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# **DECISION-MAKING STYLES OF GENERATION Z CONSUMERS IN CROATIA**

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### ***Abstract***

*From the middle of the 20th century, the market researches showed an interest for exploring different consumers' decision-making styles. The contemporary market researches emphasized the influence of the generational theory on decision-making style. This concept is important, especially for the marketing segmentation. With this in mind, this paper focuses on Generation Z in order to explore the characteristics of their decision making styles. The main aim of the paper is to broaden current knowledge of Generation Z decision-making styles with reference to gender. Consequently, the empirical research was carried out from 1<sup>st</sup> September 2016 to 1<sup>st</sup> May 2017, using a purposive sample of 408 members of the Generation Z. In order to achieve the main goal of this paper, Cronbach's alpha coefficient has been applied to test reliability of the items, explorative factor analysis to determine dimensionality of the constructs and one-way ANOVA to check whether there are statistically significant differences with regard to gender. The results reveal that there are some differences in decision-making styles of the Croatian Generation Z regarding gender. More precisely, the female gender appears to be more recreational and hedonistic, less price value conscious and less impulsive than the male. This research has given rise to many questions and further examination of this important market segment will be required in order to better understand their behaviour.*

**Keywords:** *decision-making styles, Generation Z, Consumer Styles Inventory (CSI), gender*

## 1. INTRODUCTION

“Generational Theory” is a broadly received theory that analyses the differences between different generational attitudes. It is a theory of social history that describes and explains changes in public attitudes over time (Howe & Strauss, 1991). The theory provides that the period in which a person was born shapes their early life and creates in them a perspective, which affects the way they perceive and interact with the world around them. This perspective or value system is largely affected by environmental circumstances when the childhood (Mc Garry Wolf, Carpenter & Qenani-Peterla, 2006). Analysing particularly consumer decision-making styles of the different generation plays an important role among consumer behaviour researchers over the thirty years due to the tangled connections to the consumers’ purchase behaviour. Understanding Generation Z decision-making styles is significant for marketers because it determines consumer behaviour of this generation and it is also relevant for the marketing segmentation. The purpose of this study is to expand the knowledge base of Generation Z decision-making styles in order to identify differences in their styles regarding gender. Thus, the paper is organized into five sections. Following the introduction, the second section considers the part of literature associated with the generational theory and decision-making styles. The research methodology and data are presented in the third section. In the fourth part, there are the research results. Following this, the fifth section brings the conclusions drawn from the paper.

## 2. LITERATURE REVIEW

### 2.1. Generation Z

The theory of the consumer generation has been developed at the end of the nineteenth century due to the industrialisation and modernization of the Western societies that reduced family influences and, on the other side, because of the nationalism ascending associated with the removal of local distinctiveness generated and feeling of belonging to entire society (Wohl, 1979). Barak (1987) included group referral, the identification with generational groups, to apprehend cognitive age better. Generation is a group of the people born in the same period and they are different from other groups due to the comparable functions conditions of the members of the group as well as similar features that diverse people that belong to one group from the people from other generation groups (Hoyer & MacInnis, 2007; Yusof & Kian, 2013; Smaley, 2017). It is arbitrary separation of the people into groups based on year they were born, combined with some assumptions about those in given group due to the cultural and social differences in eras (Lizardi, 2017, 5). Generation groups are characterised by different way of life and different experiences that resulting with changes in their attitudes and values (Parment, 2012). Members of a generation are linked through the “shared life experiences of their formative years” with things like pop culture,

economic conditions, politics and technology creating bonds and tying members of a generation together into “cohorts” that tend to retain and develop similar values and beliefs (Walker Smith & Clurman, 2010, 1) In order to explain consumers’ motives, attitudes and behaviours, marketing researchers in their researches use generational theory emphasize generational differences, because generational present similar behavioural features, reflecting their related experiences, technologies, and adjustment to cultural and environmental changes (Bolton et al., 2013). Currently existing generational cohorts can be defined by the following birth years: Silent Generation (1925-1945), Baby Boomers (1946-1964), Generation X (1965-1980), Generation Y/Millennials (1981-1996) and Generation Z/Google/Net/Digital/Post-Millennials natives born approximately after 1996, (Bolton et al., 2013; Brosdahl and Carpenter, 2011; Mochis et al., 2000, Oblinger & Oblinger, 2005; Bassiouni & Hackley, 2014, Ozkan & Solmaz, 2017).

Although there is no full consensus on temporary line of the Generation Z, many researches explain that Generation Z should be observed from the turn of the millennium (Bennet et al., 2012). Generally, it’s accepted that given the existence of Generation Y (or Millennials), it’s possible to consider the formation of another "new" generational grouping, under the socio-historical transformations that operate as context from 1996 (Maioli, 2017). Unlike previous generations, Generation Z is the only one which can fully be considered "global", while its members were born in the consolidated context of globalization (Tulgan, 2013). The characteristics of the Generation Z are different comparing to other generations. The world globalization and spreading of the internet all over the world have great impact on their structure. Chaston (2012) emphasised that despite to the turbulent environment, Generation Z individuals are confident and optimistic, embracing traditional beliefs, valuing the family unit, self-control and more responsible. As Generation Z consumers are concerned, their in-store shopping experiences should consist of socialization, novelty, entertainment, instant gratification, interaction and enjoyment. As a consequence, the synergistic effects of these factors affect creation of Generation Z’s unique in-store shopping experiences (Vojvodić, 2018).

The members of the Generation Z are highly educated, technologically savvy, innovative and creative (Priporas et al., 2017). Also, they are heavily reliant and dependent on receiving inputs and feedbacks from others. They are searching for the information through social media platforms and tend to base their decision on inputs from the retrieved information (Kishen et al., 2016). They are familiar to high-tech and multiple information sources, (Williams & Page, 2011). Generation Z has been raised with social media and they are digital-centric. They are also referred to as Generation I, Gen Tech, Digital Natives, Gen Wii etc. (Singh, Dangmei, 2016). Generation Z dislike authoritative style of relationships from the government, educational and commercial institutions and their representatives. Members of Generation Z are resilient to the major change. They were born and raised in the digital world and what distinguishes them from

other generations is that their existence is more connected to electronics and the digital world (Postolo et al., 2017). Wood (2013) emphasized that there are four trends that characterize generation Z as consumers: an interest in new technologies, an insistence on ease of use, a desire to feel safe, and a desire to temporarily escape the realities they face. Maioli (2017) pointed out that members of this Generation are concerned about the challenges of the contemporary world, cooperate in groups to deal with problems, not essentially under traditional forms; challenges of new ages allow them to create "virtual" groups that multiply among members of this generation, they can simply combine individual initiative with community action through their multiple social networks and the ease with which they communicate and also they generate action with people around the world and they are more open to diversity. Therefore, Generation Z represents special segments of the consumers and requires particular consideration in a future scientific research.

## **2.2. Gender and consumer decision-making styles**

Examining decision-making styles is important so that marketers and retailers are in a better position to understand the preferences and needs of different groups of consumers (Durvasula et al., 1993; Lysonski, Durvasula, & Zotos, 1996; Mitchell & Bates, 1998; Tai, 2005) Consumer decision-making style is defined as a patterned, mental, and cognitive orientation towards shopping and purchasing, which constantly dominates the consumer's choice, resulting in a relatively-enduring consumer personality (Sproles & Kendall, 1986). It is a specific attitude structure about shopping as a special activity and also refers to shopping lifestyle which has both cognitive and affective characteristics (Sproles, 1985). Scot and Bruce (1995) pointed out that consumer decision-making style is the learned habitual response pattern exhibited by an individual when confronted with a decision situation. Consumer decision making styles can be classified into three main approaches: psychographic/lifestyle approach (Wells, 1974; Lastovicka, 1982), consumer typology approach (Shim & Kotsiopoulos 1993) and consumer characteristics (Sproles & Kendall, 1986; Sproles & Sproles, 1990) approach. Psychographic/lifestyle approach includes many characteristics of consumer's activity, interest and opinion statements. It can be very effective in measuring consumer personalities and predicting consumer behaviour. Consumer typology approach identifies customer define specific aspects of consumers' shopping motives and attitudes by classifying consumers into a limited number of types, which differ from each other into several types. Consumer characteristics approach aims on different cognitive and affective dimensions of consumer decision making. This one approach has been considered to be the most important and explanatory consider the fact that it is focused primarily on the consumer mental orientation in making decisions process (Durvasula et al. 1993; Lysonski et al. 1996). Consumers are in accordance with the certain decision-making features to handle their shopping assignments like quality consciousness (Darden & Ashton, 1974) or brand and store loyalty (Moschis, 1976).

Sproles (1985) has defined fifty items considering consumers' cognitive and affective dimensions in order to determine their decision making styles. Furthermore, Sproles and Kendall (1986) have proposed eight basic decision making characteristics (Perfectionistic, high-quality conscious consumer, Brand conscious consumer, Novelty, variety conscious consumer, Price, value-conscious consumer, Recreational, hedonistic consumer, Impulsive, careless consumer, Confused by over-choice consumer, and Habitual, brand- loyal consumer) and they have developed a consumer decision-making styles list, the so-called consumer styles inventory (CSI). It is the most applied instrument representing the first systematic attempt to create a robust methodology for measuring shopping orientations and behaviour (Durvasula et al., 1993; Lysonski et al., 1996; Mitchell & Bates, 1998; Wickliffe, 2004) and it can be applied to different environments with some modification due to the differences in the pattern of certain items loadings and the reliability of coefficients (Durvasula et al., 1993; Anić et al. 2016).

In the literature differences in consumer decision making styles regarding gender have been examined as a method of consumers' segmentation (Mitchell & Walsh, 2004; Bakewell & Mitchell, 2006; Unal & Ercis, 2008; Yasin, 2009, Hanzae, 2009; Solka, 2011). Solka et al. (2011) have been examined gender and culture as predictors of consumer decision making styles. They have applied sample of Generation Y consisting of American and Polish students in order to determine differences between shopping characteristics specific to country, gender and a combination of country and gender.

Unal and Ercis (2008) have determined that having a famous brand and being open to novelty and changes are important in order to cater to the taste of female respondents. Yang and Wu (2007) have determined the differences between gender respectively female Internet consumer's decision-making is dominated by novel-fashion and male is dominated by brand. Bakewell and Mitchell (2006) have identified nine decision-making styles that were common to both genders and three new male styles; namely; store-loyalty and low-price seeking, confused time-restricted and store-promiscuity. Yasin (2009) has determined that female consumers in Turkey are more novelty-fashion conscious, get more confused when there are many alternatives, give more importance to brand in their purchasing decisions and enjoy shopping more than male consumers. Mitchell and Walsh (2004) investigated how gender affects consumers' approaches to decision-making. They found that the CSI had construct validity for females, but appeared to be less valid for males.

Based on the literature background, this paper researches differences in Generation Z decision making Styles regarding gender in Croatia.

### 3. DATA AND METHODOLOGY

In order to test the CSI scale on the consumers of the Generation Z and to analyse the differences of their decision making styles based on gender, the exploratory research has been obtained. The primary data necessary for the research was collected by online survey. The survey was conducted from 1<sup>st</sup> September 2016 to 1<sup>st</sup> May 2017. The questionnaire was formed using Google drive–Google form, a questionnaire building online tool. To reach the determined sample size of the Generation Z, the data collection has been mostly shared through the social media since it gives a simple access to a great number of people, especially to this generation. Generation Z spend longer each day on social media than Millennials (nearly 3 hours, vs 2 hours 39 mins), they choose to use less social media platforms/apps that their older counterparts (7 vs 8). To some extent, they are less likely than Millennials to be Facebooking or Tweeting, but more likely to be Instagramming and Snapchatting. (Global Web Index <https://www.globalwebindex.com/>) To gain a high responds rate the respondents were personally approached by social media.

The survey was based on a convenience sampling technique. This technique has been selected as it is most appropriate considering the time and financial limitations of the research. A weakness of this sample technique, which has been taken in consideration, is that the selected bias could give a less representative sample. Out of 412 respondents, 408 usable individual responses were collected online. The usable sample consists of 408 members of Generation Z (students and non-students from all over the Croatia). Four questionnaires have been excluded from the further analysis because the standard deviation of their answers on CSI scale has been 0. This kind of sample is acceptable for the researches that have the aim to test some theoretical approach (Calder & Tybout, 1999). Pre-test survey was carried out on the sample of the 20 members of the Generation Z.

The research instrument was a structured questionnaire containing of two parts and developed on the basis of previous research (Sproles & Kendall, 1986; Canabal, 2002; Yasin, 2009, Anić, Piri-Rajh, Rajh, 2010) CSI scale has been applied to analyse Generation Z consumers' decision-making styles. The first part of the questionnaire is consisted of the forty items for the different decision-making styles. Eight mental dimensions have been measured by using five-point Likert scale with responses ranging from 1 (strongly disagree) to 5 (strongly agree) with the statements. Namely, the eight items for Perfectionism and high quality conscious, the six items for Brand consciousness style, the five items for Novelty and fashion consciousness style, the five items for the Recreational and Hedonistic, the three items for the Price value consciousness style, five items for the Impulsiveness style, four items for the Confused by over-choice style, and the four items for the Habitual and Brand/store loyal style were adopted. The other part of questionnaire is consisted of demographic characteristics (age, gender, status and income – Table 1).

Firstly, in order to examine reliability and validity of the CSI instrument, Cronbach's alpha coefficient and exploratory factor analysis to determine the dimensionality of the constructs by using Principal axis factoring method with Varimax rotation were applied. Secondly, the means of the responses for the particular styles were obtained. Respondents that had scores of mean above 4 have been joined to the different types of decision-making styles. Thirdly, cross tabulation and chi-squared were applied and also one-way ANOVA in order to detect the existence of the statistical differences in means regarding the gender and decision making styles of Generation Z. For the purpose of the research, a number of statistical procedures were carried out using Statistical Package for the Social Sciences (SPSS, version 23.0).

#### 4. RESEARCH RESULTS

Table 1 summarizes the profile of the respondents of the Generation Z. As regards gender structure, 77% of the respondents were female. Considering their status, approximately 85% are students. Regarding their personal monthly income, almost 40% don't have income and 45% them have almost from 1,000 to 4,000 HRK.

Table 1

Respondents profile

Demographic characteristics	Frequency	Percentage (%)
Gender		
Female	317	77.7
Male	91	22.3
Status		
Student	346	84.8
Non-student	62	15.2
Personal monthly income in HRK <sup>1</sup>		
no income	161	39,5
-1,000	64	15,7
1,001-2,000	63	15,4
2,001-4,000	57	14,0
4,001-6,000	45	11,0
6,001-	18	4,4

Source: Authors' research

Reliability test is used in order to determine the stability and consistency with which the research instrument measures the constructs (Malhotra, 2004). Furthermore, the relationship among items in the CSI scale also can be determined significantly. Cronbach's Alpha reliability test is used by averaging

<sup>1</sup> HRK stands for Croatian Kuna. on May 31<sup>st</sup> 2017 exchange rate of EUR 1 to HRK was 7.412 (<https://www.hnb.hr/en/web/guest/core-functions/monetary-policy/exchange-rate-list/exchange-rate-list>, accessed May 31<sup>st</sup> 2017.).

the coefficient that result from all possible combinations of split halves. As Malhotra (2004) stated, the coefficient varies from 0 to 1 and value of 0.6 or less generally signifies unsatisfactory internal consistency reliability. From the reliability test shown in Table 2 items Q4 (I make special effort to choose the very best quality products), Q7 (I shop quickly buying the first product or brand I find that seems good enough), Q26 (The lower price products are usually my choice), Q32 (I carefully watch how much I spend), Q39 (Regularly I often change brand I buy) and Q40 (I change brands I buy regularly) decrease Cronbach's alpha coefficients of CSI scales and were deleted from the further analysis.

Table 2

## Reliability assessment

Items	Cronbach's alpha if deleted	Items	Cronbach's alpha if deleted
<i>Perfectionism and high-quality conscious</i> <i>Cronbach's alpha for subscale=0.663</i>		<i>Recreational and Hedonistic</i> <i>Cronbach's alpha for subscale=0.810</i>	
Q1	0.572	Q20 R	0.785
Q2	0.567	Q21	0.762
Q3	0.555	Q22 R	0.802
Q4	0.669	Q23	0.756
Q5 R	0.594	Q24 R	0.754
Q6	0.664	<i>Price value consciousness style</i> <i>Cronbach's alpha for subscale=0.724</i>	
Q7 R	0.674	Q25	0.519
Q8 R	0.586	Q26	0.738
<i>Brand consciousness style</i> <i>Cronbach's alpha for subscale=0.854</i>		Q27	0.630
Q9	0.831	<i>Impulsiveness style</i> <i>Cronbach's alpha for subscale=0.577</i>	
Q10	0.828	Q28	0.460
Q11	0.823	Q29	0.439
Q12	0.818	Q30	0.435
Q13	0.827	Q31 R	0.565
Q14	0.854	Q32 R	0.659
<i>Novelty and fashion consciousness style</i> <i>Cronbach's alpha for subscale=0.777</i>		<i>Confused by over-choice style</i> <i>Cronbach's alpha for subscale=0.830</i>	
Q15	0.708	Q33	0.805
Q16	0.732	Q34	0.777
Q17	0.710	Q35	0.784
Q18	0.764	Q36	0.776



Q19	0.758	<i>Habitual and Brand/store loyal style</i> <i>Cronbach's alpha for subscale=0.784</i>	
R=negative items that were recoded before reliability assessment	Q37	0.696	
	Q38	0.602	
	Q39	0.807	
	Q40 R	0.827	

Source: Authors' research

The uni-dimensionality of the constructs was also tested using factor analyses with principal components as the extraction method and Varimax rotation. Stability and discriminant validity of the eight-factor structure were then assessed using the criterion suggested by Fornell and Larcker (1981), who contend that for discriminant validity to exist between two constructs, the average variance extracted of both constructs must be greater than the variance shared by the two. 34 items were used to evaluate overlap between the scales and to test whether the constructs were also uni-dimensional. Exploratory Factor Analysis (EFA) was used to determine how many components were extracted that has an Eigenvalue of one or more. The results showed that total eight components recorded Eigenvalues above 1 and these eight components explain a total of 67.36% of the variance. These eight factors clearly correspond to the eight theoretical dimensions. In this study correlation coefficients were .4 and above. Therefore, the results confirmed the expected factor structure that also Generation Z in Croatia express eight decision-making styles like in research of Sproles and Kendall (1986) and Anic et al. (2010).

Table 3

Factor analysis results, factor loadings

Items	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Factor 7	Factor 8
Q1	0.061	<b>0.784</b>	0.063	0.179	0.031	0.090	0.093	-0.031
Q2	0.058	<b>0.729</b>	0.166	0.332	-0.066	0.084	0.108	0.029
Q3	0.129	<b>0.836</b>	0.085	0.073	0.031	0.075	0.134	-0.052
Q5	0.123	<b>0.594</b>	0.043	0.241	0.037	0.085	0.116	0.034
Q6	0.113	<b>0.638</b>	0.053	0.02	-0.072	0.179	0.129	0.042
Q8	0.105	<b>0.501</b>	-0.003	-0.087	-0.067	0.184	0.167	-0.069
Q9	<b>0.745</b>	0.018	0.052	-0.021	0.076	0.08	0.07	0.024
Q10	<b>0.774</b>	0.049	0.032	-0.050	0.041	0.015	0.101	0.033
Q11	<b>0.683</b>	0.12	0.101	0.151	-0.003	0.046	0.122	0.010
Q12	<b>0.568</b>	-0.098	0.145	0.104	0.072	-0.029	0.139	0.010
Q13	<b>0.498</b>	0.168	0.023	0.134	0.045	0.126	0.125	0.038
Q14	<b>0.506</b>	0.081	0.06	-0.04	0.034	0.117	0.041	0.031
Q15	0.058	0.204	0.083	0.133	-0.058	0.114	<b>0.568</b>	0.087
Q16	0.004	0.25	0.176	0.009	0.003	0.103	<b>0.441</b>	0.033
Q17	0.026	0.265	0.172	0.106	-0.036	0.155	<b>0.682</b>	0.123

Q18	0.035	0.010	-0.032	0.001	0.212	0.04	<b>0.704</b>	0.143
Q19	0.063	0.049	0.058	0.055	0.323	0.103	<b>0.612</b>	0.136
Q20	-0.007	-0.003	0.015	0.001	<b>0.775</b>	-0.045	-0.026	0.137
Q21	-0.001	-0.002	0.076	0.049	<b>0.679</b>	0.02	0.088	0.114
Q22	0.045	0.042	0.058	0.025	<b>0.747</b>	0.023	0.032	0.18
Q23	-0.012	0.131	0.221	0.138	<b>0.535</b>	0.11	-0.042	0.047
Q24	0.015	0.365	0.152	0.008	<b>0.627</b>	0.082	-0.076	-0.008
Q25	0.094	0.177	0.126	<b>0.426</b>	0.073	0.114	0.015	0.022
Q27	0.187	0.089	0.100	<b>0.562</b>	-0.046	0.063	0.099	0.073
Q28	0.069	0.017	0.166	0.017	0.001	<b>0.693</b>	0.155	0.024
Q29	0.029	0.158	0.162	0.293	-0.015	<b>0.707</b>	0.181	-0.120
Q30	0.088	0.121	0.115	0.212	0.031	<b>0.547</b>	0.056	0.026
Q31	0.012	0.081	0.006	0.139	0.012	<b>0.489</b>	0.092	-0.001
Q33	0.148	0.117	<b>0.685</b>	0.168	0.020	0.096	0.048	0.071
Q34	0.098	0.063	<b>0.738</b>	0.114	-0.006	0.184	-0.002	0.054
Q35	0.219	0.227	<b>0.545</b>	0.369	0.028	0.009	0.075	0.134
Q36	0.138	0.114	<b>0.655</b>	0.377	0.034	-0.019	-0.061	0.158
Q37	0.115	0.005	0.115	0.226	0.048	0.098	0.014	<b>0.496</b>
Q38	0.020	0.211	0.114	0.094	0.017	0.007	0.241	<b>0.641</b>

Source: Authors' research

Table 4 presents Generation Z Decision Making Styles differences regarding gender in %. Respondents that had scores of mean above 4 have been joined to the different types of decision-making styles. The results of chi-square indicate that in the segments of the consumers of the Generation Z there are greater share of the female that are more recreational and hedonistic and that that male of the Generation Z take greater part in the impulsiveness.

Table 4

Generation Z decision-making styles differences regarding gender in %

Generation Z Decision Making Styles	Sample share	Female sample share	Male sample share	Chi-square
Perfectionism and high quality conscious	64.20	63.40	66.10	0.34
Brand consciousness style	8.50	8.90	8.20	0.10
Novelty and fashion consciousness style	2.20	2.20	2.20	0.78
Recreational and Hedonistic	24.20	36.30	12.10	0.00
Price value consciousness style	69.80	71.90	67.20	0.02
Impulsiveness style	23.50	32.30	14.70	0.00
Confused by over-choice style	43.30	45.70	42.10	0.32
Habitual and Brand/store loyal style	58.80	60.20	57.80	0.41

Source: Authors' research

The findings of ANOVA are presented in Table 5. According to the findings, there were statistical significant differences in gender of the Generation Z on three factors (Recreational and Hedonistic style, Price value consciousness style and Impulsiveness style). Generation Z in this research gave great meaning to the price value (3.8486), habitual and brand/store loyalty (3.6404) and to perfectionism and high quality (3.6025). In this sample, compared to male, female appeared to be more recreational and hedonistic, less price value consciousness and less impulsiveness.

Table 5

## ANOVA results

Generation Z Decision Making Styles	Total	Female	Male	p
Perfectionism and high quality conscious	3.6025	3.5714	3.5956	0.757
Brand consciousness style	2.5394	2.5275	2.5368	0.897
Novelty and fashion consciousness style	2.4574	2.2619	2.4138	0.066
Recreational and Hedonistic	2.8612	2.8473	2.7358	0.009
Price value consciousness style	3.8486	3.6264	3.799	0.042
Impulsiveness style	3.0442	2.9341	3.0196	0.000
Confused by over-choice style	3.3817	3.1429	3.3284	0.222
Habitual and Brand/store loyal style	3.6404	3.4615	3.6005	0.106

Source: Authors' research

However, the results showed that there aren't statistical differences between Generation Z male and female regarding perfectionism and high-quality, brand consciousness, novelty and fashion consciousness, confused by over-choice and habitual and brand/store loyalty. Solka (2011) has found three of five differ between genders of Generation Y (enjoyment, shopping aversion and brand consciousness). Mitchell and Walsh (2004) have detected five common decision-making styles (brand consciousness, perfectionism, confused by over choice and impulsiveness) for both genders. Unal and Ercis (2008) have determined that having a brand and novelty and changes are important more for female respondents. Yang and Wu (2007) have found that female Internet consumer's decision-making is dominated by novel-fashion and male is dominated by brand. Yasin (2009) has determined that female consumers in Turkey are more novelty-fashion conscious, more confused, give more importance to brand and enjoy shopping more than male consumers.

## 5. CONCLUSION

This paper has tested the Consumer Styles Inventory (CSI) scale on the Generation Z in Croatia. Research results indicate that CSI scale can be applied on the Generation Z in the Croatia since it presents an adequate level of reliability

and convergent validity. Findings determined eight different but homogeneous decision-making styles also in Generation Z like in other generation (Sproles and Kendell, 1986; Anić et al., 2010). In this research, compared to male, female of the Generation Z in Croatia seemed to be more recreational and hedonistic, less price value consciousness and less impulsiveness. Findings are different comparing to the previous researches since there wasn't researches focused to the differences in decision-making styles of the Generation Z. However, the findings should be considered in the light of their limitations. Further, given that purposive sampling was used, the results should be taken as indicative only. An additional limitation refers to the lack of prior research of the Generation Z decision making styles regarding gender generally and especially in Croatia. Consequently, it was not possible to compare the results with the similar previous studies relating to Generation Z.

The future research sample should be extended by including other countries and conducting the research over a longer period. Despite the limitations, the paper provides a framework for an improved understanding of Generation Z decision-making styles. Moreover, it contributes to the existing literature by providing new insights into the decision-making styles of the Generation Z. In addition, the research can be useful for future studies on this topic.

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**STILOVI ODLUČIVANJA POTROŠAČA GENERACIJE Z U HRVATSKOJ****Sažetak**

*Od sredine dvadesetog stoljeća istraživanja tržišta bavila su se istraživanjem različitih stilova odlučivanja potrošača. Novija istraživanja ističu utjecaj generacijske teorije na stil odlučivanja. Ovaj koncept je važan, posebice za marketinšku segmentaciju. Imajući to na umu, ovaj rad fokusira se na generaciju Z kako bi ispitao karakteristike njihovih stilova odlučivanja. Glavni cilj rada je proširiti dosadašnja saznanja o stilovima odlučivanja generacije Z s obzirom na spol. Kako bi se postigao glavni cilj, provedeno je istraživanje u razdoblju od 1. rujna 2016. do 1. svibnja 2017. na namjernom uzorku od 408 članova generacije Z. Nadalje, provjerena je pouzdanost čestica izračunom Cronbachov alfa koeficijenta, eksplorativna faktorska analiza korištena je za provjeru dimenzionalnosti konstrukata, a jednosmjerna analiza varijance (ANOVA) da bi se provjerilo postojanje statistički značajnih razlika u odnosu na spol. Rezultati istraživanja pokazali su da postoje neke razlike u stilovima odlučivanja hrvatske generacije Z s obzirom na spol. Konkretnije, pokazalo se da sudionici ženskog spola pokazuju višu rekreacijsku i hedonistički manju svijest o cijeni te su manje impulzivne od muškog spola. Ovo istraživanje potaknulo je mnoga pitanja u ovom marketinškom segmentu koja će trebati dodatno ispitati kako bi se bolje razumjelo ponašanje potrošača.*

**Ključne riječi:** stilovi odlučivanja, generacija Z, inventar potrošačkih stilova, spol.

**JEL klasifikacija:** D12, M30, M31.

