

Impact of Consumer Styles Inventory on Regret Experience amongst Female Consumers in Idah, Kogi State, Nigeria

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Abstract

This research investigated the impact of consumer styles inventory on regret experience amongst female consumers in Idah, Kogi State, Nigeria. The specific objectives of the study are to examine the impact of brand consciousness on regret experience amongst female consumers in Idah, to examine the impact of Quality/Perfection on regret experience amongst female consumers in Idah. The study adopted a descriptive survey research design. The population size was the total list of elements while the sample size was 320. Primary sources of data were used while the instrument of data collection was a structured questionnaire. The validity and reliability of the research instrument were checked and established. The study used a convenient sampling technique in reaching the respondents. The hypotheses were tested using a correlation statistical technique at 5% level of significance. The finding shows that there is a significant effect of consumer style inventory on regret experience among female consumers in Idah, Kogi State. The study recommended that to prevent future regret, consumers should improve the quality of the decision process and outcomes by increased internal (memory) or external information search.

Keywords: *Consumer style inventory, regret experience, brand consciousness, Quality perfection*

Introduction

Sproles and Kend'all (1986) defined consumer style inventory as "a mental orientation characterizing a consumer's approach to making choices". According to Sproles & Kendall (1986), there are three ways that the consumer literature suggests in order to characterizing consumer styles: the psychographic/lifestyle approach, the consumer typology approach, and the Kendall (1986) developed Consumer Style Inventory (CSI). The CSI consists of forty items that were derived from Sproles' previous study (1986). However, many of those forty items are not directly similar with the original fifty item instrument used by Sproles in 1985. Using a sample of U.S high school students, Sproles and Kendall (1986) found eight consumer style characteristics namely: Perfectionistic and High-Quality Conscious Consumer; Brand Conscious and Price Equals Quality Consumer; Novelty and Fashion-Conscious Consumer. Recreational and Hedonistic Consumer. Sproles and Kendall (1986) used American high school students as their sample. This research also uses female consumers as sample. The 'female consumers' decision-making styles are very important to be learned. Many companies have aimed these young consumers as their target market. By understanding the decision-making styles of these consumers, marketers and advertisers can have a better knowledge about how to position or advertise their products. Female consumers may have a very critical influence in the family decision-making process. They often influence family purchasing decision.

Regardless of the research work concerning the occurrence of regret and its consequences, the antecedents of regret are still not well known. Up to the date the regret response has been experimentally manipulated by most regret studies using recall or situations about a poor brand or product performance (Inman & Zeelenberg, 1997; Tsiros and Mittal, 2000; Zeelenberg and Pieters, 2007 & Zhou et al, 2018), to inspect regret's effects. So, the causes of regret need to be explored further. Despite the recent researches made in last some years in consumer purchase regret (herein referred as CPR) research (Lin et al., 2013; Kim. & Eastin, 2012; Dalla Pozza, et al (2018).). The search for answers on how customer behavior can be influenced more effectively by purchase regret remains an ongoing and critical issue. Debates on future CPR directions usually refer to some key challenges.

The first crucial challenge addresses the issue of how regret arises and what can be the possible antecedents and consequences and how they play a role indecision making and consumer behavior. The second challenge emerges from the fact that how CPR can be evaluated without biases; as positive feelings are easy to judge and assess but harmful feelings are hard to analyze. The third one refers to a need for comprehensive, systematic overviews of CPR findings on consumer behavior (as the behavior of consumers is changing rapidly). Given this, it is essential for CPR to pursue and combine a basis of evidence of practical approaches to go through and advance the literature on sustainable consumer behavior. The research described in this paper seeks to address these critical challenges in the context of a particular issue.

Statement of the Problem

Sproles and Kendal¹ (1986) encouraged further research on CSI to investigate its generality to other populations. 'Models and empirical findings developed with data from one country may have significant validity problems in other countries. For that reason, conducting further research is very important to test the applicability of the models and the empirical findings (Lysonski et al.1996). Although these studies have shown that CSI has a potential utility across international boundaries, there is not much known about the decision-making styles of female consumers in other territories such as Idah. It is not clear yet if female consumers follow the same behavioural patterns identified for other consumers in other locations or if they exhibit unique characteristics when confronting choices in the market. Therefore, this study takes a pioneering role in examining the impact of consumer style inventory on regret experience among female consumers in Idah, Kogi State.

Research Objectives

The main objective of the study is to examine the impact of consumer style inventory on regret experience among female consumers in Idah. The specific objectives are as follows, namely:

1. examine the impact of brand consciousness on regret experience among female consumers in Idah.
2. examine the impact of Quality/Perfectionism on regret experience among female consumers in Idah.
3. examine the impact of impulsiveness on regret experience among female consumers in Idah.
4. examine the impact of price consciousness on regret experience among female consumers in Idah.

Research Questions

The study is guided by the following research questions:

1. What is the impact of brand consciousness on regret experience among female consumers in Idah?
2. What is the impact of Quality/Perfectionism on regret experience among female consumers in Idah?
3. What is the impact of impulsiveness on regret experience among female consumers in Idah?
4. What is the impact of Price consciousness on regret experience among female consumers in Idah?

Statement of Hypotheses

The following research hypothesis are tested in the study:

1. Brand consciousness has a positive effect on regret experience among female consumers in Idah.
2. Quality/Perfectionism has a positive effect on regret experience among female consumers in Idah.
3. Impulsiveness has a positive effect on regret experience among female consumers in Idah.
4. Price consciousness has a positive effect on regret experience among female consumers in Idah.

Significance of the Study

Theoretically, this work will be of good academic relevance because it will provide the basis on which further research works could be done. It will also be of benefit to the reader as adequate knowledge and understanding will be gained from the information contained in the study. Empirically, this study will be of high relevance to firms. This study will also help management of companies understand consumer decision making as it relates to regret experience. Furthermore, the study is of utmost importance to industry and business in Idah.

Literature Review

The investigation of consumer decision-making has a long tradition in marketing and consumer behaviour research (Anić et al, 2013; Pieters & Zeelenberg, 2007). It is useful to identify consumers' decision-making styles (CDMS), so advertisers and marketers can use such a profile to segment consumers into profitable clusters. Consumers' decision-making styles influence how they negotiate their way through the decision-making process; for example, how they approach the information search, evaluation and selection, while also shaping their purchase behaviour (Nayeem & Casidy, 2015).

The characteristics of decision-making styles can be useful in profiling an individual's consumer style in terms of his/her product evaluation and selection process. Consumer decision-making styles can be defined as a cognitive and affective or 'mental' orientation characterising a consumer's approach to the overall decision-making process (Sproles and Kendall 1986). People may have more than one decision-making style, and it may change depending on the product. These styles may vary across different product Categories. For example, consumers may be more

brand conscious for high involvement product categories, whereas low involvement product decisions may be more affected by price. Consumers can also be quality and price conscious in their decision-making styles when they are familiar with particular product categories and brands. (Leedy & Ormrod, 2005). With this in mind, Sproles and Kendall (1986) developed a measure (the CSI), which can be used to identify the characteristics of CDMS. However, the CSI has not been found to be completely reliable. It is unclear whether the CSI, mostly validated with student samples, is suitable for different types of consumers. The CSI needed to be tested on non-student samples to establish its generalisability to broader consumer groups.

Review of Concepts

Consumers' Decision-Making Styles

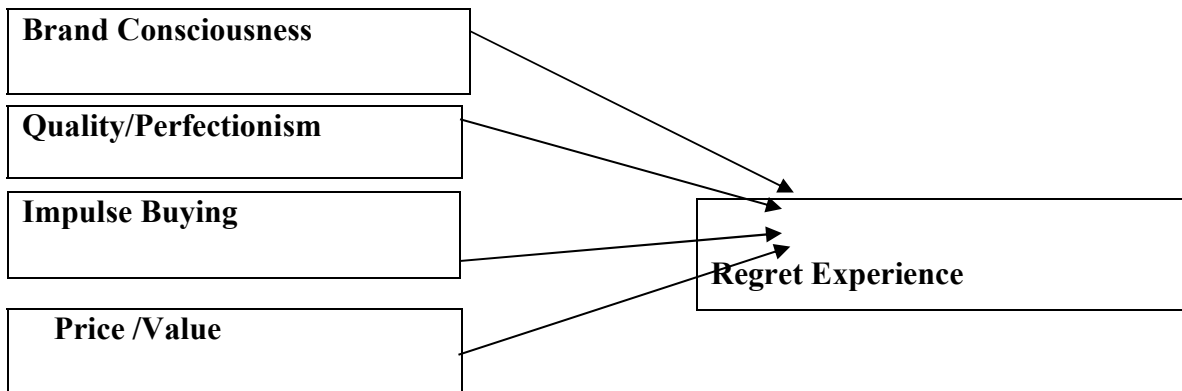
CSI scale helps to profile an individual's consumer style, to educate consumer about its specific decision-making characteristics, and to counsel families on financial management (Sproles & Kendall, 1986). In fact, the phenomena consumer decision-making style can be defined as a mental orientation characterizing a consumer's approach to making choices (Sproles & Kendall, 1986). According to Durvasula, Lyonski and Andrews (1996) there are three approaches to characterize consumer style: (a) the consumer typology; (b) the psychographics/lifestyles approach and (c) the consumer characteristics approach. The *Consumer Typology* approach attempts to define general consumer types. On the other hand, the *Consumer Psychographic* orientation is closely related to consumer choices, and the *Consumer Characteristics* approach focuses on cognitive and affective orientations specifically related to consumer decision-making (Sproles and Kendall, 1986). The unifying theme among these three approaches is the tenet that all consumers engage in shopping with certain fundamental decision-making modes or styles, including rational shopping, consciousness regarding brand, price and quality. Among these three approaches, the *Consumer Characteristics* approach is one of the most promising, since it deals with the mental orientation of consumers in making decisions and focuses on the cognitive and affective orientation in consumer decision making. Thus, it is valuable to consumer affair specialists because it provides a measurement system for standardized testing of consumer decision-making styles and for practical applications, such as counseling consumers (Durvasula, Lyonski & Andrews, 1996). In summary, although no approach is specifically designed to serve consumer interest professionals, useful approaches to characterize consumer styles are suggested, and, therefore, these three approaches ground the CSI instrument.

(1) **Perfectionism or High-Quality Consciousness** – consumers seek the very best quality products; (2) **Brand Consciousness** – consumers are oriented toward expensive and well-known (inter)national brands and feel price is an indicator of quality; (3) **Novelty-Fashion Consciousness** – consumers gain excitement and pleasure from seeking out new things and are conscious of the new fashions and fads; (4) **Recreational and Hedonistic Shopping Consciousness** – consumers find shopping pleasant, enjoyable; they shop just for the fun of it; (5) **Price and Value for Money Shopping Consciousness** – consumers who are looking for sale prices and appear conscious of lower prices in general (benefit/cost relationship); (6) **Impulsiveness, Careless Consumer Orientation** – consumers that do not plan their shopping and appear unconcerned about how much they spend or about the “best purchases”; (7) **Confusion from over Choice of Brands, Stores and Consumer Information** – consumers find the marketplace confusing, view brands as alike and seek help from friends; and (8) **Habitual, Brand-Loyal Orientation toward**

consumption – consumers who are likely to have favorite brands and stores and to have formed habits in choosing these. Habitual behavior is a well-know aspect of consumer decision-making and this factor reinforces its existence as a general characteristic.

In fact, there have been many attempts to profile the decision-making styles (Wickliffe, 2004). If decision-making styles of consumers vary among countries, advertising and other elements of the marketing mix must be adjusted to accommodate these differences. For example, if there is a large segment of impulsive buyers in a specific country, advertising appeals may be formulated with this in mind. As a consequence, CSI can be a useful instrument in providing information to classify these decision-making styles. Based on the circumstances, the purpose of this research is to investigate the decision-making profiles of consumer and to examine the applicability of an instrument designed to measure consumer decision-making in another culture.

Conceptual Model



Source: Bearden et al (2001)

Brand Consciousness

Brand Consciousness Anić et al., (2014) define brand consciousness as a consumer behavior that leads to the orientation toward well known or widely - recognizable brands that have expensive prices. This CSI's dimension is closely connected to acquiring well-known and very expensive brands. This represents the condition that the consumers believe that the higher price, the better of its quality. This type of consumers tends to choose best selling brands and well-advertised brands (Bakewell and Mitchell, 2003). Cowart and Goldsmith, (2007) in their study reveal that consumers who have brand consciousness tend to go shopping online. Therefore, consumers who are aware about a particular brand, will seek opinion from other consumers in order to avoid regrets. A study conducted by Mohsenin et al., (2018) show that brand consciousness which has a role in forming the CSI. Previous research also indicate that female consumers tend to choose well-known brands more often than. Women are also capable to buy a certain brand with much higher price, and they show stronger involvement to certain brand (Mukherjee et al., 2012). Another study show that older consumers tend to buy products that have existed on the market for longer time (long-established brands) (Paandraud et al., 2005) and the consumers are also more conscious to a certain brand.

Quality /Perfectionist

Quality-conscious consumer otherwise called perfectionist, measures a consumer who is quest for the best quality in products. Perfectionists and quality-conscious consumers, according to CSI theory (Sproles & Kendall, 1986), buy attentively and make decisions based on rigorous product evaluations (Park & Kim, 2003). Such clients perform extensive research to find the greatest or highest quality product. They consider price as a good indicator of quality because of the positive association between price and quality. They use a utilitarian purchasing strategy because it is a task-oriented strategy that focuses on price and quality (Park et al., 2010). Consumers with high levels of perfectionism are likely to engage in more careful buying and decision-making process. A buyer higher in compulsiveness additionally shops all the more painstakingly, all the more efficiently, and all the more looking at products (Sproles and Kendall, 1986; Shani & Zeelenberg, 2007; Nayeem & Casidy, 2013). Perfectionist consumers look for the absolute best quality products, have elevated requirements for consumer goods, and are worried with the usefulness and quality of products. Quality conscious consumers are not fulfilled by things that are adequate. They have to locate the best quality products that are accessible.

Impulsiveness

Sproles and Kendall (1986) explained that the Impulsive, careless style comprises those consumers who are making their purchasing without planning for it nor have an interest in finding other options. They are described as impulsive consumers who generally purchase spontaneously and do not think often about getting the best buys. They also do not care that much about the amount of money they pay for the purchased product nor its quality. However, they frequently feel regretful about the buys they have made (Sproles & Kendall, 1986; Sproles, et al., 1986). Impulsive buying turns out to be almost certain when the affective state of the consumer represented in his sentiments, feelings, and moods defeats his cognitive one represented in his thinking, comprehension, and translation of data. Accordingly, the impulsive decision-making style comes out from the least cognitive exertion the consumer affords and the solid presence of responsive components, along with an escalated, unexpectedly emerging affective activity. This behavior is mostly displayed in circumstances of buying low-valued, and low-involvement products of recurring need. A buy is mostly set off at the retail location. Consumers that do not plan their shopping and appear unconcerned about how much they spend or about the “best purchases may experience regrets. Impulsive buying is unplanned purchase without careful consideration and rational decision- making process owing to a powerful stimulus.

Similarly, Wong et al (2018) defined impulse buying as unplanned behavior involving sudden decision-making and tendency for urgent acquisition of the product. It is urgent buying without any prior-shopping objective which is often accompanied by feelings of excitement, pleasure and/or a powerful and persistent urge to buy (Shani et al, 2015; Beatty & Ferrell, 1998). It is sudden, compelling, hedonically complex buying behavior in which the rapidity of an impulse decision process prevents thoughtful and deliberate consideration of alternative information and choices. According to Kumar and Sarangi (2008) defined impulse buying is the buying of products with least deliberation under the influence of a sudden and powerful urge. Therefore, impulse buying is coming from impulsive behavior which is irresistibly arousing but less deliberative as compared to planned purchasing conducts.

Mahmoud et al. (2018) classified Impulse Buying Behavior into four types: Planned impulse buying: - spontaneous purchases made by consumers without any certainty of buying what products but have planned to shop when leaving for the shop (Manzano et al, 2009). Reminded impulse buying: impulsive purchases made by consumers when consumer remembers that he/she needs it and decides to purchase the product in the shop, Suggestion impulse buying: Purchases are made when the consumer sees the product, sees the usage procedure or benefits and decides to make a purchase and Pure impulse buying:- buying is done by consumers as the result of emotional connections so that they purchase products outside of their buying habits so that this is purely resulted from the internal conditions of consumers.

According to Kocak et al (2007) unplanned buying maybe divided into three types: Reasonable unplanned buying related to both objective evaluation and emotional preferences, emotional impulse buying related with only emotional preferences and objective impulse buying associated with only objective evaluation. Churchill (1996) developed impulse buying model which has s been later modified by Kim (2012) to describe the impulse buying process by overlooking several steps i.e. need recognition, information search, and alternative evaluation, and reclassifying influencing factors. The impulse buying process begins with product awareness/ browsing without having an intention to purchase a certain item or visiting a certain store. As consumers search or browse, they are exposed to the many stimuli and feel the desire to buy. Then the impulse buyer makes a purchase decision without searching for information or evaluating alternatives. After the purchase, the post-purchase evaluation may experience positive or negative consequences. In this process, consumers are influenced by external factors (window display, visual merchandising, in-store form display, floor merchandising, promotional signage) and internal (mood, need/desire, hedonic pleasure, cognitive or affective evaluation) that trigger their impulse purchase behavior.

Price Consciousness

Anić et al., (2014) reveal that consumers who are categorized as price consciousness, tend to have greater awareness of products with cheaper price. In other words, price consciousness is a decision-making style that focuses on cheaper prices. Consumers with this kind of style are aware/conscious with discounts. This kind of consumers have main goal to acquire the best value for each amount of money that they spend and they have tendency to compare prices. Regarding online shopping, price consciousness is the amount of time and money that is spend in shopping for products online. Several past studies show that consumers who are aware of value/price tend to introduce new brand and products to other consumers, and they inquire/request information from other people regarding such products. Women are more sensitive towards prices compared to men. Past studies also showed that younger consumers are more prudent compared to elderly consumers. Kamaruddin and Mokhlis (2003) discover that consumers who are capable in taking full advantage of the acquired benefit could possess the capability to make price comparisons and discounts from social shopping websites. Kang et al., (2014) revealed that consumers with price consciousness will seek opinions from other consumers in the social network/social media. This action is intended to ensure them that they get the best value for money and it forms positive attitude toward online social shopping using the social network/social media.

Customer Regret Experience

Marketing managers are always interested in achieving a better understanding of the influences of post-purchase behavior; namely, what brings consumers back for more? Under what circumstances are they satisfied with their chosen brands, and when do they regret their decisions when turning down an alternative? While regret theory was first introduced among economic decision theorists to help explain irrational decision-making (Mariani et al, 2010), more recently, marketing researchers have been using it to garner greater insight into consumption behaviors. For example, regret has surfaced both as part of a propensity to observe model (Simpson et al., 2008) and a motivational process model (Bakewell; Mitchell, 2003 & Cowart & Goldsmith, 2007). In terms of minimizing risk. Likewise, Kotler and Armstrong (2018) discussed regret in terms of post-purchase coping strategies from a consumer emotions perspective. The purpose of this paper is to understand the relationships between consumer regret and outcome variables such as satisfaction levels, extent of rumination, and brand switching intention. Furthermore, the extent of negative emotion is examined in order to determine any additional indirect effects regret may have on satisfaction and/or ruminative thinking.

The analysis provided for the structural equation model allows for a stronger test of construct measurement and confirms existing theoretical models. Further, the concept of rumination exists within the psychology literature, however this phenomenon has yet to be examined within the consumer research literature. Considering that consumers ruminate every day and throughout the day, rumination is an important concept that desperately needs attention within marketing to better understand consumption patterns. One of the key contributions of this paper is that we introduce the concept of rumination into the consumer research literature and examine its impact in a decision-making context.

According to Landman (1993), regret is defined as “ a more or less painful judgment and state of feeling sorry for misfortunes, limitations, losses, shortcomings, transgressions, or mistakes”. The initial feeling of regret prompts an assessment of whether or not the consumer can amend a given situation and then facilitates the consumer’s use of coping strategies. Prior research has shown that regret has a direct and negative influence on customer satisfaction levels a direct and negative effect on repurchase intentions and a facilitative effect on promoting proactive coping strategies such as brand switching behavior (Zeelenberg and Pieters, 1999). However, sparse research explains the relationships between regret, ruminative thinking, and negative emotions. With regret acting as such a powerful emotion, it is likely to impact the extent of rumination experienced by the consumer. Rumination refers to several varieties of recurrent, event-related, thinking (Mukherjee et al, 2012), and it occurs when consumers experience continued repetitive thoughts without the presence of an immediate environmental stimulus. Ruminative thinking may include sense making, problem solving, reminiscence, or anticipation of a consequence; literature suggests that it is largely a maladaptive process for individuals (Mokhlis, 2009). It has been shown in some cases to interfere with an individual’s capacity to achieve certain goals (Mohsenin et al, 2018). Over time, extensive ruminative thinking can prolong negative emotions and contribute to depression (Melika & Abderrazak, 2012; Kotler & Kartajaya, 2017).

Considering the numerous negative consequences of consumer regret, it is crucial to corroborate existing research with respect to satisfaction levels and brand switching behaviors while additionally examining the effect of regret on negative emotions and ruminative thinking. Furthermore, in terms of branding, literature suggests that the impact of brand performance is

integral to the determination of brand satisfaction (Mittal & Lee, 1989). However, findings also suggest that brand performance is not sufficient and the examination of foregone brand alternatives is also needed for understanding post-purchase decision-making (Inman et al., 1997; Tsiros & Mittal, 2000). When consumers perceive that an alternative brand selection would have yielded greater satisfaction, even when the chosen brand performs well, a feeling of regret is experienced. This feeling has been shown to have a negative impact on satisfaction levels (Inman et al., 1997), and in some cases, it may even lead to brand switching. Thus, the impact of regret is of great importance to marketers who are interested in developing brand loyalty and fostering long-term relationships among consumers.

Shani et al. (2015) and Meskaran et al (2013) added a neglected, but strong effective variable 'missed opportunities' to the literature. According to them, research remains silent as to whether "the effects of missed opportunities can be generalized to opportunities that will be missed in the future" and also what is the impact of these two types of missed opportunities. They discussed four factors which lead to predicting that future failures will have more impact than past failures. The first factor is responsibility.

Empirical Review

In practical terms, after Sproles and Kendall (1986) have created the CSI instrument, other studies tested it and did not achieve singular results. For instance, Hafstrom, & Chung (1992) compared the CSI scale of young Korean and American students and confirmed all but one of the eight original constructs, i.e. Novelty-Fashion. These authors comment "that there is reasons for cautions optimism that the CSI has elements of construct validity and has potential use across international populations". A closer look at the reliabilities of the study indicates that Time-Energy ($\alpha = 0.35$), Habitual-Brand Loyal ($\alpha = 0.34$) and Price/Value Conscious ($\alpha = 0.31$) were not reliable measures of the construct. The newly identified Time-energy construct contains items from the Brand Conscious and Habitual Brand-Loyal 4 decision-making styles found in US consumers. Korean consumers, who were characterized as Time-Energy decision-makers, tend to conserve energy by shopping in the same stores and by consulting magazines and advertisements before they actually buy a product. In additional, for Hafstrom, et'al (1992) "only the Novelty-Fashion construct identified by both Sproles (1985) and Sproles and Kendall (1986) was not confirmed in the Korean data. However, two items ('I usually buy very newest style' and 'I keep my wardrobe up-to-date with the changing fashions') that loaded on this factor in the Sproles and Kendall study loaded on the Brand Conscious, Price Equals Quality factor in the present study. It may indicate that brand consciousness and fashion consciousness are linked in some way by Korean young consumers."

Melaku (2021) investigated consumers' impulse buying behavior: structured systematic literature review and concluded that to be successful in business the marketers must have understanding of how consumers behave on every occasion during an implicit or explicit need for a product. The knowledge of consumer behavior involves both the physical, mental and emotional process is helpful and worthwhile for the marketing institutions to recognize how the buyer thinks, feels, and selects products from a given alternatives and how those consumers are influenced by different factors. The consumers can purchase products either through planning or impulsively on the spot decisions. Therefore, this study aimed to identify the factors that determine consumers' impulse buying behavior. To achieve the stated objectives, the study has employed structured systematic literature review by identifying and obtaining the per-reviewed article published since

2011 from google scholar, Research Gate, science direct, winey online, Taylor & Francis and emerald database. From totally extracted 176 articles, 29 articles were satisfied the inclusion criteria and further reviewed for this article analysis purpose. The outcome of this study has shown that store environment related factors, demographic factors, personality traits and situational factors are influencing consumer impulse buying behavior

Research Methodology

Research Design

This could be seen as the procedure and processes adopted for collecting and analyzing the data for this study. This study is a descriptive survey research. The primary data was collected through questionnaire administration method, the data was collected through review of all related literatures, so as to be consistent with the advocacy for methodological pluralism for behavior related studies (Uchenna et al, 2021).

Populations of the Study

In research, the population of study is the total lists of all elements or objects of a well-defined group being studied. The sampling frame for the study was created from the consumers with their population and sample size.

Sample Size and Sampling Technique

Since the population of this kind of study was not known the researcher decided to purposively choose 320 as the sample size. The purposive sampling technique was used for the study.

Instrument for Data Collection

The use of a structured questionnaire was adopted to collect data for the study.

Validity and Reliability of Instrument

Reliability refers to the dependability of something. Reliability refers to the extent to which your data collection techniques or analysis procedures will yield consistent findings whereas validity is concern with the ability of the instrument to measure what it is designed to measure (Olannye, 2006). Content validity was used to ascertain whether the content of the questionnaire is appropriate and relevant to the study objective. Content validity indicates the content reflects a complete range of the attributes under study and is usually undertaken by seven or more experts To estimate the content validity, the researchers seek the opinion of his supervisor and others that are expert on the field of management and research. Measurement of the model reliability assessed using Cronbach's alpha (CA) based tests. CA provides an estimate of the indicator inter correlations (Sekaran, 2003) and an acceptable measure for CA is 0.7 or higher.

Method of Data Collection

The survey method was used for the study. The strategy for generating the data for this study involves the administration of copies of validated questionnaire on the respondents. The covering

letter that was addressed to the respondents accompanied the instrument which explained the aim (objective) of the study, assuring them of the confidentiality of their responses. The questionnaire consists of a five (5) point likert-type question ranging from 1-Strongly Disagree to 5- Strongly Agree. A total of 320 questionnaires were distributed.

Method of Data Presentation Analysis

Data analysis is the engine-room of every research, analysis of data has to do with rational processing of data with the use of statistical tools, to produce information. The aim of the statistical analysis of data with regards to this research study was to assist (enable) the researchers make sense of the data and helps the researcher make conclusions that are valid and lead to good decision. The first level of statistical analysis involves the use of simple, descriptive or inductive statistic which uses the frequency, percentage mean, and standard deviation. The second level of statistical analysis involves determining the degree of relationship between the variables which include Pearson correlation analysis and regression analysis was employed. The scientific package for social science (SPSS version 20) software shall be employed with regression and correlation analysis will be used because of the nature of the topic and these two techniques are the most common model used by many researchers.

Data Presentation and Analysis

Data Presentation

The simple percentage table was used to present and analyze data collected for this study in this chapter. The total no of (320) sets of questionnaires were administered, however (20) were not returned, (300) sets of questionnaires were returned, speculating that 93.75% the sets of questionnaires were used for the study.

Data Analysis

Table 1: Percentage Distribution of Respondents Sex

Sex	No of respondents	Percentage%
Male	200	66.6
Female	100	33.4
Total	300	100

Source: Field Survey, 2026
 The above table shows that 66.6% of the respondents were males while 33.4% were females. This has shown that a greater number of respondents were males.

Table 2: Percentage distribution of respondents Age

Age	No of respondents	Percentage%
20-25	290	96.6
26-30	5	1.7
31-35	5	1.7
Total	300	100

Source: Field Survey, 2026

The above table shows that 96.6% of the respondents are between 20 to 25 years of age while 1.7% were between 26 years old to 30 years old. 1.7% representing 5 respondents at the age between 31 and 35 years.

Table 3: Brand Consciousness

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. The most advertised brands are usually good choices	250(83%)	40(13%)	10(4%)	-	-
2. I prefer buying the best selling brands	290(96%)	5(1.6%)	-	-	5(1.6%)
3. I usually buy well-known brands	200(66.6%)	20(8%)	35(11.6%)	35(11.6%)	10(4%)
4. The higher the price of the product, the better the quality	10(4%)	50(16.6%)	200(66.6%)	-	40(13%)
5. The brand is gorgeous	290(96%)	10(4%)	-	-	-

Source: Field Work, 2026

The study revealed that 250 respondents representing 83% strongly agreed that the most advertised brands are usually good choices. 40(13%) disagreed. 10(4%) was neutral. 290(96%) strongly agree that they prefer buying the best-selling brands while 5(1.6%) agreed. Then 5(1.6%) strongly disagreed. In response to known brands, 200 (66.6%) strongly agreed. 20% (8%) agreed. 35(11.6%) neutral and another 35(11.6%) disagreed while 10(4%) strongly disagreed that the higher the price of the product, the better the quality. On whether the brand increases self esteem 10(4%) strongly agreed, 50(16.6%) agreed. And 200(66.6%) was neutral while 40(13%) strongly disagreed. Regarding brand is gorgeousness, 290(96%) strongly agreed, while 10(4%) agreed that their preference for brands of handset was influenced by the gorgeousness of the brand.

Table 4: Quality Perfectionism

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
In general, I usually try to buy the best overall quality	280(93%)	20(8%)		-	-
I make a special effort to choose the very best quality products	250(83%)	40(13%)	-	-	10(8%)
I have very high standards and expectations for the products I buy	50 (16.6%)	250(83%)	-	-	-
Getting good quality is very important to me	-	280(93.3%)	-		20(16%)
In general, I usually try to buy the best overall quality	240(80%)	40(13%)	20(8%)	-	-

Source: Field Work, 2026

The second objective of the study examined quality perfectionism. The study showed that 280 (93%) strongly agreed and 20(8%) agreed that they usually try to buy the best overall quality. Furthermore, 250(83%) strongly agreed and 40(13%) agreed that they make special effort to choose the very best quality products. While 10(8%) strongly disagreed. Response has very high standards and expectations for the products they buy was and represented 50(16.6%) strongly agreed while 250(83%) agreed. Regarding importance of quality, 280(93.3%) agreed while 20(16%) strongly disagreed. That quality was the influence behind their preference. 240(80%)

strongly agreed and 40(13%) agreed that they usually try to buy the best overall quality. While 20(8%) was neutral.

Table 5: Impulsiveness

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I frequently purchase on impulse	200(66.6%)	30(10%)	-	20(16%)	-
I often make purchases I later wish I had not	250 (83%)	20(16%)	-	30 (10%)	-
I should spend more time deciding on the products I buy	300 (100%)	-	-	-	-
I carefully watch how much I spend	300(100%)	-	-	-	-
My spending is unguided	-	50 (16.6%)	-	50(16.6%)	200(66.6%)

Source: Field Work, 2026

The third objective was to examine impulse buying among consumers in Idah. 200(66.6%) strongly indicated that they frequently purchase on impulse. 30(10%) agreed. Furthermore, 20(16%) disagreed. Regarding regret 250 (83%) strongly agreed while 20(16%) agreed that often make purchases they later wish they had not. Then, 30 (10%) disagreed. 100% strongly agreed that they should spend more time deciding on the products they buy. 100% equally strongly agreed that they are usually carefully with how much they spend. On unguided spending, 50(16.6%) agreed. Another 50(16.6%) disagreed while 200 (66.6%) strongly disagreed that their spending is often unguided.

Table 6: Price Consciousness

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I look very carefully to find the best value for money	280(93.3%)	20(6.7%)	-	-	-
I usually buy the lower priced products	250 (83%)	50(16.6%)	-	-	-
I buy as much as possible at sale price	200 (66.6%)	50 (16.6%)	50(16.6%)	-	-
Price mean much to me than quality	250(83%)	20(8%)	-	-	30(10%)
Price dictates my spending	300(100%)	-	-	-	-

Source: Field Work, 2026

The fourth objective was to examine price consciousness. The study showed that 280(93.3%) strongly agreed while 20(6.7%) agreed that they look very carefully to find the best value for money. According to the findings of the study, 250(83%) strongly agreed while 50 (16.6%) that they usually buy the lower priced products. 200 (66.6%) strongly agreed while 50(16.6%) agreed and 50(16.6%) was neutral to whether they buy as much as possible at sale price. The findings equally showed that price mean much than quality. 250(83%) strongly agreed while 20(8%) agreed that price mean much to them than quality. But, 30(10%) strongly disagreed. Finally, 100% responded that price dictates spending.

Table 7: Regret Experience

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I regret my choice	280(93.3%)	20(6.7%)	-	-	-
I think I made the wrong judgment	250 (83%)	50 (16.6%)	-	-	-
I often feel sad for buying unnecessary products	200 (66.6%)	50(16.6%)	50(16.6%)	-	-
I am often dissatisfied with a recent purchase	250(83%)	20(8%)	-	-	30(10%)
After making a purchase, I often find myself wondering why	300(100%)	-	-	-	-

Source: Field Work, 2026

The study showed that 280(93%) strongly agreed and 20(8%) agreed that they I regret my choice. Furthermore, 250(83%) strongly agreed and 40(13%) agreed that they think I made the wrong judgment. While 10(8%) strongly disagreed. often feel sad for buying and represented 50(16.6%) strongly agreed while 250(83%) agreed., 280(93.3%) agreed while 20(16%) strongly disagreed. That they are often dissatisfied with a recent purchase. 240(80%) strongly agreed and 40(13%) agreed that after making a purchase, they often find themselves wondering why. While 20(8%) was neutral.

Test of Hypotheses

The earlier formulated hypotheses will be tested using correlation and regression results.

The Decision Rule

If the probability value calculated is greater than the critical level of significance, then the null hypotheses will be accepted while the alternate hypotheses is rejected and vice versa. If the probability value of 0.00 is smaller than the critical value of 5% (i.e. $0.00 < 0.05$), we conclude of the given parameter that it is statistically significant. In this situation, it is accepted that there is need to reject the null hypotheses and to accept the alternate.

Hypothesis One

Ho1: Brand consciousness has a positive effect on regret experience among female consumers in Idah.

Regression Analysis on Brand Consciousness and Regret Experience.

R	R Square	Adjusted R square	Std. Error of the Estimate	F Statistics	P-value
.351a	.123	.119	1.439	30.657	.000a

Source: Analysis of Field Survey, 2026

Pearson correlation, zero order correlation and regression as used in the table to test the hypotheses One (1). From the model summary in table 4.3.1 $R^2 = .123$ Adjusted $R^2 = .123$ show that 12.3% variations in brand consciousness are accounted for by changes in regret experience.

Since the p-value $0.000 < 0.05$, H_0 is rejected while the H_1 is accepted that there is a significant relationship between brand consciousness and regret experience.

Hypothesis Two

H_{02} : Quality/Perfectionism has a positive effect on regret experience among female consumers in Idah.

Regression Analysis on Quality/Perfectionism and Regret Experience.

R	R Square	Adjusted R square	Std. Error of the Estimate	F-Statistics	P-value
.119a	.014	.014	1.961	3.151	.077

Pearson correlation, zero order correlation and regression is used in this table to test the hypotheses 2. From the model summary of our linear regression model result in table 4.15 the value of R^2 0.776 Adjusted $R^2 = 0.776$ show that 77.6% variations in quality were accounted for by regret experience. Since the p-value $0.000 < 0.05$, the H_1 is accepted that there is a significant relationship between Quality/Perfectionism and regret experience.

Hypothesis Three

H_{03} . Impulsiveness has a positive effect on regret experience among female consumers in Idah

Regression Analysis on Impulsiveness and Regret Experience

R	R Square	Adjusted R square	Std. Error of the Estimate	F-Statistics	P-value
.063	.576	.656	2.140	.866	.000a

Pearson correlation, zero order correlation and regression is used in table above. From the model summary in table 4.3.3, R^2 is 0.576 Adjusted $R^2 = 0.656$ show that 65.6% variations in Impulsiveness were accounted for by changes in regret experience. Since the p-value $0.000 < 0.05$, the alternate is accepted. There is a significant relationship between impulsiveness and regret experience.

Hypotheses Four

H_{03} : Price consciousness has a positive effect on regret experience among female consumers in Idah.

Regression Analysis on Price Consciousness

R	R Square	Adjusted R square	Std. Error of the Estimate	F-Statistics	P-value
.062	.567	.666	2.640	.876	.000a

Pearson correlation, zero order correlation and regression is used in Table 4.3.3. From the model summary in table above, R^2 is 0.567 Adjusted $R^2 = 0.666$ show that 64.5% variations in Impulsiveness were accounted for by changes in regret experience. Since the p-value $0.000 < 0.05$, the alternate is accepted. There is a significant relationship between Price Consciousness and regret experience.

Discussion of Findings

The study revealed that 250 respondents representing 83% strongly agreed that the most advertised brands are usually good choices. 40(13%) disagreed. 10(4%) was neutral. 290(96%) strongly agree that they prefer buying the best-selling brands while 5(1.6%) agreed. Then 5(1.6%) strongly disagreed. In response to known brands, 200(66.6%) strongly agreed. 20% (8%) agreed. 35(11.6%) neutral and another 35(11.6%) disagreed while 10(4%) strongly disagreed that the higher the price of the product, the better the quality. On whether the brand increases self esteem 10(4%) strongly agreed, 50(16.6%) agreed. And 200(66.6%) was neutral while 40(13%) strongly disagreed. Regarding brand is gorgeousness, 290(96%) strongly agreed, while 10(4%) agreed that their preference for brands of handset was influenced by the gorgeousness of the brand. The second objective of the study examined quality perfectionism. The study showed that 280(93%) strongly agreed and 20(8%) agreed that they usually try to buy the best overall quality. Furthermore, 250(83%) strongly agreed and 40(13%) agreed that they make special effort to choose the very best quality products. While 10(8%) strongly disagreed. Response has very high standards and expectations for the products they buy was and represented 50(16.6%) strongly agreed while 250(83%) agreed. Regarding importance of quality, 280(93.3%) agreed while 20(16%) strongly disagreed. That quality was the influence behind their preference. 240(80%) strongly agreed and 40(13%) agreed that they usually try to buy the best overall quality. While 20(8%) was neutral.

The third objective was to examine impulse buying among consumers in Idah. 200(66.6%) strongly indicated that they frequently purchase on impulse. 30(10%) agreed. Furthermore, 20(16%) disagreed. Regarding regret 250 (83%) strongly agreed while 20(16%) agreed that often make purchases they later wish they had not. Then, 30 (10%) disagreed. 100% strongly agreed that they should spend more time deciding on the products they buy. 100% equally strongly agreed that they are usually carefully with how much they spend. On unguided spending, 50(16.6%) agreed. Another 50(16.6%) disagreed while 200 (66.6%) strongly disagreed that their spending is often unguided.

The fourth objective was to examine price consciousness. The study showed that 280(93.3%) strongly agreed while 20(6.7%) agreed that they look very carefully to find the best value for money. According to the findings of the study, 250(83%) strongly agreed while 50 (16.6%) that they usually buy the lower priced products. 200(66.6%) strongly agreed while 50(16.6%) agreed and 50(16.6%) was neutral to whether they buy as much as possible at sale price. The findings equally showed that price mean much than quality. 250(83%) strongly agreed while 20(8%) agreed that price mean much to them than quality. But, 30(10%) strongly disagreed. Finally, 100% responded that price dictates spending.

Conclusion

The aim of this study is to have a better view of how customer style inventory influences regret experience among female consumers in Idah. The study concluded that brand consciousness has a positive effect on regret experience among female consumers in Idah. Similarly, the test of hypotheses two showed that Quality/Perfectionism has a positive effect on regret experience among female consumers in Idah. The findings of the study equally indicated that impulsiveness has a negative effect on regret experience among female consumers in Idah and the test of

hypotheses four finally showed that price consciousness has a negative effect on regret experience among female consumers in Idah.

Recommendations

Based on the findings of the study, the following recommendations were made to prevent future regret, consumer may try to improve the quality of the decision process and outcomes, for instance, by increased internal (memory) or external information search. To attract the attention of consumers who are categorized into price consciousness, firms should sell products with competitive prices. Moreover, the research department has to conduct surveys routinely and continuously to understand the behavior pattern of the consumers in a certain period of time, so that the company is able to identify when the price should be reduced, and when it should be increased, by referring to that pattern. Communication in marketing products should always present the budget price or discount. This because price sensitivity plays a role in influencing or determining consumer's decision. To attract consumers possessing brand consciousness, the brand or product should have specific characteristics that are associated with public figure whose traits are capable to represent. It is important to test the Consumer Style Inventory (CSI) on non female samples if the instrument is to be employed on the general population. Therefore, future research must use a sample of consumers in general. Retailers targeting the brand conscious consumer possess the need to maintain their quality position and/or to consistently provide products viewed as high quality by these individuals.

In addition, the products need to be merchandised and promoted in such a way to maintain an "aura of quality." If brand conscious consumers perceive that products are offered by a particular retailer are consistently high quality, they will likely possess little motivation to look elsewhere given their feelings of alienation from the marketplace. The impulsive or careless consumer, however, may be best targeted through store location. By choosing locations which are close and convenient to their customers, retailers may find themselves in better positions to cater to these individuals. Given their impulsiveness and their feelings of alienation from the marketplace, these individuals will be unlikely to methodically search for store/product alternatives, but instead will be more likely to purchase when and where a need is first realized. Hence, convenient store location appears to be a must. Lastly, retailers targeting the confused by over choice consumer will optimally need to provide a constrained assortment. The consumers will need to be able to locate needed products, but to be able to do so without being confronted by a myriad of choice. Though not primarily targeting the confused by over choice consumer, retailers such as Trader Joes or Aldi are likely to be viewed favorably by these consumers given these stores' limited assortments and since many of their products are available in only a single brand.

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