Bachelor's thesis

Bachelor of Business Administration (BBA)

International Business

2015

Hoang Minh

THE IMPACTS OF INDIVIDUALISM/COLLECTIVISM ON CONSUMER DECISION-MAKING STYLES

– The case of Finnish and Vietnamese mobile phone buyers

TURUN AMMATTIKORKEAKOULU
TURKU UNIVERSITY OF APPLIED SCIENCES

Hoang Minh

TURUN AMMATTIKORKEAKOULU THESIS

This thesis aims to study the differences of individualism-oriented mobile phone consumers and collectivism-oriented mobile phone consumers in making buying decisions. Finland and Vietnam are the subjective nations of this research, in which Vietnamese mobile phone buyers represent collectivistic consumers and Finnish mobile phone buyers represent individualistic consumers.

The study is based on Hofstede's theory of individualism/collectivism and its influences on mobile phone buyers in Vietnam and Finland. Sproles & Kendall's framework of Consumer Styles Inventory is applied as the main research technique, assisting the author in hypothesis development and questionnaire design. The questionnaire included 13 questions and was sent to Vietnamese and Finnish respondents for duration of 2 weeks. 70 responses were collected from each nation. SPSS software was employed for data analysis. An Exploratory Factor Analysis was conducted to test the reliability and correlations of the dataset.

Research findings confirmed that Vietnamese and Finnish mobile phone buyers' decision-making styles greatly differ in terms of recreational, hedonistic shopping consciousness and confusion from over choice, with Vietnamese mobile phone buyers obtaining outstandingly higher scores. The results also revealed moderate differences between Vietnamese and Finnish mobile phone consumers on the following factors: impulsiveness and high-quality consciousness. The decision-making styles of Vietnamese and Finnish mobile phone buyers showed small differences on brand consciousness, price consciousness and habitual, brand-loyal orientation. Finnish and Vietnamese mobile phone consumers got the same score for the factor of novelty-fashion consciousness.

Based on the research results, useful suggestions for mobile phone producers and consumer-interest researchers in their future studies were given.

KEYWORDS:

Tekijä(t)

OPINNÄYTETYÖN NIMI

(Kirjoita tiivistelmä tähän, maksimi merkkimäärä on 2000).

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc augue metus, tristique a semper accumsan, pretium fringilla arcu. Nullam ut lectus magna. In dictum mollis magna, vitae elementum diam imperdiet ac. Ut orci metus, luctus non suscipit id, varius lobortis risus. Vivamus porta, mauris in tristique pulvinar, lorem dolor molestie eros, sed semper orci turpis et nunc.

Proin mollis lacus ut leo egestas sed tempus ligula consectetur. Suspendisse fringilla, mauris quis vulputate pulvinar, velit ipsum rhoncus nibh, ut luctus leo ante vitae nisi. Phasellus at mauris justo. Etiam nulla orci, euismod et massa nunc.

CONTENTS

FIGURES

TABLE

LIST OF ABBREVIATIONS (OR) SYMBOLS

CSI	Consumer Styles Inventory
KMO	Kaiser-Meyer-Olkin
EFA	Exploratory Factor Analysis

1 INTRODUCTION

1.1 Research motivation

Based on my personal interest in market research and the application of individualism-collectivism theory in consumer purchase decision research, the topic of individualism-collectivism's impacts on Finnish and Vietnamese mobile phone buyers was selected. Besides, my motivation for the research also derived from my own experience in consumer research. In the first Internationalization Practical Project (IPP) which was a compulsory study module for International Business students at Turku University of Applied Sciences, I had an opportunity to take part in a market research project for Hibox Systems Oy – a technology firm located in Turku, Finland. The purpose of the project was to collect information about Estonian hospitality industry and consumers' opinions as the company expected to expand their products to Estonia. Later, during a practical training based in Riga, Latvia, I participated in another market research project, aiming to help Hieroglifs International Company gather and analyze feedback of customers from different European countries. Thanks to those projects, I became familiar with analyzing consumer behaviors in different markets and realized there was always a strong relation between cultures and individuals' purchasing styles. Indeed, the dissimilarity among cultures reflects the difference in consumers' buying decisions (Mooij & Hofstede, 2002).

More importantly, in most research groups which I took part in, the information of cultural features were normally considered as secondary data and collected through accessible sources while the information regarding consumer behaviors were seen as primary data and collected through online questionnaire. However, most research questionnaires were designed intuitively and research members faced difficulty in designing an appropriate questionnaire which could help bring holistic views about consumers' purchasing styles. Not to mention

that the research outcomes failed to make clear explanations of how local cultures affect people's consumer behaviors.

As soon as I got to know Hofstede's cultural theory of individualism-collectivism and Sproles' Consumer Styles Inventory (CSI) model, I was motivated to develop a research which examines the influences of individualist and collectivist cultures on consumer decision-making. This research is my effort in analyzing buying styles of Finnish and Vietnamese consumers in which Vietnamese consumers represent collectivist buyers and Finnish consumers represent individualist buyers.

Additionally, my motivation for this research originated from a well-known research which was conducted by researcher Tahmid Nayeem on individualist and collectivist automobile consumption in Australia. Tahmid Nayeem also applied CSI model into his research and this CSI application has successfully delivered a clear relation between individualism-collectivism and buying decisions in Australia (Nayeem, 2012). Unlike Nayeem's research, I decided to choose mobile phones to be the examined product in my research because it is popular product in both countries Finland and Vietnam. Statistics by the World Bank revealed that there were 147 mobile phone subscriptions per 100 people in Vietnam in 2014. Similarly, the World Bank's data also reported that Finland had 140 cell phone subscriptions per 100 people in the same year. (TheWorldBank, n.d.)

1.2 Research Background

Among global literatures, there is a prevailing hypothesis claiming that the rapid development of advanced technologies, transportation and multi-national corporations are the driving forces behind the convergence of global economies and disappearing income differences. These changes are believed to result in the standardization of human needs and marketing communications. (Wursten & Fadrhonc, 2012) (Mooij & Hofstede, 2002) On the contrary, lots of recognized research findings indicate that those changes do not lead to the homogenization

of consumer buying styles due to the strong influences of local cultures. In a notable research on divergence and convergence of global consumer behaviors, Mooij & Hofstede (2002) confirmed that there was no officially acknowledged evidence indicating that economic convergence causes the homogenization of consumers' purchase choices. Even in European Union where the economies of member countries are increasingly merged into a united system, research results shows profound differences in purchase preferences of consumers from different European countries due to the dissimilarities of cultural values between those nations. (Mooij & Hofstede, 2002)

Therefore, how cultures influence consumers' choices has become a great concern for many researchers. Marketers, business owners and consumer-interest researchers cannot understand consumer decision-making styles without studying the cultural contexts in which buying decisions are created (Usunier & Lee, 2009). Indeed, consumer decision-making styles, which are defined as mental orientations characterizing a buyer's buying approaches (Sproles & Kendall, 1987, p.7), are proved to be strongly affected by the cultural values perceived by consumers (Usunier & Lee, 2009) (Kotler et al., 1999).

In order to assist consumer-interest professionals in analyzing buyers' decision making styles, Consumer Styles Inventory (CSI) framework was developed by Sproles & Kendall (1986) as a systematic method used in consumer research. The framework encompasses 8 different factors representing 8 different characteristics of consumer decision-making: perfectionism, brand consciousness, novelty-fashion consciousness, recreational/hedonistic shopping consciousness, price consciousness, impulsiveness, confusion from over-choice and brand-loyal orientation. (Sproles & Kendall, 1986) CSI model has been widely applied in various consumer behavior studies across different cultures (Mooij & Hofstede, 2011).

However, culture is a broad concept which includes numerous variations. To simplify the definition of culture, Geert Hofstede, a Dutch researcher who has a

broad-scoped research on over 50 countries, developed a framework of 5 different cultural dimensions to compare different national cultures in terms of: power distance, uncertainty avoidance, individualism/collectivism, masculinity/femininity, short-term/long-term orientation, (Hofstede, 1980). Hofstede's dimensional model is widely acknowledged and applied in various international researches. Marketers find Hofstede's cultural scale useful since the differences in cultural dimensions indicate different aspects of consumer decision-making, such as: purchasing motives, how buyers consider new technology and marketing communications, consumers' dependence on brands and advices from surrounding people, and so on. (Mooij & Hofstede, 2002, p.63)

Statement of problem:

Various researchers got inspired by Hofstede's cultural model and applied into their studies in different research fields. However, only a few researchers focused on examining each cultural dimension separately. Among 5 cultural dimensions developed by Hofstede, individualism/collectivism, which describes the way people live together, the emotional dependence of one individual to his social groups, has long been considered as the most important culture-based value affecting consumer buying decisions (Hofstede, 1980, pp.148-71) (Usunier & Lee, 2009, p.70) (Gouveia & Ros, 2000).

Although Sproles and Kendall's Consumer Styles Inventory framework has been applied in lots of cross-cultural consumer contexts, there were only a few researchers interested in using CSI model in their individualism/collectivism research. So far, there has been no literature examining the influences of individualism/collectivism on consumer decision-making between the two countries: Vietnam and Finland.

1.3   Research purposes questions

The current research aims to find out how Finnish mobile phone buyers' purchasing styles differ from Vietnamese mobile phone buyers' purchasing

styles and their preferences when making their purchase decisions. According to Hofstede's theory, due to the cultural divergence between two countries, Vietnamese buyers perform collectivist purchase while Finnish buyers perform individualist purchase (Hofstede, 1980)

The study is supposed to compare individualist and collectivist buyers' opinions on 8 different characteristics of Consumer Styles Inventory framework, including: perfectionism, brand consciousness, novelty-fashion consciousness, recreational/hedonistic shopping consciousness, price consciousness, impulsiveness, confusion from over-choice and brand-loyal orientation (Sproles & Kendall, 1986). Based on research findings, the author also expects to deliver useful suggestions to international mobile phone companies which want to localize their products in individualistic/collectivistic countries.

In order to reach the research's goal, the following questions should be cleared up:

1) How decision making styles differ in terms of individualism and collectivism in mobile phone buying decisions, given that Finnish buyers are individualism oriented and Vietnamese buyers are collectivism oriented?

2) What is the biggest difference between individualist mobile phone consumers (Finnish mobile phone buyers) and collectivist mobile phone consumers (Vietnamese mobile phone buyers) in considering their choices?

3) To individualist mobile phone buyers (Finnish mobile phone buyers), what is the most important preference?

4) To collectivist mobile phone buyers (Vietnamese mobile phone buyers), what is the most important preference?

1.4 Research scope and Structure

Though consumer decision-making can be affected by numerous factors, the author decides to focus on 8 characteristics stated in the Consumer Styles Inventory framework. Individualist and collectivist buyers' opinions on each characteristic will be thoroughly analyzed for research results.

The research collects data from two different market segments – Vietnam and Finland. Research findings can be useful for business practices in Finland and Vietnam. However, applying research findings in other countries than Vietnam and Finland might be inappropriate because different individualist nations have different individualist values and different collectivist nations do not have the same collectivist values (Hofstede, 1980).

The 2nd chapter of this research is about reviewing previous studies on the difference between individualism and collectivism, how collectivism and individualism affect collectivist and individualist consumers' decision-making styles respectively and the application of Consumer Styles Inventory framework. Each characteristic of the Consumer Styles Inventory framework is also defined in this section. The 3rd chapter focuses on research methodology, hypothesis and data collection process. The 4th chapter is about discussing research findings and suggestions to companies.

2 LITERATURE REVIEW

2.1 The differences between individualism and collectivism

The first empirical evidence of individualism and collectivism was first proposed by Triandis (1992) in his notable multicultural study titled "The analysis of subjective culture". In the research, Triandis chose America and Greece as individualist country and collectivist country respectively. Triandis' empirical studies revealed that the Greeks and the Americans are completely different in terms of how people perceive basic values, whether people prioritize their personal advantages or their social groups' communal benefits, and the way people behave toward their in-groups and out-groups. Later, in 1980, Geert Hofstede named a factor individualism/collectivism in his framework of 5 different cultural dimensions. The term is arguably the first formal definition of individualism/collectivism used in psychology and business fields. Hofstede stated that individualism lies within societies in which the bonds between people are loose; the major concern of each individual is himself and his nuclear family. On the contrary, collectivism pertains to societies in which people strongly integrate to form extensive and close-knit in-groups. (Triandis & Vassiliou, 1967) (Triandis & Gelfand, 2012) (Hofstede, 1980)

After having discussions with Hofstede and reviewing his monograph, in 1995, Triandis conducted another research which specifies 4 features of Individualism/Collectivism: the "self" concept; personal goals versus in-groups' goals; the reliance of social behavior on personal attitude or norms and perceived duties and obligations; the importance of relationships (Mooij & Hofstede, 2011) (Triandis et al., 1995, pp.243-44). Figure 1 elaborates the differences between individualist stereotypes and collectivist stereotypes according to Hofstede and Triandis:

	Individualism	Collectivism
The "Self" concept	- People are "I" conscious. - Personal identity is in person and built up by the person. - The Self is the basic unit of survival.	- People are "We" conscious - Personal identity is based on the social system in which the person belongs. - The Group is the basic unit of survival.
Personal goals versus	- Individualists' personal goals may or may not lie over the communal goals of their in-groups.	- Collectivists' personal goals overlap with their in-groups' goals.
The reliance of social behavior on personal attitude or norms and perceived duties and obligations	- Individualists' social behaviors' are based on personal attitudes and contracts made by individuals.	- Collectivists' social behaviors are based on norms, perceived duties and obligations.
The importance of relationships	- In case the relationships' costs exceed personal benefits, relationships are eliminated.	- Collectivists consider relationships as the highest priority even when relationships' costs surpass personal benefits.

Figure 2 The differences between Individualism and Collectivism (Triandis et al., 1995, pp.243-44) (Mooij & Hofstede, 2011)

Another term suggested by Hofstede is "national culture", which means the only culture shared and accepted by members of every nation (Nayeem, 2012,

p.45). The term indicated that in collectivist nations, people are collectivism oriented and in individualist nations, people are individualism oriented. The collectivistic cultures across nations are different and the individualistic cultures in different countries are not the same, either. Hofstede's research also suggests that most Western nations follow individualism while Asian societies pertain to collectivism. Hofstede also confirms that the degree of individualism is different in different individualistic countries, and so is the degree of collectivism. (Hofstede, 1980)

In order to identify whether a nation is collectivism oriented or individualism oriented, Hofstede ranked the national culture on a scale from 1 to 100. Nations with scores more than 50 are individualist, nations with scores less than 50 are collectivist. According to Hofstede's research findings, Vietnamese's score is 20 and Finland's score is 63. Those scores mean Vietnam and Finland are collectivist country and individualistic country respectively. (Hofstede, 2001)

2.2 The influences of individualism/collectivism on Consumer Decision-making styles

Because most aspects of consumer behaviors are culture-bound, there is a recognizable understanding that consumers' decisions are heavily affected by cultural characteristics (Mooij & Hofstede, 2011). According to Kotler et al. (1999, pp.229-30), culture is known as a set of values, perceptions, desires and behaviors perceived by an individual of the society from his family and other social groups. Consumer-interest researchers consider culture as a "prism" through which consumers assimilate products' information and others' buying behaviors. Based on what they "observe" from the "prism", individual buyers shape their own purchasing choices. (Solomon et al., 2013, p.529) (Luna & Gupta, 2001) Hence, consumers' decision-making style, which is a mental process shaping consumers' buying choices, is significantly affected by the culture of the nation where the consumers live in (Leo et al., 2005).

Figure 2 presents 4 different characteristics that influence consumer decision-making elaborated by Kotler et al. (1999). According to this theory, individualism and collectivism, which are cultural values characterizing the bonds between an individual and his social groups (family, organizations, companies, etc.), are supposed to have strong impact on buyers' choices. Also, lots of researchers have acknowledged that individuals' purchasing decisions are always more or less influenced by his personal self or the groups he is in (Usunier & Lee, 2009, p.71) (Mourali et al., 2005).

In the book "Marketing across cultures" which examined different cultural aspects' influences on consumer behaviors, Usunier & Lee (2009, p.70) confirmed that individualism/collectivism is the most worth-considering factor among 5 different Hofstede's cultural dimensions. Similarly, in a research on the relation of individualism to the economy, Gouveia & Ros (2000) concluded that individualism/collectivism is the most crucial cultural dimension used to compare different cultures and human values.

Cultural Factors	Social Factors	Personal Factors	Psychological Factors
• Culture • Sub-culture • Social class	• Reference groups • Family • Role and Status	• Age and life-cycle stage • Ocupation • Economic circumstances • Lifestyle • Personality and self-concept	• Motivation • Perception • Learning • Beliefs and Attitudes

Figure 3 Inflential factors in Consumer Decision-making styles (Kotler et al., 1999)

Therefore, understanding the impacts of individualism/collectivism on consumer decision-making styles helps companies decide how to localize their products and services when expanding their businesses to overseas markets (Usunier & Lee, 2009). Previous research findings show that marketing communications

which carry individualistic or collectivistic values are far more successful in individualistic or collectivistic countries respectively (Luna & Gupta, 2001, p.56).

On the contrary, misunderstanding the local collectivist/individualist orientation may cause huge revenue loss for companies when introducing their products or services to international markets. For instance, IKEA faces difficulty when the company penetrates their business to Turkey, which is a collectivism-oriented nation. Unlike individualistic American buyers who purchase small furniture packages used for 2 or 3 people, Turkish customers normally choose large set of furniture as they live in extended families. Also, they prefer buying furniture that everyone likes because Turkish people often welcome lots of relatives and friends coming to their homes. (Solomon et al., 2013, pp.111-14)

Various consumer marketing researchers from different fields have employed the theory of individualism/collectivism in their studies (Nayeem, 2012, p.45) (Hofstede, 2001) (Mooij & Hofstede, 2011). For instance, the research on advertising appeals in individualistic and collectivistic societies (Han & Shaviit, 1994), the study of how individualistic and collectivistic buyers adopt innovative products (Singh, 1983), the examination of impulsive purchasing behaviors (Kacen & Lee, 2002), convergence and divergence in consumer behavior in international retailing (Mooij & Hofstede, 2002), the influences of individualism/collectivism on online consumers' responses toward persuasive communication on the web (Lee & Choi, 2005), the investigation of cross-cultural differences in consumer complaints and intentions (Liu & McClure, 2001).

However, because different individualistic or collectivistic nations do not have the same individualist or collectivist values (Hofstede, 2001), studies showed great variations in research findings. For instance, a research by Leng & Botelho (2010) on Japanese, Brazilian and American markets concludes that individualist consumers (the Americans) are more aware of product's quality than collectivist consumers (the Japanese and Brazilians); while another study by Leo et al. (2005) on Singaporeans and Australians revealed that there is not

apparent difference between collectivism and individualism-oriented buyers. Leng & Botelho (2010) also stated that individualist purchasers are more novelty-conscious while Leo et al. (2005) concluded that collectivistic consumers are much more interested in innovation.

So far, limited studies have analyzed the influences of individualism-collectivism on consumer decision-making across different cultures, especially in the case of a high-involvement product, which requires great consumers' buying motivation and careful thoughts. (Nayeem, 2012, p.79) Additionally, the purchase of high-involvement products also includes huge consumers' effort in searching, collecting and processing information from different sources before making their buying decisions (Mooij, 2011).

Up to date, the research conducted by Nayeem (2012) on Australian individualistic and collectivistic automobile buyers is seemingly the most notable literature on the effects of individualism and collectivism on consumers' purchasing decisions in high-involvement product. However, Nayeem's study is conducted in a parochial scope because both collectivistic and individualistic participants in the research are living in Australia. Unsurprisingly, Nayeem's research findings did not show significant contrasts between individualistic consumers and collectivistic consumers. Concerning all consumers' decision-making styles in Nayeem's research, brand consciousness and over-choice confusion are the only two shopping characteristics that show obvious difference between Australian automobile buyers from individualist backgrounds and Australian automobile buyers from collectivist backgrounds. Concerning aspects of consumer decision-making, Nayeem's study showed minor or no dissimilarity between those participants. (Nayeem, 2012)

In addition, the subjective product selected in Nayeem's research is also problematic. An automobile purchase often goes along with insurance purchase, daunting installment payment and other expenses. In most cases, price and quality are the greatest concerns of buyers when considering different automobile alternatives. (Dahlen et al., 2010) Therefore, current research is

planned to focus on examining the influences of individualism and collectivism on Vietnamese and Finnish mobile phone buyers' decision-making styles. Mobile phone is determined to be the focus of this research because it is a more affordable product compared to automobile and other expensive items (Dahlen et al., 2010). Besides, as aforementioned in the introduction part, the statistics published by The World Bank, mobile phone usage is similarly popular in both nations Finland and Vietnam (TheWorldBank, n.d.).

2.3 The Application of Consumer Styles Inventory (CSI)

To many researchers, examining consumer buying approaches across cultures is a daunting and dubious process. Global consumer-interest researchers acknowledged three ways to identify consumer decision-making styles: the psychographic/lifestyle approach; the consumer typology approach and the consumer characteristic approach (Sproles & Kendall, 1986). The psychographic/lifestyle approach characterizes buyers' purchasing styles by analyzing various factors based on consumers' personalities, hinting motives, hobbies, interests and other factors related to consumers' lifestyles. Those factors are considered to have direct impacts on how consumers make decisions among different product alternatives. (Sathish & Rajamohan, 2002, p.152) (Leo et al., 2005, pp.33-34) The consumer typology approach aims to categorize buyers into different groups which differ from each other in terms of fashion central or retail patronage (Westbrook & Black, 1985, pp.78-79). The consumer characteristic approach identities consumer decision-making styles according to cognitive and affective orientations (Westbrook & Black, 1985), (Sproles & Kendall, 1986).
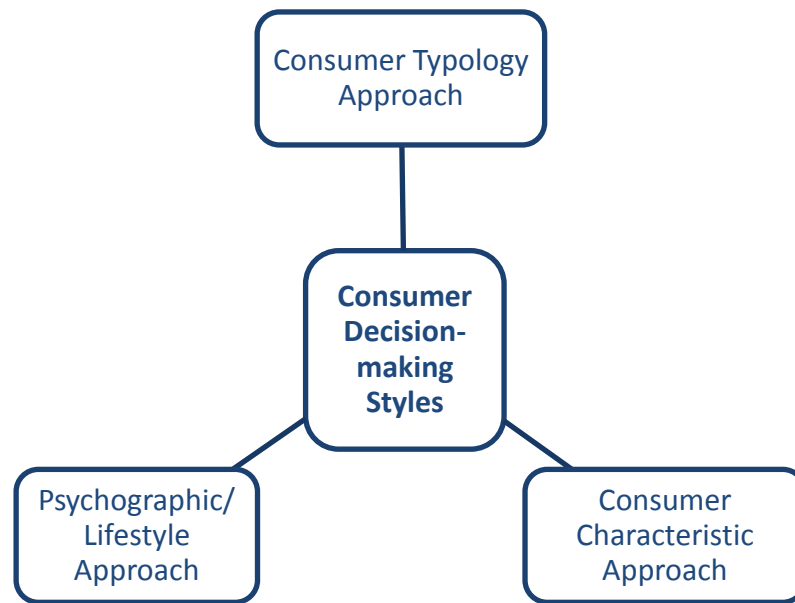
Figure 4 Consumer decision-making styles (Sproles & Kendall, 1986)

Concerning all three solutions, the consumer characteristic approach seems to be the most powerful and explanatory method because it is directly related to consumers' mental orientations towards shopping and product options (Lysonsk et al., 1996, p.11). The consumer characteristic approach originated from Sproles and Kendall's research in 1985. Before Sproles and Kendall's investigation, there had been no appropriate approach that could specifically server consumer-interest professionals. To solve the problem, the two researchers created "Consumer Styles Inventory" framework to specifically support marketers and other consumer experts to systematically collect data of consumers' buying styles. The method, which includes 8 main characteristics of consumer decision-making, was designed based on strict requirements. All of the chosen characteristics must be fundamental and have direct impacts on consumer decisions. (Sproles & Kendall, 1986) The eight consumer decision-making characteristics, which are equivalent to 8 different categories in the Consumer Styles Inventory scale, include:

- Perfectionism or high-quality consciousness

- Brand consciousness

- Novelty-fashion consciousness

- Recreational, hedonistic shopping consciousness

- Price and "value for money" shopping consciousness

- Impulsiveness

- Confusion from over-choice

- Habitual, brand-loyal orientation toward consumption.

  (Sproles & Kendall, 1986, p.269)

For each shopping characteristic, Sproles and Kendall developed 3 to 6 Likert-scaled statements. The scale ranges from "extremely disagree" to "extremely agree", provided that "extremely disagree" equals to 1 point and "extremely agree" equals to 5 points. By collecting answers of buyers for those Likert-scaled items, consumer-interest professionals can measure the degree of each consumer decision-making characteristics. In order to produce a perfectly completed CSI model, Sproles and Kendall had sent the framework with all Likert items included to a group of 501 economics students in 29 business universities in the United States. The students were expected to contribute their best to give feedbacks and their opinions about every Likert-scaled item in the CSI model. Eventually, in 1986, Sproles and Kendall published the perfectly finished CSI questionnaire. The details of each consumer decision-making characteristic in Consumer Styles Inventory are elaborated in Appendix 1. (Sproles & Kendall, 1986, p.270)

Up to date, Sproles and Kendall's Consumer Styles Inventory model has been widely employed in various studies. The reason for the popularity and prevalence of Consumer Styles Inventory framework in worldwide literature is that Sproles and Kendall not only elaborated the features and theory of each consumers' buying characteristics, but also thoroughly developed a questionnaire for every single factor. The CSI model significantly helps facilitate the research of consumer-interest professionals. (Mokhlis, 2009)

Previous studies which applied Sproles and Kendall's Consumer Styles Inventory scale in analyzing purchasing styles across collectivist and individualist cultures found out that sometimes a certain decision-making characteristic is not valid in a certain culture due to a low correlation rate in the result statistics. Research by Nayeem on Australians from individualistic and collectivistic backgrounds revealed these two characteristics hedonic shopping consciousness and novelty-fashion consciousness do not applicable in Australian market. Similarly, a research by Fan and Ciao on Chinese market reported that only 5 CSI factors are valid for Chinese young buyers. (W.M.C.Bandara, 2014) (Nayeem, 2012) More interestingly, the applications of CSI in different studies which examine the same nation also indicate significant difference. Taken the study on Greek consumers by (Lysonsk et al., 1996) as an example, the research findings showed that 7 out of 8 characteristics in CSI model are applicable in the country. In contrast, another research on Greek shoppers by (Tarnanidis et al., 2014) confirmed that there are only 6 out of 8 CSI factors having applicability in the country. However, none of the previous researchers has utilized the framework in examining the cultural differences between Vietnamese and Finnish populations. Therefore, the current thesis aims to focus on investigating the applicability of Consumer Styles Inventory in Collectivistic Vietnamese shoppers and Individualistic Finnish shoppers.

3 RESEARCH METHODOLOGY AND HYPOTHESES

3.1 Introduction of Research Methodology

Research methodology is not merely about the techniques and approaches of the data collection, but a systematic process describing how the research is undertaken, including identifying research approach, determining the methods used in the data collection, analyzing research outcomes and clarifying research indications and limitations (Saunders et al., 2009, pp.3--6). The research approach applied in the current study is deductive approach. In details, the theory and hypotheses are developed first, and research strategy is designed later to test the hypotheses. (Saunders et al., 2009, p.124) Figure 4 describes all the stages of the present study.
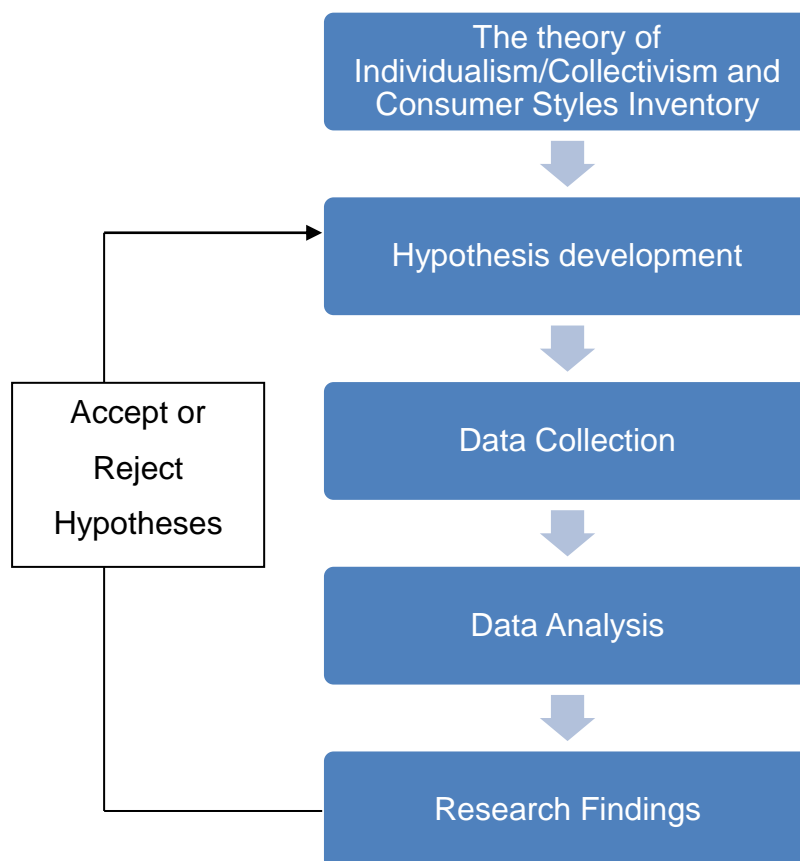
Figure 5 Research stages

The objectives of this research are to answer the aforementioned questions which have been pointed out in section 1.3:

1) How decision making styles differ in terms of individualism and collectivism in mobile phone buying decisions, given that Finnish buyers are individualism oriented and Vietnamese buyers are collectivism oriented?

2) What is the biggest difference between individualist mobile phone consumers (Finnish mobile phone buyers) and collectivist mobile phone consumers (Vietnamese mobile phone buyers) in considering their choices?

3) To individualist mobile phone buyers (Finnish mobile phone buyers), what is the most important preference?

4) To collectivist mobile phone buyers (Vietnamese mobile phone buyers), what is the most important preference?

3.2 Research Hypotheses and Method

The current part of this research elaborates details of all characteristics in Consumer Styles Inventory framework according to the theory proposed by (Sproles & Kendall, 1986). For each consumer decision-making characteristic, the author developed a relevant hypothesis. All of the proposed hypotheses will be tested through primary the data collection and analysis.

3.2.1 Characteristic 1 – Perfectionism or high-quality consciousness

This characteristic evaluates customers' expectations for the best and superior products. Consumers get high scores on this characteristic tend to purchase more carefully and systematically (Sproles & Kendall, 1986). They also want to assure the quality of what they purchase before making their buying decisions. Usunier and Lee suggested that in Eastern cultures where collectivism dominates, consumers' choices are greatly affected by others' expectations toward those products. Therefore, collectivist consumers prefer buying products

of great quality to make sure that others do not judge and feel disappointed about their choices (Usunier & Lee, 2009, pp.75-76). Professor Mooij, who collects and reviews various research findings about the impacts of cultures on decision-making, also agrees that perfectionism and high-quality consciousness are more common in collectivist countries than individualist countries (Mooij & Hofstede, 2011).

Hypothesis 1: Collectivist shoppers (Vietnamese shoppers) are more perfectionist and high-quality conscious than individualist shoppers (Finnish shoppers).

3.2.2 Characteristic 2 – Brand consciousness

This factor measure consumers' desires for purchasing best items from famous brands. Those customers often believe that expensive price equals high-class quality. Also, brand-conscious buyers are expected to choose the most favorite stuffs from specialty stores or luxury shopping centers. (Sproles & Kendall, 1986) Mooij concluded that in Eastern cultures where collectivism is prevailing, customers consider products from luxury brands as the symbol of success and prosperity. Therefore they are more obsessed by high-class brands than individualist consumers. (Mooij & Hofstede, 2002, p.65) However, there are lots of research findings to the contrary. For instance, research by Leo on Singapore and Australia concludes that Singapore, which is a highly collectivistic culture, is less concerned about brands than Australia, which is totally an individualistic nation (Hofstede, 2001), (Leo et al., 2005). Moreover, research by Monkhouse and Stephan noted that the characteristic is a little different in Vietnam. Vietnamese people, as collectivist consumers, have little knowledge about different luxurious brands although they well understand that classy brands are important for the self's image. (Monkhouse et al., 2012). Another notable investigation by the USA International Business Publications revealed that Vietnamese consumers often perceive expensive items purchased by others as luxury branded products (Publications, 2008, p.138). Lewis' studies on cultural differences confirmed that Finnish people, like the Asians, have great concern

about their image in front of others, so highly-branded products are preferred when making buying decisions (Lewis, 2006, p.331). Therefore, in the current research, the author proposes a hypothesis claiming that individual shoppers have greater awareness of brands.

Hypothesis 2: Individualists buyers (Finnish buyers) are more brand-conscious than collectivist buyers (Vietnamese buyers).

3.2.3 Characteristic 3 – Novelty-fashion consciousness

Novelty and fashion conscious buyers prefer purchasing innovative and fashionable products. They are not afraid of trying the same kind of product from different new brands. Following modern trends is their most important priority in shopping. (Sproles & Kendall, 1986) According to Hofstede, the newness and products' latest styles are ore of the most important preferences of individualists when making buying decisions (Hofstede, 2001). For example, Americans, who belong to individualistic culture, are quite innovative and prefer up-to-date products (Leng & Botelho, 2010). Furthermore, a research, which is cooperated between University of Vaasa and other globally well-known institutions, discovered that a significantly high percentage of Finnish citizens are innovation followers (Kuusisto et al., 2013).

Hypothesis 3: Individualists (Finnish shoppers) are more novelty-fashion conscious than collectivists (shoppers)

3.2.4 Characteristic 4 – Recreational, hedonistic shopping consciousness

High scores on this feature reflect an entertainment-seeking shopping orientation. Consumers who get high scores on this category are likely to enjoy their product-choosing experience and see "shopping" as a source of relaxation and pleasure. (Sproles & Kendall, 1986). According to (Leng & Botelho, 2010), shopping recreation and happiness is strongly related to individualism-oriented cultures. Because shopping decisions are mostly affected by personal intentions of individualist people, shopping hedonism tends to happen much

more often in individualist societies. Likewise, Gregory and Munch's investigation findings also showed that recreational shopping consciousness is one of the highest rated consumer decision-making characteristics in individualist groups (Gregory & Munch, 1996).

Hypothesis 4: Individualist consumers (Finnish consumers) are more recreational, hedonistic shopping consciousness than collectivist consumers (Vietnamese consumers)

3.2.5   Characteristic 5 – Price and "value for money" shopping consciousness

Price and "value for money" conscious consumers are considered as those who look for promotional items and are highly aware of low-priced products. They often make product comparisons and choose the best bargain. (Sproles & Kendall, 1986) Although Nayeem's research finding reports that there is no remarkable difference between individualists and collectivists in the price-conscious decision-making style, other studies show that Vietnamese consumers are quite price-sensitive when buying goods, especially high-involvement products due to the high inflation rate in the country (Nayeem, 2012). (Deloitte, 2014) More surprisingly, another study on Finnish and German buyers indicates that 31% of Finnish consumers do not have any perception of products' prices (Burton, 2009, pp.188-89).

Hypothesis 5: Collectivist consumers (Vietnamese consumers) are more price sensitive than individualistic (Finnish consumers)

3.2.6   Characteristic 6 – Impulsiveness

Impulsive buyers purchase without serious consideration and systematic thinking. They are keen on spontaneously purchasing items without beforehand plans and arranged budget. Additionally, they do not even care about how much they spend on shopping and what the best-selling stuffs are. (Sproles & Kendall, 1986) Studies by Lee and Kacen on impulsive buying behavior show that impulsiveness trait is more popular in individualist countries (Kacen & Lee,

2002). Usunier & Lee (2009, p.75) also agree that Eastern individualists get involved in spontaneous shopping more often than Western individualists. In Vietnam where collectivism is prevalent, people are rarely careless about what they are buying. Impulsive purchase only happens when collectivist consumers are in a holiday shopping or affected by others (Cho et al., 2004).

Hypothesis 6: Individualist buyers (Finnish buyers) are more impulsive in consumption than collectivistic buyers (Vietnamese buyers)

3.2.7 Characteristic 7 – Confusion by over-choice

This category represents consumers who face difficulty in making their decisions due to product information overwhelm and choice overload (Sproles & Kendall, 1986). According to Mooij, consumers in individualistic Western countries, buying decisions totally rely on consumers' internal control and intention, while collectivistic Eastern shoppers' decisions are heavily affected by others'. Hence, individualists are more afraid of wrong decisions. (Mooij, 2011, p.252) Doran's research in 2002 also concluded that individualistic purchasers find it challenging to make a choice when they are surrounded by various items. Another research by Leng and Botelho discloses that individualist customers feel even more confused when they consider various options of high-involvement products (Leng & Botelho, 2010). On the contrary, collectivists often purchase goods which are bought by others. (Doran, 2002) Collectivism-oriented buyers also tend to share both big and small purchase decisions with others (Usunier & Lee, 2009, p.46). In Vietnam, people highly rely on word-of-mouth, promotions and advertising to make buying decisions, therefore in the current research it is assumed that they are less likely to be confused by over-choice than people from Finland (Publications, 2008).

Hypothesis 7: Individualist consumers (Finnish consumers) are more confused by over-choice than collectivist consumers (Vietnamese consumers)

3.2.8 Characteristic 8 – Habitual, brand-loyal orientation toward consumption

The last factor characterizes habitual and brand-loyal consumers who prefer habitually buying their favorite products from certain brands (Sproles & Kendall, 1986). According to Usunier and Lee, individualists usually switch from one brand to another to compare product quality. In contrast, people from collectivistic countries are more likely to commit to some certain brands over time. Moreover, it takes time and effort for collectivist consumers to accept new brands because they tend to buy goods which are purchased by other members in their social groups. (Usunier & Lee, 2009, p.76)

Hypothesis 8: Collectivist consumers (Vietnamese consumers) are more habitual and brand-loyal oriented than individualist consumers (Finnish consumers).

3.3 Research Method and Data Collection

Because the ultimate purpose of this research is to apply Consumer Styles Inventory to examine the differences of decision-making styles between Finnish mobile phone consumers who represent individualism and Vietnamese mobile phone consumers who represent collectivism, the current research's secondary data is gather primarily from international journal articles and books about the theories of individualism/collectivism, consumer decision-making characteristics and Sproles and Kendall's framework of Consumer Styles Inventory.

Concerning primary data, in order to answer research's questions and test the aforementioned hypotheses, positivistic approach is applied in the data collection. Positivistic approach is the process of collecting data through different objectives' point of views and practical experiences, in which those opinions and experiences can be used to develop reliable knowledge about the social world. Relating to the current research, mobile phone buyers' experiences and thoughts are considered as objectives' points of views and the method used to collect positivistic data in the current research is quantitative method. (Kura, 2012) Specifically, a questionnaire is designed to collect data

about mobile phone buyers' opinions and personal experiences to test the research's hypotheses in a systematic and statistical way. Based on the results of hypothesis testing, new understanding of individualism/collectivism's impacts on Vietnamese and Finnish mobile phone buyers is developed.

3.3.1 Questionnaire design

The questionnaire includes 13 questions. The first 5 questions aim to collect some demographic information about the respondents and their current mobile phones. The last 8 questions are designed based on Sproles and Kendall's questionnaire for Consumer Styles Inventory testing, as aforementioned in section 2.2 and shown in Appendix 1. The 8 questions represent 8 consumer decision-making characteristics in Sproles and Kendall's Consumer Styles Inventory framework. There are about 3 to 5 Likert-scaled statements in each factor. Participants provide their opinions by rating the statements on a scale from "extremely disagree" to "extremely agree", provided "extremely disagree" equals to 1 point and "extremely agree" equals to 5 points. In between, "disagree", "neutral" and "agree" equal to 2 points, 3 points and 4 points respectively. (Sproles & Kendall, 1986) The coding is essential to avoid confusion in data analyzing stage. All the rating items are modified based Sproles and Kendall's questionnaire for Consumer Styles Inventory testing, so they are not totally the same as the original versions. The reason for this modification is based on a small experiment, in which the author sent a questionnaire draft to her friends and marketing lecturers to gather their feedbacks to find out if there would be any inappropriately designed items. The feedbacks were given through emails and face-to-face conversations. According to these collected feedbacks, the author edited all of the Likert-scaled statements in the questionnaire to be clearer and to prevent confusion for the respondents during data collecting process. Also, the modification is necessary for the validity of the research results.

Questionnaire responses are analyzed by SPSS software, the 22 version. Every response was coded into numeric data for the convenience in the data analyzing process.

3.3.2 Sampling and Data Collection

The sampling method in this research is convenience sampling, which means the questionnaire participants are selected haphazardously and the data is collected on the easiest and the most random basis (Saunders et al., 2009). The sampling method is quite compatible with the aforementioned positivistic approach which is applied in the process of primary data collection. The current research's sample includes Finnish participants who live in Finland and Vietnamese participants who live in Vietnam.

The questionnaire was designed on the website Survey Monkey and translated into both Finnish and Vietnamese. The Finnish version was sent to Finnish respondents and the Vietnamese version was delivered to Vietnamese participants. The questionnaire was passed on via different online approaches, including emails, texting applications on mobile phones, Facebook groups and message platforms on social media networks. The respondents include the author's friends, friends' circles and strangers. The majority of the questionnaire respondents are completely strangers.

The data collection for Finnish respondents began on November 22th, 2015 and ended on December 3rd, 2015. The data collection for Vietnamese participants took place from December 24th, 2015 to December 2nd, 2015. In total, the author got 70 answers for each nation.

3.4 Research reliability and validity:

Since, the focus on this research is Vietnamese Collectivistic society and Finnish Individualistic society, therefore the research only has high validity in both nations. Because different individualist countries have different individualist values and different collectivist countries have different collectivist values, the

research results of Vietnamese respondents might not be highly valid in other collectivist countries. Similarly, research results of Finnish respondents might not be highly valid in other individualist countries.

Concerning the validity and reliability of the dataset, an experiment checking whether the gathered data is reliable and valid will be conducted later in the data analysis via Exploratory Factor Analysis. Also, the questionnaire was designed very carefully and clearly on Survey Monkey website to make sure that the respondents do not face any difficulty in giving their responses. Before answering the questionnaire, the participants got a chance to read a short introduction describing the purposes of the research and the importance of the responses. This might help increase the validity and reliability of the responses.

4 DATA ANALYSIS AND RESEARCH RESULTS

The 22nd version of IBM SPSS Statistics Software was used for the data analysis in this research. The research findings for each question are presented in the following parts.

4.1 Information about Respondents and their current mobile phones

As aforementioned in section 3.3.2, the main purposes of the questions from 1 to 4 are to provide some basic information of questionnaire participants and their current mobile phones.

Question 1: The Age range of questionnaire respondents.

The respondents' age varies from 18 to 54 years old in both nations. In which, respondents aged 18-34 account for the highest percentage. Specifically, 87.2% of Finnish participants and 97.1% Vietnamese participants are from 18 to 34 years old.
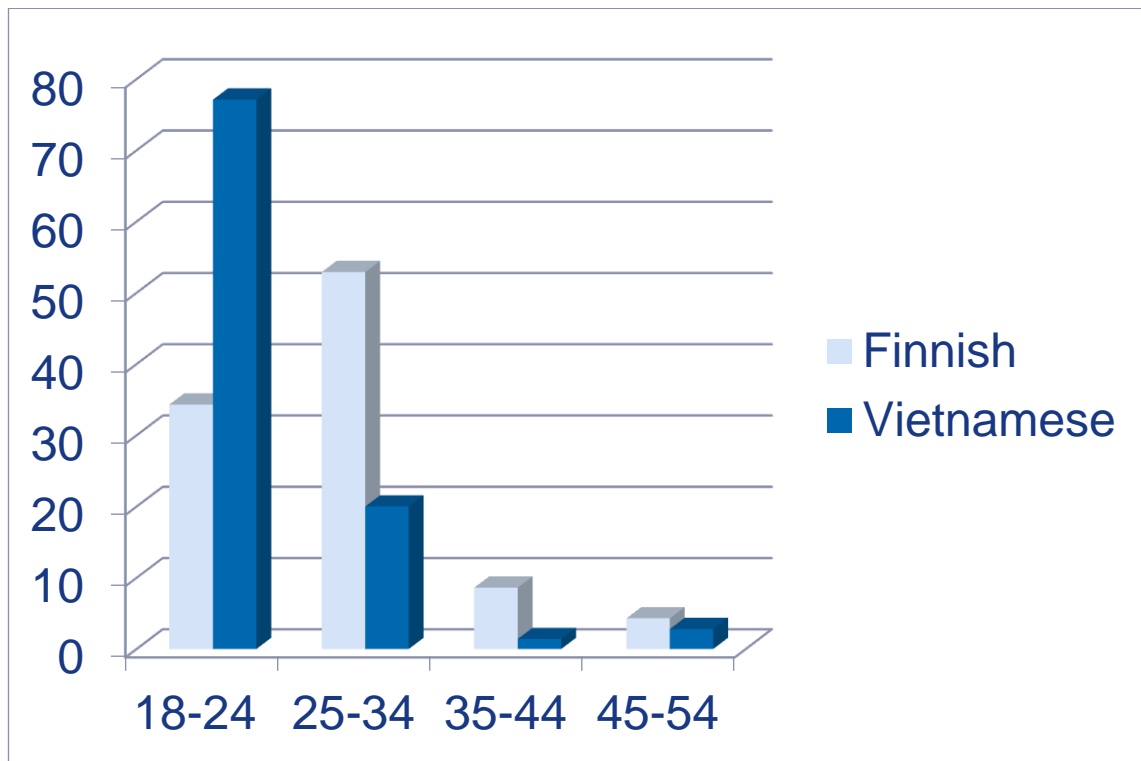
Figure 6 Respondents' age ranges

Question 2: The type of the current mobile phones used by questionnaire participants:

In figure 6 we can see that smartphone is the most popular in both nations with 88,6% of Finnish participants and 90% of Vietnamese participants using this mobile phone device. Also, the number of Finnish respondents and Vietnamese respondents owing regular mobile phones are quite similar. There is no questionnaire participant who does not have a mobile phone. This can be considered as an advantage for the research because all respondents will have specific opinions of mobile phone purchase.
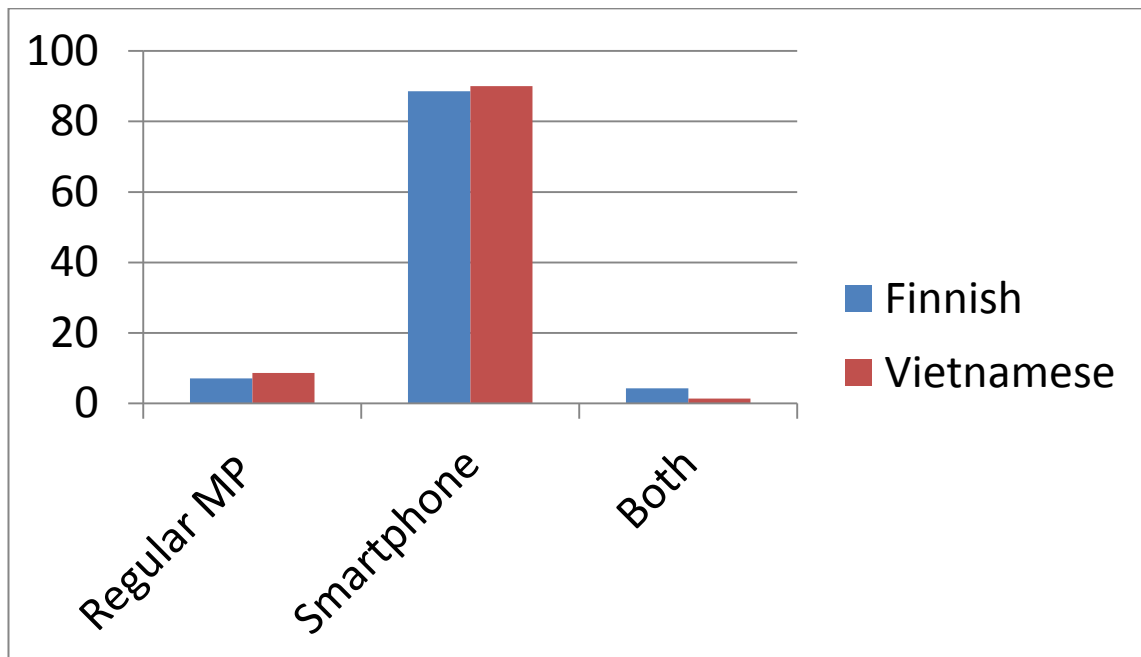
Figure 7 Respondents' mobile phone types

Question 3: Price range of the current mobile phones used in each country.

There are 6 people among Finnish respondents do not know the prices of their current mobile phones. The given reasons are because they received their mobile phones as a gift from their friends or companies. On the contrary, all Vietnamese participants clearly response their mobile phones' prices. The majority of the questionnaire respondents are using high-priced mobile phones which cost more than €200. This is considered as a positive point for the research because the higher the mobile phones' prices are, the more considerations involved in the decision-making process.
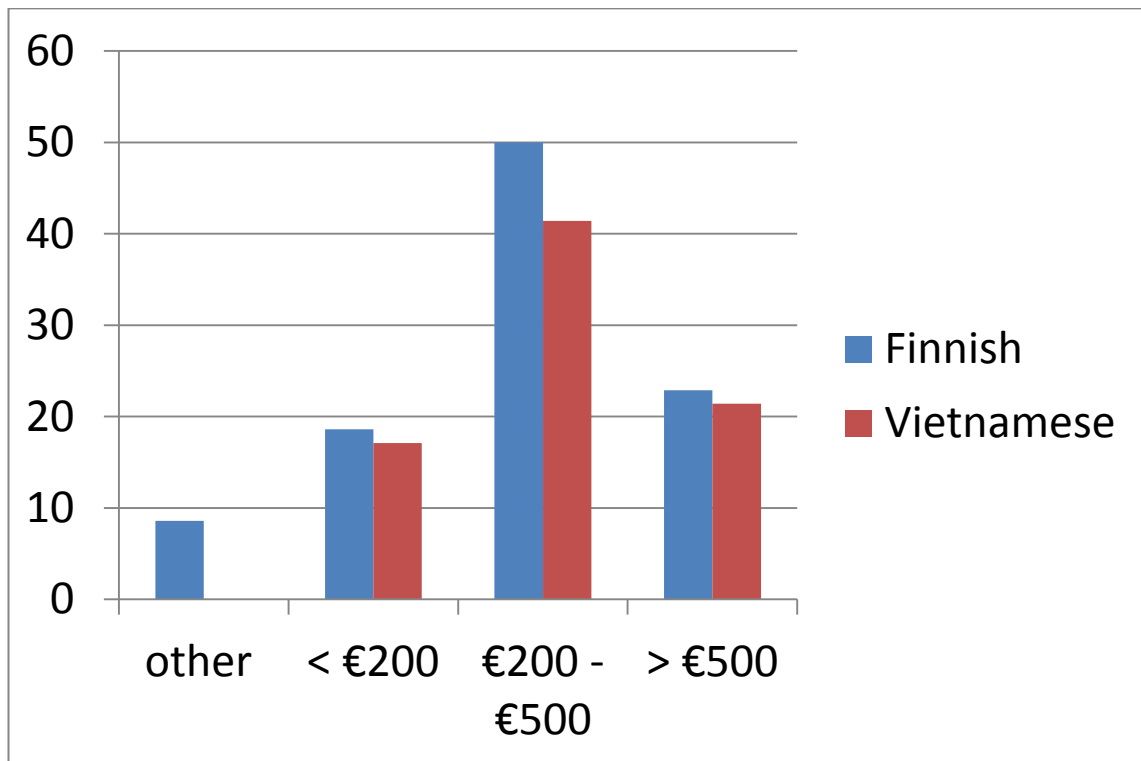
Figure 8 Prices of Respondents' mobile phones

Question 4: Information about the last time when the respondents changed their mobile devices.

Most of the questionnaire respondents in both countries changed their mobile devices within the past two years. It is considered as a positive point of the research validity. If the majority of the participants bought their latest mobile phone more than 2 years ago, they might not remember all their opinions and requirements for making their mobile phone purchase. (Nayeem, 2012)
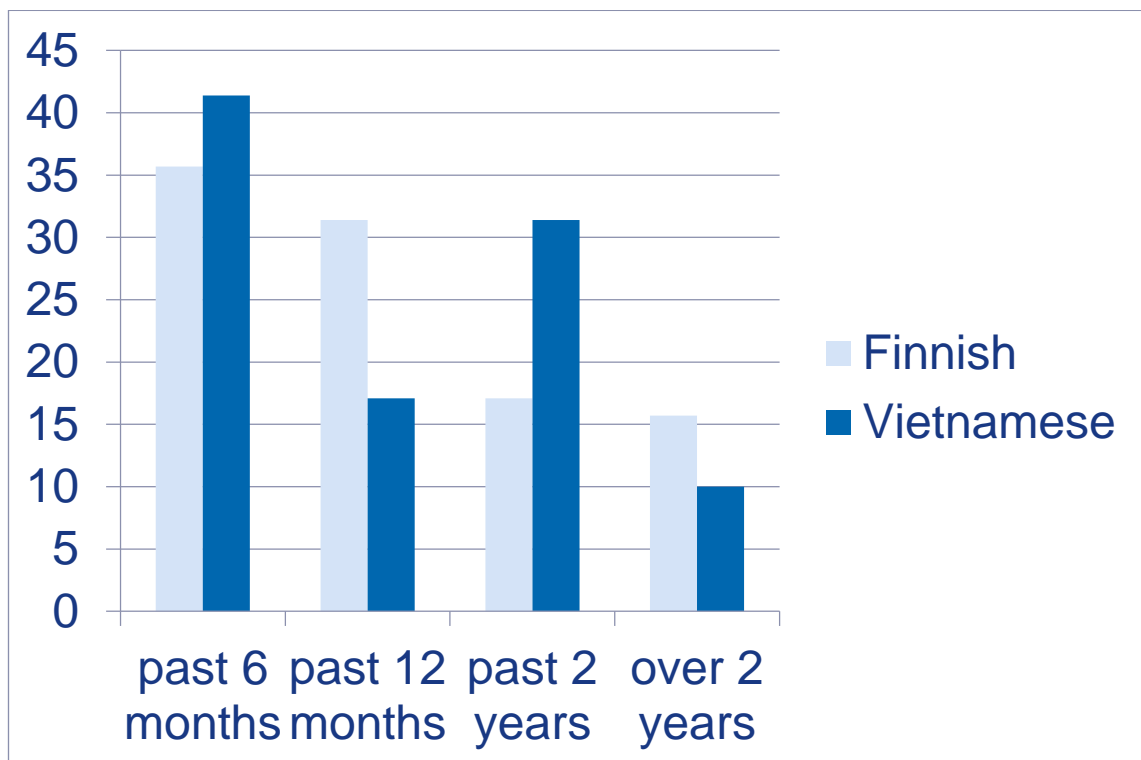
Figure 9 Mobile phone changing time of respondents

Question 5: Preference Ranking

Question 5 requires questionnaire respondents to rank different qualifications of a mobile phone purchase. Those qualifications, which are chosen from Sproles and Kendall's CSI framework, include: Quality, Price, Brand, Novelty-fashion and Pleasure-happiness. The answer options are given on a Likert scale from 1 to 5 points, in which 1 is equal to "least important", 2 is equal to "slightly important", 3 is equal to "moderately important", 4 is equal to "very important" and 5 is equal to "most important". Later, this coding is also applied in SPSS for data analysis, in which each qualification is considered as an item with 5 different variables, varying from 1 to 5. For comparison, the Mean of each item is calculated to measure the importance extent of each qualification in respondents' minds when thinking about mobile phone purchase.

Overall, Quality is the most important qualification to both individualist (Finnish) and collectivist (Vietnamese) buyers when considering different mobile phone alternatives to make their purchase decisions. However, concerning Finnish respondents, there is a clearer difference between quality and other

qualifications, whereas the answers of Vietnamese respondents show minor differences between all qualifications. Surprisingly, the findings imply that mobile phones' price is the second most important qualification in individualism-oriented society, but it is the least important consideration in collectivism-oriented nation. This is quite interesting because Finnish population obviously have higher living standard and financial capabilities, which have been proved by worldwide statistics of Human Development Index (NationMaster, n.d.)

Table 1 Qualification Ranking - Finnish respondents

		Quality	Price	Brand	Novelty-fashion	Pleasure-happiness
N	Valid	70	70	70	70	70
	least important	7	6	7	32	18
	slightly important	3	9	17	15	26
	moderately important	8	14	25	12	11
	very important	15	25	14	8	8
	most important	37	16	7	3	7
	Missing	0	0	0	0	0
Mean		**4,0286**	**3,5143**	**2,9571**	**2,0714**	**2,4286**

Table 2 Qualification Ranking - Vietnamese respondents

		Quality	Price	Brand	Novelty-fashion	Pleasure-happiness
N	Valid	70	70	70	70	70
	least important	21	12	9	14	14
	slightly important	7	19	14	17	13
	moderately important	6	18	25	7	14
	very important	13	15	15	19	8
	most important	23	6	7	13	21
	Missing	0	0	0	0	0
Mean		**3,1429**	**2,7714**	**2,9571**	**3,0000**	**3,1286**

4.2 Hypothesis Testing

4.2.1 Factor analysis

The responses of the 8 questions from question 6 to question 13 are used for hypothesis testing. However, before start the hypothesis testing, an Exploratory Factor Analysis (EFA) is carried out to check the reliability of the data. EFA is a statistical method used to measure structural consistency and reliability of a set of data. An EFA is useful for studies with a few of hundreds of variables. (Yong & Pearce, 2013, pp.80-81) The current research received completed answers from 140 respondents (N=140). Each respondent answered 33 Likert-scaled items in 8 questions aimed for hypothesis testing. Each item has 5 different variables: "extremely disagree" which equals to 1 point, "disagree" which equals to 2 points, "neutral" which equals to 3 points, "agree" which equals to 4 points and "extremely agree" which equals to 5 points. As a result, there are totally 165 variables. Therefore, an EFA is essential to check the reliability and the internal consistency of the dataset.

The EFA for this research includes the calculation of factor loadings, Cronbach's Alpha and Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) & Bartlett's Test of Sphericity. In details, Cronbach's Alpha is simply defined as a value which varies between 0 (if there is no consistency between variables) and 1 (if all variable are consistent) estimating the proportion of the variance to see if it is internally consistent with a set of data (Brown, 2002). The accepted value of Cronbach's alpha to assure the consistency of the variables is 0.6 (Leng & Botelho, 2010) (Nayeem, 2012). Factor loadings explain how much a variable contribute to a factor, so a bigger factor loading means a bigger contribution of the variable to the factor (Yong & Pearce, 2013). Factor loadings varies from -1 to 1, but a value more than 0.5 is necessary to show the strong correlations between variables and factors (Panayides, 2013) (Nayeem, 2012) KMO & Bartlett's Test of Sphericity are used to measure the sampling adequacy in order to clarify whether the factor analysis is suitable to the dataset of the research (Anon., 2009). A value of Bartlett's Test of Sphericity is appropriate

when it indicates a significance level less than 0.05. Although KMO varies from 0 to 1, the worldwide accepted KMO number is 0.6. A KMO value of 0.9 is the best while KMO below 0.5 is unaccepted. Appropriate values of KMO & Bartlett's Test of Sphericity also mean validity and suitability of the responses and research sample towards the studied problems (Jones&Bartlett, n.d.)

All of the EFA calculations are handled in SPSS software. The following tables present the results of the current research's EFA:

Table 3 Results of KMO values and sig. values of Bartlett's test of sphericity (bolded numbers)

			Finland	Vietnam
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)			**,697**	**,642**
Bartlett's Test Sphericity	Approx. Chi-Square		1425,305	1353,218
	df		528	528
	Sig.		**,000**	**,000**

From table 3, it can be seen that the KMO values in the answers of both Finnish and Vietnamese participants are appropriate for the factor analysis. The Bartlett's Test of Sphericity showed a significance value less than 0.05, meaning that the current dataset has high validity for examining the researched problem.

Table 4 The values of Factor loadings and Cronbach's alpha (bolded numbers)

	Factor Loadings	
	Finland	Vietnam
Quality Consciousness 4	,857	,859
Quality Consciousness 5	,617	,639
Quality Consciousness 1	,830	,596
Quality Consciousness 3	,707	,586
Quality Consciousness 2	,794	,546
Cronbach's Alpha	**,814**	**,655**

Brand Consciousness 3	,869	,848
Brand Consciousness 5	,793	,710
Brand Consciousness 4	,766	,665
Brand Consciousness 2	,798	,631
Brand Consciousness 1	,772	,632
Cronbach's Alpha	**,858**	**,731**
Novelty-Fashion Consciousness 3	,921	,889
Novelty-Fashion Consciousness 4	,787	,879
Novelty-Fashion Consciousness 1	,840	,845
Novelty-Fashion Consciousness 2	,882	,831
Cronbach's Alpha	**,880**	**,883**
Pleasure Consciousness 1	,908	,853
Pleasure Consciousness 2	,870	,791
Pleasure Consciousness 3	,836	,598
Cronbach's Alpha	**,839**	**,610**
Price Consciousness 1	,745	,809
Price Consciousness 3	,632	,806
Price Consciousness 2	,538	,742
Price Consciouness 4	,888	,614
Cronbach's Alpha	**,668**	**,722**
Impulsiveness 3	,902	,895
Impulsiveness 2	,876	,830
Impulsiveness 1	,705	,825
Impulsiveness 4	,661	,727
Cronbach's Alpha	**,777**	**,825**
Confused by over choice 2	,893	,904
Confused by over choice 1	,837	,851
Confused by over choice 3	,826	,831
Confused by over choice 4	,671	,720
Cronbach's Alpha	**,812**	**,845**
Habitual & Brand-loyal Shopping Consciousness 3	,765	,890
Habitual & Brand-loyal Shopping Consciousness 2	,815	,842
Habitual & Brand-loyal Shopping Consciousness 1	,745	,818
Habitual & Brand-loyal Shopping Consciousness 4	,719	,773
Cronbach's Alpha	**,759**	**,849**

The values of Cronbach's alpha and factor loading confirmed a strong correlations between variables and factors. There is no factor loading value less than 0.5 and Cronbach's alpha value less than 0.6. It means that no item should be excluded out of the dataset for further analysis (Nayeem, 2012) (Jones&Bartlett, n.d.) (Leng & Botelho, 2010).

4.2.2 Hypotheses Testing

The author used SPSS to identify the total number of each response and the mean for each characteristic. By comparing the mean, the hypotheses can be clarified to be accepted or rejected.

Question 6 – Explaining Hypothesis 1: Individualistic shoppers (Finnish shoppers) are more perfectionist and high-quality conscious than collectivist shoppers (Vietnamese shoppers).

The mean derived from respondents' answers in question 6 shows that Vietnamese (collectivistic) participants are more quality conscious than Finnish (individualistic) participants. Hypothesis 1 is rejected.

Table 5 Quality consciousness - Vietnamese respondents

	Vietnamese Respondents				
	Quality 1	Quality 2	Quality 3	Quality 4	Quality 5
Extremely Disagree	1	1	3	1	2
Disagree	5	9	12	9	8
Neutral	16	7	15	14	15
Agree	33	31	31	27	31
Extremely Agree	15	22	9	19	14
Mean	3,8000	3,9143	3,4429	3,7714	3,6714
Vietnam Mean	**3,72**				

Table 6 Quality consciousness - Finnish respondents

	Finnish Respondents				
	Quality 1	Quality 2	Quality 3	Quality 4	Quality 5
Extremely Disagree	4	2	4	2	5
Disagree	6	10	19	8	19
Neutral	8	14	17	20	15
Agree	34	32	17	24	22
Extremely Agree	18	12	13	16	9
Mean	3,8000	3,6000	3,2286	3,6286	3,1571
Finland Mean	**3,4829**				

Question 7 – Explaining Hypothesis 2: Individualists buyers (Finnish buyers) are more brand-conscious than collectivist buyers (Vietnamese buyers).

The mean value calculated from Finnish's answers is smaller than the mean value measured from Vietnamese' replies. However, the difference between the 2 values is quite subtle. Hence, **hypothesis 7**, which claims that Collectivistic consumers are less brand-conscious than Individualistic consumers, **is rejected**.

Table 7 Brand consciousness - Finnish respondents

	Finnish Respondents				
	Brand 1	Brand 2	Brand 3	Brand 4	Brand 5
Extremely Disagree	8	6	9	9	14
Disagree	16	24	25	18	26
Neutral	13	16	15	21	11
Agree	27	21	19	20	15
Extremely Agree	6	3	2	2	4
Mean	3,1000	2,8714	2,7143	2,8286	2,5571
Finland Mean	**2,8143**				

Table 8 Brand consciousness - Vietnamese respondents

	Vietnamese Respondents				
	Brand 1	Brand 2	Brand Consciousness 3	Brand 4	Brand 5
Extremely Disagree	10	2	8	9	11
Disagree	28	14	21	28	23
Neutral	13	12	30	8	12
Agree	16	30	7	20	20
Extremely Agree	3	12	4	5	4
Mean	2,6286	3,5143	2,6857	2,7714	2,7571
Vietnam Mean	**2,8714**				

Question 8: Explaining Hypothesis 3: Individualists (Finnish shoppers) are more novelty-fashion conscious than collectivists (shoppers)

Hypothesis 3, which claims that Individualistic buyers have higher concern for Novelty-fashion factors when purchasing mobile phones, **is rejected**. Interestingly, research outcomes showed that Finnish (individualist) mobile phone users are as novelty-fashion conscious as Vietnamese (collectivist) mobile phone users.

Table 9 Novelty-Fashion Consciousness - Finnish respondents

	Finnish Respondents			
	Novelty-Fashion 1	Novelty-Fashion 2	Novelty-Fashion 3	Novelty-Fashion 4
Extremely Disagree	16	35	30	39
Disagree	16	19	16	16
Neutral	12	4	11	6
Agree	23	10	11	7
Extremely Agree	3	2	2	2
Mean	2,7286	1,9286	2,1286	1,8143

Finland Mean	2,1500

Table 10 Novelty-Fashion Consciousness - Vietnamese respondents

	Vietnamese Respondents			
	Novelty-Fashion 1	Novelty-Fashion 2	Novelty-Fashion 3	Novelty-Fashion 4
Extremely Disagree	15	17	15	23
Disagree	25	31	24	28
Neutral	22	13	24	14
Agree	3	7	4	3
Extremely Agree	5	2	3	2
Mean	2,4000	2,229	2,3714	2,0429
Vietnam Mean	2,1500			

Question 9 – Explaining Hypothesis 4: Individualist consumers (Finnish consumers) are more recreational, hedonistic shopping consciousness than collectivist consumers (Vietnamese consumers)

According to research's outcomes, Finnish buyers (individualist buyers) are less likely to enjoy mobile phone shopping activities than Vietnamese buyers (collectivistic buyers). **Hypothesis 4 is rejected**.

Table 11 Pleasure consciousness - Finnish respondents

	Finnish Respondents		
	Pleasure 1	Pleasure 2	Pleasure 3
Extremely Disagree	19	13	35
Disagree	28	17	16
Neutral	12	12	8
Agree	8	23	9
Extremely Agree	3	5	2
Mean	2,2571	2,8571	1,9571
Finland Mean	2,3571		

Table 12 Pleasure consciousness - Vietnamese respondents

	Vietnamese Respondents		
	Pleasure 1	Pleasure 2	Pleasure 3
Extremely Disagree	6	2	19
Disagree	17	5	31
Neutral	16	10	8
Agree	28	36	10
Extremely Agree	3	17	2
Mean	3,0714	3,87143	2,2143
Vietnam Mean	**3,0524**		

Question 10 – Explaining Hypothesis 5: Collectivist consumers (Vietnamese consumers) are more price sensitive than individualistic (Finnish consumers)

Hypothesis 5, which suggests that Collectivistic shoppers care more about price than Individualistic shoppers, **is accepted** because the mean value of Vietnamese respondents is higher than the mean value of Finnish respondents.

Table 13 Price consciousness - Finnish respondents

	Finland Respondents				
	Price 1	Price 2	Price 3	Price 4	
Extremely Disagree	8	20	2	5	
Disagree	14	36	5	13	
Neutral	29	5	8	15	
Agree	16	8	31	29	
Extremely Agree	3	1	24	8	
Mean	2,8857	2,0571	4,0000	3,3143	
Finland Mean	**3,0643**				

Table 14 Price consciousness - Vietnamese respondents

	Vietnam Respondents			
	Price 1	Price 2	Price 3	Price 4
Extremely Disagree	3	11	2	5

Disagree	21	38	14	10
Neutral	26	10	14	12
Agree	15	9	25	24
Extremely Agree	5	2	15	19
Mean	2,9714	2,3286	3,5286	3,6000
Vietnam Mean	**3,1072**			

Question 11: Explaining Hypothesis 6 - Individualist buyers (Finnish buyers) are more impulsive in consumption than collectivistic buyers (Vietnamese buyers)

According to the outcomes of Mean calculations, Finnish mobile phone shoppers are less impulsive than Vietnamese mobile phones shoppers, so **hypothesis 6 is rejected**.

Table 15 Impulsiveness - Finnish respondents

	Finnish Respondents			
	Impulsiveness 1	Impulsiveness 2	Impulsiveness 3	Impulsiveness 4
Extremely Disagree	39	31	35	20
Disagree	18	25	24	24
Neutral	7	8	7	10
Agree	4	6	4	14
Extremely Agree	2	0	0	2
Mean	1,7429	1,8429	1,7143	2,3429
Finland Mean	**1,9108**			

Table 16 Impulsiveness - Vietnamese respondents

	Vietnamese Respondents			
	Impulsiveness 1	Impulsiveness 2	Impulsiveness 3	Impulsiveness 4
Extremely Disagree	26	11	25	24

Disagree	33	35	32	18
Neutral	6	10	5	10
Agree	3	12	5	13
Extremely Agree	2	2	3	5
Mean	1,8857	2,4143	1,9857	2,3857
Vietnam Mean	**2,1679**			

Question 12: Explaining Hypothesis 7 - Individualist consumers (Finnish consumers) are more confused by over-choice than collectivist consumers (Vietnamese consumers)

The results of question 12 indicated that Vietnamese mobile phone consumers are more confused with their decisions, while Finnish mobile phone buyers are more likely to understand their choice and more confident with their purchase. **Hypothesis 7 is rejected**.

Table 17 Over-choice confusion - Finnish respondents

	Finnish Respondents			
	Confused 1	Confused 2	Confused 3	Confused 4
Extremely Disagree	13	15	12	16
Disagree	24	27	22	17
Neutral	16	10	8	9
Agree	15	15	24	17
Extremely Agree	2	3	4	11
Mean	2,5571	2,4857	2,8000	2,8571
Finland Mean	**2,6750**			

Table 18 Over-choice confusion - Vietnamese respondents

	Vietnamese Respondents			
	Confused 1	Confused by 2	Confused 3	Confused 4
Extremely Disagree	2	3	1	4

Disagree	14	17	20	17
Neutral	11	10	9	13
Agree	36	32	30	29
Extremely Agree	7	8	10	7
Mean	3,4571	3,3571	3,4000	3,2571
Vietnam Mean	**3,3678**			

Question 13: Explaining Hypothesis 8 - Collectivist mobile phone consumers (Vietnamese mobile phone consumers) are more habitual and brand-loyal oriented than Individualist mobile phone consumers (Finnish mobile phone consumers)

 Hypothesis 8 is accepted as the mean of Finnish participants' answers is smaller than the mean of Vietnamese participants' responses.

Table 19 Habitual & Brand-loyal shopping Consciousness - Finnish Respondents

	Finnish Respondents			
	Habitual & Brand-loyal 1	Habitual & Brand-loyal 2	Habitual & Brand-loyal 3	Habitual & Brand-loyal 4
Extremely Disagree	3	8	2	2
Disagree	7	17	13	7
Neutral	19	23	10	22
Agree	32	17	32	30
Extremely Agree	9	5	13	9
Mean	3,5286	2,9143	3,5857	3,5286
Finland Mean	**3,3893**			

Table 20 Habitual & Brand-loyal shopping consciousness - Vietnamese Respondents

	Vietnamese Respondents			
	Habitual & Brand-loyal 1	Habitual & Brand-loyal 2	Habitual & Brand-loyal 3	Habitual & Brand-loyal 4
Extremely Disagree	1	1	1	3
Disagree	8	11	23	19

Neutral	11	16	17	17
Agree	38	29	19	24
Extremely Agree	12	13	10	7
Mean	3,7429	3,6000	3,2000	3,1857
Vietnam Mean	**3,4322**			

5 IMPLICATIONS AND CONCLUSIONS

The present research's outcome indicated that Hypotheses 2, 3, 4, 6, 7 are rejected and Hypotheses 1, 5 and 8 are accepted. Also, by looking at the summary of question 6 to question 13, research questions mentioned in section 1.3 can be explained:

1) How decision making styles differ in terms of individualism and collectivism in mobile phone buying decisions, given that Finnish buyers are individualism oriented and Vietnamese buyers are collectivism oriented?

The decision-making styles of Individualist mobile phone consumers and Collectivist mobile phone consumers are different in terms of high-quality consciousness, Brand consciousness, Recreational, hedonistic shopping consciousness, Price consciousness, Impulsiveness, Confusion from over-choice, Habitual, brand-loyal orientation toward consumption. In which, Vietnamese, who represent Collectivism-oriented consumers are more High-quality consciousness, Brand consciousness, Recreational, hedonistic shopping consciousness, Price consciousness, Impulsive in shopping, over-choice confused, loyal towards certain brands than Finnish mobile phone buyers, who represent Individualism-oriented consumers. The only characteristic Novelty-fashion consciousness was indicated to be the same in the decision-making styles of both nations.

2) What is the biggest difference between individualist mobile phone consumers (Finnish mobile phone buyers) and collectivist mobile phone consumers (Vietnamese mobile phone buyers) in considering their choices?

The two characteristics Recreational, hedonistic shopping consciousness and Confusion from over-choice show the biggest difference between Vietnamese (Collectivism-oriented consumers) and Finnish (Individualism-oriented consumers)

Table 21 Hypothesis testing results

	Vietnam Mean	Finland Mean	Reject or Accept Hypotheses
High-quality consciousness – Hypothesis 1	**3,72**	**3,4829**	**Accepted**
Brand consciousness – Hypothesis 2	**2,8714**	**2,8143**	**Rejected**
Novelty-fashion consciousness – Hypothesis 3	**2,1500**	**2,1500**	**Rejected**
Recreational, hedonistic shopping consciousness – Hypothesis 4	**3,0524**	**2,3571**	**Rejected**
Price consciousness – Hypothesis 5	**3,1072**	**3,0643**	**Accepted**
Impulsiveness - Hypothesis 6	**2,1679**	**1,9108**	**Rejected**
Confusion from over-choice - Hypothesis 7	**3,3678**	**2,6750**	**Rejected**

Habitual, brand-loyal orientation toward consumption – Hypothesis 8	**3,4322**	**3,3893**	**Accepted**

3 & 4) To individualist mobile buyers (Finnish mobile phone buyers) and collectivist mobile phone buyers (Vietnamese mobile phone buyers), what is the most important preference: In addition, research findings implied that Quality is the most important preference of Finnish mobile phone consumers (Individualist buyers) and Vietnamese mobile phone consumers (Collectivist buyers): This mean that mobile phone companies in both countries should develop marketing communications that emphasize the high-quality and functions of their mobile phones to motivate purchases and boost selling profits.

As indicated in the results, Vietnamese mobile phone buyers are much more confused by over-choice than Finnish mobile phone buyers. Therefore, mobile phones companies in Vietnam should pay more attention in providing easy-to-remember information of the products or creating marketing campaigns which help increase consumers' awareness of different mobile phones' types and usages. Additionally, Vietnamese mobile phone buyers are much more recreational, hedonistic shopping conscious than Finnish mobile phone buyers. Therefore, it would be a good idea for the mobile producers in Vietnam to improve the recreational and pleasure user experiences for their products to increase profits.

Besides, the results from questionnaire respondents' answers also revealed that both Finnish mobile phone consumers (Individualist buyers) and Vietnamese mobile phone consumers (Collectivist buyers) are much likely to stick with their habitual mobile phone brands, it would be a wise marketing strategy if mobile phone producers in both countries focus on improving their customer-relationship managements.

6 RESEARCH LIMITATIONS AND SUGGESTTIONS FOR FUTURE STUDIES:

There are some limitations. Firstly, when sending the questionnaire through emails, some respondents helpfully sent their personal feedbacks about the questionnaires. They pointed out that question 13, which aims to examine consumers' concern about habitual purchase and brand loyalty, is a little bit confusing for people who actually don't have any specific favorite brands to rate all the statements in the list. Secondly, there is big difference between both countries' populations: Finland has more than 5 million residents while Vietnam has more than 90 million residents (Worldometers, n.d.). This may lead to high research validity in Finland, but not in Vietnam.

However, the impacts of individualism/collectivism on Consumers across countries have long been a great concern of consumer-interest researchers (Sproles & Kendall, 1987) (Mooij & Hofstede, 2011). However, the insights of the problem are still limited. In order to confirm and discover profoundly the underlying trends of individualism/collectivism's effects on Consumer Decision-making, more studies should be conducted. Additionally, the future research should also employ some qualitative methods into their investigation in order to collect more in-depth information about the influences of individualism/collectivism on Consumers' choices.

Although the present study has successfully identified the effects of individualism/collectivism on consumers' buying decisions. There are different Hofstede's cultural dimensions may have impacts on consumers, for example, the Uncertainty Avoidance or the Femininity/Masculinity orientation of a society (Hofstede, 2001) (Usunier & Lee, 2009). Future consumers-interest researchers should also take those cultural factors into considerations.

SOURCE MATERIAL

Anon., 2009. Usage of Factor Scores for Determining Relationships Among Body Weight and Some Body Measurements. *Bulgarian Journal of Agricultural Science*, 15(4), pp.373-77.

Brown, J.D., 2002. The Cronbach alpha reliability estimate. *Shiken: JALT Testing & Evaluation SIG Newsletter*, 6(1), pp.17-18.

Burton, D., 2009. *Cross-Cultural Marketing: Theory, Practice and Relevance*. New York: Routledge.

Cho, J., Ching, G.S. & Luong, T.-H., 2004. Impulse buying behavior of Vietnamese consumers in supermarket setting. *International Journal of Research Studies in Management*, 3(2), pp.33-50.

Dahlen, M., Lange, F. & Smith, T., 2010. *Marketing Communications: A Brand Narrative Approach*. Chichester: John Wiley & Sons.

Deloitte, 2014. *Retail in Vietnam: Emerging Market, Emerging Growth*. Deloitte Southeast Asia.

Doran, K.B., 2002. Lessons Learned in Cross-Cultural Research of Chinese and North American consumers. *Journal of Business Research*, 55(10), p.823829.

Gouveia, V.V. & Ros, M., 2000. Hofstede and Schwartz's models for classifying individualism at the cultural level: their relation to macro-social and macro-economic variables. *Psicothema*, 12, pp.25-33.

Gregory, G.D. & Munch, J.M., 1996. Reconceptualizing Individualism-Collectivism in Consumer Behavior. *Advances in Consumer Research*, 23(1), pp.104-10.

Han, S.-P. & Shaviit, S., 1994. Persuasion and Culture: Advertising Appeals in Individualistic and Collectivistic Societies. *Journal of Experimental Social Psychology*, 30(4), pp.326-50.

Hofstede, G., 1980. *Culture's Consequences: International Differences in Work-Related Values*. Newbury: SAGE publications.

Hofstede, G., 2001. *Culture's Consequences: Comparing Values, Behaviors, Institutions and Organizations Across Nations*. 2nd ed. Thousand Oaks: Sage Publications.

Jones&Bartlett, n.d. [Online] Jones & Bartlett Learning Available at: http://www.jblearning.com/samples/0763755486/55485_CH14_Walker.pdf [Accessed 7th Dec 2015].

Kacen, J.J. & Lee, J.A., 2002. The influence of Culture on Consumer Impulsive Buying Behavior. *Journal of Consumer Psychology*, 12(2), pp.163-76.

Kotler, P., Armstrong, G., Saunders, J. & Wong, V., 1999. *Principles of Marketing*. 2nd ed. Milan: Prentice Hall Europe.

Kura, S.Y.B., 2012. Qualitative and Quantitative Approaches to the Study of Poverty: Taming the Tensions and Appreciating the Complementarities. *The Qualitative Report*, 17(34), pp.1-19.

Kuusisto, J. et al., 2013. *Consumer Innovation in Finland: Incidence, Diffusion and Policy Implications*. University of Vaasa.

Lee, W.-N. & Choi, S.M., 2005. The Role of Horizontal and Vertical Individualism and Collectivism in Online Consumers' Responses Toward Persuasive Communication on the Web. *Journal of Computer-Mediated Communication*, 11(1), pp.317-36.

Leng, C.Y. & Botelho, D., 2010. How Does National Culture Impact on Consumers' Decision-making Styles? A Cross Cultural Study in Brazil, the United States and Japan. *Brazilian Administration Review*, 7(3), pp.260-75.

Leo, C., Bennett, R. & Cierpicki, S., 2005. A Comparison of Australian and Singaporean Donsumer Decision-Making Styles. *Journal of Customer Behavior* , 4(1), pp.17-45.

Leo, C., Russell-Bennett, R. & Hartel, C., 2005. Cross-Cultural Differences in Consumer Decision-Making Styles. *Cross Cultural Management*, 12(3), pp.32-62.

Lewis, R.D., 2006. *When Cultures Collide: leading across cultures*. 3rd ed. Boston : Nicholas Brealey.

Liu, R.R. & McClure, P., 2001. Recognizing cross-cultural differences in consumer complaint behavior and intentions: an empirical examination. *Journal of Consumer Marketing*, 18(1), pp.54-75.

Luna, D. & Gupta, S.F., 2001. An integrative framework for cross-cultural consumer behavior. *International Marketing Review*, 18(1), pp.45-69.

Lysonsk, S., Durvasula, S. & Zotos, Y., 1996. Consumer decision-making styles: a multi-country investigation. *European Journal of Marketing*, 30(12), pp.10-21.

Mokhlis, S., 2009. An Investigation of Consumer Decision-Making Styles of Young-Adults in Malaysia. *International Journal of Business and Management*, 4(4), pp.140-48.

Monkhouse, L.L., Barnes, B.R. & Stephan, U., 2012. The Influence of Face and Group Orientation on the Perception of Luxury Goods: A Four Market Study of East Asian Consumers. *International Marketing Review*, 29(6), pp.647-72.

Mooij, M.d., 2011. *Consumer Behavior and Culture: Consequences for Global Marketing and Advertising*. 2nd ed. California: SAGE Publications Ltd.

Mooij, M.d. & Hofstede, G., 2002. Convergence and divergence in consumer behaviour: implications for international retailing. *Journal of retailing*, 78(1), pp.61-69.

Mooij, M.d. & Hofstede, G., 2011. Cross-Cultural Consumer Behavior: A Review of Research Findings. *Journal of International Consumer Marketing*, 23, pp.181--192.

Mourali, M., Laroche, M. & Pons, F., 2005. https://www.deepdyve.com/lp/emerald-publishing/individualistic-orientation-and-consumer-susceptibility-to-mEAgQBESJ2. *Journal of Services Marketing*, 19(3), pp.164-73.

NationMaster, n.d. *Human Development Index: Countries Compared*. [Online] Available at: http://www.nationmaster.com/country-info/stats/Economy/Human-Development-Index [Accessed 7th Dec 2015].

Nayeem, T., 2012. Cultural Influences on Consumer Behaviour. *International Journal of Business and Management*, 7(21), pp.78-91.

Nayeem, T., 2012. Decision-making Styles of Individualist and Collectivist Automobile Consumers in Australia. *International Journal of Business and Management*, 7(16), pp.44-55.

Panayides, P., 2013. Coefficient Alpha: Interpret With Caution. *Europe's Journal of Psychology*, 9(4), pp.68-696.

Publications, I.B., 2008. *Vietnam Business and Investment Opportunities Yearbook*. 5th ed. International Business Publications.

Sathish, S. & Rajamohan, A., 2002. Consumer Behaviour and Lifestyle Marketing. *International Journal of Marketing*, 1(10), pp.152-66.

Saunders, M., Lewis, P. & Thornhill, A., 2009. *Research methods for business students*. 5th ed. Essex: Pearson Education Limited.

Singh, S., 1983. Cultural differences in, and influences on, consumers' propensity to adopt innovations. *International Marketing Review*, 23(2), pp.173-91.

Solomon, M.R., Bamossy, G.J., Kierkegaard, S. & Hogg, M.K., 2013. *Consumer Behaviour: A European Perspective*. 5th ed. Essex: Pearson Education Limited.

Sproles, G.B. & Kendall, E.L., 1986. A Methodology for Profiling Consumers' Decisions-Making Styles. *The Journal of Consumer Affairs*, 20(2), pp.267-79.

Sproles, G.B. & Kendall, E.L., 1987. A Short Test of Consumer Decision-Making Styles. *The Journal of Consumer Affairs*, 5, pp.7-14.

Tarnanidis, T., Owusu-Frimpong, N., Nwankwo, S. & Omar, M., 2014. A confirmatory factor analysis of consumer styles inventory: Evidence from Greece. *Journal of Retailing and Consumer Services*, 22, pp.164-77.

TheWorldBank, n.d. *Mobile cellular subscriptions (per 100 people).* [Online] Available at: http://data.worldbank.org/indicator/IT.CEL.SETS.P2 [Accessed 5th Dec 2015].

Triandis, H.C., 1992. Comparative Studies in Behavioral Science. In *The Analysis of Subjective Culture*. New York: Wiley-Interscience. p.383.

Triandis, H.C. & Gelfand, M.J., 2012. A Theory of Individualism and Collectivism. In P.A.M.V. Lange, A.W. Kruglanski & E.T. Higgins, eds. *The Handbook of Theories of Social Psychology: Volume 2*. London: SAGE Publications Ltd. pp.498-521.

Triandis, H.C., Singelis, T.M. & Gefland, D.P.S.B.a.M.J., 1995. Horizontal and vertical dimensions of individualism and collectivism: A theoretical and measurement refinement. *Cross-Cultural Research*, 29(4), pp.240-75.

Triandis, H.C. & Vassiliou, V., 1967. *A Comparative Analysis of Subjective Culture*. Springfield: Clearinghouse.

Usunier, J.-C. & Lee, J.A., 2009. *Marketing Across Cultures*. 5th ed. Essex: Pearson Education Limited.

W.M.C.Bandara, W., 2014. Consumer Decision-Making Styles and Local Brand Biasness: Exploration in the Czech Republic. *Journal of Competitiveness* , 6(1), pp.3-17.

Westbrook, R.A. & Black, W.C., 1985. A Motivation-Based Shopper Typology. *Journal of Retailing*, 61(1), pp.78-103.

Worldometers, n.d. *Countries in the world (ranked by 2014 population)*. [Online] Available at: http://www.worldometers.info/world-population/population-by-country/ [Accessed 8th Dec 2015].

Wursten, H. & Fadrhonc, T., 2012. *International marketing and culture*. itim International.

Yong, A.G. & Pearce, S., 2013. A Beginner's Guide to Factor Analysis: Focusing on Exploratory Factor Analysis. *Tutorials in Quantitative Methods for Psychology*, 9(2), pp.79-94.

Consumer Styles Inventory framework

Factor 1 – Perfectionistic, High-Quality Conscious Consumer	- Getting very good quality is very important to me. - When it comes to purchasing products, I try to get the very best or perfect choice. - In general, I usually try to buy the best overall quality. - I make special effort to choose very best quality items. - I really don't give my purchases much thought or care. - My standards and expectations for products I buy are very high. - A product doesn't have to be perfect, or the best, to satisfy me.
Factor 2 – Brand Conscious, "Price Equals Quality" Consumer	- The well-known national brands are best for me. - The more expensive brands are often my choices. - The higher price of a product, the better its quality. - Nice department and specialty stores offer me the best products. - I prefer buying the best-selling brands. - The most advertised brands are usually very good choices. - A product does not have to be perfect, or the best, to satisfy me.
Factor 3 – Novelty-Fashion Conscious Consumer	- 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 store and choose different brands. - It's fun to buy something new and exciting.
Factor 4 – Recreational, Hedonistic Consumer	- Shopping is not a pleasant activity to me. - Going shopping is one of the most enjoyable activities of my life. - Shopping the stores wastes my time. - I enjoy shopping just for the fun of it. - I make my shopping trip last.
Factor 5 – Price Conscious, "Value for Money" Consumer	- I buy as much as possible at the sale prices. - The lower price products are usually my choice. - I look carefully to find the best value for money.
Factor 6 – Impulsive, Careless Consumer	- I should plan my shopping more carefully than I do. - I am impulsive when purchasing. - 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 shop quickly, buying the first product or brand I find that seems good enough.
Factor 7 – Confused by Over-choice Consumer	- There are so many brands to choose from that often I feel confused. - Sometimes it's hard to choose which stores I shop.

	- The more I learn about products, the harder it seems to choose the best. - All the information I get on different products confuses me.
Factor 8 – Habitual, Brand-Loyal Consumer	- I have favorite brands I buy over and over. - Once I find a product or brand I like, I stick with it. - I go to the same stores each time I shop. - I change brands I buy regularly.

Questionnaire:

Welcome to my questionnaire!

My name is Hoang Minh and I am a final-year student at Turku University of Applied Sciences. This questionnaire is developed as a part of my thesis, aiming to collect data of Individualists (Finnish consumers) and Collectivists (Vietnamese consumers)' Decision making styles in mobile phone purchase.

The questionnaire includes 13 questions, which may take you 5 to 7 minutes to answer.

I am very interested in getting to know your opinions.

Thank you very much for your help!

1. What is your age?

18-24 years old

25-34 years old

35-44 years old

45-54 years old

55-64 years old

65 years or older

2. Which of the following mobile phone are you using?

Regular mobile phone

Smartphone

Both

Other:

3. How much did you pay for your current mobile phone?

Less than €200

€200-€500

More than €500

5. When was the last time you changed your mobile phone?

In the past 6 months

In the past 12 months

In the past 2 years

More than 2 years ago

5. When it comes to mobile phone purchase, please label the factor that is most important to you 5; followed by very important 4, moderately important 3, slightly important 2, and least important 1.

Quality

Price

Brand

Novelty and Fashion

Your own pleasure and happiness of having a new mobile phone.

6. The following question is based on importance of factors related to mobile phone quality. Please rate each statement below. (Extremely Disagree – Disagree – Neutral – Agree – Extremely Agree)

Having a very good-quality mobile phone is very important to me.

I always choose mobile phones that are of highest quality.

I spend much time and effort to find out which is the very best quality mobile phone.

I have very high expectation and requirement for the quality of the mobile phone I buy.

The mobile phone I buy has to be perfect, to satisfy me.

7. The following question is based on importance of high-price items and famous brand names when it comes to mobile phone purchase. Please rate each statement below. (Extremely Disagree – Disagree – Neutral – Agree – Extremely Agree)

I prefer to buy mobile phones that are at higher prices and are made by well-known mobile phone companies.

When it comes to mobile phone purchase, I believe that famous brands and high prices are equal to better function and quality.

Having a mobile phone made by a well-known and best-selling brand is very important to me.

I believe low-price mobile phones made by unpopular brands do not have good quality.

I never think of buying mobile phones made by unpopular brands.

8. The following question is based on importance of novelty and fashion when it comes to mobile phone purchase. Please rate each statement below. (Extremely Disagree – Disagree – Neutral – Agree – Extremely Agree)

I prefer to buy the latest or the most stylish mobile phone.

I am willing to buy the newest or the most fashionable mobile phone as soon as it has been launched.

Having the most up-to-date or the most stylish mobile phone is very important to me.

I change my mobile phone quite often, from one brand to another which I suppose to be more innovative or more fashionable.

9. The following question is based on importance of your own pleasure and happiness when it comes to mobile phone purchase. Please rate each statement below. (Extremely Disagree – Disagree – Neutral – Agree – Extremely Agree)

To me, going to the stores and choosing a new mobile phone is one of the most enjoyable activities in life.

Mobile phone purchase is a pleasant activity to me.

I would purchase a new mobile phone just for the fun of it.

10. The following question is based on importance of price when it comes to mobile phone purchase. Please rate each statement below. (Extremely Disagree – Disagree – Neutral – Agree – Extremely Agree)

I only purchase mobile phone at sale prices.

Mobile phone at lowest price is usually my choice.

When it comes to mobile phone purchase, I look carefully to find the best value for money.

When buying a mobile phone, I watch carefully how much I spend compared to my budget on other stuffs.

11. The following question aims to analyze your impulsiveness and carelessness when it comes to mobile phone purchase. Please rate each statement below. Noted: Impulsiveness happens when you make unplanned purchase or your mobile phone buying is only affected by your emotions and feelings right before the purchase

(Extremely Disagree – Disagree – Neutral – Agree – Extremely Agree)

I would buy a new mobile phone just to see what it is like.

After buying a new mobile phone, I often feel regret about being too careless in making decisions.

I often make careless decisions when purchasing mobile phones.

I do not spend much time in considering which the best deal is.

12. The following question aims to analyze your confusion by over-choice when it comes to mobile phone purchase. Please rate each statement below. (Extremely Disagree – Disagree – Neutral – Agree – Extremely Agree)

All the information I get on different mobile phones confuses me.

There are so many mobile phone brands to choose from that often I get confused.

The more I learn about different mobile phone brands, the harder it seems to choose the best.

I often ask my friends and families before making buying decisions because I am so confused to decide which the best mobile phone is.

13. The following question aims to analyze your loyalty towards a certain brand when it comes to mobile phone purchase. Please rate each statement below. (Extremely Disagree – Disagree – Neutral – Agree – Extremely Agree)

Once I find a mobile phone brand I like, I stick with it.

It's hard to change my loyalty towards the mobile phone brand I like.

I don't change mobile phone brand regularly.

I stick with my favorite mobile phone brand even when all my friends and families are using another brand.