5
Study Two- Deferral Decision

5.1 Deferral Decision Making Experiment

This study builds upon the study one and adds the deferral decision component. This experiment is conducted to explore the role of choice characteristics and individual factors in deferral decision making. Specific objective examined and hypotheses formulated are presented below:

Objective 1 Role of information in extreme and deferral decision making

Hypothesis 1. Less than eight option will lead to compromise effect, and more than eight option will lead to Extremeness effect.
Hypothesis 2. Increasing information (no. of option and attribute) will lead to deferral decision making.
Hypothesis 3. Low information load will lead to compromise effect, and high information load will lead to extreme effect.
Hypothesis 4. High information load will lead to deferral decision making.

Objective 3- Role of personality and cognitive factor in extreme and deferral decision making.

Hypothesis 5. Cognitive and personality factor will predict extreme decision making.
Hypothesis 6. Cognitive and personality factor will predict deferral decision making.

Objective 4-Age, gender, and cohort difference in extreme and deferral decision making.

Hypothesis 7. Higher age will lead to compromise effect.
Hypothesis 8. Higher age will lead to deferral decision.
Hypothesis 9. Higher the age, higher the effect of cognitive personality dimension on extreme decision making.
Hypothesis 10. Higher the age, higher the effect of cognitive personality dimension on deferral decision making.
Hypothesis 11. There will be no gender difference on context effect and deferral decision.
Hypothesis 12. Higher the effect of cognitive-personality dimension, higher the effect of gender on extreme decision making.
Hypothesis 13. Higher the effect of cognitive-personality dimension, higher the effect of gender on deferral decision making.
Hypothesis 14. The younger cohort will show more extreme decision making, and an older cohort will show more compromise effect.
Hypothesis 15. The older cohort will show more deferral decision.

5.2 Technical Description

The mobile website named 'Mobile bazaar' was created, and participants were asked to use the website assuming that they are purchasing a mobile. The experiment follows two phases.

In phase 1, consumers have created a wish list. In this mobile option are organized in 3 categories (4, 8, and 12 options per page) x 3 attribute level (4, 8, 12 attributes). To start the experiment participant, have to fill in their basic information, and then the first page with category 1 (4 mobile options with four attributes of that option, i.e., 4 x 4) will display. Total of 72 mobile options are created and displayed on 9 pages, creating 9 factors (4 x 4, 4 x 8, 4 x 12, 8 x 4, 8 x 8, 8 x 12, 12 x 4, 12 x 8, and 12 x 12).

3 categories (4, 8, and 12 options per page) x 3 attribute level (4, 8, 12 attributes).

BASIC -ALIGANBLE
MIDDLE OPTIONS
FULLY LOADED ALIGNABLE

CATEGORY 1: (4 x 4, 4 x 8, 4 x 12)
EXAMPLE OF FIRST STAGE: (4 X 4)

Choice set 1 (4 X 4)	Attribute	Brand	Ram	Primary camera	Price
	Option 1	AAA1	X1	Y1	Z1
	Option 2	AAA2	X2	Y2	Z2
	Option 3	AAA3	X3	Y3	Z3
	Option 4	AAA4	X4	Y4	Z4

CATEGORY 2: (8 x 4, 8 x 8, 8 x 12,)
EXAMPLE OF FIRST STAGE: (8 X 4)

	Attribute	Brand	Ram	Primary camera	Price
Choice set 4 (8 X 4)	Option 1	BBB1	X1	Y1	Z1
	Option 2	BBB2	X2	Y2	Z2
	Option 3	BBB3	X3	Y3	Z3
	Option 4	BBB4	X4	Y4	Z4
	Option 5	BBB5	X5	Y5	Z5
	Option 6	BBB6	X6	Y6	Z6
	Option 7	BBB7	X7	Y7	Z7
	Option 8	BBB8	X8	Y8	Z8

CATEGORY 3: (12 x 4, 12 x 8, and 12 x 12) EXAMPLE OF FIRST STAGE: (8 X 4)

	Attribute	Brand	Ram	Primary camera	Price
Choice set 7 (12 x 4)	Option 1	CCC1	X1	Y1	Z1
	Option 2	CCC2	X2	Y2	Z2
	Option 3	CCC3	X3	Y3	Z3
	Option 4	CCC4	X4	Y4	Z4
	Option 5	CCC5	X5	Y5	Z5
	Option 6	CCC6	X6	Y6	Z6
	Option 7	CCC7	X7	Y7	Z7
	Option 8	CCC8	X8	Y8	Z8
	Option 9	CCC9	X9	Y9	Z9
	Option 10	CCC10	X10	Y10	Z10
	Option 11	CCC11	X11	Y11	Z11
	Option 12	CCC12	X12	Y12	Z12

All the attributes included in this phase are alignable only, and every factor is arranged as basic (least price and lowest version of attribute), fully loaded (highest price and best version of attribute), remaining options in each factor is a middle option (gradually increasing the price with mix versions of attributes). This phase has no time boundation and choice foundation. The participant can choose as many mobiles as one wants (minimum 4), which will automatically go into the cart and then if they want to make the final choice, they will go to the cart. Participants can see any page as many times as they want with the help of 'previous' and 'next' button, or they can go to the cart with the help of 'go to final choice' button. Every page has a button labeled as 'end experiment' if the participant wants to terminate the experiment without choosing any option they can do so by this button and it is taken as an indicator of deferral decision.

The selection of mobile to be transferred to the cart is taken as an indicator of the influence of no. of options on the page and no. of attributes displayed in creating a compromise or extreme effect. The time spent on each page will indicate the preference for the amount of information processing (information overload).

In the second phase, the consumer has to take a final decision from the wish list created (final decision from the cart). This phase introduces the addition of non-alignable attributes. The website is coded so that all the option selected and transferred in cart will show 50% additional non-alignable attributes as per their factor design, (e.g. if the mobile option transferred is from 4 x 4 factor, 2 additional non-alignable attribute will be displayed, similarly, 4 x 8 + 4, 4 x 12 +6 and so on).

An example of one choice task with four options and four attributes is illustrated in Figure 1. For each stimulus, the brand was the first attribute displayed, and the price was the last one.

The display order of the non-alignable attribute information was randomized within the experimental design to avoid order effects.

Following is the snapshot of the 'Mobile Bazar' web Portal:

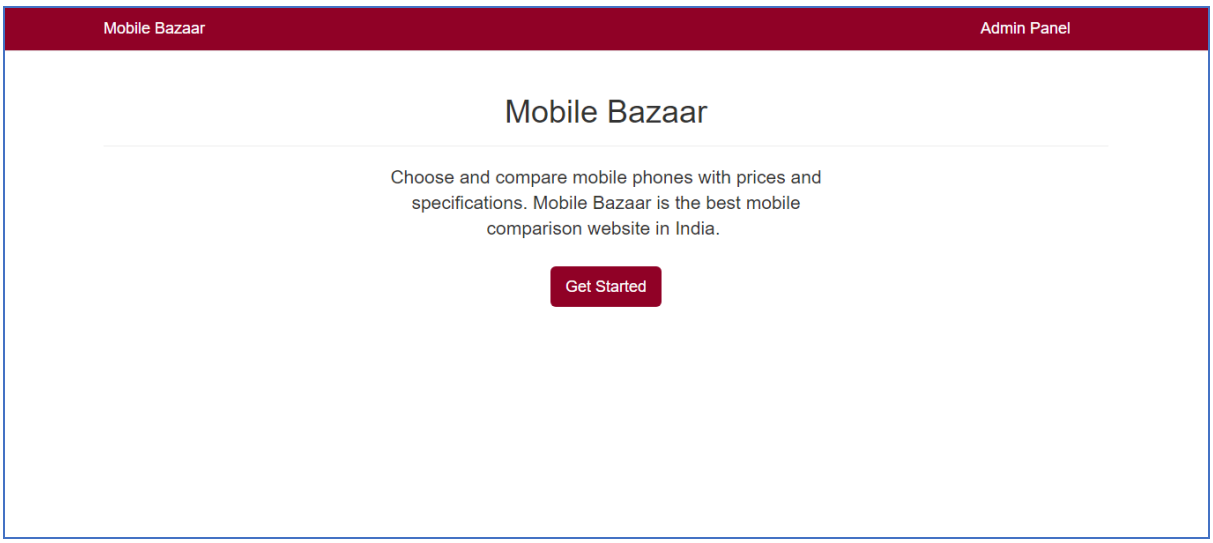

Figure 8: First page

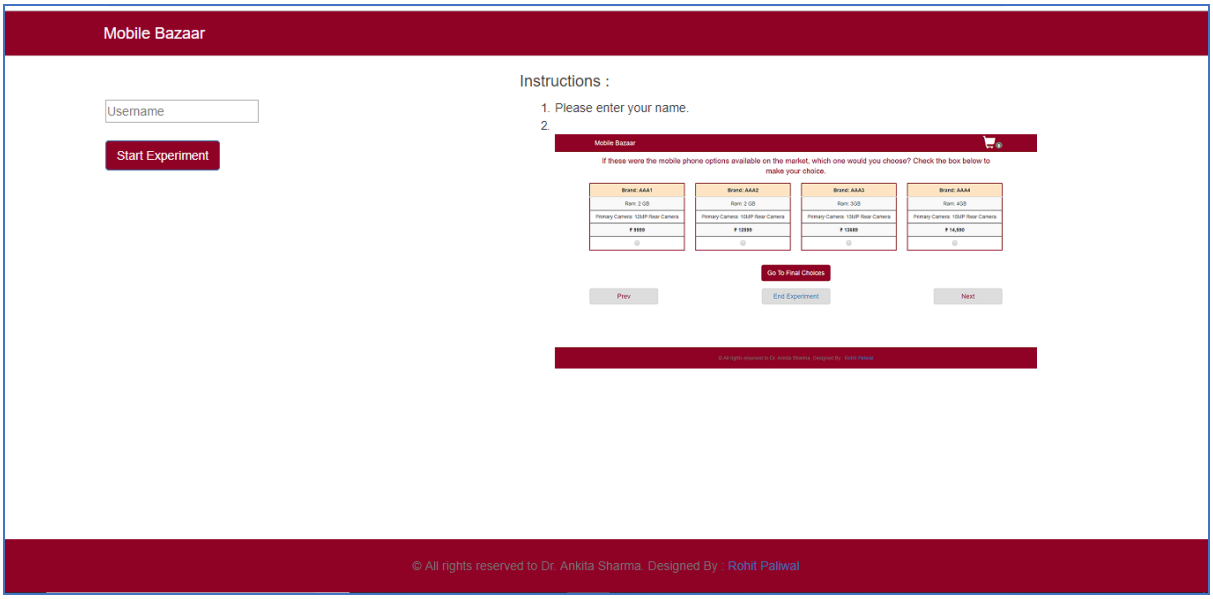

Figure 9: Entry page

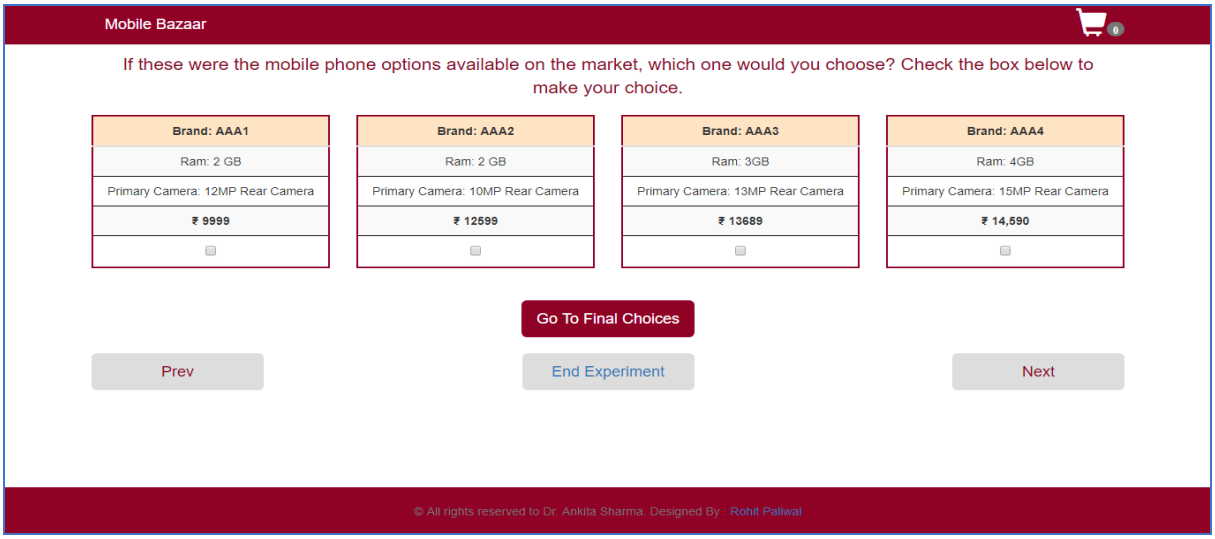

Figure 10: Option Disply Page

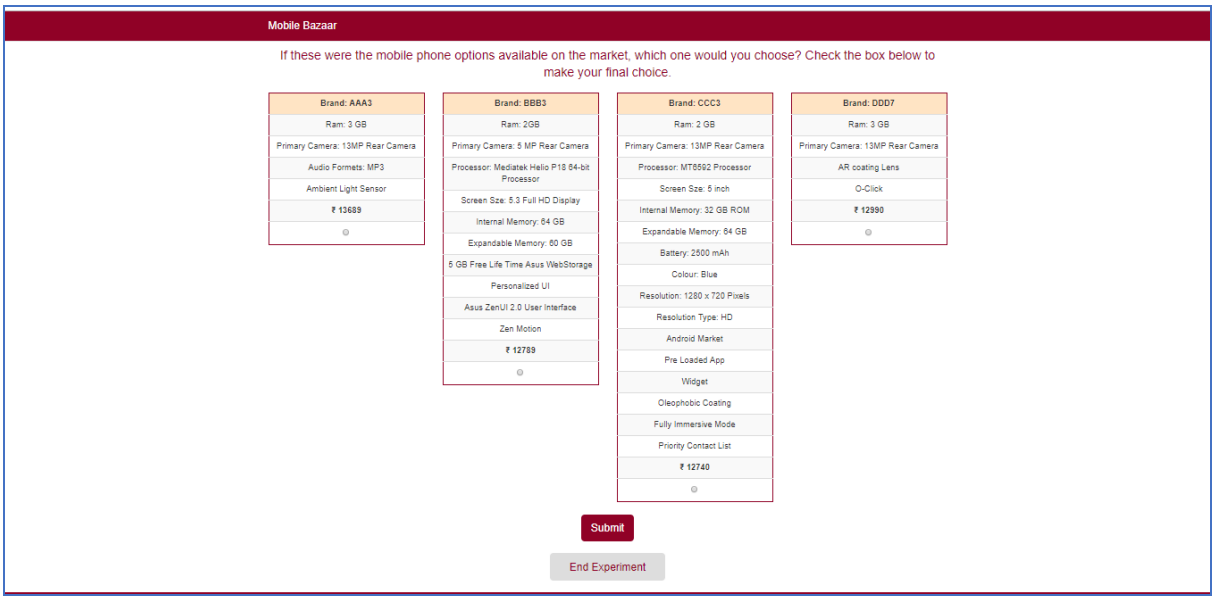

Figure 11: Final decision page

5.3 Results & Discussion

Hypothesis 1. Less than eight option will lead to compromise effect, and more than eight option will lead to Extremeness effect.

Table 1: Chi Square Between Factor Wise Option and Context Effect

Factor wise option	*Context effect*		*Chi square*
	Extreme	Compromise	18.645**
4*4	15(42.90%)	20(57.10%)	
4*8	32(76.20%)	10(23.80%)	
4*12	38(74.50%)	13(25.50%)	
8*4	7(70.00%)	3(30.00%)	
8*8	37(54.40%)	31(45.60%)	
8*12	30(56.60%)	23(43.40%)	
12*4	3(60.00%)	2(40.00%)	
12*8	39(73.60%)	14(26.40%)	
12*12	46(67.60%)	22(32.40%)	

*p<.05, **p<.01, ***p<.001

Chi-square was performed to examine the difference between factor wise option attribute and context effect in the decision. The difference between these variables was significant, X^2 (2, N = 366) = 18.645, p<.01. Result clearly indicate that less than 8 option and more than 8 option both are creating extremeness seeking decision. Thus, hypothesis one is partially accepted.

Hypothesis 2. Increasing information (no. of option and attribute) will lead to deferral decision making

Table 2: Logistic Regression Analysis Between Factor Wise Option and Deferral Decision

Variable in the equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Factor wise options	-.475	.059	65.654	.000	.622
Constant	2.784	.566	24.228	.000	16.184

*Omnibus χ2 (1) = 271.232, p <.05, R 2 = .473(Cox & Snell), .859(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Result of logistic regression analysis shows that there is a significant influence of Factor wise options on the deferral decision ($\chi 2$ (1) = 271.232, p < .05). The sensitivity of model was 96.6% and specificity of model was 100. The results show that for deferral decision every unit increase in Factor wise selected mobile the odds for being selected is .622 times or 37.8%.

Hypothesis 3. Low information load will lead to compromise effect, and high information load will lead to extreme effect.

The literature of information load mostly repots the role of the number of options or the number of attributes. There is need to explores the independent role of the number of options or the number of attributes variables, as well its interaction pattern. In previous studies it is not clear that how and when increasing option lead to extremeness seeking effect.

Therefore, in present study the options were created by manipulation of number of option and attribute. K-mean cluster analysis was computed to divide the options in categories.

Table 3: Chi-Square Between Factor Wise Selected Option and Information Load

Factor wise selected option	*Information load*		*Chi-square*
	Low	High	385.000***
4*4	35(100.00%)	0(0.00%)	
4*8	42(100.00%)	0(0.00%)	
4*12	51(100.00%)	0(0.00%)	
8*4	0(0.00%)	10(100.00%)	
8*8	0(0.00%)	68(100.00%)	
8*12	0(0.00%)	53(100.00%)	
12*4	0(0.00%)	5(100.00%)	
12*8	0(0.00%)	53(100.00%)	
12*12	0(0.00%)	68(100.00%)	

*p<.05, **p<.01, ***p<.001

Chi-square analysis showed that the categories were exclusive and the difference was significant, X^2 (2, N = 366) = 385.000, p<.01. The first three option categories formed one category and it was labeled low information load and the other set is labeled as high information load.

Table 4: Chi-Square Between Factor Wise Information Load and Context Effect

Factor wise information load	*Context effect*		*Chi-square*
	Extremeness	Compromise	
Low	85(76.60%)	26(23.40%)	6.000*
High	162(63.50%)	93(36.50%)	

*p<.05, **p<.01, ***p<.001

Chi-square was performed to examine the difference between information load and context effect in the decision. The difference between these variables was significant, X^2 (2, N = 366) = 6.000, p<.05. In partial support to Hypothesis 3, low and high information load both lead to significantly more extreme effect than compromise effect.

Result of the present study is contrast with previous study. Literature reported that low information lead to compromise decision and high information lead to extreme decision but present study significantly shows that low information can also lead to extreme decision. These results are in line with the finding of study one of present research.

The possibility is that the category labeled as low or high information load is not creating a cognitive load per se but indicating toward amount of information only. Thus, participant with low information gravitated toward extreme end because they did not find sufficient information for comparison. The recent research on Indian sample also supports this finding. Utkarsh, Sangwan, and Agarwal (2019) reported that search for decsion is influence by informtion. People who have high confident in their informtion aquisition they search more of informtion for decision.

Hypothesis 4. High information load will lead to deferral decision making.

Table 5: Chi Square Between Information Load and Deferral Decision

Information load	*Decision*	*Deferral*	*chi square*
Low	111(66.5%)	56(33.5%)	91.972***
High	255(99.2%)	2(0.8%)	

*p<.05, **p<.01, ***p<.001

Chi-square was performed to examine the difference between information load and deferral decision. The difference between these variables was significant, X^2 (2, N = 424) = 91.972, p<.05. Hypothesis 4 is rejected because low and high information lead to more decision than deferral. Going with the same explanation as above, the less information lead to decision and the high information also led to decision.

Hypothesis 5. Cognitive and personality factor will predict extreme decision making

Table 6: Logistic Regression Between Need for Closure and Context Effect

Variables in the Equation	B	S.E.	Wald	Sig.	Exp(B)
Need for closure: Order	0.02	0.02	1.45	0.22	1.02
Need for closure: Predictability	-0.01	0.02	0.47	0.48	0.98
Need for closure: Decisiveness	-0.05	0.03	2.77	0.09	0.94
Need for closure: Ambiguity	-0.01	0.02	0.52	0.46	0.98
Need for closure: Close-mindedness	-0.01	0.03	0.17	0.67	0.98
Constant	0.71	1.05	0.45	0.49	2.04

*Omnibus χ2 (5) = 7.308, p >.05, R 2 = .020(Cox & Snell), .028 (Negelkerke) *p>.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Result of logistic regression analysis shows that there is a no significant influence Need for closure on the selection of extreme decision.

Table 7: Logistic Regression Between Exploratory Tendency and Context Effect

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Exploratory tendency: Repetitive behavior proneness	-0.02	0.04	0.21	0.64	0.97
Exploratory tendency: Innovativeness	0.01	0.03	0.07	0.79	1.01
Exploratory tendency: Risk taking	0.04	0.04	0.94	0.33	1.04
Exploratory tendency: Exploratory through shopping	-0.08	0.04	3.54	0.06	0.92
Exploratory tendency: Interpersonal communication	0.12	0.07	3.29	0.07	1.13
Exploratory tendency: Brand switching	-0.00	0.04	0.00	0.92	0.99
Exploratory tendency: Information seeking	0.01	0.03	0.25	0.61	1.01
Constant	-1.61	1.20	1.79	0.18	0.2

*Omnibus χ2 (7) = 8.660, p >.05, R 2 = .023(Cox & Snell), .033 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Results of logistic regression analysis shows that there is a no significant influence of exploratory tendency on extreme decision.

Table 8: Logistic Regression Between Intolerance of Uncertainty and Context Effect

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Intolerance of Uncertainty: Desire for Predictability	-0.00	0.03	0.04	0.84	0.99
Intolerance of Uncertainty: Uncertainty Paralysis	0.00	0.03	0.02	0.88	1.00
Intolerance of Uncertainty: Uncertainty Distress	-0.06	0.04	1.84	0.17	0.94
Intolerance of Uncertainty: Inflexible Uncertainty Beliefs	0.01	0.04	0.10	0.75	1.01
Constant	0.02	0.53	0.00	0.95	1.02

*Omnibus χ2 (4) = 4.065, p >.05, R 2 = .011(Cox & Snell), 0.015 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Results of logistic regression analysis shows that there is a no significant influence of intolerance uncertainty avoidance on extreme decision.

Table 9: Logistic Regression Between Impulsivity and Context Effect

Variables in the equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Impulsivity: Non planning impulsiveness	-0.04	0.06	0.57	0.45	0.95
Impulsivity: Cognitive impulsiveness	-0.01	0.05	0.1	0.75	0.98
Impulsivity: Motor impulsiveness	-0.05	0.03	2.85	0.09	0.94
Impulsivity: Total impulsiveness	0.04	0.05	0.72	0.39	1.04
Constant	0.43	0.66	0.42	0.51	1.5

*Omnibus χ2 (4) = 5.836, p >.05, R 2 = .016(Cox & Snell), .022(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Results of logistic regression analysis shows that there is a no significant influence of impulsivity on extreme decision.

Number of studies have shed light on influence of endogenous factors on context effect in decision (Barsalou 1982; Smith & Vela 2001). In present study we have selected the personality dimension which are implicated in the information processing. The results indicate that need for closure, exploratory tendency, uncertainty avoidance and impulsivity does not explain extreme decision; therefore hypothesis 5 is rejected.

Hypothesis 6. Cognitive and personality factor will predict deferral decision making.

Table 10: Logistic Regression Between Need for Closure and Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Need for closure: Order	.02	.02	.68	.40	1.02
Need for closure: Predictability	-.02	.03	.44	.50	.97
Need for closure: Decisiveness	-.04	.04	.95	.32	.96
Need for closure: Ambiguity	-.00	.03	.02	.87	.99
Need for closure: Close-mindedness	.05	.04	2.10	.14	1.05
Constant	-2.29	1.33	2.93	.08	.10

*Omnibus χ2 (5) = 3.703, p >05, R 2 = .009(Cox & Snell), .016(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Results of logistic regression analysis shows that there is a no significant influence of Need for closure on the deferral decision.

Table 11: Logistic Regression Between Exploratory Tendency and Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Exploratory tendency: Repetitive behaviour proneness	-.04	.05	.61	.43	.95
Exploratory tendency: Innovativeness	-.01	.04	.07	.78	.98
Exploratory tendency: Risk taking	.05	.05	1.06	.30	1.05
Exploratory tendency: Exploratory through shopping	-.03	.05	.42	.51	.96
Exploratory tendency: Interpersonal communication	.00	.08	.00	.92	1.00
Exploratory tendency: Brand switching	.08	.06	1.86	.17	1.08
Exploratory tendency: Information seeking	-.01	.04	.14	.70	.98
Constant	-2.68	1.54	3.01	.08	.06

*Omnibus χ2 (7) = 3.918, p >05, R 2 = .009(Cox & Snell), .017(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Results of logistic regression analysis shows that there is a no significant influence of exploratory tendency on deferral decision.

Table 12: Logistic Regression Between Intolerance of Uncertainty and Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Intolerance of uncertainty: Desire for Predictability	-.01	.04	.07	.79	.98
Intolerance of uncertainty: Uncertainty Paralysis	.00	.05	.00	.99	1.00
Intolerance of uncertainty: Uncertainty Distress	-.03	.05	.29	.58	.97
Intolerance of uncertainty: Inflexible Uncertainty Beliefs	-.00	.06	.02	.87	.99
Constant	-1.04	.65	2.56	.10	.35

*Omnibus χ2 (4) = 1.788, p >05, R 2 = .004(Cox & Snell), .008(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Results of logistic regression analysis shows that there is a no significant influence of intolerance of uncertainty on deferral decision.

Table 13: Logistic Regression Between Impulsivity and Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Impulsivity: Non planning impulsiveness	.05	.07	.56	.45	1.06
Impulsivity: Cognitive impulsiveness	.03	.06	.31	.57	1.03
Impulsivity: Motor impulsiveness	-.09	.04	5.08	.02	.91
Impulsivity: Total impulsiveness	-.06	.06	.92	.33	.93
Constant	-.28	.84	.11	.73	.75

*Omnibus χ2 (4) = 6.707, p >05, R 2 = .016(Cox & Snell), .029(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Results of logistic regression analysis shows that there is a significant influence of impulsivity subset motor impulsiveness on deferral decision (χ^2 (4) = 6.707, p > .05). The model explained 2.9% variance in deferral decision (Negelkerke R^2) and was able to explain 9% variance. The result supports previous literature that the choice decision requires deliberate thought and thus motor impulsive people take defer decision more than choice decision. Jin (2018) had reported that the personality dimension as the micro factor influences the deferral decision but there is no clarity in literature for specific variable.

Hypothesis 7. Higher age will lead to compromise effect.

Table 14: Logistic Regression Between Age and Compromise Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Age	-0.013	0.014	0.871	0.351	0.987
Constant	-0.382	0.387	0.977	0.323	0.682

*Omnibus χ2 (1) = .898, p >.05, R 2 = .002(Cox & Snell), .003 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Results of logistic regression analysis shows that there is a no significant influence of age on the selection of decision.

Hypothesis 8. Higher age will lead to deferral decision.

Table 15: Logistic Regression Between Age and Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Age	.02	.01	1.65	.19	1.02
Constant	-2.40	.46	26.83	.00	.09

*Omnibus χ2 (1) = 1.572, p >05, R 2 = .004(Cox & Snell), .007(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Results of logistic regression analysis shows that there is a no significant influence of age on deferral decision.

In literature best of my knowledge there is no study available in relation to age and deferral decision. Therefore, present study investigates the assumption that with increasing age people will make more deferral decision, however, the results showed no significant prediction.

Hypothesis 9. Higher the age, higher the effect of cognitive personality dimension on extreme decision making.

Table 16: Mediator Regression Analysis Between Need for Closure and Age with Context Effect

Variables in the equation	*B*	*S. E*	*Wald*	*Sig.*	*Exp(B)*
Age	-0.208	0.134	2.4	0.121	0.812
Need for closure: Order	-0.051	0.086	0.352	0.553	0.95
Need for closure: Predictability	0.144	0.119	1.456	0.228	1.155
Need for closure: Decisiveness	-0.231	0.127	3.33	0.068	0.794
Need for closure: Ambiguity	-0.018	0.11	0.028	0.867	0.982
Need for closure: Close mindedness	-0.156	0.122	1.633	0.201	0.856
Age by Need for closure: Order	0.003	0.003	0.9	0.343	1.003
Age by Need for closure: Predictability	-0.006	0.005	1.692	0.193	0.994
Age by Need for closure: Decisiveness	0.007	0.005	2.024	0.155	1.007
Age by Need for closure: Ambiguity	0	0.004	0.001	0.981	1
Age by Need for closure: Close mindedness	0.005	0.005	1.374	0.241	1.005
Constant	6.001	3.719	2.604	0.107	403.896

*Omnibus χ2 (11) = 13.906, p >.05, R 2 = .037(Cox & Snell), .052 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Mediator logistic Regression was computed to investigate the prediction of context effect by need for closure scale in interaction with age. Result suggests that none of the variables predicted context effect.

Table 17: Mediator Regression Analysis Between Exploratory Tendency and Age with Context Effect

Variables in the equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Age	-0.03	0.151	0.04	0.841	0.97
Exploratory tendency: Repetitive behavior proneness	-0.092	0.162	0.324	0.569	0.912
Exploratory tendency: Innovativeness	0.118	0.148	0.636	0.425	1.126
Exploratory tendency: Risk taking	-0.173	0.176	0.964	0.326	0.841
Exploratory tendency: Exploratory through shopping	-0.065	0.162	0.163	0.687	0.937
Exploratory tendency: Interpersonal communication	0.174	0.268	0.421	0.516	1.19
Exploratory tendency: Brand switching	0.022	0.18	0.015	0.902	1.022
Exploratory tendency: Information seeking	0.069	0.132	0.276	0.599	1.072
Age by Exploratory tendency: Repetitive behavior proneness	0.003	0.006	0.178	0.673	1.003
Age by Exploratory tendency: Innovativeness	-0.004	0.006	0.589	0.443	0.996
Age by Exploratory tendency: Risk taking	0.008	0.007	1.545	0.214	1.009
Age by Exploratory tendency: Exploratory through shopping	-0.001	0.006	0.036	0.849	0.999
Age by Exploratory tendency: Interpersonal communication	-0.002	0.01	0.026	0.873	0.998
Age by Exploratory tendency: Brand switching	-0.001	0.007	0.008	0.93	0.999
Age by Exploratory tendency: Information seeking	-0.002	0.005	0.161	0.688	0.998
Constant	-0.787	4.143	0.036	0.849	0.455

*Omnibus χ2 (15) = 12.580, p >.05, R 2 = .034(Cox & Snell), .047 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Mediator logistic Regression was computed to investigate the prediction of context effect by exploratory tendency scale in interaction with age. Result suggests that none of the variables predicted context effect.

Table 18: Mediator Regression Analysis Between Intolerance of Uncertainty and Age with Context Effect

Variables in the equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Age	-0.033	0.079	0.174	0.677	0.968
Intolerance of Uncertainty: Desire for predictability	0.193	0.117	2.698	0.10	1.213
Intolerance of Uncertainty: Uncertainty paralysis	-0.117	0.127	0.86	0.354	0.889
Intolerance of Uncertainty: Uncertainty distress	0.036	0.17	0.044	0.834	1.036
Intolerance of Uncertainty: Inflexible uncertainty beliefs	-0.304	0.175	3.031	0.082	0.738
Age by Intolerance of Uncertainty: Desire for predictability	-0.008	0.004	3.196	0.074	0.992
Age by Intolerance of Uncertainty: Uncertainty paralysis	0.005	0.005	0.998	0.318	1.005
Age by Intolerance of Uncertainty: Uncertainty distress	-0.003	0.006	0.306	0.58	0.997
Age by Intolerance of Uncertainty: Inflexible uncertainty beliefs	0.013	0.007	3.741	0.053	1.013
Constant	0.729	2.171	0.113	0.737	2.074

*Omnibus χ2 (9) = 12.472, p >.05, R 2 = .034(Cox & Snell), .047 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Mediator logistic Regression was computed to investigate the prediction of context effect by intolerance of uncertainty scale in interaction with age. The result showed that the inflexible uncertainty belief in interaction with age positively predicted extreme decision and explained 13% variance.

Table 19: Mediator Regression Analysis Between Impulsivity and Age with Context Effect

Variables in the equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Age	-0.039	0.079	0.24	0.624	0.962
Impulsivity: Non planning impulsiveness	0.368	0.223	2.734	0.098	1.445
Impulsivity: Cognitive impulsiveness	-0.231	0.196	1.392	0.238	0.794
Impulsivity: Motor impulsiveness	-0.053	0.121	0.19	0.663	0.949
Impulsivity: Total impulsiveness	-0.235	0.186	1.588	0.208	0.791
Age by Impulsivity: Non-planning impulsiveness	-0.017	0.008	4.035	0.045	0.983
Age by Impulsivity: Cognitive impulsiveness	0.008	0.007	1.093	0.296	1.008
Age by Impulsivity: motor impulsiveness	0	0.005	0.008	0.929	1
Age by Impulsivity: total impulsiveness	0.011	0.007	2.555	0.11	1.011
Constant	2	2.236	0.8	0.371	7.388

*Omnibus χ2 (9) = 13.940, p >.05, R 2 = .037(Cox & Snell), .052 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Mediator logistic Regression was computed to investigate the prediction of context effect by impulsivity in interaction with age. In this analysis non-planning impulsiveness was found significant. The result suggests that higher the age and non-planning impulsivity explains compromise decision with Exp (B) 0.983, explaining 17% variance.

Considering the results, the hypothesis 9, 'higher the age, higher the effect of cognitive personality dimension on extreme decision making', is partially supported. Non-planning impulsivity in interaction with age positively predicted the compromise decision, however, inflexible belief in interaction age positively extreme decision. No other cognitive-personality factors significantly predicted context effect in decision either individually or in interaction with age.

Hypothesis 10. Higher the age, higher the effect of cognitive personality dimension on deferral decision making.

Table 20: Mediator Regression Analysis Between Need for Closure and Age with Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Age	.35	.18	3.61	.057	1.420
Need for closure: order	.21	.12	2.99	.083	1.238
Need for closure: predictability	.29	.15	3.62	.057	1.339
Need for closure: decisiveness	-.09	.17	.26	.608	.913
Need for closure: ambiguity	.03	.14	.04	.829	1.033
Need for closure: close-mindedness	-.30	.16	3.48	.062	.735
Age by need for closure: order	-.00	.00	2.73	.098	.993
Age by need for closure: predictability	-.01	.00	4.88	.027	.987
Age by need for closure: decisiveness	.00	.00	.03	.851	1.001
Age by need for closure: ambiguity	.00	.00	.00	.986	1.000
Age by need for closure: close-mindedness	.01	.00	5.33	.021	1.014
Constant	-11.39	5.41	4.43	.035	.000

*Omnibus χ2 (11) = 23.974, p <.05, R 2 = .055(Cox & Snell), .100(Negelkerke) *p<.05, **p< .01, ***p<.001 †—95% C.I. for EXP(B).*

Mediator logistic Regression was computed to investigate the prediction of deferral decision by need for closure scale in interaction with age. Result suggests that predictability and close-mindedness predicted deferral decision significantly.

Results showed that age positively predicted decision and explained 42% variance, similarly predictability positively predicted and explained 33.9% variance. However, predictability in interaction with age predicted deferral decision and explained 1.3%. similarly, closed mindedness in interaction with age predicted decision and explained 1.4% variance respectively.

Table 21: Mediator Regression Analysis Between Exploratory Tendency and Age with Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Age	.027	.213	.016	.899	1.027
Exploratory tendency: repetitive behaviour proneness	-.001	.209	.000	.995	.999
Exploratory tendency: innovativeness	.014	.191	.005	.942	1.014

Exploratory tendency: risk taking	-.044	.220	.039	.843	.957
Exploratory tendency: exploratory through shopping	-.284	.226	1.576	.209	.753
Exploratory tendency: interpersonal communication	-.254	.344	.547	.460	.775
Exploratory tendency: brand switching	-.305	.227	1.801	.180	.737
Exploratory tendency: information seeking	.472	.179	6.980	.008	1.603
Age by exploratory tendency: repetitive behaviour proneness	-.002	.008	.077	.782	.998
Age by exploratory tendency: innovativeness	-.001	.007	.022	.881	.999
Age by exploratory tendency: risk taking	.005	.008	.300	.584	1.005
Age by exploratory tendency: exploratory through shopping	.009	.008	1.267	.260	1.010
Age by exploratory tendency: interpersonal communication	.011	.013	.698	.403	1.011
Age by exploratory tendency: brand switching	.014	.008	3.177	.075	1.014
Age by exploratory tendency: information seeking	-.018	.007	7.876	.005	.982
Constant	-3.795	5.969	.404	.525	.022

*Omnibus χ2 (15) = 17.345, p >.05, R 2 = .040(Cox & Snell), .073(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Mediator logistic Regression was computed to investigate the prediction of deferral decision by exploratory tendency and age. The result showed that information seeking significantly predicted decision and explained 60.3% variance, however, when information seeking tendency interacted with age it predicted deferral decision and explained 1.8% variance.

Table 22: Mediator Regression Analysis Between Intolerance of Uncertainty and Age with Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Age	.09	.086	1.11	.29	1.09
Intolerance of uncertainty: Desire for predictability	.00	.13	.00	.97	1.00
Intolerance of uncertainty: Uncertainty paralysis	.03	.15	.04	.82	1.03
Intolerance of uncertainty: Uncertainty distress	-.22	.20	1.20	.27	.79
Intolerance of uncertainty: Inflexible uncertainty beliefs	.31	.21	2.02	.15	1.36
Age by Intolerance of uncertainty: desire for	-.00	.00	.01	.89	.99

predictability					
Age by Intolerance of uncertainty: uncertainty paralysis	-.00	.00	.02	.87	.99
Age by Intolerance of uncertainty: uncertainty distress	.00	.00	.86	.35	1.00
Age by Intolerance of uncertainty: inflexible uncertainty beliefs	-.01	.00	2.35	.12	.98
Constant	-3.47	2.49	1.94	.16	.03

*Omnibus χ2 (9) = 7.242, p >.05, R 2 = .017(Cox & Snell), .031(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Mediator logistic Regression was computed to investigate the prediction of deferral decision by intolerance of uncertainty scale in interaction with age. Result suggests that none of the variables predicted deferral decision.

Table 23: Mediator Regression Analysis Between Impulsivity and Age with Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Age	-.35	.13	7.32	.007	.70
Impulsivity: Non planning impulsiveness	-.35	.33	1.13	.28	.70
Impulsivity: Cognitive impulsiveness	-.32	.26	1.44	.22	.72
Impulsivity: Motor impulsiveness	-.06	.15	.16	.68	.93
Impulsivity: Total impulsiveness	-.00	.27	.00	.99	.99
Age by Impulsivity: non-planning impulsiveness	.01	.01	1.66	.19	1.01
Age by Impulsivity: cognitive impulsiveness	.01	.01	2.15	.14	1.01
Age by Impulsivity: motor impulsiveness	-.00	.00	.04	.82	.99
Age by Impulsivity: total impulsiveness	-.00	.01	.05	.81	.99
Constant	9.01	3.66	6.04	.01	8252.85

*Omnibus χ2 (9) = 21.564, p <.05, R 2 = .050(Cox & Snell), .090(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Mediator logistic Regression was computed to investigate the prediction of deferral decision by impulsivity scale in interaction with age. In this analysis age is significantly predicted deferral decision and explained 30% variance. Impulsivity did not significantly predict deferral decision.

Hypothesis 10, 'higher the age, higher the effect of cognitive personality dimension on deferral decision making', is partially supported. The result showed that predictability (need for closure subset) and information seeking (exploratory tendency subset) predicted decision, whereas, predictability, information seeking in interaction with age predicted deferral decision. But close mindedness predicted deferral decision.

Hypothesis 11. There will be gender difference for context effect and deferral decision.

Table 24: Chi Square Between Gender and Context Effect

Gender	*Context effect*		*Chi square*
	Extremeness	Compromise	.68 NS
Female	107(65.20%)	57(34.80%)	
Male	140(69.30%)	62(30.70%)	

*p<.05, **p<.01, ***p<.001

Chi-square was performed to examine the difference between option attributes and context effect in the decision. The difference between these variables was significant, X^2 (2, N = 424) =.681, p>.05. According to Hypothesis 11, female male both lead to more extremeness seeking effect than compromise. Result indicate that difference is not significant.

Table 25: Chi square between Gender and Deferral

Gender	*Decision*	*Deferral*	*Chi square*
Female	164	27	0.061443 NS
	85.9%	14.1%	
Male	202	31	
	86.7%	13.3%	

*p<.05, **p<.01, ***p<.001

Chi-square was performed to examine the difference between option gender and deferral decision. The difference between these variables was not significant, X^2 (2, N = 424) =0.0614, p>.05. According to Hypothesis 11, female male both lead to more decision than deferral decision. Result indicate that difference is not significant.

Hypothesis 12. Higher the effect of cognitive-personality dimension, higher the effect of gender on extreme decision making.

Table 26: Mediator Regression Analysis Between Need for Closure and Gender with Context Effect

Variables in the equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Gender (Female)	4.79	2.20	4.72	0.03	120.38
Need for closure: Order	0.05	0.03	3.39	0.06	1.05
Need for closure: Predictability	-0.01	0.03	0.07	0.78	0.99
Need for closure: Decisiveness	-0.03	0.04	0.51	0.47	0.96
Need for closure: Ambiguity	-0.01	0.03	0.27	0.59	0.98
Need for closure: Close-mindedness	0.00	0.04	0	0.98	1.00
Gender (Female) by Need for closure: Order	-0.06	0.04	2.09	0.14	0.93
Gender (Female) by Need for closure: Predictability	-0.01	0.05	0.04	0.84	0.99

Gender (Female) by Need for closure: Decisiveness	-0.03	0.06	0.29	0.58	0.96
Gender (Female) by Need for closure: Ambiguity	-0.02	0.05	0.21	0.60	0.97
Gender (Female) by Need for closure: Close-mindedness	-0.02	0.06	0.19	0.66	0.97
Constant	-1.28	1.42	0.82	0.36	0.27

*Omnibus χ2 (11) = 13.522, p >.05, R 2 = .036(Cox & Snell), .051 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Mediator logistic Regression was computed to investigate the prediction of context effect by need for closure scale in interaction with gender. The result showed that significantly women are making more extreme decision.

Table 27: Mediator Regression Analysis Between Exploratory Tendency and Gender with Context Effect

Variables in the equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Gender (Female)	2.509	2.481	1.022	0.312	12.288
Exploratory tendency: Repetitive behavior proneness	0.069	0.069	1.015	0.314	1.072
Exploratory tendency: Innovativeness	0.006	0.055	0.012	0.914	1.006
Exploratory tendency: Risk taking	0.073	0.06	1.513	0.219	1.076
Exploratory tendency: Exploratory through shopping	-0.1	0.061	2.648	0.104	0.905
Exploratory tendency: Interpersonal communication	0.098	0.1	0.964	0.326	1.103
Exploratory tendency: Brand switching	-0.051	0.065	0.617	0.432	0.95
Exploratory tendency: Information seeking	0.028	0.045	0.389	0.533	1.028
Gender (Female) by exploratory tendency: Repetitive behavior proneness	-0.152	0.124	1.51	0.219	0.859
Gender (Female) by Exploratory tendency: Innovativeness	0.047	0.114	0.172	0.678	1.048
Gender (Female) by Exploratory tendency: Risk taking	-0.04	0.111	0.13	0.719	0.961
Gender (Female) by Exploratory tendency: Exploratory through shopping	0.028	0.128	0.048	0.826	1.028
Gender (Female) by Exploratory tendency: Interpersonal communication	0.119	0.171	0.484	0.486	1.126
Gender (Female) by Exploratory tendency: Brand switching	0.129	0.127	1.034	0.309	1.137
Gender (Female) by Exploratory tendency: Total	-0.027	0.068	0.15	0.698	0.974
Constant	-2.806	1.671	2.819	0.093	0.06

*Omnibus χ2 (15) = 15.724, p >.05, R 2 = .042(Cox & Snell), .059 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Mediator logistic Regression was computed to investigate the prediction of context effect by exploratory tendency scale in interaction with gender. Result suggests that none of the variables predicted context effect.

Table 28: Mediator Regression Analysis Between Intolerance of Uncertainty and Gender with Context Effect

Variables in the equation	*B*	*S. E*	*Wald*	*Sig.*	*Exp(B)*
Gender (Female)	0.84	1.07	0.62	0.42	2.33
Intolerance of Uncertainty: Desire for predictability	0.02	0.04	0.27	0.60	1.02

Intolerance of Uncertainty: Uncertainty paralysis	0.00	0.05	0.01	0.89	1.00
Intolerance of Uncertainty: Uncertainty distress	-0.16	0.06	6.76	0.00	0.85
Intolerance of Uncertainty: Inflexible uncertainty beliefs	0.10	0.06	2.40	0.12	1.10
Gender (Female) by Intolerance of Uncertainty: desire for predictability	-0.06	0.07	0.72	0.39	0.94
Gender (Female) by Intolerance of Uncertainty: uncertainty paralysis	-0.02	0.08	0.13	0.71	0.97
Gender (Female) by Intolerance of Uncertainty: uncertainty distress	0.24	0.09	6.56	0.01	1.27
Gender (Female) by Intolerance of Uncertainty: inflexible uncertainty beliefs	-0.19	0.09	4.18	0.04	0.82
Constant	-0.34	0.75	0.20	0.64	0.70

*Omnibus χ2 (9) = 13.941, p >.05, R 2 = .037(Cox & Snell), .052 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for Exp(B)*

Mediator logistic Regression was computed to investigate the prediction of context effect by intolerance uncertainty scale in interaction with gender. The uncertainty distress significantly predicted compromise decision and explained 15% variance, whereas when interacted with gender (female with uncertainty distress) made extreme decision and this explained 27.1% variance. Also, Inflexible uncertainty beliefs in interaction with gender (female with inflexible uncertainty belief) significantly made more compromise decision. This interaction explained 17.9% variance of compromise decision.

Table 29: Mediator Regression Analysis Between Impulsivity and Gender with Context Effect

Variables in the equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Gender (Female)	-0.491	1.353	0.132	0.717	0.612
Impulsivity: Non planning impulsiveness	-0.053	0.088	0.358	0.549	0.948
Impulsivity: Cognitive impulsiveness	0.006	0.07	0.007	0.933	1.006
Impulsivity: Motor impulsiveness	-0.084	0.046	3.322	0.068	0.92
Impulsivity: Total impulsiveness	0.046	0.076	0.362	0.547	1.047
Gender (Female) by Impulsivity: Non-planning impulsiveness	-0.02	0.129	0.025	0.875	0.98
Gender (Female) by Impulsivity: Motor impulsiveness	0.067	0.066	1.049	0.306	1.069
Gender (Female) by Impulsivity: Cognitive impulsiveness	-0.061	0.105	0.341	0.559	0.94
Gender (Female) by Impulsivity: Total impulsiveness	0.026	0.11	0.055	0.814	1.026
Constant	0.743	0.923	0.647	0.421	2.101

*Omnibus χ2 (9) = 7.828, p >.05, R 2 = .021(Cox & Snell), .030 (Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Mediator logistic Regression was computed to investigate the prediction of context effect by impulsivity scale in interaction with Gender. Result suggests that none of the variables predicted context effect.

Present study result indicate that extreme compromise decision is predicted by personality dimension in interaction with gender.

Hypothesis 13. Higher the effect of cognitive-personality dimension, higher the effect of gender on deferral decision making

Table 30: Mediator Regression Analysis Between Need for Closure and Gender with Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Gender (Female)	-2.826	2.835	.994	.319	.059
Need for closure: order	-.026	.037	.476	.490	.975
Need for closure: predictability	-.040	.048	.722	.395	.960
Need for closure: decisiveness	-.067	.060	1.234	.267	.935
Need for closure: ambiguity	.022	.046	.224	.636	1.022
Need for closure: close-mindedness	.096	.057	2.863	.091	1.101
Gender (Female) by need for closure: order	.131	.061	4.656	.031	1.140
Gender (Female) by need for closure: predictability	.032	.069	.217	.642	1.033
Gender (Female) by need for closure: decisiveness	.047	.083	.322	.571	1.048
Gender (Female) by need for closure: ambiguity	-.054	.071	.581	.446	.948
Gender (Female) by need for closure: close-mindedness	-.092	.081	1.286	.257	.912
Constant	-1.289	1.798	.514	.474	.276

*Omnibus χ2 (9) = 12.360, p >.05, R 2 = .029(Cox & Snell), .052(Negelkerke) *p<.05, **p< .01, ***p<.001 ŧ—95% C.I.for EXP(B)*

Mediator logistic Regression was computed to investigate the prediction of deferral by need for closure scale in interaction with gender. In this analysis decision significantly predicted by need for closure: order with interaction of gender. Female with need for order made more decision in comparison to males. This interaction predicted 14% variance.

Table 31: Mediator Regression Analysis Between Exploratory Tendency and Gender with Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Gender (Female)	3.738	3.154	1.405	.236	42.034
Exploratory tendency: repetitive behaviour proneness	-.001	.088	.000	.989	.999
Exploratory tendency: innovativeness	-.025	.066	.139	.710	.976
Exploratory tendency: risk taking	.047	.082	.334	.563	1.048
Exploratory tendency: exploratory through shopping	-.042	.080	.272	.602	.959

Exploratory tendency: interpersonal communication	-.133	.121	1.197	.274	.876
Exploratory tendency: brand switching	.078	.084	.846	.358	1.081
Exploratory tendency: information seeking	.062	.056	1.251	.263	1.064
Gender (Female) by exploratory tendency: repetitive behaviour proneness	-.081	.121	.450	.502	.922
Gender (Female) by exploratory tendency: innovativeness	.017	.100	.030	.862	1.017
Gender (Female) by exploratory tendency: risk taking	.020	.114	.029	.864	1.020
Gender (Female) by exploratory tendency: exploratory through shopping	.000	.117	.000	.999	1.000
Gender (Female) by exploratory tendency: interpersonal communication	.280	.175	2.549	.110	1.323
Gender (Female) by exploratory tendency: brand switching	.028	.127	.050	.823	1.029
Gender (Female) by exploratory tendency total	-.172	.084	4.250	.039	.842
Constant	-4.284	2.121	4.079	.043	.014

*Omnibus χ2 (9) = 12.360, p >.05, R 2 = .029(Cox & Snell), .052(Negelkerke) *p<.05, **p< .01, ***p<.001 †—95% C.I.for EXP(B)*

Mediator logistic Regression was computed to investigate the prediction of deferral decision by exploratory tendency scale in interaction with gender. Result suggests that none of the variables predicted context effect.

Table 32: Mediator Regression Analysis Between Intolerance of Uncertainty and Gender with Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Gender (Female)	.617	1.319	.219	.640	1.853
Intolerance of uncertainty: Desire for predictability	-.040	.063	.403	.526	.961
Intolerance of uncertainty: Uncertainty paralysis	.080	.067	1.431	.232	1.083
Intolerance of uncertainty: Uncertainty distress	-.073	.075	.968	.325	.929
Intolerance of uncertainty: Inflexible uncertainty beliefs	.000	.082	.000	.999	1.000
Gender (Female) by Intolerance of uncertainty: desire for predictability	.069	.091	.574	.449	1.072

Gender (Female) by Intolerance of uncertainty: uncertainty paralysis	-.185	.100	3.415	.065	.831
Gender (Female) by Intolerance of uncertainty: uncertainty distress	.109	.113	.934	.334	1.115
Gender (Female) by Intolerance of uncertainty: inflexible uncertainty beliefs	-.039	.122	.104	.748	.961
Constant	-1.353	.957	1.999	.157	.259

*Omnibus χ2 (9) = 5.916, p >.05, R 2 = .014(Cox & Snell), .025(Negelkerke) *p<.05, **p< .01, ***p<.001 †—95% C.I.for EXP(B)*

Mediator logistic Regression was computed to investigate the prediction of deferral decision by intolerance of uncertainty scale in interaction with gender. Result suggests that none of the variables predicted context effect.

Table 33: Mediator Regression Analysis Between Impulsivity and Gender with Deferral Decision

Variables in the Equation	*B*	*S.E.*	*Wald*	*Sig.*	*Exp(B)*
Gender (Female)	2.712	1.750	2.400	.121	15.054
Impulsivity: Non planning impulsiveness	.085	.111	.589	.443	1.089
Impulsivity: Cognitive impulsiveness	.051	.086	.348	.556	1.052
Impulsivity: Motor impulsiveness	-.087	.058	2.250	.134	.917
Impulsivity: Total impulsiveness	-.043	.094	.209	.648	.958
Gender (Female) by Impulsivity: non-planning impulsiveness	-.055	.160	.117	.732	.947
Gender (Female) by Impulsivity: motor impulsiveness	-.042	.133	.101	.751	.959
Gender (Female) by Impulsivity: Cognitive impulsiveness	-.011	.083	.018	.894	.989
Gender (Female) by Impulsivity: total_ impulsiveness	-.048	.137	.122	.727	.953
Constant	-1.514	1.199	1.593	.207	.220

*Omnibus χ2 (9) = 10.176, p >.05, R 2 = .024(Cox & Snell), .043(Negelkerke) *p<.05, **p< .01, ***p<.001 †—95% C.I.for EXP(B)*

Mediator logistic Regression was computed to investigate the prediction of deferral decision by impulsivity scale in interaction with gender. Result suggests that none of the variables predicted context effect.

Hypothesis 13. Higher the effect of cognitive-personality dimension, higher the effect of gender on deferral decision making', is partially accepted. As only need of order in interaction with gender positively predicted deferral decision.

Hypothesis 14. The younger cohort will show more extreme decision making and older cohort will show more compromise effect.

Table 34: Chi Square Between Age Group and Context Effect

Age group	*Context effect*		*Chi square*
	Extremeness	Compromise	
Gen Z	53(64.60%)	29(35.40%)	6.710*
Gen Y	124(63.60%)	71(36.40%)	
Gen X	70(78.70%)	19(21.30%)	

*p<.05, **p<.01, ***p<.001

Chi-square was performed to examine the difference between generation and context effect in the decision. The difference between these variables was significant, X2 (2, N = 366) = 6.710, p<.05. However, the result is not in hypothesized direction as older the participant the more they showed the extreme effect in decision.

Table 35: Chi square between Age group and Deferral Decision

Age group	Decision	Deferral	Chi square
Gen z	82(87.2%)	12(12.8%)	1.900ns
Gen y	195(87.8%)	27(12.2%)	
Gen x	89(82.4%)	19(17.6%)	

*p<.05, **p<.01, ***p<.001

Chi-square was performed to examine the difference between cohort and deferral decision. The difference between these variables was not significant, X2 (2, N = 424) = 1.900, p>.05. However, the result is not in hypothesized direction as all the cohort shows more decision then deferral decision.

To supplement the experimental findings the analysis of interview scripts was analyzed. Total of 24 reasons were listed by different participants and 3 most cited reasons were related to insufficient information, feeling confused and explicit wish of not buying. This finding support the experimental finding very well that when participants feel that sufficient information is not available to ascertain the preference or make up the mind about the choice then people make deferral decision.

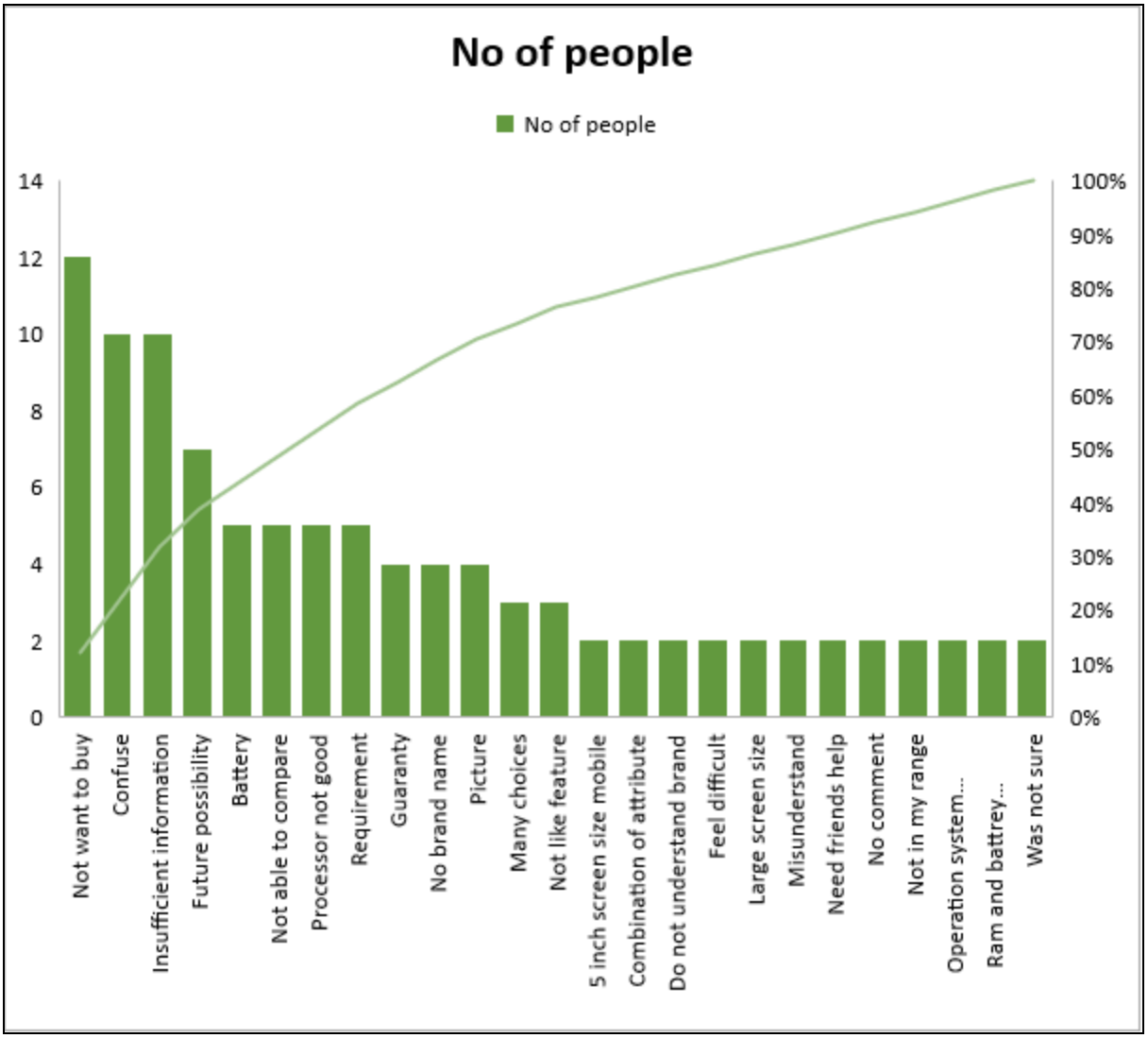

Figure 12 reason for Deferral Decision

5.4 Conclusion

The second study aimed at exploring the context effect of naturalistic decision making and deferral decision by amount of information and individual difference, which constitute cognitive personality dimension and demographical variable. Majorly the results supported the findings of study one.

From this study also it is evident that people are more adapt to handle data and decision is made as per the availability of data. For example, when low amount of data is available individuals choose the extreme option, not the deferral option. Very few participants chose the deferral option and reason could be the justification asked for the decision. Sheng, Parker, and Nakamoto (2005) also have reported that people feel comfortable in making justifiable decisions.

Same as study one demographic and cognitive-personality variables did not predict context effect or deferral decision in isolation, but significant results were found with the interaction of these variable. Compromise decision is predicted by interaction of age and non-planning impulsivity and interaction of gender (female) and uncertainty inflexible belief. Whereas, extreme decision is predicted interaction of age with uncertainty inflexible belief; and gender with uncertainty distress.

The prediction of deferral decision appears to be more complicated than choice decision because few cognitive-personality factors predicted differently in isolation than the way they predict in interaction with age and gender. For example, need for predictability, closed mindedness and information exploratory tendency predicts deferral decision in isolation but when it interacts with age then it is predicting the choice decision. Similar trends are observed for cognitive personality factors and gender interaction in predicting deferral decision. However, we did not find any significant trend in prediction of context effect by cohorts.