An Analysis of Consumer Innovativeness and Cognitive Buying Behavior of Young Adults: An Empirical Study on University Students

Mubbsher Munawar Khan* and Sanam Khan**

Abstract

The intent of this paper is to investigate the relationship between cognitive and sensory consumer behavior as independent variable with gender as dependent variable. To conduct this research five-point Lickert scale close ended questionnaires are distributed adopting random sampling technique to 650 students studying in various public and private universities of Lahore, while 581 are collected having response rate is 89%. The data is then passed through SPSS employing logistic regression as a statistical tool as the dependent variable is binominal. Means are also compared in order to support the research. Findings indicate that female are more behaviorally inclined to shopping as compare to male while male are more cognitively strong. Female make shopping decisions more carelessly. The buying decisions of female are more influenced by media as compare to male. The male are more brands loyal as compare to female and the physical appearance of salesperson also affects their buying decisions. Male are more time restricted as compare to female. Overall female are more behaviorally inclined to shopping. Future research can be conducted on all general consumers of all ages. Another limitation of this study is specific factors which were included in CSI model other factors can also be included according to the context. Managers and policy makers pay very attention towards the needs and wants of young adults as they are growing segment of the market especially students of various universities. This research paper will be useful for managers and other policy makers as through this paper they will be able to identify the various shopping behaviors of young people.

Key words: Consumption styles, gender, innovativeness, decision making, logistic regression

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Introduction

Consumer innovativeness is treated as “a personality trait”. It reflects consumer eagerness to change (Hurt 1977). Young adults are very important market segment. A significant portion of firms’ revenue comes from the purchases of young adults. As young adults are more innovative consumers therefore it becomes imperative for marketing managers to understand the needs and demands of this target market. It is a flaw of the previous research to view “innovativeness” as unitary trait (Hirunyawipada, 2006). Innovativeness can be categorized into cognitive innovativeness and behavioral innovativeness (Venkatraman, 1990). Cognitive innovativeness is about making shopping decisions by stimulating mind while behavioral refers to “behave in a certain way with respect to shopping without any attention”. A very little experiential research is available regarding these two types of innovativeness.

Numerous studies have been conducted in various countries and they focused on Sproles and Kendall CSI model. However a very little research is available regarding the precedents and consciences of consumption styles. (Wesley, 2006). Another purpose of this research is to investigate the additional variables which can contribute to consumer decision making styles i.e. media influence, time restriction and salesperson influence.

Consumer Decision Making Styles

Consumer innovativeness is of two types; cognitive and behavioral innovativeness. Both focus on how consumers make decisions in marketplace while buying different products. According to (SPROTLES and Kendall 1986) these are the psychological assimilations through which consumer make the buying decisions. It is considered as “basic consumer personality” by (Sproles 1985).

Consumer decision making styles can be studied on three bases:

1) Typology approach
2) Life style approach
3) Characteristics approach

The most popular approach is the “characteristic approach” as it is concerned with cognitive and behavioral innovativeness. This is most explanatory phenomena regarding consumer decision making styles. This approach was originated from (Sproles 1985). Sproles developed “Consumer style inventory model”. CSI was consisted on 50 items but later on these items were reduced to 40 and it was a
parsimonious version of CSI. This parsimonious model was developed by (Sproles 1985). In original model nine factors were identified but by using factor analysis these were reduced to eight factors. These factors were as follows:

1. Perfectionism
2. Brand consciousness
3. Novelty consciousness
4. Recreational consciousness
5. Price consciousness
6. Impulsiveness
7. Confusion over choice
8. Habitual

Perfectionism or perfectionistic are best quality seekers. They compare the value of money paid against the quality attained. They are high quality conscious consumers. It is a very difficult task to satisfy such customers. Brand conscious consumers are assimilated to purchase costly brands in order to maintain their image and status-quo. They prefer to buy well recognized national brands. They conceive that the higher the price the better will be the quality. They go for highly advertised products. They inclined to best selling goods.

Novelty conscious consumers are basically fashion followers. They want to keep themselves up-to-date. They are very stylish people and prefer innovative products. They are actually variety/novelty seekers. Recreational consumers are non-serious buyers. They buy just for the sake of enjoyment. Basically shopping is a source of recreation and entertainment for such consumers. Price conscious consumers are subject to low price consciousness. They are discount seekers. They can easily compromise on quality with respect to price. They want to get the best value of their money. Impulsive consumers are those who buy carelessly. They don’t pay any attention towards what they are purchasing against what they are paying. They do the shopping in their spur time. Due to abundance of information in the market some consumers are unable to decide what to buy and what to leave; they are known as “confused over choice” customers. In consumer markets there are a lot of stores, various varieties of products so such customers are confused how to select the store or product from a line of products.

Habitual consumers are also known as “brand loyal consumers”. Shopping from the more adored stores is habit of such customers. They prefer to go to their favorite stores lengthily.
The basic model was further amended by (Hafstrom, Chae et al. 1992) adding one more factor named as “Time Restricted/ Energy Conserving”. Time restricted consumers are time conscious. They don’t want to waste their time in indulging those activities which are time consuming. They prefer to buy products that appear good enough.

Previous Studies

A lot of literature is available about consumer shopping styles but a very little empirical research is available with respect to consumer innovativeness. Consumer innovativeness is actually trying new things (Cotte and Wood 2004). Rogers and shoemaker (1971) said that consumer innovativeness is “degree to which an individual is relatively earlier in adopting an innovation than others”. Consumer innovativeness is purchasing new products more quickly than others (Roehrich 2004). Many researchers described innovativeness as a personality trait. Some researchers described it as a “global innovativeness”(Hirunyawipada 2006). Young adults are more innovative buyers. They think differently while purchasing the products.

Gender influences the buying decisions. A simple saying is ‘Men are from Mars, women from Venus’ (John Gray, 1992). Many firms focus on purchasing patterns of females as they are keen to make shopping more quickly as compare to men.(Engel, Blackwell et al. 1995). Both males and females adopt different purchasing strategy. Gender also influences the processes such as negotiations and interpersonal links. Women have strong in bargaining power while men just go to the shop and buy the things at offered price. Purchasing decisions of women depend on their emotions. They believe in story with faces. Purchasing decisions of men depend on facts and data. Gender is also influenced by customs and visualizations. Women are multi-tracked as they can compare various combinations while men are less tracked. Salesperson can easily mold the thinking of a woman while men are more compartmentalized. (Engel, Blackwell et al. 1995; Cotte and Wood 2004; Roehrich 2004). Previous researches indicate that CSI consisted on 50 items was related to consumer innovativeness. This model was used by various authors in different countries i.e. applicability of CSI in Korean culture was studied by (Hafstrom, Chae et al. 1992), Malaya culture was investigated by (Mokhlis and Salleh 2009), Chinese context with respect to CSI was investigated by (Fan and Xiao 1998) by using only five factors i.e. brand, time, quality, price consciousness and information utilization , Turkish people’s buying behavior was studied by (Arslan, Sezer et al. 2010), UK consumer decision making styles was studied by (Bates 1998), a study was conducted
in German by (Walsh, MITCHELL et al. 2001). In USA study was conducted by (Sproles and Kendall 1986) and they identified the eight factors.

In Sri Lanka the study was conducted by (Rathnayake 2011), a multi-country comparison with respect to CSI was conducted by (Rajapakse and Seddon 2005). In New Zealand, the consumer decision making styles was investigated by (Durvasula, Lysonski et al. 1993) taking the sample of undergraduate students and they identified that the students were fashion conscious, brand conscious, quality conscious as well. Many researches indicated that the CSI is more useful in developed countries because there the people are much more aware about the market conditions. Further researches include study in India (Mishra 2010), study in china (Chase, Driscoll et al. 2007), (Zeng 2008), study in Iran by (Azizi and Makkizadeh 2012), in Germany (Mitchell and Walsh 2004), a comparative study by (Radder, Li et al. 2006) in South Africa.

Research studies mainly focus on females and consider them as major buying agents. The males are totally ignored as people think that females are more involved in buying households(Du Preez, Visser et al. 2007). But now the trend is going to be changed as males are very much involved in buying products such as cosmetics, novelty products. However today’s young boys are more fashion conscious then females (Teller and Thomson 2012). Now the marketing strategies are influenced by male shoppers. They are also now an attractive market segment for many retailers (Jarratt 2000; Kincade, Kim et al. 2010). In the literature a lot of researches are available with respect to different aspects of shopping behavior of people and they focused only on female shoppers (Sporles, 1986; Sproles and Sproles 1990) but there are also findings which indicate that male use different approach in shopping. A study conducted by (Shim, 1996) indicate that young boys are “utilitarian” while girls are “social conscious”. Another research conducted by (Miller, 2001) showed that men spent less time in shopping as compare to women and considered shopping as an unpleasant activity. They often try to avoid purchasing clothes and food items and less fashion conscious. The studies of (Shoaf, Scattone et al. 1995) (Falk and Campbell, 1997) argued that male were quick decision makers as compare to females. Males were found less sensitive to the opinions of their colleagues while female had great sensitivity. The findings of the study conducted by (Fournier, 1998) indicate that females were less confident, dependent and were less competitive while men were found more risk takers.
Hypotheses Development

After defining the variables and the relationship among them following hypotheses can be formulated:

H1 (a-c). Female consumers are more inclined to cognitive innovativeness.

H2. Male consumers are more inclined to cognitive innovativeness.

H3 (d-k). Female consumers are more inclined to behavioral innovativeness.

H4. Male consumers are more inclined to behavioral innovativeness.

Methodology

The population for the study consisted on students of various universities and colleges located in Lahore. Sample of the study comprised on students from universities such as:

University of the Punjab Lahore
University of Central Punjab, Lahore
Govt. College University Lahore,
Punjab Group of Colleges,
Superior group of colleges, Lahore

Questionnaires were distributed to 650 students while 581 were collected and the response rate was 89%. Random sampling technique was adopted. The potentiality of young adults towards shopping was the reason of collecting data from students. In the modern era, the market share of young people, especially of students who belong to universities and colleges is going to increase day by day. Now the marketers and many larger firms pay attention towards to growing needs of such segment of population. Structured questionnaire was used to collect the data. The questionnaire was measured on 5 point Likert scale from strongly disagree to strongly agree. Original questionnaire developed by (Sproles and Kendall, 1986) was used after some modifications. Sproles and Kendall (1986) identified eight factors while other factors were included by Hafstrom (1992). SPSS was used for data analysis purposes. Independent sample t-test was conducted.

Model

In order to check the influence of independent variables on dependent variable the following logistic regression is formulated:
\[ p = \frac{e^{\beta_0 + \beta_1 QC + \beta_2 PC + \beta_3 COC + \beta_4 BC + \beta_5 FC + \beta_6 RC + \beta_7 CC + \beta_8 BL + \beta_9 MI + \beta_{10 SPI} + \beta_{11 TR}}}{1 + e^{\beta_0 + \beta_1 QC + \beta_2 PC + \beta_3 COC + \beta_4 BC + \beta_5 FC + \beta_6 RC + \beta_7 CC + \beta_8 BL + \beta_9 MI + \beta_{10 SPI} + \beta_{11 TR}}} \]

Where:
- \( QC \) = Quality Consciousness
- \( PC \) = Price Consciousness
- \( COC \) = Confused over choice
- \( BC \) = Brand Consciousness
- \( FC \) = Fashion Conscious
- \( RC \) = recreational consumers
- \( CC \) = Careless consumer
- \( BL \) = Brand loyal
- \( MI \) = Media Influence
- \( SPI \) = salesperson influence
- \( TR \) = time restricted

*Gender is the dependent variable while all other above mentioned are independent variables.

**Results of the study**

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**Demographic results**

The table indicated below reflects demographic characteristics of the respondents. About 53% were female out of 581 while male were remaining 47%. The demographics with respect to age showed that about 60% belong to 18-21 age groups. They were the potential customers indeed. 29% belong to 22-25 age groups while sixteen people were under 18 and 46 people were of 26-30. Same is the case with respect to education. The potential consumers were those who were graduates and undergraduates.
Table 1: Demographical Statistics

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td>16</td>
<td>2.8</td>
</tr>
<tr>
<td>18-21</td>
<td>351</td>
<td>60.4</td>
</tr>
<tr>
<td>22-25</td>
<td>168</td>
<td>28.9</td>
</tr>
<tr>
<td>26-30</td>
<td>46</td>
<td>7.9</td>
</tr>
<tr>
<td>Male</td>
<td>307</td>
<td>52.8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>307</td>
<td>52.8</td>
</tr>
<tr>
<td>Female</td>
<td>272</td>
<td>47.2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Educational Level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Graduate</td>
<td>281</td>
<td>48.4</td>
</tr>
<tr>
<td>Graduate</td>
<td>229</td>
<td>39.4</td>
</tr>
<tr>
<td>Post graduate</td>
<td>44</td>
<td>7.6</td>
</tr>
<tr>
<td>Non Formal Education</td>
<td>27</td>
<td>4.6</td>
</tr>
</tbody>
</table>

Reliability analysis

Cronbach alpha was used to check the Reliability of the scale which is above 0.78 and is all above 0.6 (Nunnally and Bernstein 1994).

Table 2: Reliability Statistics

<table>
<thead>
<tr>
<th>Cronbach's Alpha Based on Standardized Items</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>.784</td>
<td>.830</td>
</tr>
</tbody>
</table>

Reliability of all items was also checked individually which is illustrated in the table below;

Table 3: Reliability with respect to all items

<table>
<thead>
<tr>
<th>Items</th>
<th>Cronbach's Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting very good quality is very important to me</td>
<td>.778</td>
</tr>
<tr>
<td>I make a special effort to choose the very best quality products</td>
<td>.773</td>
</tr>
<tr>
<td>My standards and expectations for products I buy are very high</td>
<td>.776</td>
</tr>
<tr>
<td>When it comes to purchase precuts I try to get the very best or perfect choice</td>
<td>.775</td>
</tr>
<tr>
<td>I buy as much as possible at sale prices</td>
<td>.784</td>
</tr>
<tr>
<td>The lowest price products are usually my choice</td>
<td>.787</td>
</tr>
<tr>
<td>I look carefully to find the best value for the money</td>
<td>.796</td>
</tr>
<tr>
<td>There are so many brands to choose from that I often feel confused</td>
<td>.781</td>
</tr>
<tr>
<td>Sometimes it's hard to choose which stores to shop</td>
<td>.771</td>
</tr>
</tbody>
</table>
The more I learn about products, the harder it seems to choose the best & All the information I get on different products confuses me & I prefer buying the bestselling brands & The well-known national brands are for me & The more expensive brands are usually my choices & The higher the price of the product the better the quality & I usually have one or more outfits of the very newest style & I keep my wardrobe up-to-date with the changing fashions & Fashionable, attractive styling is very important to me & To get variety, I shop different stores and choose different brands & Shopping is not a pleasant activity for me & Shopping the stores is just wastage of time for me & Going for shopping is one of the enjoyable activities of my life & I enjoy shopping just for the fun of it & I make shopping trips very fast & I am very impulsive when shopping & Often I make careless purchases I later wish I had not & I take the time to shop carefully for best buys & I carefully watch how much I spend & I have favorite brands I buy over and over & Once I find a product or brand I like, I stick to it & I go to the same stores each time I shop & I change brands I buy regularly & Various advertisements influence my buying decisions & Often, I use to read fashion magazines & The more advertised brands are usually good choices & latest trends in commercial and serial influence my buying decisions & my purchases decisions are also influenced by different celebrities & Appearance and treatment of salesperson influence my decision to buy & return to buy again & When I visit any store I ask the salesman for his/her advice before I buy
I spend little time deciding on the products I buy. 

I usually shop quickly, buying the first product or brand that appears good enough. 

I really don’t give my purchases much thought or care. 

Shopping in different stores is just wastage of time.

Descriptive statistics

<table>
<thead>
<tr>
<th>Gender</th>
<th>QC</th>
<th>PC</th>
<th>COC</th>
<th>BC</th>
<th>FC</th>
<th>RC</th>
<th>CC</th>
<th>BL</th>
<th>MI</th>
<th>SPI</th>
<th>TR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>Mean</td>
<td>3.487</td>
<td>3.954</td>
<td>3.441</td>
<td>2.742</td>
<td>4.333</td>
<td>3.751</td>
<td>4.561</td>
<td>3.113</td>
<td>3.661</td>
<td>2.175</td>
</tr>
<tr>
<td></td>
<td>Standard Deviation</td>
<td>1.143</td>
<td>0.923</td>
<td>1.329</td>
<td>0.902</td>
<td>0.894</td>
<td>0.895</td>
<td>0.937</td>
<td>0.861</td>
<td>0.542</td>
<td>0.786</td>
</tr>
<tr>
<td></td>
<td>Standard Deviation</td>
<td>0.787</td>
<td>0.854</td>
<td>1.142</td>
<td>1.432</td>
<td>0.882</td>
<td>0.891</td>
<td>0.754</td>
<td>1.234</td>
<td>1.289</td>
<td>0.888</td>
</tr>
</tbody>
</table>

*QC=quality consciousness, PC= price consciousness, COC= confused over choice, BC=Brand Consciousness, RC= recreational consumers, CC/IMPU= Careless consumer/impulsiveness, HAB/BL= habitual/brand loyal, MI= media influence, SPI=salesperson influence, TR=time restricted

Discussion

In the above mentioned table means are compared for both males and females. The results indicate that the means of all variables are different with respect to gender. Women are less quality conscious as compare to men and they are also more price conscious as compare to men. The mean values of “confused over choice” indicate that women are more confused in buying as compare to men. The other factors indicate that women are more fashion conscious, more recreational, more careless as compare to men. Shopping is a habit of women. Media influences the shopping behavior of both but women at large. Men are more attracted by the appearance of salesperson especially when salesperson is a girl while women pay less attention towards salesperson. Men are more time restricted while women make purchases without considering the time factor.
Results of logistic Regression

Table 5: Model Summary

<table>
<thead>
<tr>
<th>Step</th>
<th>-2 Log likelihood</th>
<th>Cox &amp; Snell R Square</th>
<th>Nagelkerke R Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>650.350(a)</td>
<td>.808</td>
<td>.780</td>
</tr>
</tbody>
</table>

Estimation terminated at iteration number 5 because parameter estimates changed by less than .001. Calculation of R2 is different in logistic regression as in other type of regressions. Cox & Snell R Square indicate the fitness of model. The greater the Cox & Snell R Square is the better the model is. In the above table the results indicates that all the independent variables explain the 81% of the model which means it is a good model fit. In other words all the independent variables i.e. Quality Consciousness, Price Consciousness, Confused over choice , Brand Consciousness, Fashion Conscious, Recreational consumers, Careless consumer, Brand loyal, Media Influence, salesperson influence, time restricted overall represent the 81% variance in the male and female behavior towards shopping.

Table 6: Variables in the Equation

<table>
<thead>
<tr>
<th>Variable</th>
<th>S.E</th>
<th>Wald</th>
<th>Df</th>
<th>Sig</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality conscious</td>
<td>.049</td>
<td>.026</td>
<td>1</td>
<td>.001</td>
<td>.024</td>
</tr>
<tr>
<td>Price</td>
<td>.024</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Confused over choice</td>
<td>.014</td>
<td>.045</td>
<td>1</td>
<td>.005</td>
<td>.027</td>
</tr>
<tr>
<td>Brand Consciousness</td>
<td>.002</td>
<td>2.236</td>
<td>1</td>
<td>.004</td>
<td>.099</td>
</tr>
<tr>
<td>Fashion Conscious</td>
<td>.093</td>
<td>1.732</td>
<td>1</td>
<td>.000</td>
<td>.054</td>
</tr>
<tr>
<td>Recreational consumers</td>
<td>.046</td>
<td>8.138</td>
<td>1</td>
<td>.009</td>
<td>.063</td>
</tr>
<tr>
<td>Careless consumer</td>
<td>.107</td>
<td>1.322</td>
<td>1</td>
<td>.003</td>
<td>.026</td>
</tr>
<tr>
<td>Brand loyal</td>
<td>.078</td>
<td>4.762</td>
<td>1</td>
<td>.000</td>
<td>.056</td>
</tr>
<tr>
<td>Media Influence</td>
<td>.012</td>
<td>.009</td>
<td>1</td>
<td>.006</td>
<td>.011</td>
</tr>
<tr>
<td>Salesperson influence</td>
<td>.098</td>
<td>.018</td>
<td>1</td>
<td>.094</td>
<td>.029</td>
</tr>
<tr>
<td>Time restricted</td>
<td>.062</td>
<td>1.928</td>
<td>1</td>
<td>.000</td>
<td>.005</td>
</tr>
</tbody>
</table>

a Variable(s) entered on step 1: Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, Q10, Q11, Q12, Q13, Q14, Q15, Q16, Q17, Q18, Q19, Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, Q29, Q30, Q31, Q32, Q33, Q34, Q35, Q36, Q37, Q38, Q39, Q40, Q41, Q42, Q43.
Table 7: Model Summary

<table>
<thead>
<tr>
<th>Step</th>
<th>Constant</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td></td>
<td>-.373</td>
<td>.084</td>
<td>19.479</td>
<td>1</td>
<td>.000</td>
<td>.689</td>
</tr>
</tbody>
</table>

The above table indicates that overall model is good. In the table the results indicate that independent variable quality conscious is highly significant at level .001 where $\alpha=5\%$ and $\beta=0.024$. Price consciousness is also highly significant. Fashion consciousness brand loyal and time restricted are also highly significant at the level of .000 respectively while “recreational consumers” is significant at 0.009 level, careless consumers, media influence and sales person influence at 0.003, .006, 0.094 respectively.

**Results of Hypotheses Testing**

After applying quantitative tools such as descriptive statistics, reliability tests, logistic regression analysis the research concludes that female are more price conscious as compare to male. They are less quality conscious but are more confused in buying decisions. Young male are more cognitively strong as compare to female. Therefore, H1 is rejected and H2 is accepted.

The results also indicate that male are more brand conscious as compare to female but the difference is very minor. Both may be brand conscious. Female are more fashion conscious as compare to young male. Female are recreational consumers, they are also careless consumers. They make the purchases carelessly. Young male often pay more attention in buying the branded products. The physical appearance of sales person influences the buying behavior of young men at large. Male are more time restricted while women spend a lot of hours in buying a very few things. So the results indicate female are more inclined to behavioral innovativeness in this way H3 is accepted and H4 not accepted.

**Summary and Concluding Remarks**

The present study identified different shopping behaviors of young adults in Pakistani context. CSI model was amended and certain factors were added in order to investigate the consumer buying behaviors. The results of this study matched with previous researches of (Fan and Xiao, 1998; Mitchell and Walsh, 2004; Azizi and Makkizadeh, 2012).

The study also indicated that male and female have different styles of buying. Women are more price-conscious, novelty seekers, fashion conscious but men are
more quality seekers, less price conscious but are brand loyal. They also follow the fashion but the level of involvement is low as compare to females. Overall research may conclude females are more behaviorally inclined to buying while men are more cognitively strong.

**Managerial Implications**

This study is useful for managers and other policy makers while designing their strategies according to the needs and wants of the potential buyers. This study is also be beneficial for firms willing to target the emerging market of Pakistani. The consumer market of Pakistan is continuously improving just because of young adults. Education level of Pakistan is increasing day by day and the market share of students is also increasing like wise. So in order to cope with the needs and wants of such segment it is necessary for firms to understand their buying behavior patterns.

The demographic information with respect to age groups will be helpful for firms to target different age groups for develop policies in accordance to their emerging needs and wants. The buying behavior of Pakistani consumers is quite complicated. Quality and price are the two major factors which are of their main concern. This study will also be useful for academic educators to develop further scales of buying behavior.

**Limitations**

This study has some limitations as well. The study was conducted on the general consumers of Lahore Pakistan; future research can be done in other cities of Pakistan because there the cultures are quite different. Characteristic approach of buying pattern is adopted here further researches can be done with respect to life style or typology approach. Future research can also be done with respect to product categories. Reliability of some items of CSI was low further research can be done by modifying such item or adding some new items.

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