

Understanding young consumers' personal-level cultural orientation and shopping intentions: Implications for small-town retailers

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ABSTRACT

This research compared the shopping motivations and behaviors of young consumers toward small-town retailing based on their personal-level cultural orientation: idiocentrism (personal-level individualism) or allocentrism (personal-level collectivism). A total of 493 usable data were collected from U.S. consumers under the age of 30 using an online survey. Six shopping motivations (assortment-seeking, uniqueness-seeking, convenience-seeking, price comparison, social interactions, and browsing) and two shopping intentions (physical store shopping and mobile shopping) were compared between the two consumer groups. The results confirmed that idiocentric and allocentric consumers differ in motivations and intentions to shop at retailers in small towns. Thus, marketing efforts to promote small-town retailing could be specific to consumers' personal-level cultural orientations and should emphasize small-town retailing as a convenient and economic shopping option to buy unique and different kinds of products.

Introduction

Culture shapes consumers' decision-making behaviors through influencing their cognition, emotions, and motivations (Leo, Bennett, & Härtel, 2005; Markus & Kitayama, 1991). Researchers have adopted Geert Hofstede's (1980) five cultural dimensions - individualism/collectivism, masculinity/femininity, power distance, uncertainty avoidance, and long-term orientation - to understand consumer behaviors in various cross-cultural contexts (Ndubisi, 2004; Yang, 2004). While each cultural dimension is meaningful in determining consumer behaviors, the particular importance of individualism and collectivism has frequently been recognized in literature (Triandis, 2001). When examining individualism and collectivism in consumer research, researchers often approach the subject with the assumption of consumer homogeneity within the same culture. That is, consumers from individualist cultures behave as individualists whereas those from collectivist cultures behave as

collectivists (Yang, 2004). However, as consumer heterogeneity within the same culture has become the norm, both individualists and collectivists exist in any given culture (Sun & Wu, 2004; Triandis, 2001). The terms *idiocentrism* and *allocentrism* have been introduced as individualism and collectivism at a personal level (Triandis, Leung, Villarreal, & Clark, 1985). Idiocentrism is a personal orientation rooted in individualistic attributes whereby people attend to their own personal goals and independence and seek uniqueness and hedonism (Sun, Horn, & Merritt, 2004). Conversely, allocentrism is a personal orientation originated from collectivistic traits whereby people value in-group goals and interdependence (Triandis et al., 1985). These distinctive personal-level cultural orientations affect individuals' cognitions, emotions, and motivations, and in turn affect their shopping. For example, idiocentric consumers tend to be more financially confident, opinion leaders, innovators, and fashion- and brand-sensitive than their counterparts (Leo et al., 2005; Markus & Kitayama, 1991; Sun et al., 2004). Idiocentric consumers perceive a product and its display environment as perceptually unrelated whereas allocentric consumers perceive the two as perceptually related. These differences affect their product evaluations

and purchase intentions (Ryu & Bringham, 2015). Similarly, the impact of in-store marketing on idiocentric consumers becomes stronger when a product and a marketing message are perceptually-unrelated, but a perceptually-related marketing message is more effective for allocentric consumers (Zhu & Meyers-Levy, 2009). These studies evidenced that these two consumer groups are different in making shopping and purchase decisions, and retailers must understand their customers from the perspective of their personal-level cultural orientations.

The success of retail businesses in small towns depends largely on how these towns retain local consumers within and attract non-local consumers to the towns (Ryu & Swinney, 2011). Small-town retailers should identify niche markets and serve their clientele with well-focused product, pricing, and customer service strategies (Achua & Lussier, 2002; Rubach & McGee, 2002). To this end, many researchers have investigated how and why consumers shop or do not shop at stores in small communities. For example, they have approached the topic from the perspective of community characteristics (Runyan & Huddleston, 2006), merchandise and store characteristics (Lee, Johnson, & Gahring, 2008), retail marketing strategies (Archua & Lussier, 2002; Rubach & McGee, 2002), consumer-community attachment (Miller & Besser, 2000), and consumer demographics (Singer & Arora, 2000). However, consumers' individual differences in relation to their cultural orientation, idiocentrism or allocentrism, have received little attention. The objective of this research was to compare the shopping motivations and behaviors of idiocentric consumers to those of allocentric consumers in the context of small-town retailing. Since retaining young consumers is one of the important tasks for small town retailers (Ashley-Cotleur, Gaurer, & Foltos, 2009), this research primarily focused on young consumers under the age of 30.

Literature Review

Shopping Motivations

Various shopping motivations influence consumer shopping decisions (Babin, Darden, & Griffen, 1994; Childers, Carr, Peck, & Carson, 2001; Eastlick & Feinberg, 1999; Kim, 2006). As the importance of these motivations varies based on their cultural values and orientations (Ozen & Kodaz, 2012), idiocentric and allocentric consumers could utilize shopping motivations differently. The current study identifies assortment-seeking, uniqueness-seeking, convenience-seeking, price comparison, social interaction, and browsing as shopping motivations pertinent to consumers of small-town retailers (Noble, Griffith, & Adjei, 2006).

A wide selection of products and availability of unique products are important when consumers decide to shop

at small-town retailers (Lee et al., 2008). These factors are associated with their assortment-seeking and uniqueness-seeking behaviors (Noble et al., 2006). In comparison to allocentric consumers, idiocentric consumers are characterized as more innovative (Dutta-Bergman & Wells, 2002) and fashion-conscious consumers (Sun et al., 2004). Jordaan and Simpson (2006) explained that consumers with a strong innovative nature tend to purchase a variety of products and express themselves through owning unique products. Iyer and Eastman (2010) also found that fashion-conscious consumers seek exclusivity and assortment. Thus, the following hypotheses are advanced:

Hypothesis 1. Idiocentric consumers are motivated by assortment-seeking more than allocentric consumers when shopping at small-town retailers.

Hypothesis 2. Idiocentric consumers are motivated by uniqueness-seeking more than allocentric consumers when shopping at small-town retailers.

Idiocentric consumers display a stronger tendency toward convenience shopping. They tend to exchange monetary gains for hassle-free shopping, whereas allocentric consumers are likely to make a shopping list beforehand even if this process requires extra effort (Dutta-Bergman & Wells, 2002).

When it comes to price comparison for value shopping, idiocentric consumers prefer national brands to generic brands and are willing to pay more for products made by well-known brands (Dutta-Bergman & Wells, 2002). They are also more financially satisfied and confident (Sun et al., 2004). This suggests that price may not be a major factor for them when making shopping decisions. Allocentric consumers, on the other hand, engage in comparison shopping to locate the products with the lowest price (Dutta-Bergman & Wells, 2002). Thus, the following hypotheses are postulated:

Hypothesis 3. Idiocentric consumers are motivated by convenience-seeking more than allocentric consumers when shopping at small-town retailers.

Hypothesis 4. Allocentric consumers are motivated by price comparison more than idiocentric consumers when shopping at small-town retailers.

Consumers of small-town retailers recognize that social interactions are significant determinants of their shopping decisions (Noble et al., 2006). Consumers strive for social experiences outside of home and interact with other people through shopping. This behavior is often observed among idiocentric consumers who participate in interpersonal activities more willingly and prefer to attend events

that involve outgroup members (Dutta-Bergman & Wells, 2002). Exploring retail stores to experience novel and interesting items and environments can be adventurous and entertaining (Arnold & Reynolds, 2003). For certain consumers, going out of the house for shopping is a course of pursuing adventure and entertainment (Cox, Cox, & Anderson, 2005). Idiocentric consumers are characterized as sensation-seekers, pleasure-seekers, and adventure-seekers who participate in entertaining activities and social interactions outside home more than allocentric consumers (Dutta-Bergman & Wells, 2002). Thus, the following hypotheses are suggested:

Hypothesis 5. Idiocentric consumers are motivated by social interaction more than allocentric consumers when shopping at small-town retailers.

Hypothesis 6. Idiocentric consumers are motivated by browsing more than allocentric consumers when shopping at small-town retailers.

Shopping Intentions

According to the comparative research of idiocentric and allocentric consumers' travelling behaviors (Dutta-Bergman & Wells, 2002; Sun et al., 2004), the former are more interested in exploring less familiar places and they are likely to visit new places and try different experiences. The research also confirmed that idiocentric consumers are inclined to try authentic foods and crafts which are available from these places (Dutta-Bergman & Wells, 2002; Sun et al., 2004). Since shopping at small-town retailers could mean that consumers travel distances to visit new places and explore different products, idiocentric consumers may be more willing to shop at retailers in small towns than allocentric consumers. Thus, the following hypothesis is proposed:

Hypothesis 7. Idiocentric consumers display stronger shopping intentions toward small-town retailers than allocentric consumers.

An increasing number of small-town retailers perceive offering an online or mobile shopping option to be an opportunity to reach a broader market (Amit & Zott, 2001; Galloway, Mochrie, & Deakins, 2004). Compared to allocentric consumers, idiocentric consumers are tech-savvy and innovative individuals (Dutta-Bergman & Wells, 2002). They spend more time using computers for personal purposes, use the Internet to a greater extent, and are more likely to purchase computer-related products and services (Dutta-Bergman & Wells, 2002). These technology-related behaviors could be evidence of their readiness to shop via a mobile shopping channel if this specific option is offered

by retailers in small towns. Thus, the following hypothesis is recommended:

Hypothesis 8. Idiocentric consumers display stronger mobile shopping intentions toward small-town retailers than allocentric consumers.

Method

Procedure

An online survey was employed to collect data. An online sample of U.S. adults was recruited via a third-party online survey company. Since the focus of this study was young consumers' shopping motivations and behaviors toward retailers in small towns, the age restriction of under 30 years was requested. The first part of the survey elicited survey participants' demographic information. In the second part, they were asked to answer the maximum miles they were willing to travel to a small town to buy authentic food, indigenous crafts, quality products, and bargain shopping. The following set of questions was about their shopping motivations and shopping intentions at retailers in small towns located within the distance they identified in the previous questions. A total of 528 consumers participated in the survey. After excluding incomplete and questionable responses, 493 data were used for analysis.

Measures

Formerly developed scales were used to measure variables for this research. Consumer idiocentrism and allocentrism were assessed with a five-item idiocentrism scale which asked respondents to what extent they describe themselves as outspoken, assertive, demanding, independent, and self-centered (Dutta-Bergman & Wells, 2002). The scale showed acceptable reliability ($\alpha = 0.72$). Its mean and standard deviation values were 3.26 and 0.73, respectively.

The scales used in the study of Noble et al. (2006) were adopted to assess consumer motivations to shop at small-town retailers. The reliability and descriptive statistics of each scale were as follows: assortment-seeking (2 items; $M = 4.08$; $SD = 0.67$; $\alpha = 0.71$), uniqueness-seeking (3 items; $M = 3.80$; $SD = 0.73$; $\alpha = 0.77$), convenience-seeking (3 items; $M = 3.71$; $SD = 0.86$; $\alpha = 0.82$), price comparison (3 items; $M = 4.04$; $SD = 0.79$; $\alpha = 0.85$), social interaction (3 items; $M = 2.89$; $SD = 0.95$; $\alpha = 0.76$), and browsing (3 items; $M = 3.49$; $SD = 0.89$; $\alpha = 0.71$).

Three-item shopping intention and two-item mobile shopping intention scales were modified from behavioral intention studies (Ryu, 2011; Ryu & Murdock, 2013). The reliability for shopping intentions and mobile shopping intentions were 0.88 and 0.94. The mean and standard deviation

tion values for shopping intentions were 4.14 and 0.75 and for mobile shopping intentions were 3.60 and 0.97, respectively. All measurement items except demographic information were measured with a five-point Likert-type scale.

Data analysis

Survey respondents were divided into two groups – idiocentric consumers and allocentric consumers - by a median split of the idiocentrism scores. This median split method for dividing a whole group into two sub groups has been justified in other research (Dutta-Bergman & Wells, 2002; Triandis et al., 1985). The median score used was 3.2. After the split, 243 idiocentric consumers (49.3%) and 250 allocentric consumers (50.7%) were identified. A multiple regression analysis was employed to estimate the relationship between shopping motivations and consumers’ levels of idiocentric tendency. Independent-samples *t*-tests and two-group discriminant analysis were performed to compare idiocentric and allocentric consumers’ shopping motivations and shopping intentions toward retailers of small towns.

Results

Sample Characteristics

The study sample consisted of 385 females and 108 males with a mean age of 24.4 years. They were willing to travel an average of 25.2 miles to purchase authentic foods, 28.2 miles for indigenous crafts, 36.5 miles for quality products, and 30.8 miles for bargain shopping.

A descriptive analysis and independent-samples *t*-test were conducted to compare the average miles female and male consumers were willing to travel to small towns for each shopping category (Table 1).

While females were more willing to travel farther for foods, crafts, and bargain shopping and males were more willing to travel farther for quality products than their respective counterparts, females’ intentions ($M = 29.6, SD = 41.4$) to travel for shopping of indigenous crafts was significantly farther than males ($M = 23.1, SD = 35$); $t(491) = 2.19, p < 0.05$. There was also a significant difference in miles for bargain shopping: females ($M = 31.6, SD = 42.5$), males ($M = 28.1, SD = 51.1$); $t(491) = 2.14, p < 0.05$.

The descriptive statistics and *t*-test for the sample by their personal-level cultural orientation were also included in the analysis. The idiocentric consumer group ($n=243$) comprised 193 females and 50 males. Their mean age was 24.3 years. The allocentric consumer group ($n=250$) included 192 females and 58 males with the mean age of 24.6 years. Idiocentric consumers were generally more willing to travel farther to shop at small town retailers than allocentric consumers. Specifically for bargain shopping, the

former ($M = 35.1, SD = 57.8$) reported their willingness to travel significantly more miles than the latter ($M = 26.6, SD = 24.9$), $t(491) = 2.13, p < 0.05$. The average miles they were willing to travel to small towns for each shopping category by consumers’ personal-level cultural orientation are summarized in Table 2.

Table 1
Average travel miles for shopping by gender

Shopping Category	Female Consumers (<i>n</i> =385)	Male Consumers (<i>n</i> =108)
Authentic foods	25.8	23.0
Indigenous crafts	29.6	23.1
Quality products	36.4	37.0
Bargain Shopping	31.6	28.1

Table 2
Average travel miles for shopping by personal-level cultural orientation

Shopping Category	Idiocentric (<i>n</i> =243)	Allocentric (<i>n</i> =250)
Authentic foods	27.7	22.8
Indigenous crafts	31.4	25.1
Quality products	40.0	33.2
Bargain shopping	35.1	26.6

Hypotheses Testing

In Hypothesis 1, it was advanced that idiocentric consumers are motivated by assortment-seeking more than allocentric consumers when shopping at small-town retailers. The *t*-test result confirmed the assortment-seeking motivation varied significantly between idiocentric consumers and allocentric consumers [$t(491) = 4.57, p < 0.001$]. Idiocentric consumers scored higher in the assortment-seeking motivation than allocentric consumers, supporting Hypothesis 1.

In Hypothesis 2, it was proposed that idiocentric consumers are motivated by uniqueness-seeking more than allocentric consumers when shopping at small-town retailers. The *t*-test result showed that the uniqueness-seeking motivation varied significantly between idiocentric consumers and allocentric consumers [$t(491) = 4.91, p < 0.001$]. The higher uniqueness-seeking motivation score was found among idiocentric consumers than allocentric consumers, supporting Hypothesis 2.

In Hypothesis 3, it was postulated that idiocentric con-

sumers are motivated by convenience-seeking more than allocentric consumers when shopping at small-town retailers. The *t*-test result confirmed that the convenience-seeking motivation was significantly different between idiocentric consumers and allocentric consumers [$t(491) = 3.25, p < 0.01$]. Idiocentric consumers scored higher in the convenience-seeking motivation than allocentric consumers, supporting Hypothesis 3.

In Hypothesis 4, it was suggested that allocentric consumers are motivated by price comparison more than idiocentric consumers when shopping at small-town retailers. According to the *t*-test result, the price comparison motivation varied significantly between idiocentric consumers and allocentric consumers [$t(491) = 4.10, p < 0.001$]. Contrary to our proposition, the higher score of the price comparison motivation was confirmed among idiocentric consumers than allocentric consumers. Thus, Hypothesis 4 was rejected. This outcome may be due to the gender distribution in idiocentric and allocentric consumer groups in this study sample. The percentage of females in the idiocentric group was higher than that in the allocentric group. Since price is a more influential factor for females than males (Rudell, 1993; Underhill, 1999), a higher female representation in the idiocentric group than allocentric group might have caused a higher score for price comparison motivation among idiocentric consumers than allocentric consumers.

In Hypothesis 5, it was asserted that idiocentric consumers are motivated by social interaction more than allocentric consumers when shopping at small-town retailers. The *t*-test result proved that the social interaction motivation was significantly different between idiocentric consumers and allocentric consumers [$t(491) = 4.03, p < 0.001$]. Idiocentric consumers scored higher in the social interaction motivation than allocentric consumers, supporting Hypothesis 5.

In Hypothesis 6, it was advanced that idiocentric consumers are motivated by browsing more than allocentric consumers when shopping at small-town retailers. According to the *t*-test result, the browsing motivation differed significantly between idiocentric consumers and allocentric consumers [$t(491) = 3.23, p < 0.01$]. The higher browsing motivation score was asserted among idiocentric consumers than allocentric consumers, supporting Hypothesis 6.

In Hypothesis 7, it was hypothesized that idiocentric consumers display stronger shopping intentions toward small-town retailers than allocentric consumers. The *t*-test result confirmed that the shopping intentions varied significantly between idiocentric consumers and allocentric consumers [$t(491) = 2.97, p < 0.01$]. The stronger shopping intentions were confirmed among idiocentric consumers than allocentric consumers, supporting Hypothesis 7.

Finally, Hypothesis 8 focused on whether idiocentric consumers display stronger mobile shopping intentions toward small-town retailers than allocentric consumers. As evidenced by the *t*-test result, the mobile shopping intentions varied significantly between idiocentric consumers and allocentric consumers [$t(491) = 2.74, p < 0.01$]. The mobile shopping intentions among idiocentric consumers were stronger than those among allocentric consumers, supporting Hypothesis 8. Table 3 presents the summary of mean comparisons between idiocentric and allocentric consumers.

Multiple Regression and Two-group Discriminant Analysis

To assess which shopping motivations significantly predict consumers' levels of idiocentric tendency, the multiple regression analysis was performed. Idiocentrism used as a dependent variable and six shopping motivations served as independent variables. The result showed that variables accounted for 24% of the variance in idiocentrism. It was found that uniqueness-seeking, convenience-seeking, browsing, and social interaction significantly predicted consumers' levels of idiocentric tendency. Consumers who seek unique merchandise, convenient shopping experiences, and shopping excitement such as browsing and interactions with others in retail settings were expected to be idiocentric consumers. Table 4 summarizes the results from the regression analysis.

The two-group discriminant analysis was also performed to identify which shopping motivations best differentiate idiocentric consumers from allocentric consumers concerning shopping at retailers in small towns. The group centroids confirmed that significant differences exist between the two consumer groups (idiocentric consumers = 0.33; allocentric consumers = -0.32; $\chi^2 = 49.33; df = 6, p < 0.001$). Discriminant function loadings of all motivations were above the cutoff value of 0.30 (Burns & Burns, 2008). Uniqueness-seeking was the most important motivation that distinguishes idiocentric consumers from allocentric consumers, followed by assortment-seeking, price comparison, social interaction, browsing, and convenience-seeking motivations. Table 5 presents the relative importance of the shopping motivations that differentiate between the two consumer groups.

Discussion and Implications

This study scrutinized consumers' shopping motivations and shopping intentions in relation to their personal-level cultural orientations, namely idiocentrism and allocentrism, when considering shopping at small-town retailers. The findings of this study evidenced that idiocentric and allocentric consumers differ in motivations and shopping intentions in this regard. These findings are consistent

Table 3
Mean comparisons between idiocentric (n = 243) and allocentric consumers (n = 250)

Variable	Group	Mean	SD	t
Assortment-seeking	Idiocentric consumers	4.22	0.63	4.57***
	Allocentric consumers	3.94	0.70	
Uniqueness-seeking	Idiocentric consumers	3.96	0.70	4.91***
	Allocentric consumers	3.64	0.73	
Convenience-seeking	Idiocentric consumers	3.83	0.91	3.25**
	Allocentric consumers	3.58	0.79	
Price comparison	Idiocentric consumers	4.18	0.73	4.10***
	Allocentric consumers	3.90	0.82	
Social interaction	Idiocentric consumers	3.06	1.02	4.03***
	Allocentric consumers	2.72	0.84	
Browsing	Idiocentric consumers	3.63	0.89	3.29**
	Allocentric consumers	3.37	0.87	
Shopping intention	Idiocentric consumers	4.24	0.72	2.97**
	Allocentric consumers	4.04	0.77	
Mobile shopping intention	Idiocentric consumers	3.72	0.95	2.74**
	Allocentric consumers	3.49	0.99	

** p < 0.01; *** p < 0.001

Table 4
Regression analysis result

Variables	B	SE B	β
Uniqueness-seeking	0.27	0.05	0.27***
Convenience-seeking	0.14	0.04	0.16***
Browsing	0.16	0.04	0.19***
Social interaction	0.10	0.03	0.13**
R ²	0.24		
F(6, 486)	24.97***		

** p < 0.01; *** p < 0.001

Table 5
Two-group discriminant analysis result

Variables	Structure Matric Correlation
Uniqueness-seeking	0.68
Assortment-seeking	0.63
Price comparison	0.57
Social interaction	0.56
Browsing	0.46
Convenience-seeking	0.45

with the previous research that confirmed their differences in various contexts including retail settings (Dutta-Bergman & Wells, 2002; Ryu & Bringhurst, 2015; Sun et al., 2004).

The success of small town retail businesses depends largely on bringing more consumers into the town for consumption activities (Ryu & Swinney, 2011). Town administrators and business owners should work collectively toward implementing marketing to promote their towns and businesses. This marketing could be specific to consumers' personal-level cultural orientation for better results. Since the current study confirms that idiocentric consumers are more willing to take a shopping trip to small communities, town administrators and business owners could create

marketing messages that have a greater appeal to idiocentric consumers. As evidenced by this study, promoting small-town retailing as the opportunity to buy unique and different kinds of products would have a greater appeal to potential consumers. Marketing should also convince consumers that small-town retailers offer a wide variety of products while allowing them to shop conveniently and economically. Promoting retailers in conjunction with the events and festivals the town is hosting would be a good strategy to attract consumers who seek social interactions from shopping in small towns.

These implications echo the findings of earlier research on identifying competitive strategies for small-town

retailers (Rubach & McGee, 2002). Some key strategies recommended in their research were offering a variety of merchandise selection and value shopping to focused customers. The findings of this study also confirmed that, even after almost 15 years, consumers still want unique and varied product options and value for their spending from small-town retailers, especially idiocentric consumers who are more willing to adopt this shopping option. Therefore, retailers in small towns should continue to carry a wide selection of unique and quality products including indigenous crafts and local flavor foods while making extra efforts on advertising small-town retailing as a convenient, economical, and people-friendly shopping option.

Marketing with idiocentric-focused messages could effectively target allocentric consumers as well. Individuals' idiocentric or allocentric orientation can be temporarily altered to its respective counterpart by external factors like wording or graphics in advertisements (Ryu & Bringham, 2015; Zhu & Meyers-Levy, 2009). For example, individuals expressed a stronger idiocentric tendency when they were asked to write about an event associated with self (idiocentric stimulus) whereas individuals expressed a stronger allocentric tendency when they were asked to write about an event associated with their family and friends (allocentric stimulus). Thus, small-town retailers should make efforts to stimulate allocentric consumers to act as if they were idiocentric consumers.

The current study is one of the first studies that investigates young consumers' motivations and intentions to shop at retailers in small towns from the perspective of their personal-level cultural orientations. Academically, these findings contribute to broadening our understanding of consumer behaviors in the context of small town retailing and small business strategies.

Limitations and Future Research

A large female representation of this study sample alerts the application of the findings to larger populations with caution, as females and males display different values, orientations, and behaviors (Rudell, 1993; Underhill, 1999). Sampling of young consumers for this study also limits the generalization of the findings. Researchers should recognize this limitation and further examine the topic with a balanced male-female sample representation and participants of all age groups.

Generally, convenient shopping and browsing are the opposite continuum of shopping motivations. However, Guiltinan and Monroe (1980) argued that convenience consumers are inclined to browse for novelties. This study concurred that the idiocentric consumers are influenced by both a strong convenience-seeking motivation and browsing motivation. This finding could be the evidence of per-

sonal traits controlling shopping motivations in a certain context. Future research could investigate whether other factors such as personal characteristics or cultural orientation play as moderators for consumer shopping motivations in various shopping contexts. Comparing idiocentric and allocentric consumers from collectivistic cultures such as Mexico and East Asia and individualistic cultures such as Canada and Western Europe could also be an interesting topic in small business research.

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