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LEARNING STYLES INFLUENCE ON CONSUMER DECISION-MAKING STYLES OF GENERATION Y CONSUMERS IN NAMIBIA: A COMPARISON STUDY OF THE THREE MAJOR UNIVERSITIES IN NAMIBIA

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LEARNING STYLES INFLUENCE ON CONSUMER DECISION-MAKING STYLES OF GENERATION Y CONSUMERS IN NAMIBIA: A COMPARISON STUDY OF THE THREE MAJOR UNIVERSITIES IN NAMIBIA

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Abstract

Purpose: This study investigated the learning styles and decision-making styles of the Generation Y consumers in Namibia by administering Sproles and Kendal's Consumer Style Inventory (CSI) and Felder Silverman Index of Learning Styles (ILS). Generation Y, Millennial Generation, or simply Millennials are defined as a group of people born roughly between 1982 and 2002. They are considered to have developed a distinctive buying behaviour.

Methodology: Data was obtained by administering the instruments to a random sample of 505 respondents from the three (3) major Universities in Namibia. Responses from the survey instrument were analysed using SPSS version 22. Factor Analysis (FA) through Principal components analysis (PCA) was used to assess the underlying structure of the components and for assessing the reliability and validity through Cronbach's Alpha coefficients. Factor Analysis (FA) through Principal components analysis (PCA) was used to assess the underlying structure of the components and for assessing the validity and reliability through Cronbach's Alpha coefficients. Multivariate analysis of variance (MANOVA), and analysis of variance (ANOVA), were used to test for hypotheses.

Findings: The findings confirmed eight (8) consumer decision-making styles and four learning styles preferences among the Generation Y consumers in Namibia.

Unique contribution to theory, practice and policy: The findings are deemed important for marketers, educators, entrepreneurs and government in the formulation and the use of effective strategies when addressing the needs of this group.

Key Words: *Consumer decision-making styles, Learning Styles, Generation Y, Millennial*

1.0 INTRODUCTION

1.1 Background of the Study

The term Learning Style, as is used by Kolb (1984) and Honey and Mumford (1986), describes an individual's preferred or habitual ways of processing knowledge and transforming that knowledge into personal knowledge. According to Kolb (1984), individual differences derive from the psychological attributes that determine the strategies a person chooses while processing information. Felder & Silverman (1988), proposed a learning style model with four dimensions which was later revised. Today it is called the Index of Learning Styles (ILS) which is a self-scoring web-based instrument that assesses preferences on four scales of the learning style model as follows: sensing/intuitive (Sen/Int), visual/verbal(Vis/Vrb), active/reflective (Act/Ref), and sequential/global (Seq/Glo) (Felder & Solomon, 1997, Felder & Spurlin, 2005).

Generation Y, Millennial Generation or simply Millennials are defined as a group of people born roughly between 1982 and 2002 (Strauss and Howe, 1999), and are considered to have developed authentic and therefore distinctive consciousness (Lukina, 2016). Generation Y consumers, are considered to be digital natives, consequently they are likely to have developed a different shopping style compared to previous generations (Bakewell and Mitchell, 2003).

Sproles and Kendall (1986) have identified eight basic mental characteristics of consumer decision-making as follows: (1) Perfectionism or high-quality consciousness; (2) Brand Consciousness; (3) Novelty-fashion consciousness; (4) Recreational, hedonistic shopping consciousness; (5) Price Consciousness; (6) Impulsiveness; (7) Confusion from over choice; (8) Brand-loyalty orientation towards consumption. A Consumer Style Inventory (CSI) with 40 Likert-scaled items has also been developed to measure these cognitive and personality characteristics (Chase, 2004; Sproles & Kendall, 1986).

It is important for marketers to analyse how consumers make decisions and the factors that influence such decisions. Durvasula *et al.* (1993) state that profiling consumers' decision-making styles helps advertisers and marketers to understand their purchasing behaviour. Marketers can use them to segment the consumers into various niches for product positioning. This knowledge will help marketers, advertisers and decision makers in many ways: (a) to customise their offerings according to the needs of the Y Generation Consumers in Namibia, (b) to position and advertise as per this generation decision-making style, (c) to understand their buying pattern (d) to frame strategies to improve the operational efficiency of their businesses or institutions.

1.2 Statement of the Problem

Generation Y consumers are becoming sharper in terms of their social, academic and marketing focus due to marketing's vastness, its growing impact on the society and its increasing emphasis on buying power (Lukina, 2016). Generation Y consumers have been brought up in an era where shopping is not regarded as a simple act of purchasing. The proliferation of retail outlets and product choice has resulted in a retail culture where shopping has taken on new experiential dimensions.

Consequently, Generation Y consumers are likely to have developed a different shopping style compared with previous generations (Lehtonen and Mäenpää, 1997; Blackwell and Mitchell, 2003).

Despite this, there have been very few studies, which focus on consumer decision-making styles of Generation Y consumers. Although the process of consumer decision-making is known to relate to learning as a process and to information acquisition, sharing and processing, few studies have focused on exploring these relationships.

1.3 Research Questions

- i. Are the learning styles significantly different among the Generation Y consumers at the three main Universities in Namibia?
- ii. Is there a relationship between consumer decision-making styles of the Generation Y consumers in Namibia and their learning styles?

2.0 METHODS

This section describes the nature of the research methodology used in this study. It includes the research design, the study population, sample design, data collection instruments and data analysis procedures.

A research design is simply a framework or plan for a study used as a guide in collecting and analysing data relating to the purpose or the objectives of the research. A cross-sectional correlational survey design which is also known as a one-shot survey (quantitative) design was used in this study. This allowed the researcher to classify consumer decision-making styles, at a particular point in time which is an alternative to using a longitudinal design which can be used to classify the respondent's perceptions at different time intervals (Welman & Kruger, 2003).

The Study population consists of Namibian youth between the ages of 18 and 34 from the three major Universities in Namibia namely: University of Namibia (UNAM), International University of Management (IUM) and Namibia University of Science and Technology (NUST); who were said to be about 30 000 at the time of the study.

Non-probability convenience and judgement sampling techniques were used to select undergraduate students between the ages of 18 – 34 from University undergraduate programmes in Windhoek (UNAM, IUM and NUST). A total of 505 undergraduate students (males & females) were selected for convenience purpose.

A demographic questionnaire was used to gather demographic data. The information collected from the demographic questionnaire section was used to describe the sample including age, age category, gender, university, marital status and income.

The 40-item, eight-factor Consumer Styles Inventory was used to profile Generation Y consumers' decision-making styles. The CSI contains statements that require one chosen answer for each item in order to best represent the responses and to differentiate between the consumer decision-making styles. (The responses to each

statement were recorded using a five-point Likert rating scale, with 5 representing strongly agree and 1 representing strongly disagree.

The Index of Learning Styles contains 44 statements, 11 items for each of the four dimensions with each having dichotomous options (a or b) corresponding to one of the four dimensions, to measure tendencies in learning styles. The scores are tabulated for four learning styles: (a) sensing/intuitive (Sen/Int), (b) visual/verbal (Vis/Vrb), (c) active/reflective (Act/Ref), and (d) sequential/global (Seq/Glo).

The survey administration took place on the premises of the three chosen Universities (UNAM, IUM and NUST). The Convenience sampling approach was used. Relevant information about the purpose of the survey, how the results would be used, and the protection of anonymity and confidentiality were provided in advance

Responses were analysed using Statistical Packages for the Social Sciences software (SPSS) version 22. Both descriptive and inferential statistics were used to examine the research questions. Descriptive statistics were used to report demographic information, measurements of central tendency (mean and median), variety (range, and standard deviation [SD]), percentage (%), and frequency (f) distribution of the survey items. And for inferential statistics, the principal components analysis (PCA) was used to establish which variables could be reduced and clustered together, and Cronbach's alpha coefficients were used to examine the validity and reliability of the survey instruments. In order to explore the interrelationships between consumer decision-making styles and learning styles, culture, e-literacy, Pearson correlation, multivariate analysis of variance (MANOVA), analysis of variance (ANOVA) were used. All participants' identity was kept confidential. The participants were informed of the purpose and of benefits of the study, how data were to be used and all procedures to be followed to keep information confidential. Both an introductory cover letter and a consent form agreement were provided with explanations about the study and an opportunity for respondents to terminate their participation at any time without any obligation. The questionnaires were coded by numbers rather than by names in order to ensure anonymity. The data was to be kept in a safe place and destroyed at the conclusion of the study to ensure confidentiality.

3.0 RESULTS

This section presents the reliability and validity of the survey instruments and the research results of both descriptive and inferential statistical analysis.

3.1 Results of the Demographic Section

In total, 505 undergraduate students aged between 18 and 34 years both males and females participated in the study. The majority 52.3% are in the age range 20-24. UNAM's participants represented 42%, followed by 32% of NUST participants and 23% by IUM, 3% of the respondents did not state which University they attended.

3.2 Results of the Validity and Reliability Tests

This section presents the process of factor analysis through Principal Component Analysis (PCA) for Validity and the Reliability tests of the CSI instrument conducted prior to hypothesis testing.

3.2.1 Validity and Reliability of the CSI

Participants were asked to evaluate the 40 CSI statements, using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The 40 items are grouped into eight factors that make up the CSI Instrument as per Sproles and Kendal (1986). The PCA using Varimax rotation was conducted to assess the underlying structures of the components (Semente & Whyte, 2018).

Eight factors were requested, based on the fact that the items were designed to index eight constructs, namely: Perfectionistic/High-Quality Conscious consumer, Brand Conscious consumer, Novelty-Fashion Conscious consumer, Recreational/Hedonistic consumer, Price Conscious/Value for Money consumer, Impulsive/Careless consumer, Confused by Over Choice consumer, Habitual/Brand Loyal consumer. The interrelationship between items was addressed through an inspection of the correlation matrix for evidence of coefficient greater than 0.3. In addition, two statistical calculations generated in SPSS were used to assess the factorability: Bartlett's Test of Sphericity and Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. Furthermore, some techniques were implemented to assist in making the decision concerning the number of factors to retain, including Kaiser's criterion (Mertler and Vannatta, 2004, Tabachnick and Fidell, 2007, Hsu, 2012). Kaiser's criterion used an eigenvalue of 1.0 and above as a cut-off point to retain factors for further investigation, and the eigenvalue showed the size of the total variance explained by that factor.

The PCA found two factors/rotated solutions with eigenvalues over 1.00 and together these explain 55% of the total variability in the data. Acceptable Cronbach's Alphas were found in the first rotated solution for Factor 1 - Perfectionistic High-Quality Consciousness (0.64), Factor 2 - Brand Conscious, "Price Equals Quality" (0.75), Factor 3 - Novelty-Fashion Consciousness (0.80), Factor 4 - Recreational, Hedonistic (0.54), and Factor 8- Habitual, Brand Loyal (0.67). While acceptable Cronbach's Alpha for Factor 5 - Price Conscious, "Value for Money" (0.84), Factor 6 - Impulsive Careless (0.71), and, Factor 7 - Confused by Over choice (0.52) were found in the second rotated solution. The factors in the first rotated solution seem to be clustered around product and brand values and hence could be classified as "Consumer Product/Brand Sensitivity behaviour" whereas the second rotated solution appear to be clustered around Price, Impulsiveness and Confused by Over choice and could be classified as "Consumer Price/Impulsive Sensitivity behaviour". Both solutions present acceptable Cronbach's Alphas and, hence the eight factors and the 40 items were retained (Semente & Whyte, 2018).

Cronbach's alpha is the most common measure of internal consistency "reliability". Hsu (2012) and Orcher (2007) suggest that the reliability of an instrument requires a

Cronbach's alpha of 0.7 or higher. Kaiser-Meyer-Olkin and Bartlett's test were conducted to assess the internal reliability of the instrument as well as the FA correlation matrix. The reliability test found determinant of 0.135 which is greater than 0.0001 suggesting an association between the factors. The Kaiser-Meyer-Olkin Measure of sampling adequacy was 0.809, which exceeds 0.70, thus indicating sufficient items for each factor in support of the correlation matrix. Bartlett's Test of Sphericity, $p < 0.000$, reached statistical significance at $p < 0.05$ to support the appropriateness of the correlation matrix.

3.2.2 Validity and Reliability of the ILS

Participants were asked to evaluate the 44 ILS statements, using a dichotomous scale. The 44 items are grouped into four factors that make up the ILS Instrument. The PCA using Varimax rotation was conducted to assess the underlying structures of the components. Cronbach's Alphas were good and thus all components were retained: Sensing (.949)/Intuitive (-.949), Visual (.957)/Verbal(-.953), Active (-.944)/Reflective (.950), and Sequential (-.943)/Global (.945).

Although the KMO value found of 0.384 is far lower than the expected 0.70, Bartlett's test of Sphericity with an associated p value of < 0.000 reached statistical significance at $p < 0.05$ to support the appropriateness of the correlation matrix for the ILS instrument. The PCA found 4 components with eigenvalues of 1 (one) and above accounting for over 93% the variance. Acceptable Cronbach's Alphas were found ranging from -0.943 to 0.957, which indicates that the items form a scale that has good internal reliability. Loadings resulting from an orthogonal rotation are correlation coefficients of each item with the factor, so they range from -1.0 through 0 to +1.0. A negative loading just means that the question or the factor is to be interpreted in the opposite direction from the way it is written (Leech, 2005). For example, the Verbal learning style is the opposite of the Visual learning style.

3.3 Results of testing the Hypotheses

In their study of consumer decision-making styles among generation Y consumers in Namibia Semente and Whyte (2018) validated Sproles' and Kendall (1986) scale and confirmed the CSI eight Factors or Dimensions with its 40 items to be applicable to the Namibian to the consumer decision-making styles of the Generation Y Consumers in Namibia. Their study found the factor loadings:

1. Factor 5 - Price Conscious, "Value for Money" (0.84)
2. Factor 3 - Novelty-Fashion Consciousness (0.80)
3. Factor 2 - Brand Conscious, "Price Equals Quality" (0.75)
4. Factor 6 - Impulsive Careless (0.71)
5. Factor 8- Habitual, Brand Loyal (0.67)
6. Factor 1 - Perfectionistic High-Quality Consciousness (0.64)
7. Factor 4 - Recreational, Hedonistic (0.54)
8. Factor 7 - Confused by Over choice (0.52)

The following items were found to describe the key consumer decision making behaviour of the Namibian Generation Y consumers: Item # 16 "I Keep my wardrobe up to date with changing fashions"; item #15 "I Usually have one more outfits of the very newest style" item # 13 "I prefer buying best-selling brands", item #14 "The most

advertised brands are usually very good choices”; item# 17 “Fashionable attractive styling is very important”. At the bottom of the list was item#26 “Lower price products are usually my choice” – this suggested that the Namibian Generation Y consumers were product and brand conscious and somehow less concerned about prices.

Hypothesis1: The ILS is not applicable to the Namibian Generation Y consumers

The reliability of the factors in the ILS instrument reached 0.96 and suggested a good internal reliability. The PCA found 4 components with eigenvalues exceeding one, explaining over 93% the variance. The factorability was confirmed through Bartlett’s test of Sphericity which was significant at 0.000. Hence the four Factors or components (Activist/Reflector [Act/Ref], Sensing/Intuitive [Sen/Int], Visual/Verbal [Vis/Vrb], Sequential/Global [Seq/Glo]) that make up the 44-item ILS scale were found reliable, validated and thus applicable to the Namibian Generation Y consumers. Sensing (.949)/Intuitive (-.949), Visual (.957)/Verbal (-.953), Active (-.944) /Reflective (.950), and Sequential (-.943)/Global (.945).

In order of importance, the following were found to be the preferred learning styles of the Namibian Generation Y consumers: Visual learning style 54,83% followed by Sensing learning style, 54, 6% the Sequential learning style 53, 97% and the Activist learning style 53,32% as depicted in figure 1.

Hypothesis 2: Learning styles are not significantly different among the Generation Y consumers at the three main Universities in Namibia?

Multivariate analysis of variance (MANOVA) tests were conducted to establish the mean differences among the three major universities. The four ILS Dimensions (Activist/Reflector [Act/Ref], Sensing/Intuitive [Sen/Int], Visual/Verbal [Vis/Vrb], and Sequential/Global [Seq/Glo]) were the Dependent Variables and the Universities were the Independent Variables. In addition, ANOVA tests were employed to determine which Dependent Variable(s) are being affected by the Independent Variable. The Box's Test of Equality of Covariance Matrices revealed an insignificant $P < 0.165$ indicating that there are no significant differences between the covariance matrices. The Levene’s test of Equality of Error Variances provided insignificant P values for most of the dimensions except for Intuitive and Visual which suggested that the assumption of homogeneity of variances is only violated to a small degree. Table 1 below presents the Multivariate Test results.

The results of the MANOVA test are as follows:

Wilks’ $\Lambda = 0.836$, $F = (492, 2147) = 2.255$, $P = 0.000$ Partial Eta Squared (η^2) = 0.035. These results suggested that there was a significant difference between universities on the combined Dependent Variables (Activist/Reflector [Act/Ref], Sensing/Intuitive [Sen/Int], Visual/Verbal [Vis/Vrb], Sequential/Global [Seq/Glo] of the ILS). Hence the Learning Styles of Generation Y consumers in Namibia are significantly different for individuals who study in different Universities. To further describe the differences

among individuals who study in different Universities, an ANOVA test was conducted. Table 2 presents the results of the ANOVA test, using an Alpha value with a significance of 5%. The ANOVA test reported that the Activist, Reflector, Sensing, Intuitive, Visual and Verbal dimensions are significantly different for individuals who study in different Universities. Table 3, presents a description of the five identified dimensions which differed between individuals who studied in different Universities:

UNAM

Activist: UNAM reported a strong preference for Activist learning style ($M=6.05$, $SD=2.281$, $SE=0.157$) compared to NUST and IUM.

Sensing: UNAM reported a stronger preference for Sensing learning ($M=6.54$, $SD=1.971$, $SE=.136$) compared to NUST and IUM.

Visual: UNAM reported a stronger preference for Visual learning ($M=6.29$, $SD=2.539$, $SE=.175$) compared to IUM and NUST.

IUM

Reflector: IUM reported slightly higher preferences for Reflector learning style ($M=5.70$, $SD=1.969$, $SE=.184$) compared to NUST and UNAM.

Intuitive: IUM reported a slightly higher preference for Intuitive learning style ($M=5.50$, $SD=2.087$, $SE=.195$) compared to NUST and UNAM.

NUST

Verbal: NUST reported a slightly higher preference for Verbal learning style ($M=5.32$, $SD=2.422$, $SE=.191$) compared to IUM and UNAM.

Hypothesis 3: There is no relationship between consumer decision-making styles of the Generation Y consumers in Namibia and their learning styles

In order to establish if there is a relationship between learning styles and consumer-decision making styles of Generation Y consumers in Namibia, a Pearson Correlation analysis was conducted. The results are as follows:

Factor 1 – Perfectionistic, High-Quality Conscious

There was a negative correlation between Factor 1 – Perfectionistic, High-Quality Conscious and **Sensing Style** ($r = -0.132$, $n = 487$, $p = 0.004$) and **Intuitive Style** ($r = -0.132$, $n = 487$, $p = 0.000$) respectively, which were statistically significant. This suggests that as the Intuitive and Sensing learning styles behaviour of the Namibian Generation Y consumers increase, their Perfectionistic High-Quality Conscious behaviour decreases.

Factor 2 – Brand Conscious, Price Equals Quality:

There were both negative and positive correlations between Factor 2 – Brand Conscious, Price Equals Quality and learning styles. The negative correlations were with **Sensing style** ($r = -0.216$, $n = 485$, $p = 0.000$), **Intuitive Style** ($r = -0.214$, $n = 485$,

$p = 0.000$) and **Sequential Style** ($r = -0.116$, $n = 485$, $p = 0.010$) while the positive correlations were with **Visual Style** ($r = 0.129$, $n = 485$, $p = 0.005$), **Verbal Style** ($r = 0.125$, $n = 485$, $p = 0.006$) and **Global Style** ($r = 0.096$, $n = 485$, $p = 0.035$). All these were statistically significant. This suggests that as the Sensing, Intuitive and Sequential learning styles behaviours increase, their Brand Conscious, Price Equals Quality behaviour decreases, whereas as the Visual, Verbal, and Global Styles behaviours increase, the Brand Conscious, Price Equals Quality behaviour also increases.

Factor 3 – Novelty -Fashion Conscious:

There were both negative and positive correlations between Factor 3 – Novelty - Fashion Conscious and learning styles. The negative correlation was with **Sensing Style** ($r = -0.196$, $n = 488$, $p = 0.000$) and the positive correlation was with **Intuitive Style** ($r = 0.201$, $n = 488$, $p = 0.000$).

Both of these were statistically significant. This suggests that as the Sensing learning styles behaviour of the Namibian Generation Y consumers increases, their Novelty-Fashion Conscious behaviour decreases whereas when the Intuitive learning style increases, their Novelty- Fashion Conscious behaviour also increases.

Factor 4 – Recreational, Hedonistic

There were both negative and positive correlations between Factor 4 – Recreational, Hedonistic and **Sensing Style, Intuitive Style, Visual Style and Verbal Style**, which were statistically significant. These were ($r = -0.129$, $n = 490$, $p = 0.005$), ($r = 0.136$, $n = 490$, $p = 0.003$), ($r = 0.138$, $n = 490$, $p = 0.002$), ($r = 0.147$, $n = 490$, $p = 0.001$) respectively. This suggests that as the Sensing learning styles behaviour of the Namibian Generation Y consumers increases, their Recreational, Hedonistic behaviour decreases, whereas as the Intuitive, Visual and Verbal learning styles behaviours of the Namibian Generation Y consumers increase, their Recreational, Hedonistic behaviour also increases.

Factor 5 – Price Conscious, Value for Money:

There were both negative and positive correlations between Factor 5 – Price Conscious, Value for Money and **Sensing Style, Intuitive Style, Visual Style and Verbal Style**, which were statistically significant. These were ($r = -0.105$, $n = 494$, $p = 0.020$), ($r = 0.107$, $n = 494$, $p = 0.017$), ($r = 0.100$, $n = 494$, $p = 0.026$), ($r = 0.099$, $n = 494$, $p = 0.027$) respectively. This suggests that as the Sensing learning style behaviour of the Namibian Generation Y Consumers increases, their Price Conscious, Value for Money behaviour decreases, whereas as the Intuitive, Visual and Verbal learning styles behaviours of the Namibian Generation Y consumer increase, their Price Conscious Value for Money behaviour also increases.

Factor 6 – Impulsive, Careless:

There were both negative and positive correlations between Factor 6 – Impulsive, Careless and **Activist Style, Reflector Style, Sensing Style, Intuitive Style** and

Visual Style, which were statistically significant. These were ($r=-0.112, n = 492, p = 0.013$), ($r = 0.094, n = 492, p = 0.038$), ($r = -0.209, n = 492, p = 0.000$), ($r = 0.196, n = 492, p = 0.000$), ($r = -0.093, n = 492, p = 0.038$), respectively. This suggests that as the Activist, Sensing and Visual learning styles behaviours of the Namibian Generation Y consumers increase, their Impulsive, Careless behaviour decreases, whereas as the Reflector and Intuitive learning styles behaviours of the Namibian Generation Y consumers increase, their Impulsive, Careless behaviour also increases.

Factor 7 – Confused by over choice:

There were both negative and positive correlations between Factor 7 – Confused by Over choice and **Sensing Style**, **Intuitive Style**, **Visual Style** and **Verbal Style**, which were statistically significant. These were ($r=-0.135, n = 492, p = 0.003$), ($r = 0.118, n = 492, p = 0.009$), ($r = 0.171, n = 492, p = 0.000$), ($r = 0.168, n = 492, p = 0.000$) respectively. This suggests that as the Sensing learning style behaviour of the Namibian Generation Y consumers increases, their Confused by over choice behaviour decreases whereas as the Intuitive, Visual and Verbal learning styles behaviours of the Namibian Generation Y consumers increase, their Confused by over choice behaviour also increases.

Factor 8 – Habitual Brand Loyal

There were both negative and positive correlations between Factor 8 – Habitual Brand Loyal and **Visual Style** and **Verbal Style**, which were statistically significant ($r=-0.90, n = 491, p = 0.045$) and ($r = 0.093, n = 491, p = 0.040$) respectively. This suggests that as the Visual learning style behaviour of the Namibian Generation Y consumers increases, their Habitual Brand Loyal behaviour decreases, whereas as the Verbal learning style behaviour of the Namibian Generation Y consumers increases, their Habitual Brand Loyal behaviour also increases.

4.0 DISCUSSION

4.1 Applicability of the CSI to the Namibian Generation Y consumer decision-making:

The three main profiles or characteristics of the Namibian Generation Y consumers according to Semente and Whyte (2018) were as follows: **Factor 5:** Price Conscious, “Value for Money” – a characteristic identifying those consumers who look for sale prices and are conscious of lower prices. They are concerned with getting the best value for their money, and are likely to be comparison shoppers; **Factor 3:** Novelty Fashion Conscious Consumer- this is a characteristic indicating consumers who are fashion and novelty conscious, and seek out new things; for them it is important to be up-to-date with styles; **Factor 2:** Brand Conscious Consumer- this is a characteristic identifying those consumers who buy more expensive, well-known national and

international brands. They believe that a higher price means better quality, and prefer best-selling advertised brands.

According to Semente and Whyte (2018) the Namibian eight-factor model has confirmed all eight of the Sproles and Kendall (1986) characteristics. Hence marketers, for instance, could create specific marketing strategies to target Namibian Generation Y consumers based on these characteristics. Researchers for instance could add these decision-making characteristics to their existing inventory of psychographic and lifestyle studies. On the other hand, Academics could introduce the scale to students and the public to enable them to assess their own personal styles in purchasing decision-making.

4.2 Applicability of ILS to the Namibian Generation Y consumers:

The four Factors or components Activist/Reflector [Act/Ref], Sensing/Intuitive [Sen/Int], Visual/Verbal [Vis/Vrb], Sequential/Global [Seq/Glo] that make up the 44-item ILS scale were found reliable and applicable to the Namibian Generation Y consumers

It was found that Namibian Generation Y Consumers reported mild preferences for [the] Activist Learning Style, moderate preferences for [the] Sensing Learning Style, moderate preferences for [the] Visual Learning Style, and mild preferences for [the] Sequential Learning Style. This suggests that, to a certain extent, they learn best by trying things out and enjoy working in groups, like to think with concrete and practical orientation toward facts and procedures, they learn with the preference for visual presentations of presented materials, such as pictures, diagrams, and flow charts and they use a linear thinking process and learn in small incremental steps.

4.3 Comparison of Learning styles across the three major Universities in Namibia

The study found significant differences between individuals from different universities on the combined Dependent Variables (Activist/Reflector [Act/Ref], Sensing/Intuitive [Sen/Int], Visual/Verbal [Vis/Vrb], Sequential/Global [Seq/Glo] of the ILS). Hence the Learning Styles of Generation Y consumers in Namibia were significantly different for individuals who studied in different Universities. The following differences were found:

Reflector, Intuitive: IUM reported slightly higher preferences for the Reflector dimension compared to NUST and UNAM in that order. This suggests that IUM Millennials prefer learning by thinking things through and prefer working alone. This style appeals to Passive learners; and the best way to reach them is to encourage participation. Hence marketers and educators alike need to engage this group of Millennials to achieve results, be it through interactive advertising, competitions, sales promotions or through interactive teaching and learning strategies. In addition, IUM Millennials have a preference for the Intuitive Learning Style which suggests a preference for thinking with abstract, conceptual, innovative orientation toward theories and underlying meanings. The best way to reach this group is through written content supported by theoretical background. Hence marketers can provide

advertising materials that provide the underlying meaning or facts to support the message they present. The same principle can be used by educators when appealing to this group.

Activist, Sensing, Visual: UNAM reported a stronger preference for Activist Sensing and Visual learning compared to NUST and IUM. This suggests that UNAM Millennials have a preference for thinking with concrete and practical orientation toward facts and procedures and by trying things out and enjoy working in groups. The best way to reach them is through content and group networking. Marketers can appeal to this group through effective written materials such as written advertising, through newspapers, website, social media, sms, pamphlets and magazines, and such messages should be reinforced with concrete, real life situations and group interactive media such as Facebook. Academics can appeal to this group by providing written content materials supported with concrete evidence and group tasks.

Verbal: NUST reported a slightly higher preference for the Verbal learning style compared to IUM and UNAM. This further suggests that NUST Millennials learn with preference for written and spoken explanations. Hence marketers can incorporate, not just written advertising, but interactive advertising such as that presented through interactive websites, videos, radio and face to face presentations supported by pamphlets or magazines. Academics can also appeal to this group through effective presentations.

It is important to stress at this junction that the learning styles should not be used as an indicator of strength or weakness in learning environments, but rather as reported preferences and tendencies that could help achieve diverse learning. Hence policy makers, administrators and marketers alike should be cognisant of the learning styles in order to devise appropriate policies, best practices in teaching and learning and in marketing strategy development.

4.4 Relationship between learning styles and decision-making styles of Generation Y consumers in Namibia:

The study found in some instances positive correlations and in other instances negative correlations between the Namibian Generation Y consumer decision-making styles and their learning styles with exception of the Global learning style. This means that the Namibian Generation Y consumer decision making styles are influenced by their learning styles both positively and negatively. This significant finding supports existing literature on learning styles and on the consumer decision making process which suggests that consumers go through steps while making a purchasing decision. The decisions made at each step are often a result of how consumers acquire and use knowledge; the knowledge is acquired and demonstrated by consumers through their learning styles which influence their consumer behaviour towards products and services, both negatively and positively. Hence it is imperative that marketers take advantage of this knowledge in order to maintain a specific set of conditions and strategies to their advantage.

5.0 CONCLUSIONS

This study focused on a comparison of the learning styles among Generation Y consumers in Namibia across the three main Universities in Namibia. It further explored the relationship between the Namibian Generation Y consumers' decision-making style and their learning styles, by administering both Felder Silverman ILS model and Sproules and Kendall's CSI model.

The study concluded that Felder-Solomon's Index of Learning Styles with its 44 items and 4 dimensions namely Activist/Reflector [Act/Ref], Sensing/Intuitive [Sen/Int], Visual/Verbal [Vis/Vrb], Sequential/Global [Seq/Glo] was found applicable to the Namibian Generation Y consumers. The study found that the Namibian Generation Y Consumers have mild preferences for Activist, moderate preferences for Sensing, moderate preferences for Visual, and mild preferences for Sequential learning styles. The study found that the learning styles are significantly different for individuals who studied in different Universities.

The fact that different Universities have different learning styles is quite profound and significant in the sense as it may imply different marketing appeals for the different universities and as well as teaching, learning and assessment strategies..

The study has classified the general consumer decision-making characteristics of the Namibian Generation Y consumers and found that Kendall & Sproules (1986) eight (8) basic mental characteristics of consumer decision-making and Consumer Styles Inventory are applicable to Namibian Millennials. They were found to be predominantly Price Conscious "Value for Money", suggesting that they look for sale prices and are conscious of lower prices. In order to get the best value for their money they would compare prices when shopping. On the other hand, this generation was also found to be Novelty Fashion Conscious - suggesting that they seek out new things and give high importance to being up-to-date with styles. In addition, although they were found to be price conscious, they were also found to display Brand Conscious behaviour; implying that they would buy more expensive, well-known national brands, as they tend to believe that a higher price means better quality, and they would prefer best-selling advertised brands.

Furthermore, the study found significant relationship between the Namibian Generation Y consumer decision-making styles and their learning styles. This suggests that learning styles have the ability to influence the way the Namibian Generation Y consumers perceive and make choices, hence it is critical that organisations have this holistic view as it affects their purchasing decision making.

6.0 RECOMMENDATIONS

Based on the findings of this study, the following Recommendations are proposed:

6.1 Recommendations for Further Research

Future studies could be conducted through administering similar questionnaires to a representative sample of other population groups such as working population (blue color vs. white color), graduate vs. high school learners, rural vs. urban schools, etc.

6.2 Recommendations for Practice and Policy

1. The profiles of learning styles found in this study could assist the Institutions of Higher Education to devise teaching, learning and assessment strategies to take advantage of the identified learning styles of the Namibia Generation Y consumers. This is important because effective classification of student learning styles is often associated with effective teaching and pass throughput. In this case, institutions could devise specific student-centred approaches that will enlist the desired academic and skills development results.
2. Since consumer decision-making styles are influenced by learning styles, best practices, in terms of marketing strategies, consumer education, awareness, consumer socialisation, customer intimacy, customer care retention and loyalty strategies are deemed important to nurture and cement relationships.

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Tables

Table 1: ILS and Name of University Multivariate Tests

Multivariate Tests ^a							
Effect		Value	F	Hypothesis df	Error df	Sig.	Partial Eta Squared
Intercept	Pillai's Trace	.789	367.003 ^b	5.000	492.000	.000	.789
	Wilks' Lambda	.211	367.003 ^b	5.000	492.000	.000	.789
	Hotelling's Trace	3.730	367.003 ^b	5.000	492.000	.000	.789
	Roy's Largest Root	3.730	367.003 ^b	5.000	492.000	.000	.789
university	Pillai's Trace	.172	2.214	40.000	2480.000	.000	.034
	Wilks' Lambda	.836	2.252	40.000	2147.373	.000	.035
	Hotelling's Trace	.186	2.285	40.000	2452.000	.000	.036
	Roy's Largest Root	.118	7.319 ^c	8.000	496.000	.000	.106

Table 2: ILS and Name of University ANOVA

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Activist	Between Groups	62.617	8	7.827	1.744	.006
	Within Groups	2226.623	496	4.489		
	Total	2289.240	504			
Reflector	Between Groups	101.792	8	12.724	2.909	.004
	Within Groups	2169.206	496	4.373		
	Total	2270.998	504			
Sensing	Between Groups	176.965	8	22.121	5.006	.000
	Within Groups	2191.894	496	4.419		
	Total	2368.859	504			
Intuitive	Between Groups	196.392	8	24.549	5.779	.000
	Within Groups	2106.982	496	4.248		
	Total	2303.374	504			
Visual	Between Groups	77.634	8	9.704	1.660	.008
	Within Groups	2899.206	496	5.845		
	Total	2976.840	504			
Verbal	Between Groups	121.923	8	15.240	2.748	.006
	Within Groups	2750.719	496	5.546		
	Total	2872.642	504			
Sequential	Between Groups	42.748	8	5.343	1.591	.125
	Within Groups	1665.779	496	3.358		
	Total	1708.527	504			
Global	Between Groups	40.115	8	5.014	1.345	.219
	Within Groups	1849.319	496	3.728		
	Total	1889.434	504			

Table 3: ILS and Name of University Descriptive Statistics

Descriptives									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Activist	IUM	115	5.23	1.938	.181	4.87	5.58	0	10
	NUST	160	5.88	1.950	.154	5.58	6.19	1	10
	UNAM	210	6.05	2.281	.157	5.74	6.36	0	11
Reflector	IUM	115	5.70	1.969	.184	5.34	6.07	1	11
	NUST	160	5.02	1.944	.154	4.72	5.32	1	10
	UNAM	210	4.69	2.232	.154	4.39	4.99	0	11
Sensing	IUM	115	5.43	2.111	.197	5.04	5.82	0	10
	NUST	160	5.62	2.251	.178	5.27	5.97	1	11
	UNAM	210	6.54	1.971	.136	6.27	6.81	0	11
Intuitive	IUM	115	5.50	2.087	.195	5.12	5.89	1	11
	NUST	160	5.27	2.240	.177	4.92	5.62	0	10
	UNAM	210	4.21	1.881	.130	3.96	4.47	0	9
Visual	IUM	115	5.81	2.127	.198	5.42	6.20	0	11
	NUST	160	5.60	2.476	.196	5.21	5.99	0	11
	UNAM	210	6.29	2.539	.175	5.95	6.64	0	11
Verbal	IUM	115	5.17	2.144	.200	4.77	5.56	0	11
	NUST	160	5.32	2.422	.191	4.94	5.70	0	10
	UNAM	210	4.42	2.449	.169	4.09	4.76	0	10
Sequential	IUM	115	5.03	1.764	.165	4.70	5.35	1	10
	NUST	160	5.48	1.648	.130	5.22	5.73	2	10
	UNAM	210	5.21	1.963	.135	4.95	5.48	0	10
Global	IUM	115	5.25	1.905	.178	4.90	5.60	0	9
	NUST	160	4.71	1.739	.137	4.44	4.98	0	8
	UNAM	210	4.92	2.059	.142	4.64	5.20	0	11

Figures and Legends

The Figure below depicts the four preferred learning styles among the Namibian Generation Y consumers.

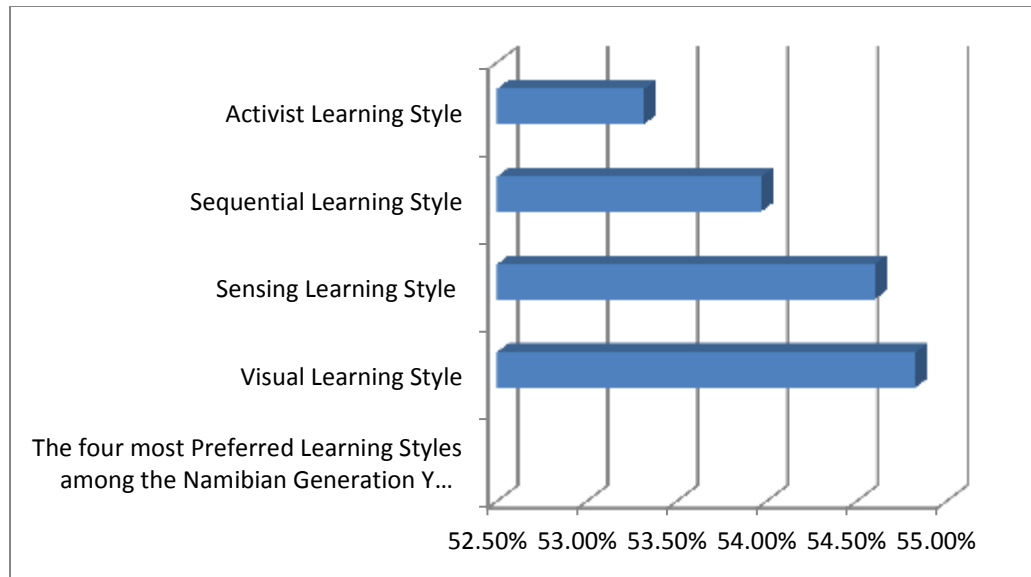


Figure 1: The four most Preferred Learning Styles among the Namibian Generation Y Consumers