization into three groups of purchases types was certified by a pre-test. Apart from demographic variables the questionnaire contained open questions about the number of offers searched for and finance spent on average for individual types of purchase decisions. Research methodology summary is described in Table1.

| Type of research                                  | Quantitative representative research  |  |  |
|---|---|--|--|
| Research population Slovak population aged 15 -79 |   |  |  |
| Sample size 1100 respondents                      |   |  |  |
| Quota sampling                                    | Quota characteristics: gender, age, income, education, region, size of settlement |  |  |
| Method  | Omnibus research – personal inquiring   |  |  |
| Data analysis                                     | Multidimensional statistics   |  |  |

 Table 1. Research methodology.

Sampling and the sample size of 1100 respondents with quota characteristics enables the research study to be generalized to Slovak population. Data collection was carried out through the GFK Slovakia agency. We used R software [27] with psych package in all statistical analyses. The number of factors was determined with Parallel analysis implemented in the psych package.

The factors were obtained using varimax rotation and items were assigned to factors when loading was at least 0,6. Subsequently, Thompson scores were computed for each factor. Gender differences were examined through nonparametric Mann-Whitney two-sample test.

# 4. Results and discussion

Hypothetical decision-making dimensions were designed in order to grasp cultural particularities of individual purchase decisions. The measured items included orientation toward the width of range, price, emotional reaction, loyalty, interest and references. The significance of differences at the level pvalue < 0.05 was examined within the gender differences. The results of the number of searched offers represent the average number of shops visited in the specification context of product category, i.e. type of purchase decision (including online shops). The results of the spent finance represent the average expense in Euros in the context of product category specification and frequency. For the sake of easier orientation of the respondents on the question of expenses, the time period was adjusted to frequency which corresponds to the demand for individual product categories. When buying fast moving consumer goods, finance spent on average per week were examined; when buying fashionable and occasional products, finance spent on average per month were examined; and when buying durable products, finance spent on average per year were examined.

# 4.1. Gender differences in fast moving products purchase

Gender differences were examined in all decision-making dimensions for each type of purchase decision [28]. Table 2 presents all of the decision-making dimensions together with p-values within the answers of men and women for fast moving products purchase.

The analysis of the data proves that within the purchase decisions for fast moving products there exist significant differences between genders. In general, it can be stated that involvement of women in a purchase demonstrates higher average values than the involvement of men.

Significant differences can be seen in motives aimed at prices comparison, which are higher in favour of women, unlike some conceptual arguments in the theory of gender schemes, which claim that men are more oriented to success and therefore, prices comparison can be understood by them as 'competitive game' [23].

Statistically significant differences were discovered in purchase orientation motivated by health. Monitoring the composition of products and affinity for organic products is higher in women than in men. This aspect can be based on sociological and biological particularities of gender roles distinction (woman – care for family). However, in previous researches aimed only at specific target group of women it was discovered that the factor 'organic

products and health' represents conscious orientation, which is typical especially for young women – single segment aged 18–25 [29]. Affinity to the purchase orientation correlated positively especially with education and income, while there was no correlation discovered with the female consumers having children or not [30].

| Decision-making dimensions  | Women | Men   | p-value |
|---|-------|-------|---------|
| I regularly monitor food products composition.                                  |       | 2.65  | 0.000   |
| I always compare prices of similar products.                                    | 3.92  | 3.50  | 0.000   |
| I invest time to comparison of product prices in individual shops.              | 3.51  | 2.99  | 0.000   |
| With two products that are the same I mostly pick the one with nicer packaging. | 3.04  | 2.75  | 0.001   |
| I like testing new products.  | 3.52  | 3.29  | 0.007   |
| I prefer organic products.  |       | 2.15  | 0.010   |
| I rather buy well-known brands.   |       | 3.78  | 0.078   |
| I prefer domestic products.   |       | 3.69  | 0.106   |
| I buy only certified and checked products.                                      | 3.84  | 3.74  | 0.268   |
| An offer influences me right on the spot.                                       | 3.71  | 3.64  | 0.362   |
| I go where they have the widest range.  | 3.90  | 3.86  | 0.574   |
| I am willing to pay more for quality.   | 3.39  | 3.37  | 0.972   |
| Number of offers searched for   | 2.65  | 2.31  | 0.000   |
| Finance spent on average per week in Euro                                       | 61.89 | 62.74 | 0.979   |

 Table 2. Gender differences in decision-making dimensions within the fast moving products purchase

The research outcomes verify some further conclusions of foreign studies, which assert that women have stronger relationship to hedonistic values than men concerning purchase [20]. The new view is that this fact is valid also when buying fast moving consumer products, which are specified more as a daily – customary purchase. In spite of the fact that for both genders the width of range is a very important motivator, women orient themselves differently in such offer. On the results it can be seen that women incline to test new products more than men. The second important finding is that women, unlike men, while considering the same products, perceive visualization of a package as another important decision-making element. The theory that 'search for uniqueness' is more typical for women than for men is proved by the above mentioned findings concerning the origination of new purchase styles.

### 4.2. Gender differences in purchase of fashionable and occasional products

Table 3 presents all of the decision-making dimensions together with p – values for the replies of men and women to purchases of fashionable and occasional products.

| Decision-making dimensions   | Women | Men   | p-value |
|--|-------|-------|---------|
| I'm often influenced by a shopping window while shopping for clothes.  | 3.07  | 2.55  | 0.000   |
| I buy everything in one shop.  | 2.73  | 3.03  | 0.000   |
| Even without a direct intention of buying, I like shopping<br>and I often buy myself something just so.        | 3.17  | 2.70  | 0.000   |
| I compare individual products for a long time.   | 3.43  | 3.04  | 0.000   |
| A pleasant environment matters to me while $\Gamma$ m shopping.  | 3.95  | 3.74  | 0.001   |
| When I like something I'm susceptible to buying it, without any further budget consideration or functionality. | 3.02  | 2.77  | 0.005   |
| I'm often influenced by the atmosphere at the purchase location itself.  | 3.53  | 3.31  | 0.008   |
| I prefer products that are advertised in media.  | 2.52  | 2.33  | 0.024   |
| I shop in the way that saves my time.  | 3.44  | 3.55  | 0.111   |
| I like searching for brands that my acquaintances have.  | 2.82  | 2.67  | 0.130   |
| I'm loyal to a brand that I have checked already.  | 3.60  | 3.49  | 0.192   |
| I prefer a stylish product, even though I know it doesn't have to be comfortable.                              | 2.63  | 2.52  | 0.223   |
| I prefer environmentally friendly products.  | 2.77  | 2.67  | 0.224   |
| I buy clothes of my favourite brands mostly.   | 3.46  | 3.39  | 0.438   |
| A price is more important to me than the question of fashion.  | 3.49  | 3.40  | 0.446   |
| I`m willing to pay more for quality.   | 3.40  | 3.32  | 0.485   |
| I often let a shop assistant give me an advice.  | 3.30  | 3.32  | 0.977   |
| Number of offers searched for  | 3.32  | 2.66  | 0.000   |
| Finance spent for the purchase on average per month in Euro  | 61.28 | 60.15 | 0.243   |

 Table 3. Gender differences in decision-making dimensions for the purchase of fashionable and occasional products.

Carpenter & Moore [21] and Chang et al. [20] found higher hedonistic values in connection to evaluation of purchase done by women. Aesthetic elements and visualizations are also more important to women [17] and these have a certain reference framework for them, unlike in case of men [31]. This theory is verified in our research. Both genders consider the pleasant environment while shopping to be the most important attribute.

The second important factor is the verification of difference in purchase strategy of fashionable and occasional consumer products. While men are more focused, in our conditions, on the purchase as a result of an activity, on the aim of saving time, women consider purchasing of these products partially as freetime activities. This fact is verified by a significant difference in time that is devoted to comparison of products and browsing the range.

# 4.3. Gender differences in purchase of durable consumer products

Table 4 presents all decision-making dimensions together with p – values within the replies of men and women for the purchase of durable consumer goods. From the perspective of durable consumer goods significant differences in the purchase strategies can be observed when compared to the purchase of fast moving consumer products and occasional/fashionable products. While deciding about the purchase of fast moving and fashionable consumer goods, hedonistic values and their affective components based on visualization resonated in purchase strategies of women, in case of consumer goods there`s no difference between men and women.

| Decision-making dimensions   | Women  | Men    | p-value |
|--|--------|--------|---------|
| Technical parameters are more important to me than design.   | 3.54   | 3.92   | 0.000   |
| My way of shopping is well characterized by two words: quickly and comfortably.                          | 3.17   | 3.42   | 0.001   |
| While shopping, I'm open to advice from family or an acquaintance.                                       | 3.91   | 3.72   | 0.002   |
| While shopping, I'm influenced a lot by leaflets.  | 3.11   | 2.86   | 0.004   |
| I consider individual parameters and price for a long time.  | 3.81   | 3.65   | 0.029   |
| Brand products are of better quality.  | 3.80   | 3.68   | 0.093   |
| Price is the most important parameter for me.  | 3.64   | 3.51   | 0.147   |
| I regularly monitor new products and I like testing them, too.   | 2.80   | 2.91   | 0.162   |
| I prefer ECO brands, which protect environment.  | 3.00   | 2.91   | 0.303   |
| If design of a product is nice $\Gamma$ m willing to abandon some of the previously required parameters. | 2.95   | 2.87   | 0.322   |
| I mostly make a decision right on spot, according to the offer.  | 3.31   | 3.28   | 0.676   |
| I always buy the cheapest product.   | 2.68   | 2.68   | 0.834   |
| Number of offers searched for  | 3.14   | 3.08   | 0.516   |
| Finance spent for the purchase on average per year in Euro   | 345.95 | 338.23 | 0.496   |

| Table 4. ( | Gender differend | es in decision-ma | king dimensions | in the purch | ase of durable |
|------------|------------------|-------------------|-----------------|--------------|----------------|
|            |                  | consumer          | products.       |              |                |

# 4.4. The impact of purchase decision-making styles on the number of offers searched for and the finance spent

While examining gender differences in relation to the number of offers searched for (number of visited shops on average in connection to specification of product category, including online shops), significant differences were assumed in favour of women. The assumption was based on some of researches that verified the hypotheses that purchase behaviour of women is more active [32-34] and that women connect satisfaction with a purchase with hedonistic values, which were measured markedly higher compared to men [20, 21]. On the basis of our results presented in Table 5, this theory was verified in two types of purchase decisions. While shopping for fast moving consumer products, and fashionable and occasional products, women search for more offers than men. However, in case of a purchase for durable consumer products, there are no differences between genders in the number of offers searched for.

| Purchase of fast moving consumer products                 | Women  | Men    | p-value |
|---|--------|--------|---------|
| Number of offers searched for                             | 2.65   | 2.31   | 0.000   |
| Finance spent on average for a purchase per week in Euro  | 61.89  | 62.74  | 0.979   |
| Purchase of fashionable and occasional consumer products  |        |        |         |
| Number of offers searched for                             | 3.32   | 2.66   | 0.000   |
| Finance spent on average for a purchase per month in Euro | 61.28  | 60.15  | 0.243   |
| Purchase of durable consumer goods                        |        |        |         |
| Number of offers searched for                             | 3.14   | 3.08   | 0.516   |
| Finance spent on average for a purchase per year in Euro  | 345.95 | 338.23 | 0.496   |

**Table 5.** Gender differences in the number of offers searched for and finance spent on average on individual types of purchase decisions.

The impact of purchase decision-making styles on the number of the offers searched for was examined through a correlation coefficient. The significance of the relationship was tested through Mann-Whitney test at the level p < 0.05. Table 6 presents correlation coefficient and p – value for factors in individual types of purchase decisions.

Factors such as range width, quality and design are the factors that have a direct dependence with the number of offers searched for and a direct dependence with the finance spent on average. In practice this means that the higher a consumer's affinity to these factors, the more they search for available offers and spend more on average for the purchase. From the perspective of comparison of individual purchase decisions, the highest correlation coefficient of direct dependence within these factors can be seen in the purchase of fashionable and occasional consumer goods.

Interesting results were found in the factor price. While in purchases of fast moving consumer products the factor orientation to price has a direct dependence on the number of offers searched for, this dependence is indirect for purchases of durable consumer products. The second interesting finding is that when the impact of orientation to price is compared to finance spent on average, it is observable that while in the purchase of durable consumer products the indirect correlation is relevant (the height of correlation coefficient in the social sciences research), in the purchase of fast moving consumer products there's almost no correlation despite a significant relationship. In practice this may possibly mean that the offers for consumer products are more differentiated, while there's not a high differentiation in the offers for fast moving consumer products, or the consumers are losing the grasp of them and the overpressure of marketing communication decreases their orientation.

| Factors for the purchase of   | Number of offers<br>searched for |         | Finance spent in Euro   |         |
|---|----------------------------------|---------|-------------------------|---------|
| fast moving consumer goods  | Correlation coefficient          | p-value | Correlation coefficient | p-value |
| Width range   | 0.102                            | 0.000   | 0.162                   | 0.000   |
| Price   | 0.138                            | 0.000   | -0.098                  | 0.000   |
| Loyalty   | -0.072                           | 0.002   | -0.033                  | 0.126   |
| Heath   | 0.016                            | 0.506   | 0.036                   | 0.097   |
| Factors for the purchase of<br>fashionable and occasional<br>products |                                  |         |                         |         |
| Design  | 0.168                            | 0.000   | 0.256                   | 0.000   |
| Quality   | 0.218                            | 0.000   | 0.217                   | 0.000   |
| Loyalty   | 0.022                            | 0.328   | 0.128                   | 0.000   |
| Reference   | -0.160                           | 0.000   | -0.171                  | 0.000   |
| Eco   | -0.002                           | 0.917   | 0.011                   | 0.619   |
| Factors for the purchase of<br>consumer products                      |                                  |         |                         |         |
| Design  | 0.074                            | 0.001   | 0.160                   | 0.000   |
| Price   | -0.194                           | 0.000   | -0.199                  | 0.000   |
| Information   | 0.172                            | 0.000   | 0.039                   | 0.070   |
| Place   | -0.092                           | 0.000   | -0.037                  | 0.089   |

**Table 6.** Factors for individual types of purchase decisions and their correlations with the finance spent and the number of offers searched for.

The factor of loyalty correlates directly with the finance spent on average while purchasing fashionable and occasional products; however while purchasing fast moving consumer products this correlation doesn't hold.

In the purchase of fashionable and occasional products an indirect correlation of the factor of reference with the number of offers searched for and with the finance spent on average for the purchase can be observed. The factor of reference represents a specific purchase style where the consumer doesn't search for fashionableness, design or quality, but approaches the purchase of fashionable and occasional products rather pragmatically.

# 5. Conclusions

The research study carried out on the representative sample verifies that differences in purchase decision-making of men and women depend largely on the type of purchase decision. In order to understand purchase orientations and trends in purchase decision-making better, particularities in connection to product have to be examined. In the research, significant differences in purchase styles between men and women were proved, which means, that gender has an important role in specification of purchase motives. In the context of product specification or type of purchase decision the research results offer a more precise look into consumer behaviour than just examination of consumer behaviour in general. Dividing the research into individual areas - customary purchase of fast moving consumer products, occasional purchase of fashionable products and purchase of durable consumer products – unique data is gained, which reflect differences in purchase strategies on the basis of which recommendations specific for individual markets within retail can be stated. On the basis of causality of relationships among individual variables, marketing strategies for concrete target groups or strategies for unique products can be specified. The same methodology can measure trends in changes in consumer behaviour continuously. Based on differences in perception of individual stimuli by men and women it is possible to set and adjust sale processes and standards in stores, which will utilize possibilities of the places of sale more effectively. At present, a place of sale has become crucial in final decision-making. The development of purchase behaviour can record very fast changes in the period of recession, in particular. Then it's up to the sellers how quickly and flexibly they can adjust marketing programs and thus facilitate the final consumer to orient in retail environment.

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