

## **Istraživanje stilova potrošačkog odlučivanja kupaca automobila u Hrvatskoj**

### **Investigating Consumer Decision-Making Styles of Car Buyers in Croatia**

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**Sažetak:** Ovo istraživanje imalo je za cilj istražiti stilove odlučivanja kupaca na tržištu automobila u Republici Hrvatskoj. Dodatni cilj istraživanja je nadopuniti literaturu o stilovima odlučivanja kako bi se produbilo razumijevanje specifičnosti ponašanja potrošača pri kupnji automobila. Istraživanje je provedeno pomoću metode dubinskog intervjua s kupcima automobila na namjernom uzorku. Nadalje, provedeni su intervjui sa zaposlenicima autosalona koji su ispitani radi dodatnih informacija. Rezultati istraživanja pokazuju da kupci automobila u Republici Hrvatskoj donose svoje odluke o kupnji temeljem specifičnih stilova odlučivanja. Identificirano je deset stilova odlučivanja specifičnih za kupce u Republici Hrvatskoj temeljem relevantne literature i empirijskog istraživanja: cjenovna osjetljivost, podložnost utjecaju drugih, interes za automobile, uključenost u kupnju automobila, lojalnost marki te sklonost marki, kvaliteti, estetici, inovaciji i funkcionalnosti. Istraživanje je provedeno na uzorku ispitanika s hrvatskog tržišta, pa se rezultati nisu primjenjivi za druga tržišta. Također, istraživanje je provedeno na manjem nereprezentativnom uzorku, tako da bi se rezultati trebali provjeriti na većem reprezentativnom uzorku.

**Ključne riječi:** potrošački stilovi odlučivanja, kupci automobila, dubinski intervjui, namjerni uzorak, Republika Hrvatska

**Abstract:** This research sought to explore consumer decision-making styles of buyers in the car market in the Republic of Croatia. Additional aim of this research was also to add on the literature on consumer decision-making styles to further the understanding of the specificity of consumer behaviour when buying a car. The research was conducted with in-depth interviews with car buyers using a non-probability purposive sample. Furthermore, interviews were conducted with car dealership employees who were consulted for additional information. The results indicate that car buyers in the Republic of Croatia make their car buying decisions based on specific consumer decision-making styles. Based on the relevant literature and empirical research, ten consumer decision-making styles specific to car buyers in the Republic of Croatia were identified: price sensitivity, susceptibility to the influence of

others, interest in automobiles, involvement in car purchase, brand loyalty, and brand, quality, aesthetics, innovation and functionality consciousness. The research was conducted on a sample of respondents from the Croatian market, so the results cannot be applied to other markets. Also, the study was conducted on a smaller and a non-representative sample, so the results should be verified on a larger and representative sample.

**Keywords:** consumer decision-making styles, car buyers, in-depth interview, purposive sample, Republic of Croatia.

## **1 Introduction**

Relevant research that sought to explain and describe consumer behaviour pointed to the fact that buying a product is a complex process that consists of different activities, but it depends on an individual consumer whether he would undertake specific activities in the buying process and to what extent. Since individuals access the buying process many times during their lifetime, when they find themselves in a situation of repetitive purchase of certain products, they will carry out proven and learned activities to ensure that they choose the best alternative, i.e., they will exhibit certain patterns of behaviour. Sproles and Kendall (1986) developed the concept of consumer decision-making styles (CDMS) to explain these recurring patterns of buying behaviour, which was accepted by many authors and applied in their own research (Hafstrom, Chae and Chung, 1992; Lysonski, Durvasula and Zotos, 1996; Fan and Xiao, 1998; Hiu, Siu, Wang and Chang, 2001; Hou and Lin, 2006; Bandara, 2014, etc.). The research mentioned above has shown that CDMS have a major and important impact on consumer behaviour, and this aspect of consumer behaviour has proven to be very important for marketers when building consumer-focused marketing strategies and messages.

An analysis of the abovementioned and also other relevant literature suggested that, despite the great importance of CDMS research when it comes to understanding consumer behaviour; there was a lack of research into the CDMS of car buyers. Namely, CDMS of car buyers were identified to no car market other than the Australian one (Nayeem, 2012, Nayeem and Greenland, 2012), which greatly differs from the European as well as the Croatian car markets. This shortage in the body of knowledge about CDMS has not been properly addressed so far despite its great importance to the understanding of consumer behaviour.

Since the described issue has not been tackled with in relevant literature, the need for conducting the research presented in this paper has arisen. As a result of everything mentioned, the subject of this research is to identify and extract the CDMS of car buyers in the Croatian market.

## **2 Literature review**

In order to understand, describe and predict consumer buying decisions, different authors seek to identify consistent patterns of behaviour in the consumer decision making process, which include the use of different buying strategies, buying orientations, shopping approaches, information seeking strategies, brand and product relationships, the level of effort put into the buying process, decision management rules, etc. Identifying the described patterns of consumer decision-making behaviour enables one to predict their behaviour and categorize consumers into homogeneous groups - segments. It is precisely the need to categorize consumers based on their purchasing decision-making behaviour that was addressed by some research studies dating back to the 1950s.

But until the work of Sproles and Kendall (1986), the necessity of grouping and categorizing consumers based on the differences and similarities in their consumer decision making process had not been met. The authors in question introduced the term CDMS into the marketing literature, defining it as 'a psychological dimension that shows how consumers decide to buy a product or service' (Sproles and Kendall, 1986). Other authors also investigated this psychological construct, such as Walsh, Mitchell, and Hennig-Thurau (2001), who consider decision-making styles as basic purchasing attitudes that individuals have, even when applied to different products, services, or purchasing decisions. CDMS can also be defined as a learned pattern of behaviour that turns into a habit for individuals, and they are expressed when they find themselves in a situation where they have to make a decision (Scott and Bruce, 1995). Park (2007) argues that CDMS are individual habits that determine the consumer's decision-making approach in the specific context of purchase. Consumer decision-making styles are also described by Mokhlis and Salleh (2009), as cognitive consumer decision-making procedures when choosing between different products, as well as deciding whether or not to buy a product again. Anić, Piri Rajh and Rajh (2010) define the concept of CDMS as "the psychological dimensions that show how consumers decide to buy a product or service."

In order to measure and define CDMS, Sproles and Kendall (1986) developed and tested the Consumer Style Inventory (CSI), which many subsequent authors based their CDMS research on (Hafstrom et al., 1992; Fan and Xiao, 1998; Zeng, 2008; Yasin, 2009; Bandara, 2014). Many studies were conducted, owing to the foundation laid by Sproles and Kendall, that aimed to contribute to the understanding of consumer buying behaviour and the effective segmentation of consumers into types characterized by similar activities, preferences and interests when buying a product.

But although CSI or somewhat modified versions of this scale were applied across a range of studies, some authors question the possibility of successfully applying this instrument in CDMS research in different contexts. For example, while some authors confirmed the content validity and reliability of CSI for cross-cultural research (Hafstrom et al., 1992; Durvasula, Lysonski, and Andrews, 1993; Fan and Xiao, 1998; Anić, Rajh, and Piri Rajh, 2010; Anić, Ciunova-Suleska and Rajh, 2010), other authors concluded that CSI was more appropriate to describe CDMS in developed countries and also highlighted the need to use other measurement instruments or methods in other contexts (Lysonski et al., 1996; Mitchell and Bates, 1998; Walsh, Mitchell, & Hennig-Thurau, 2001; Hou and Lin, 2006; Radder, Li and Pietersen, 2006; Azizi and Makkizadeh, 2012).

Furthermore, Bauer et al. (2006) pointed to the need to develop a specific typology of CDMS for high-involvement products, and their conclusions have been validated in many papers (Leng and Botelho, 2010; Bae, Pyun, & Lee, 2010; Nasimi, Pali. Nasimi, Amiri and Nasimi, 2015).

Since the aforementioned authors pointed to the need of identifying CDMS characteristic to distinct product buying processes, Nayeem (2012) and Nayeem and Greenland (2012) conducted research to identify the CDMS of car buyers in Australia. However, those studies had limitations, mentioned by their authors themselves, who pointed to the need to further explore the typology of CDMS of car buyers. It should be pointed out that Nayeem (2012), by exploring CSI-based CDMS, found factors such as 'confused by overchoice' and 'recreational', which were not appropriate to describe the process of buying a car. The author himself noted the lack of his research and in the following paper (Nayeem and Greenland, 2012) further modified the measuring instrument and identified new factors more appropriate for consumer buying behaviour. However, this research also had its limitations. First of all, it is noticeable that the claims regarding particular CDMS overlap. For example, claims related to 'brand loyalty' are included in the 'brand consciousness' style, and also claims related to 'information search' are included in the 'value within budget' style. In addition, the authors themselves pointed out the need for further exploration of CDMS in the car market by means of a focus group method, in order to identify more appropriate CDMS in this context.

Based on the research conducted with CSI, general CDMS were identified, which are presented in Table 1.

**Table 1.** Characteristics of consumer decision-making styles developed by Sproles and Kendall

CDMS	Characteristics
Perfectionism or high-quality consciousness	Consumer has specific ideas about best quality products and consistently looks for these qualities. Characterised by a consumer's search for the very best quality in products.
Brand consciousness	Consumer associates quality with higher priced brands and is expected to buy expensive, well-known brands, believing that the higher the price, the better the quality.
Recreational, hedonistic shopping consciousness	Characterises people who are likely to shop just for fun/leisure and find shopping pleasant. Recreational shoppers engage themselves in the purchase situation, since they like to know more about the product as a form of enjoyment.
Price and 'value for money' shopping consciousness	Consumer consistently searches for sales, bargains and lower-priced products. These consumers exhibit price and value for money consciousness.
Confusion from over choice	Consumer is confused and overwhelmed with too much product information and/or too many product choices. Characterises consumers who are confused about the quality of different brands and by the information available.
Novelty-fashion consciousness	Consumer is characterised as a novelty seeker. They find seeking out new things pleasurable and exciting.
Impulsiveness	Consumer does not plan their shopping and is not concerned with how much they spend or with value for money. Impulsive buyers are very emotionally attracted to the object.
Habitual, brand-loyal orientation toward consumption	Consumer tends to consistently stick with the same brand of product. Characterises shoppers who have favourite brands and stores that they use habitually.

Source: Sproles, G.B., & Kendall, E.L. (1986). A methodology for profiling consumers' decision-making styles. *Journal of Consumer Affairs*, 20(2), pp. 267-279.

Based on the analysis of the relevant literature, it could be concluded that, despite the marketing academics' efforts, a unique typology of CDMS does not exist. It should be noted that differences in the CDMS result from distinctions in the patterns and contexts of the consumer buying process and the fact that a universal measurement instrument that would describe the full diversity of this construct has not been yet developed. The answer might lie in the development of specific instruments and methods for measuring CDMS characteristic to distinct consumer groups, but also for different product categories, especially high-involvement products (as also indicated by Bauer et al., 2006), such as cars. With that in mind, and also based on recent papers that proved it was possible to determine

specific CDMS in the car market (Nayeem and Greenland, 2012, Nayeem, 2012), the subject of this research was the investigation and exploration of CDMS pertaining to the Croatian car market. All of the above pointed to the need to carry out the research in question, which would result in new insights that would advance our understanding of CDMS, and at the same time, seek to overcome the limitations of the previous research.

### **3 Research methodology**

It should be noted once again that the aforementioned authors (Nayeem and Greenland, 2012) pointed to the need for additional research to better define and explain CDMS in car buying, suggesting specific research methods, such as interviews. Due to their recommendation and the appropriateness of the methods in question for a qualitative research such as this, in-depth interviews and unstructured interviews were the chosen method of research.

In order to successfully determine the nature of CDMS in the car market, as well as to identify their profiles, qualitative research was conducted. First, secondary data from relevant literature was collected and analysed, followed by in-depth interviews with car buyers. In addition to these in-depth buyer interviews, unstructured interviews were also conducted with car salespeople in dealerships. Salespeople at car dealerships in the cities of Osijek, Zagreb and Zadar were interviewed, and at least one respondent participated in each dealership. Some of these dealerships were Integra Dundovic Osijek, KMAG - Kia Motors Adria Group Žitnjak doo, Fornix Osijek, PSC Zagreb, Trophy Auto doo Zadar, Autozubak Osijek, and Citroen Savska - Zagreb. Interviews with salespeople at car dealerships were slightly shorter in duration than interviews with car buyers, approximately twenty minutes. This was due to the limited time of the salespeople; thus, the method of in-depth interview could not be applied, but the methods of informal interview and guided interview were applied.

The reasons for the appropriateness of applying the aforementioned research methods can be found in the fact that the interview itself is considered one of the key methods of data collection (Berry, 1999), whereas in-depth interview is one of the main methods for data collection in qualitative research. Furthermore, in-depth interview, along with focus groups, projective methods etc., is one of the types of formal exploratory qualitative research that Nayeem and Greenland (2012) refer to for the purposes of exploring CDMS in the car market. Although these authors recommended research be conducted with the focus group, in-depth interview is a similar method, which was nevertheless more appropriate for the purposes of this research. First of all, an in-depth interview has proven to be a more appropriate method of interviewing suitable interviewees. More specifically, thanks to the explorative and qualitative nature of the research, interpretative interviews are considered the best way to describe the complexity of CDMS in the car market. In addition, it should be noted that the aim of the research was to interview car buyers with as many different characteristics and profiles as possible, so that individual conversations turned out to be more convenient to get into the topic as much as possible and get as much useful and varied information as possible. Furthermore, in-depth interviews are much easier to interpret, and there is no influence of a group leader who might encourage other respondents to agree with their opinion or discourage them from expressing their own opinions. Ultimately, in-depth interview was given preference over focus groups in that it allows for more complex study of the subject matter of the research and for asking questions that respondents would not gladly answer before others (Marušić and Vranešević, 2001). Considering the advantages of the aforementioned research method, an in-depth interview was considered to be a better and more suitable method for exploring the CDMS of buyers in the car market than other qualitative and quantitative methods, since

it can provide insight into the depth and substance of the problem, as opposed to the breadth of the topic obtained by a focus group.

The questions and topics that were covered were pre-determined and the questions covered were open-ended. Respondents first answered general questions about themselves and the cars they bought and owned. They were then asked questions about the car buying process and were given the opportunity to describe their experience and also their buying process in their own words. The respondents were asked to recall their experience when purchasing a car and then they freely listed all of the relevant aspects and incidents in their decision making and buying process. During the interview, they were asked questions in order to clarify a specific statement or give a more detailed description of each relevant claim. Respondents were also expected to indicate what they attached special importance to and which activities they placed the most emphasis on during the buying process. Paraphrasing was also used to clarify the answers of the respondents and to verify that the answer was well understood and also to leave room for additional questions. Interviews lasted an average from 45 to 60 minutes, whereby a detailed record was being kept. After each interview, an analysis was conducted to help formulate or adjust questions and direction for subsequent interviews using the results obtained. Further analysis after the study involved extracting responses that indicated behavioural patterns and comparisons with behavioural patterns observed by car dealers and the CDMS described in the relevant literature. Any statement or claim describing an appropriate expected CDMS was ascribed to it, while statements addressing not expected CDMS were grouped according to their similarity and thus they formed new CDMS.

The sample of participants questioned by the method in-depth interview was a non-representative purposive sample of car buyers who had bought their car within five years, as it was necessary to find respondents with the appropriate characteristics who would be willing to participate.

Table 2 displays the characteristics of the participants with an emphasis on their demographic characteristics as well as the brands of cars they purchased.

**Table 2.** Characteristics of participants in the in-depth interview

Participant	Sex	Age	County of residence	Education	Number of household members	Car brand owned
P1	M	58	Osijek-Baranya	Doctorate Degree	3	Audi
P2	F	70	Osijek-Baranya	Doctorate Degree	1	Toyota
P3	F	31	Zagreb County	Graduate Degree	4	Renault
P4	M	30	Zagreb County	High School Diploma	1	Kia
P5	F	38	Šibenik-Knin	Bachelor's Degree	2	Citroen
P6	M	65	Virovitica-Podravina	Graduate Degree	2	Peugeot
P7	F	47	Primorje-Gorski Kotar	Master's Degree	5	Toyota
P8	M	31	Lika-Senj	Graduate Degree	4	Chevrolet
P9	M	24	Lika-Senj	High School Diploma	3	Mercedes

Source: Tonković Pražić, I. (2018). Utjecaj osobnih vrijednosti na stilove odlučivanja kupaca na tržištu automobila [Unpublished doctoral dissertation]. The Faculty of Economics, Business and Tourism of the University of Split.

The study included respondents from the counties of Osijek-Baranya, Šibenik-Knin, Primorje-Gorski Kotar, Lika-Senj, Virovitica-Podravina and Zagreb County. Such sample was chosen in order to involve respondents from different regions of the Republic of Croatia so as to obtain a more comprehensive overview of the behaviour of car buyers in the Republic of Croatia. Regarding the other characteristics of the respondents, they were of different ages (from 24 to 70 years of age), mostly of higher education, lived in households with a different in number of members and, finally, owned different brands of cars. Summarizing the foregoing, it could be pointed out that the respondents were selected in the sample with the aim of obtaining as much information as possible about the decision-making process of different car buyers in the Republic of Croatia.

#### **4 Research results**

An analysis of the data collected via the overview described in the previous chapter led to a conclusion that, while participants described similar activities and behaviours when buying a car, they placed emphasis on different aspects of the buying process and paid different amounts of attention to different stages of the buying process. In other words, respondents described and expressed preferences for different buying strategies, buying approaches, car brand attitudes, information seeking strategies, and the levels of effort invested in decision-making and buying, etc. More detailed description of the results, as well as relevant participant statements and claims that indicated the need of extracting specific decision styles, are presented in the paragraphs that follow.

Most of the interviewed buyers emphasized price as one of the most important criteria when choosing a car, although interviews with dealers showed that their customers attach much more importance to this criterion than the buyers themselves let on. Some respondents noted that they primarily focused on cars that they could afford, and that by choosing cars they sought to minimize the damage to their budget. On the other hand, younger respondents claimed that they opted for a slightly more expensive car, which is why they found themselves in considerable financial difficulties. Most other authors who have examined CDMS have identified a 'price sensitivity' CDMS (Sproles and Kendall, 1986; Fan and Xiao, 1998; Hiu et al., 2001; Radder et al., 2006; Zeng, 2008; Yasin, 2009; Boonlertvanich, 2009, Pillai and Srivastava, 2015, etc.), therefore, based on the relevant literature and the conducted research, it could be concluded that the justification for identifying the abovementioned CDMS in the Croatian market most certainly exists.

The analysis of the interviews revealed the fact that all respondents expressed a desire for owning high-quality cars, and also considered that a better-quality car provided greater safety, broke down less frequently, had longer durability or was easier to sell. Owing to this, the 'quality consciousness' CDMS was extracted. But other authors were also successful in identifying consumer behaviour described by this CDMS in their own studies (Fan and Xiao, 1998; Fan, Xiao and Xu, 1997; Hiu et al., 2001; Bakewell and Mitchell, 2004; Mitchell and Walsh, 2004, Madahi, Sukati, Mazhari and Rashid, 2012, etc.).

Behaviour that could be subsumed under the 'brand loyalty' CDMS was described by more experienced buyers, who generally preferred to repeatedly buy the same car brand, while the more inexperienced buyers generally did not express a desire to buy the same car brand again. The possibility of identifying this CDMS was also confirmed in the relevant literature, as some authors identified 'brand loyalty' behaviour in participants of their research (Hafstrom et al., 1992; Mokhlis, 2009; Kamaruddin and Kamaruddin, 2009, Yasin, 2009, Nayeem and Greenland, 2012, etc.).

Respondents confirmed the possibility of identifying 'brand consciousness' CDMS. Specifically, almost all respondents had a positive opinion of Western European car brands and expressed strong

positive opinions about the desirability and acceptability of the most expensive and famous car brands (for example, Audi or Mercedes). Most respondents, on the other hand, expressed scepticism about Asian (with the exception of Japanese and South Korean) brands. They claimed that they had neither tried these brands nor would they like to, while some even considered investigating such brands a complete waste of time. Some respondents showed a strong preference for some brands, although they had not bought a car of that brand. The possibility of extracting a 'brand consciousness' CDMS was confirmed by several authors in their research (Hafstrom et al., 1992; Lysonski et al., 1996; Fan and Xiao, 1998; Fan et al., 1997; Mitchell and Bates, 1998; Bae et al., 2010, Nayeem and Greenland, 2012, etc.).

Some respondents claimed that they decided to buy a new car at the moment when they found out a new model appeared on the market, while some claimed that technological innovation had prompted them to buy a new car at a time when they did not even plan it, suggesting the possibility 'innovation consciousness' CDMS could be identified among Croatian car buyers. Review of the relevant literature showed that authors who researched CDMS in the car market in a sample of respondents in Australia also successfully identified an "innovation conscious" CDMS (Nayeem and Greenland, 2012), while authors of other papers identified 'novelty' that expresses certain similarities to the aforementioned CDMS (Lysonski et al., 1996; Hiu et al., 2001; Potgieter, Wiese and Strasheim, 2013; Boonlertvanich, 2009, etc.).

The foregoing allowed for identifying some of the CDMS of car buyers in the Croatian market, namely: 'price sensitivity', 'brand consciousness', 'brand loyalty', 'quality consciousness' and 'innovation consciousness'. In addition to being identified by in-depth interviews with Croatian car buyers, these CDMS were also identified by relevant authors in the area of CDMS research (Sproles and Kendall, 1986; Anić, Ciunova-Suleska, and Rajh, 2010; Lysonski et al., 1996; Bakewell and Mitchell, 2004, Nayeem and Greenland, 2012 etc.). Some of these CDMS were also highlighted by authors who dealt with similar issues, namely the CDMS of car buyers in Australia (Nayeem, 2012), but also those who explored the CDMS of Croatian buyers (Anić, Piri Rajh, and Rajh, 2010). Keeping this in mind, it could be concluded that the identification of 'price sensitivity', 'brand consciousness', 'brand loyalty', 'quality consciousness' and 'innovation consciousness' CDMS had both theoretical and empirical justification.

In addition to confirming the suitability of aforementioned CDMS for explaining car buying behaviour, the analysis of in-depth interviews resulted in the need to extract new CDMS. For instance, the analysis of the collected data showed that the majority of respondents mentioned the importance of the input of people close to them when making their decision to buy a car (be it their assistance in choosing and buying a car, a source of information or the need to gain their admiration), which was expressed through a 'susceptibility to the influence of others' CDMS.

Furthermore, the respondents described the behaviour associated with investing a lot of effort and time in information search and making the purchase decision themselves, considering the choice of car as one of the most important purchasing decisions, which enabled the possibility of extracting the 'involvement in car purchase' CDMS.

In addition to the willingness to invest time and effort in the car purchase itself, some respondents also expressed an interest in observing the car market, not only during their involvement in the buying process, while one respondent expressed a high level of interest and knowledge both of cars and of the car market. What was discussed above allowed for the possibility of distinguishing the 'interest in automobiles' CDMS. Furthermore, some buyers also expressed a preference for choosing cars based on aesthetic and design solutions.

The need for an eye-pleasing car that fitted their aesthetically acceptable frames was especially emphasized by women, while men emphasized the need for a car whose design would arouse positive



emotions and attract them, and also draw attention. Some respondents, however, expressed a preference for cars with superior functional characteristics, such as better visibility, control panel visibility, greater stability, spaciousness, etc. The abovementioned pointed to the possibility of distinguishing 'aesthetics consciousness' and 'functionality consciousness' CDMS.

A review of the relevant literature showed that other authors had identified CDMS that were somewhat similar to the CDMS that were extracted in this research, such as the 'investigation process' and 'dealer, enjoyment' (Nayeem and Greenland, 2012) that partially correspond to 'involvement in car purchase' and 'interest in cars', 'recommendation consciousness' (Park, 2007) and 'shopping influences' (Hou and Lin, 2006) whose content is somewhat similar to that of 'susceptibility to the influence of others', etc.

Interviews with salespeople at dealerships were analysed in order to gain additional insights into the behaviour of car buyers, as well as to confirm the abovementioned or to identify new CDMS. It turned out that conducting interviews with salespeople also generated relevant information and insights, which are presented below.

The analysis of interviews with salespeople showed that buyers' habits were changing, as well as the criteria most commonly used by car buyers, and the expectations of cars they consider and buy at their dealerships. Salespeople pointed out as the biggest change that has been reflecting on consumer behaviour in recent years to be the decline in their purchasing power. Specifically, consumers often sought to find and choose the most affordable alternative and the most affordable accessories. In other words, salespeople in dealerships mostly concluded that the price of a car was becoming a more important criterion in buying, and buyers firstly considered the price, and only then other characteristics when choosing a car. In addition, some salespeople emphasized that buyers were well-informed about cars when they showed up at their dealerships, and most of them knew in advance which car they intended to buy.

One of the salespeople emphasized that consumers had a certain preference of the country of origin of the product, and inquired about a country the factory that manufactured the car and its parts was located in. In addition, most salespeople pointed out that buyers associated the country of car origin with its quality, i.e., they tended to use the country of origin information as a signal of quality. Most salespeople also mentioned that many people who bought from them already owned a car of the same brand, and some of them bought exclusively cars of the same brand. Almost all salespeople noted that buyers came with one or more people, to assist them and some reported that other people negotiated the terms of the purchase and even urged buyers which model and accessories to choose. The customers who made the decision under the influence of their escort or left most of the buying process up to them were mostly younger or female.

Apart from the above, the salespeople also expressed frustration caused by the infrequent situations in which buyers, who found all the characteristics of the car satisfactory, gave up on buying after seeing it and in the dealership because it did not meet their aesthetic criteria. The salespeople also said that consumers were very interested in car performance, safety and comfort, and accessories that made the car more functional, and often negotiated those characteristics. Summing up all that was presented above; the data gathered by interviews with salespeople confirmed the extracted CDMS of car buyers were appropriate.

Based on the results of the research presented above, the CDMS of car buyers in the Croatian market have been successfully extracted and are presented in Table 3, with the individual respondents' statements regarding each CDMS.

**Table 3.** Examples of respondents' statements and consumer decision-making styles they are associated with

CDMS	Participant	Examples of Claims
Brand consciousness	P1	I only buy well-known and top-quality brands, I don't even consider less known brands.
	P6	I would not choose to buy a car whose brand I have not heard of before.
	P9	I'm ready to go into long-term credit and even be in debt to buy a high-end brand car.
Quality consciousness	P1	I choose cars of good quality that I can sell at a higher price.
	P4	I want to buy a car I would have to repair as rarely as possible.
Brand loyalty	P1	I always buy the same brand of car.
	P5	Next time, I'm definitely buying another car brand. (R)
Price consciousness	P3	First I look at the price, then I consider other car features.
	P8	I will consider different car brands, but I will immediately give up on those whose price is too high for me.
Innovation consciousness	P1	I buy a new car at the moment when the latest technological solution appears on the market.
	P6	I planned to buy a new car at a later time, but I was encouraged by technological innovation to buy it earlier.
Susceptibility to the influence of others	P2	I decided on the car with my husband: we visited the car dealerships together, he researched articles and forums, discussed the best choice for me, and went to buy a car together.
	P4	When deciding, I consulted all the acquaintances who have more experience than I and also the participants in the car forums.
	P5	I chose a car that had already been tried out and recommended by my friends.
Interest in automobiles	P4	I often buy EVO, sometimes I read Auto Klub from Jutarnji list, but I regularly follow Autonet and Auto magazin (web portals) and car forums.
	P6	I love going to dealerships and auto shows to look at cars and new models that they sell even when I'm not looking for a new car.
Involvement in car purchase	P2	I did not quickly decide which car to buy because it is a big expense. I thought about it for a long time and rehashed the decision every now and then until it "suited with me".
Aesthetics consciousness	P5	I knew immediately that I wanted to buy my car when I saw it: it was the most beautiful of all I had looked at.
	P7	I liked that car because I wanted one that was so appealing that people would turn around after it on the road.
Functionality consciousness	P8, P7	I love spacious cars that can fit my whole family and all of our belongings without being too cramped.

Source: Tonković Pražić, I. (2018). Utjecaj osobnih vrijednosti na stilove odlučivanja kupaca na tržištu automobila (The influence of personal values on customer decision-making in the car market) [Unpublished doctoral dissertation]. The Faculty of Economics, Business and Tourism of the University of Split.

## **5 Conclusion and implications of the research**

Relevant research to date has pointed to the need to identify specific CDMS in the purchase of high-involvement products. The research conducted so far did not result in the identification of appropriate CDMS of car buyers, and the researchers who addressed this problem pointed to the need for additional research using exploratory research methods. In response to these unresolved issues, this study was conducted to identify specific CDMS in the Croatian car market.

The study was conducted on a purposive sample of respondents by in-depth interview method and with car dealers by structured interview method. Based both on the primary and secondary research, the following CDMS of car buyers in the Croatian market were distinguished: 'brand consciousness', 'quality consciousness', 'brand loyalty', 'price sensitivity', 'innovation consciousness', 'susceptibility to others', 'interest in automobiles', 'involvement in car purchase', 'aesthetics consciousness' and 'functionality consciousness'. The developed CDMS of car buyers differ from CDMS of buyers of products from similar categories found in the relevant literature. Namely, similar CDMS are more general and exhibit higher level of derivation from CDMS developed by Sproles and Kendall. Furthermore, 'interest in automobiles', 'involvement in car purchase', 'aesthetics consciousness' and 'functionality consciousness' CDMS are uniquely developed CDMS which describe specific decision-making processes when buying a car and those could not have been developed nor applied when describing purchases of other high-involvement products.

The presented research has several scientific contributions to the general theory of consumer behaviour: analysis and investigation of decision making process of buyers in the car market; new and previously undiscovered CDMS which are specific and unique to the Croatian car market were extracted; motivational factors for buying cars were explained; exploring CDMS with a method allowing for deeper and better understanding of motives and behaviour patterns of car buyers instead of a superficial analysis of a large number of anonymous participants allowed for when using more common methods in CDMS research, such as surveys.

Despite answering the question that had not been answered so far, this research had some limitations. Namely, the research can be referred only to the Croatian market, and future research should identify CDMS that would be characteristic to other markets. Furthermore, in the further research, the results obtained should be verified on a larger sample or a representative sample of car buyers. Additional research should include the extraction of CDMS on a larger sample and their empirical testing, which will be the subject of future research by the author. Apart from the above, as mentioned in the relevant literature, it would be advisable to extract specific CDMS for other high-involvement purchases, such as buying real estate.

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