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Factores mediadores en el comportamiento de compra de las personas mayores en supermercados

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Mediating Factors in the Buying Behavior of Older Adults in Supermarkets

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INFORME RAZONADO DE LAS/LOS DIRECTORAS/ES DE LA TESIS
(se hará mención a la evolución y desarrollo de la tesis, así como a trabajos y publicaciones derivados de la misma)

La tesis Doctoral titulada "Factores mediadores en el comportamiento de compra de las personas mayores en supermercados", de la que es autor Abdulraheim Alhammadi, Khaled Abdulraheim Ahmed, ha sido realizada bajo nuestra dirección y cumple con las condiciones exigidas por la normativa vigente para optar al título de Doctor por la Universidad de Córdoba.

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Asimismo, D. Khaled Abdulraheim Ahmed Abdulraheim Alhammadi ha seguido con aprovechamiento las actividades propuestas por la Comisión Académica del Programa de Doctorado en Ciencias Sociales y Jurídicas.

Por todo ello, se autoriza la presentación de la tesis doctoral.

Córdoba, a 29 de abril de 2024

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Dedication

Dedicated to Sheikh Zayed the founder of the UAE, and my parents, may God have mercy on them and forgive them, and to His Highness Sheikh Mohamed bin Zayed Al Nahyan, President of the United Arab Emirates and His Highness Sheikh Hamad bin Mohammed Al Sharqi, Member of the Supreme Council and Ruler of Fujairah

Finally, I would like to thank my family I want to express my gratitude to my parents, to my wife and to my children who have been a strong support for me and have enecouraged me throughout to achieve what I wished for.

Sincere gratitude for everyone.

RESUMEN

La siguiente investigación se ha realizado para analizar la influencia del envejecimiento y los factores que determinan los comportamientos de compra y la respuesta de los individuos mayores en los supermercados, centrándose en el caso de los Emiratos Árabes Unidos. Más específicamente, la investigación ha analizado los impactos de la edad, la variedad de productos, la gestión de estanterías, el entorno físico, el servicio personal, la calidad de los alimentos, la conveniencia de compra, la satisfacción, la lealtad a la tienda, la lealtad a la marca, la actitud, las intenciones de comportamiento, la estimación de costos/beneficios y la intención de compra en los comportamientos de compra de los individuos mayores en los supermercados de los EAU. Se ha utilizado un método cuantitativo para la investigación, esencialmente basado en la recopilación y análisis de datos primarios. Se realizaron encuestas cuantitativas primarias con 351 individuos de 50 años y más, residentes principalmente en Fujairah, uno de los emiratos de los EAU. Las respuestas de las encuestas se analizaron utilizando el software SmartPLS y el Modelado de Ecuaciones Estructurales, permitiendo el análisis estadístico de los mismos.

Los hallazgos de la investigación sugieren que Carrefour y Lulu son los dos supermercados más visitados por los mayores en los EAU, con la mayoría de los clientes mayores siendo leales a los supermercados. Se encontró que los clientes encuestados tienen una opinión favorable sobre la variedad de productos y la gestión de estanterías disponible en los supermercados. Las calificaciones obtenidas para el factor del entorno físico han sido más bajas que las obtenidas para los factores de variedad de productos y gestión de estanterías. Para el factor de servicio personal o atención al cliente, los mayores encuestados han indicado adecuación. Se ha encontrado que el factor de la calidad de los alimentos es un factor atractivo y satisfactorio para que los clientes mayores visiten los supermercados. Sin embargo, en cuanto a la conveniencia de compra, se ha encontrado que la satisfacción es menor, especialmente con respecto a la multitud excesiva en los supermercados.

Así, se ha encontrado una satisfacción general prevalente entre los mayores con sus experiencias en los supermercados y también se ha encontrado que son leales a la tienda. Sin embargo, en cuanto a la lealtad a la marca, se ha encontrado que los clientes están probando otras marcas para comparar y encontrar las que son mejores. Además, los hallazgos sugieren que los clientes tienen una actitud positiva hacia las ofertas en los supermercados, aunque sus intenciones de comportamiento hacia las ofertas son menores. En cuanto a la estimación de costos/beneficios, se ha encontrado que los mayores tienen preferencias por promociones que les permitan ahorrar dinero y no prefieren elegir marcas de alto precio. Finalmente, para la intención de compra de los clientes, se ha encontrado que generalmente continúan comprando en el mismo lugar.

La investigación ha propuesto finalmente un modelo conceptual basado en los hallazgos primarios, así como en la revisión de la literatura, sugiriendo que la intención de compra de los clientes mayores depende de los factores de intención de comportamiento hacia las ofertas, actitud hacia las ofertas y estimación de costos/beneficios, donde las ofertas están significativamente relacionadas con las lealtades a la tienda y la marca de los clientes, y el factor de lealtad depende fuertemente de los niveles de satisfacción de los

clientes, que a su vez están impulsados por los factores de variedad de productos, gestión de estanterías, entorno físico, servicio personal, calidad de los alimentos y conveniencia de compra. Por lo tanto, la investigación ha concluido que las experiencias en la tienda y los factores que se han discutido y medido en esta investigación tienen una influencia significativa en la intención de compra o comportamiento de compra de los clientes mayores en los supermercados de los EAU.

Palabras clave

Supermercados, Poblaciones mayores, Percepciones del consumidor, Satisfacción del consumidor, Lealtad del consumidor, Actitudes del consumidor, Punto de compra.

ABSTRACT

The following research has been done to analyse the influence of ageing and the factors that determine the purchasing behaviours and response of elderly individuals in supermarkets, focusing on the case of the United Arab Emirates. More specifically, the research has analysed the impacts of age, product range, shelf management, physical surroundings, personal service, food quality, shopping convenience, satisfaction, store loyalty, brand loyalty, attitude, behavioural intentions, cost/benefit estimation, and buying intention on the purchase behaviours of the elderly individuals in supermarkets in UAE. A quantitative method has been used for the research, essentially based on primary data collection and analysis. Primary quantitative surveys have been done with 351 individuals aged 50 years and above, residing mainly in Fujairah, which is one of the emirates in UAE. Survey responses have been analysed using SmartPLS software and Structural Equational Modelling, allowing statistical analysis for the same.

The findings of the research suggest that Carrefour and Lulu are the two most visited supermarkets by the elderly in the UAE, with majority of the elderly customers being loyal to the supermarkets. The surveyed customers have been found to have favourable opinion about the product range, and shelf management available in the supermarkets. The ratings obtained for the factor of physical surroundings have been found to be lower than that obtained for the factors of product range and shelf management. For the factor of personal service or customer attention, adequacy has been stated by the surveyed elderlies. The factor of food quality has been found to be an attractive and satisfying factor for the elderly customers to visit the supermarkets. In respect of shopping convenience however, the satisfaction has been found to be less, especially in respect of the excessive crowd prevalent in the supermarkets.

Thus, an overall satisfaction has been found to be prevailing among the elderlies with their experiences in supermarkets and they are also found to be store loyal in nature. However, for brand loyalty, customers have been found to be trying other brands to compare and find ones that are better. Further, the findings suggest that the customers have a positive attitude towards deals offered in the supermarkets, although their behavioural intentions towards deals are lower. In respect of the cost/benefit estimation,

it has been found that the elderlies have preferences for promotions that can save them on money, and do not prefer to choose high-priced brands. Finally for the buying intention of the customers, they have been found to generally continue shopping from the same place.

The research has finally proposed for a conceptual model based on the primary findings as well as the review of literature, suggesting that the buying intention of the elderly customers depend on the factors of behavioural intention toward deals, attitude toward deals and cost/benefit estimation, wherein deals are significantly related with the store and brand loyalties of the customers, and the factor of loyalty being strongly dependent on the satisfaction levels of the customers, which are in turn driven by the factors of product range, shelf management, physical surroundings, personal service, food quality and shopping convenience. The research has therefore concluded that the in-store experiences and the factors that have been discussed and measured in this research have significant influence on the buying intention or purchasing behavioural of the elderly customers in the UAE supermarkets.

Keywords

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1.0 INTRODUCTION

Past few years have portrayed significant demographic changes in most regions, giving rise to increased populations of the elderly citizens. This implies that the elderly citizens comprise of an important market segment of consumers, which marketers need to address towards realizing their needs and fulfilling them accordingly with products and services, which also therefore give enhanced scope for marketers to have increased sales for specific product categories meant for the elderlies.

The importance of elderly consumers rises amidst the society which is an ageing society, implying that individuals now live for several years of their lives, unlike earlier times. Naturally therefore, the participation of elderly people has increased in various political, economic, social and cultural areas, reflecting their specific needs, preferences, expectations, and demands. These needs are specific for this segment of individuals, which make them an important and a different consumer segment in a market. Also, their purchasing powers in many instances are more supported either with their life's savings, or pensions, which therefore allow them more to indulge in carrying out expenses (UNECE, 2009).

For marketers it is important to identify and realize the specific needs and preferences of this elderly segment, in order to successfully market their offerings. However, generally, marketers have their focus more on the market segment which does not include the elderly consumers. This is primarily because marketers believe that the elderly consumers have needs which are stereotyped in nature. This lack of focus on this segment therefore leaves the elderly consumers as an untapped market, without realizing the financial independence that this segment reflects. Moreover, the elderly consumers are educated further having access to information, which is also supported more in the times of the internet, and hence have their specific needs in place, which certainly offer significant opportunities for the marketers (Meiners & Seeberger, 2010).

A better understanding of the needs of the elderly consumers and their purchase decision making process, can allow an improved quality of life for this segment, with their needs been addressed and hence behaviours influenced accordingly. The consumer decision

making of the elderly consumers depends on their specific needs and efforts which they have to make to fulfil such needs. Thus, if marketers give importance to their needs, and make it easy and more accessible for them to have their desired products and services, their purchase decisions would also be more positive (Hettich et al., 2018). This implies the greater role which marketers have to ensure that this segment is treated with higher levels of importance.

As for the supermarkets are concerned, previous researches throw light on key issues which elderly consumers face with their shopping experience at supermarkets. Such issues include the manner of shopping to which they are not acclimatized, and which takes them more time too, to carry out their shopping, the use of various techniques and tools including the shopping trolleys and baskets, which make it somewhat challenging for the elderly consumers to purchase from supermarkets. Owing to their age-related factors, the elderly consumer segment needs more convenient shopping options, which therefore supermarket managers too, need to address (Pettigrew et al., 2005).

In this regard, it is important to realize that based on the age group of individuals, there can be different stages of their economic statuses and social requirements. Thus, their needs and expense capabilities can be said to depend on their age as well as their levels of income, which is how elderly citizens choose their products, sellers and shops (Fernandez & Roldan L., 2012).

1.1 EXPLORATORY STUDY

Certain preliminary research conducted by the researcher[1] showed a group of phenomena that could be listed as follows, and would be considered as the underlying basis for the project that will be carried out –

1- The lack of special promotions at the point of purchase addressed only to the elderly segment as it may differ from other age groups in terms of needs and desires.

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[1] The researcher conducted a survey in some supermarket in Abu Dhabi city during the month of Ramadan 1440 - 2019 AD, where there is an intensity in the frequency of customers on supermarket. This study included the observation and interview (50) older customers Gender and nationalities using an interview framework.

2- The elderly may be very confused in the decision to purchase because of the many brands of one type in each commodity group in supermarket.

3- High loyalty to a particular brand among many elderlies suggesting the inability to convert to another brand.

4- That some of the promotional effects of the point of purchase (such as testing the item at the point of purchase) have an impact on the elderly of some other promotional effects.

1.2 PROBLEM AND RESEARCH QUESTIONS

Specifically, this research will attempt to answer the following research questions:

1. Is there a difference between the elderly in terms of their response to promotional influences (offers) at distinctive point of purchase in a supermarket?

2. Does variation in the form of promotional response increase consumption quantity purchased at a time due to individual differences between the elderly, resulting in a difference in response to promotions at the point of purchase in supermarkets?

3. What is the impact of these individual differences on promotional practices at the point of purchase to support the effectiveness of promotional influences on the elderly in the interest of the commodity and retail?

1.3 OBJECTIVES

1.3.1 General Objective

The general objective that the research will fulfil is to analyse the influence of ageing and impact of selected factors – age, product range, shelf management, physical surroundings, personal service, food quality, shopping convenience, satisfaction, store loyalty, brand loyalty, attitude, behavioural intentions, cost/benefit estimation, and buying intention – determining buying behaviours and response of elderly customers in supermarkets in the UAE.

1.3.2 Specific Objectives

The specific objectives of the research include –

- To analyse the impact of age on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of product range on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of shelf management on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of physical surroundings on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of personal service on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of food quality on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of shopping convenience on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of satisfaction on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of store loyalty on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of brand loyalty on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of attitude towards deals on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of behavioural intentions towards deals on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of cost/benefit estimation on the purchase behaviour of elderly in supermarkets;
- To analyse the impact of buying intention on the purchase behaviour of elderly in supermarkets.

1.4 RESEARCH IMPORTANCE

According to Moschis (1994), the increase in the number of older people did not attract marketers' attention, but this created interest among researchers in consumer research (Lumpkin 1985; Lumpkin & Hunt, 1988). However, this is not enough to understand the consumption behaviour of the elderly segment, which argues that the behaviour of the elderly from the marketing angle may be the result of biological changes "physical health" (the incidence of certain diseases associated with aging) or psychological (change in perception reduced in the ability to remember) and social (such as child marriage and the transformation of the elderly to become owners of empty houses) and finally spiritual changes (such as increasing the closeness to God worship and asceticism in the pleasures of life) (Greco & Swain, 1992; Moschis, 1994).

In particular, the main justifications for this research are attempting to find reasons (determinants) that may result in differences in responses by customers and seniors on point-of-purchase promotional effects. Moreover, to find a set of connotations to help promotional planners - in those stores - with points of purchase for the benefit of older customers, retailers and manufacturers, as well as suggest guidelines for researchers in the field of purchasing behaviour for the segment of older customers.

It can be expected that the research findings will allow having in depth knowledge and insights on the perceptions, satisfactions, behaviours, attitudes and loyalty factors of the elderly population of the UAE in respect of purchasing products from supermarkets, while also allowing identification of the issues and challenges that they face in shopping from supermarkets.

1.5 METHODOLOGY

Study Design

As part of the research, theories of consumer behaviour shall be studied in detail, and applied to analyse how the elderly population behaves in respect of supermarkets.

The study population for the preliminary study included all elderly persons aged 60 years and above in the United Arab Emirates.

Types of Data Sources and Method of Collection

Quantitative data has been considered for the current research, with data being collected from primary data sources.

Primary Data – Quantitative

The primary data has mainly been gathered using the survey method. Aligned with the core purpose of the research, the target population has been UAE population aged over 50 years of age who are customers of the supermarkets operating in the UAE. However, the data has been gathered mainly from Fujairah, which is one of the emirates of the UAE. To make the study feasible and findings to be controllable for analysis, a simple has been selected and online surveys have been conducted with them. Based on a random sampling method, 351 participants have been selected, however of which a total of 319 responses have finally been obtained, rest being cancelled for various reasons.

It has been a questionnaire-based survey and based on a standardized protocol, the method has been carried out online. The surveys have been conducted between September and December 2021 based on two versions – English and Arabic. Fort the analysis of the survey responses – which have been quantified into their numerical forms, statistical methods have been used. Essentially, SPSS technique has been used to analyse the survey responses, wherein diverse analyses have been obtained such as – descriptive analysis of variables, general issues and elements of proposed model; verification of absence of common factor of variation of the items in the questionnaire; determination of the quality of the scale items researched; and reliability analysis of each scale and their alternatives.

Besides the surveys and statistical analysis of the responses, analysis has also been carried out for the proposed model, for which SmartPLS software has been used and Structural Equational Modelling has been found, details of all of which have been provided later on in the Methodology Chapter.

1.6 RESEARCH LIMITS

This search was limited to:

1- Focus on supermarkets (both independents / series chains) because they often have point of purchase offers Pop Displays. They often have a name that is famous for Store Name. It also deals with products (food) with a well-known brand name. This may not be available in traditional grocery stores.

2- The food commodities sections without the other sections such as cosmetics, because of the usual purchase of food products by the undecided. The researcher also noted that these products are a common denominator among the majority of the elderly attendees on supermarket.

3- Age group sixty years and more given that the researcher has already explained that this segment is neglected in the Gulf marketing studies and rather in the United Arab Emirates.

1.7 STRUCTURE OF THE RESEARCH

The following report has been divided into chapters. The first chapter is the introduction wherein the research topic has been introduced along with the key objectives of the study, based on background research done, and the importance of the research has been shared. The second chapter is the literature review, which offers the theoretical aspects and concepts in relation to the current research topic, based on reviewing research works done by previous researchers on similar or related topics, having relevance to and contribution in the current work, following which the research hypotheses have been developed. The next two chapters present discussions on in-store marketing strategies in supermarkets, and elderly consumers. Following these, the methodology, findings, results, and discussions on proposed model analysis are presented, finally presenting the conclusions in the last chapter.

2.0 LITERATURE REVIEW

2.1 CONSUMER BEHAVIOUR THEORIES

2.1.1 The Concept of Consumer Behaviour

The study of consumer purchasing behaviour is not a recent development, but several theories in the past have their focus on it. But before starting to develop them, the concept of consumption must be defined, in order to better understand the meaning and functioning of each of these theories. Consumption is defined as a process in which it is possible to include a set of various activities in relation to a certain product or service, which are: purchase, use, maintenance, repair and disposal (Roach et al., 2019; Saltik et al., 2013). Likewise, merchants have studied these activities since they influence purchase decisions and the search for information, using these to describe each of the five activities mentioned above. Consequently, the purchase decision is an integral part of the overall consumption process of any product or service (Makarewicz, 2013; Prasad & Jha, 2014). The concept of consumer behaviour is the key to achieving successful marketing and sales for any business organization. It is the central concept to the marketing of products and services to reach to the ultimate consumers. Consumer behaviour determines the attitudes and behaviours of customers towards influencing or not their ultimate purchase decisions for a product or service (Barmola & Srivastava, 2010; Oke et al., 2016). A consumer essentially is referred to an individual who makes a purchase on any product or service and ultimately uses or consumes it, which is the sole purpose of any marketer. For an organization, it is important to understand the behaviours of consumers, since consumers prove to be the most uncertain factor (Barmola & Srivastava, 2010; Mehrizi and Zahedi, 2013). Unless the behaviours of consumers can be analysed, it is difficult for businesses to strategize their marketing measures (Makarewicz, 2013).

Considering the above understanding, the concept of consumer behaviour clearly reflects the presence of certain key factors which are interrelated to each other. These include goods, services, activities, experiences, people, and ideas. Thus, consumer behaviour is not necessarily limited to the idea of one individual buying a product or service. It is beyond that which is reflected in their ultimately making consumption of the purchased

good or service, their satisfaction with the consumption, the re-purchasing decisions, and their overall perceived experiences in the process. The study and analysis of consumer behaviour is crucial for marketers, since they can determine or predict the nature of purchasing decision of the consumers based on such analysis (Barmola & Srivastava, 2010; Mehrizi and Zahedi, 2013). It helps a business to develop improved marketing strategies and plans accordingly to attract and retain their consumers (Makarewicz, 2013).

2.1.2 The Consumer Behaviour Theory

The fundamental consumer behaviour theory has a significant relation with the marketing economics of a business, determining the demand and sales for an organization. The concepts of utility and preference play a key role in understanding the behaviour of consumers. The underlying concept suggests that a consumer looks for benefits and maximization of its utility and preferences, which in turn fulfils their need, and hence influence them to make a positive purchase decision on any product or service (Mehrizi & Zahedi, 2013; Musumali, 2019). Considering factors of cost and utility, the theory of consumer behaviour suggests that however high or low be the cost of a good or service, a consumer would not make a purchase unless it services the purpose a utility of the consumers. Thus, for marketers, it is more important to address the needs and demands of consumers, to achieve positive consumer behaviour (Saeed, 2019).

The theory of consumer behaviour also reflects on the different aspects of individual being consumers such as being – an economic person, a psychodynamic, a behaviourist, cognitive, or a humanist. Relating to any of these aspects, would determine the perceptions, attitudes and behaviours of a consumer. An economic person is one who makes purchases when the product or service serves maximum utility for them. The psychodynamic approach was given by Sigmund Freud, which suggests that the consumer behaviours are driven mostly by biological influences such as the internal instincts which are beyond the conscious thoughts of human beings. The behaviourist approach believes that external factors have the ability to influence the purchase decisions of consumers, the attributive factors being related to the concerned individuals. According to the cognitive approach, an individual receives information and processes the same based on which their buying decision takes place. The humanist approach suggests the humanist thinking

process which determines the need for a product or service for a buyer, based on which the purchase decision happens (Emilien et al., 2017; Keizer, 2010; Wherry & Schor, 2015).

Further, it could be reviewed that the theory of buying behaviour has a number of internal and external factors which work in coordination towards influencing or affecting the ultimate consumer decisions. These include the need and importance of the purchase, the personality factors of the consumers, the factors of culture, society and peer pressures, pressures of time, organization, financial status of the consumers, search for and availability of information, motives, quality and benefits of a brand and its offering, customer services, customer care, employee services, and finally the satisfaction levels of the consumers, all of which work together to determine the consumer behaviour (Emilien et al., 2017; Jain & Khanna, 2015; Ling & Yazdanifard, 2015).

2.1.3 The Four Key Models/Theories of Consumer Behaviour in Business

2.1.3.1 Theory of Reasoned Action

In consumer behaviour, the theory of reasoned action considers attitudes of individuals as determining their beliefs based on which individuals make their respective evaluations as well (Sulehri & Ahmed, 2017).

The theory of reasoned action is best understood from the Figure 1 below.
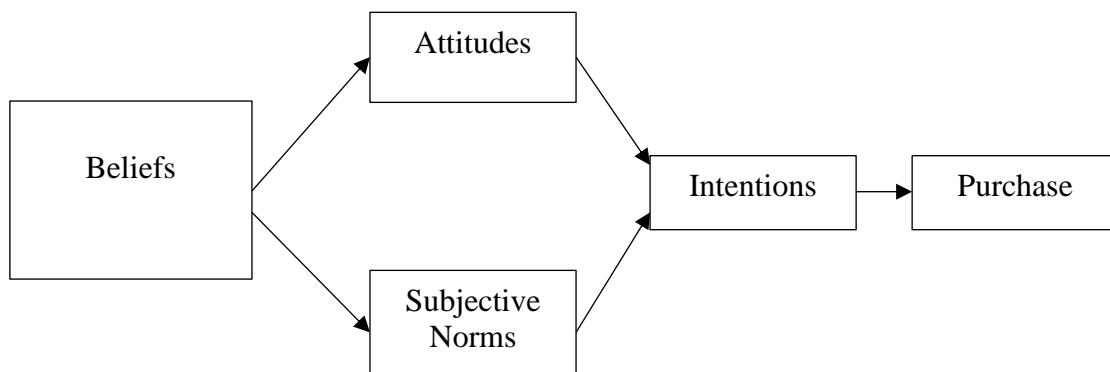
Figure 1: The theory of reasoned action (Kardes et al., 2010).

Here, in Figure 1 above, it can be seen that, the theory of reasoned action is driven by beliefs of customers in the first place, which drive their attitudes and subjective norms, followed by their intentions which eventually lead to their final purchase decisions.

Another name for this theory is the expectancy-value model. According to this theory, there are two key components of the behavioural intention of an individual. These include the attitudinal component, and the subjective norm component. These factors are responsible for the behavioural intention in and individual, which in turn drives the behaviour. The expectancy-value model is used to measure the components wherein the factor of attitude reflects the beliefs of individuals and how individuals evaluate their beliefs. The subjective norms are beliefs which determine and drive specific individuals towards specific behaviours (Cohen, 1972; Sulehri & Ahmed, 2017; Trafimow, 2009).

This theory therefore explains how there are the different mind-sets of different individuals comprise of certain subjective norms which drive their specific behaviours and actions. Also, the application of the theory of reasoned action helps marketers to determine whether the consumers would engage in repeat purchases or not. This theory works on the fundamental basis of social psychology and has important contribution in marketing and business, as it determines how reasoning and purchase behaviours of consumers are related to each other (Cohen, 1972; Mathur et al., 2016; Sulehri & Ahmed, 2017; Trafimow, 2009). It helps to relate the factors of attitudes, norms, perceptions, and behaviours, which accordingly marketers too, need to address to achieve positive purchasing behaviour from consumers (VigneshKarthik, 2017).

2.1.3.2 Engel, Kollet, Blackwell (EKB) Model

The Engel, Kollet, Blackwell (EKB) Model has been followed after original research was done by John Dewey in 1910 on the five-stage problem-solving process, the study being done to apply the model on the process and understanding of consumer behaviour. According to the developed model, there are five key stages in the process of decision making for a consumer. These include – (1) recognition of the problem, (2) search, (3) purchase based on alternative evaluation, (4) choice, and (5) outcomes. The developed model further highlights the beliefs, the attitudes, and the intentions being underlying in driving all the stages of the consumer decision making process, wherein the beliefs imply

their cognitive factors, the attitudes denote their affective factors, and their intentions imply their conative factors (Ashman et al., 2015; Osei & Abenyin, 2016; Priya & Venugopal, 2019).

The theory can better be understood from the given Figure 2 below.

```
┌─────────────────┐
│  Problem/Need   │
│   Recognition   │
└─────────────────┘
         │
         ▼
┌─────────────────┐
│   Search for    │
│   Alternatives  │
└─────────────────┘
         │
         ▼
┌─────────────────┐
│  Evaluation of  │
│   Alternatives  │
└─────────────────┘
         │
         ▼
┌─────────────────┐
│  Choice/Purchase│
│      Made       │
└─────────────────┘
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         ▼
┌─────────────────┐
│  Post-Purchase  │
│   Evaluation    │
└─────────────────┘
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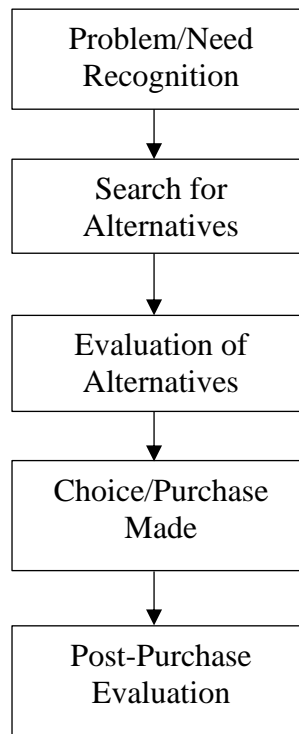
Figure 2: Engel, Kollet, Blackwell (EKB) model of consumer behaviour (Tan, 2010).

As can be seen in Figure 2, the five stages of the consumer decision making as given by the EKB model are presented. It shows that each of these stages are followed one after the other, starting with the recognition of the need/problem, followed by searching for alternatives, then evaluating the alternatives, which then drives the choices made by the customers, followed by evaluation after the purchase is finally done.

As Jisana (2014) discussed, this model presents the idea as to how consumers tend to make their purchase decisions by choosing from among the available alternatives to them. The psychology of the consumers has a key role to play in this regard, which are influenced by external environmental factors, including the amount and level of

information that they can access and evaluate (Jisana, 2014; Osei & Abenyin, 2016). The choice of the alternatives gets evaluated by consumers based on their individual perceptions, beliefs, values, and preferences. This model has its importance for marketers in that it helps to have a problem-solving method based on conscious learning and analysis of how consumers can make their purchase decisions (Jisana, 2014).

2.1.3.3 Motivation-Need Theory

As Durmaz and Diyarbakirlioglu (2011) discussed, in marketing, one of the key aims of the marketers is to realize the needs and demands of consumers, address and fulfil them. This is the most significant way to ensure that consumers are satisfied and motivated. When consumers are satisfied with their needs being fulfilled, their enhanced motivation levels can be expected to lead them towards repeat purchases. Thus, the factor of motivation is extremely important in consumer behaviour, which drives the motive of the consumers to make positive purchase decisions. It could further be reviewed in this regard that motivation of a consumer can be obtained from intrinsic as well as extrinsic factors. The intrinsic factors refer to those internal factors which are personal to a consumer as an individual, such as their personal beliefs, attitudes, perceptions, values and preferences. The extrinsic factors on the other hand imply the external factors which can influence consumers such as rewards, benefits, utility maximization and satisfaction from the consumption of their purchased items (Dima et al., 2010; Durmaz & Diyarbakirlioglu, 2011).

Maslow's motivation theory – the need hierarchy theory – could be reviewed as having particular relevance in respect of consumer behaviour. According to this theory, individuals have their needs which vary based on the different levels in a hierarchy. The needs of individuals as per this model are – physiological needs, safety needs, social needs, esteem needs, and needs for self-actualization (see Figure 3 below) (Dima et al., 2010; Haque et al., 2014).
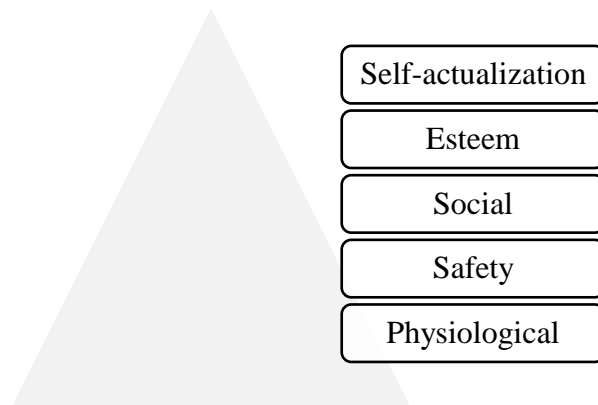
Figure 3: Maslow's need hierarchy theory (Haque et al., 2014).

The above Figure 3 shows the different needs of individuals that arise at different stages of their lives. The needs start with physiological needs, followed by safety needs, social needs, esteem needs, and then needs for self-actualization. These are the needs, which when fulfilled leads to increased motivational levels of individuals.

The motivation of the individuals depends on the fulfilment of the needs – the respective needs at each level. It works in a way that certain needs are felt by an individual, and once those needs are met, they are motivated, and then they expect for their following needs to be met, which bring in further motivations for them (Dima et al., 2010; Durmaz & Diyarbakirlioglu, 2011; Haque et al., 2014).

2.1.3.4 Hawkins Stern Impulse Buying

The Hawkins Stern consumer behaviour theory which projects the impulsive buying nature in consumers, can well be understood from the Figure 4 given below.
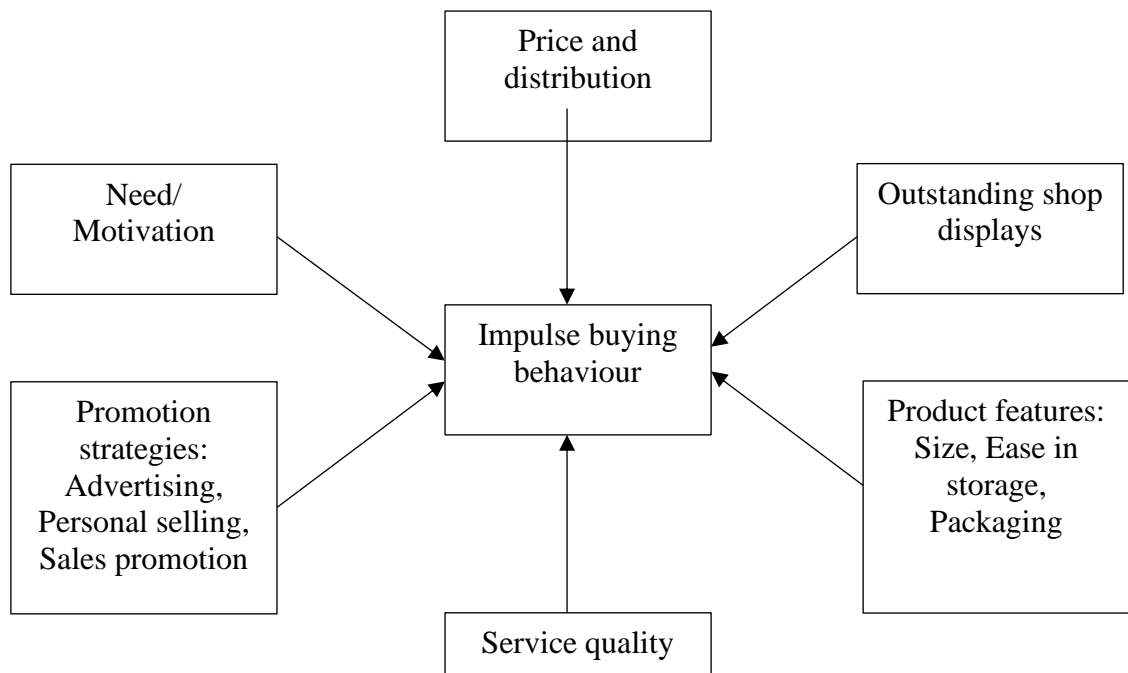
Figure 4: Hawkins Stern's impulse buying theory (Agarwal & Chetty, 2019).

In the Figure 4, it can be seen that impulse buying behaviour is driven by some of the key factors which include price and distribution, outstanding shop displays, features of the products, quality of services, promotional strategies, and motivation. Here, it may be understood that when these factors are found to be suitable to attract and meet the needs of customers, then impulse buying takes place.

This theory was developed by Hawkins Stern in the year 1962. The difference between this and the other previously developed consumer behaviour theories was mainly in that, while the previous theories were focused more on the rational thought process in consumer behaviour, this theory suggested a completely different outlook on how positive purchase decisions can be driven in individuals based on sudden impulsive influences as well. As per this theory, external environmental factors can often influence consumers impulsively towards making purchases. This also therefore signifies that, marketers do have the scope to influence and convince their consumers to purchase more beyond what consumers might plan (Agarwal & Chetty, 2019; Bhakat & Muruganantham, 2013; Matos et al., 2021). There are different strategies which marketers can consider so that the impulsive buying behaviour in the consumers can further be triggered. In this regard, it could also be reviewed that a key factor which determines the impulsive behaviour pattern

and success is the pricing decision of the consumers. Also, the product or service needs to be made available at more places. The greater is the visibility of the offering, the higher are the chances of triggering the impulsive behaviour of consumers to make positive purchase decisions (Agarwal & Chetty, 2019).

2.1.4 Other Theories

2.1.4.1 Marshallian Economics

Marshall's economic theory of consumer behaviour is significant in consumer behaviour research, as it reflects on the understanding that a consumer is essentially a rational buyer, who has thorough knowledge of their needs or desires, along with information about the market, and the factors which would rightly satisfy their needs (Dannenberg & Estola, 2018). Thus, as per the Marshallian economic model, a consumer would make a positive purchase decision when the offering satisfies their needs, and hence will be willing to pay for the offering based on satisfaction factor, while also considering the relative market prices, information of which consumer has and can analyse before making their purchase (Aldrich, 1996; Dannenberg & Estola, 2018; Dooley, 1983).

Thus, this theory essentially reflects on the rational aspect of consumers, which in turn determines their willingness to spend on a certain product or service (Krajina & Karalic, 2017). Thus, if there are two brands – Brand A and Brand B selling similar products, and if Brand B's offering has same benefits while lower in price, then a rational consumer can be expected to make the purchase from Brand B, provided also there is need for the offering among the consumers. This theory therefore holds, major significance for marketers, also because of the increased levels of information which is now available to consumers, in the advent of the internet (Krajina & Karalic, 2017; Majumder, 2020; Rajagopalachar, 1993).

2.1.4.2 Pavlovian Theory

The Pavlovian theory finds significance in consumer behaviour research and analysis as it reflects on the classical conditioning of human beings, based on which humans are capable of predicting outcomes, which in turn can determine their behaviours towards offerings from marketers (Wells, 2015). Based on this theory, unconditioned stimulus

results in unconditioned response. When the unconditioned stimulus is combined with conditioned stimulus, it automatically results in the unconditioned response. In the process, the conditioned stimulus results in the conditioned response. In marketing and advertising, this has major role to play since a conditioned stimulus as presented through an advertised product/service can result in positive consumer behaviour, in case of associations with unconditioned stimulus related to the product/service (Michman et al., 2003; Stuart et al., 1987; Wells, 2015).

2.1.4.3 Veblenian Social-Psychological Model

According to this theory, some of the key factors which determine behaviours of consumers include their social and cultural backgrounds. This implies that often consumers make purchases so that their social classes and statuses are maintained which is more important than their actual desires or needs (Mitra & Majumder, 2019). The key factors which determine the consumer behaviour in this regard include the social class, the levels of income, the cultural backgrounds, the sub-cultures, family, and the group of reference. Here, the social class essentially implies the society to which an individual belongs. The factors of culture and sub-culture prove crucial as they influence a consumer based on their nationalities, religions, traditions, and related factors. Also, family members and peer groups can have major influence on the ultimate purchase decision of a consumer, which makes this theory an important one to consider to analyse consumer behaviours (Almeida, 2015; Mitra & Majumder, 2019).

2.2 RELATIONSHIP BETWEEN PROMOTIONAL EFFORTS OF MARKETERS AND PURCHASE RESPONSE OF CUSTOMERS

2.2.1 Theories on Marketing Promotion and Promotional Mix

Marketing promotion is an essential part of a business' marketing process, which essentially needs to take care of the needs of the market and address them so that the specific offerings being made to customers, are rightly accepted (Ashe-Edmunds, 2020). In order for such acceptance, marketing promotions of the offerings need to be potential enough to positively influence the minds of the buyers to make the positive purchase decision, and hence are critical for marketers to decide on. Theoretically, branding involves the process of developing a reputation or image of a company and its specific

product/service, in the minds of the consumer. Such branding is essential in attracting customers to make a buy. Promotions however involve broader aspect in marketing, comprising of all such marketing activities which enable a product to reach to its customers in a more attractive manner (Ashe-Edmunds, 2020; Nikabadi et al., 2015).

As could be reviewed, in sales promotions, the push theory, pull theory, and combination theory are three key theories in consideration by marketers, wherein marketers can choose the theory for application based on their specific marketing requirements (Dick, 2017). As per the push promotional theory, the focus is on creating incentives to the intermediaries – such as the retailers and wholesalers – so that more of the specific product is sold (Dick, 2017; Shamout, 2016). Thus, in this process, discounts and offers are made to retailers and wholesalers by businesses. When such offers are made, the intermediaries are pushed towards selling such products more than others, which is how the theory applies (Shamout, 2016).

In case of the pull theory, a company focuses on directly marketing its product/service to the consumer, aiming to attain increased levels of demand for their offerings, among the consumers (Shamout, 2016). The key to this theory or strategy is to deliver attractive and effective advertisements, while also tying in with other products and services, which tend to influence the minds of consumers positively (Odunlami & Akinruwa, 2014). By increasing the demand levels among the consumers, the consumers would in turn result in increased demands for the products from retailers and wholesalers and hence such intermediaries will in turn increase their demand for the products from the company, thus developing a pull for the product in the process (Dick, 2017; Odunlami & Akinruwa, 2014; Shamout, 2016).

The combination theory suggests the combination of push and pull theories together. On one hand, the push theory is applied so that retailers and wholesalers are engaged into selling more of the product, while on the other hand the company engages directly in advertising and attracting customers, so that their demands increase. In such a case therefore demands increase both among the customers as well as the intermediaries separately as well as through the pull and push among the parties for the product (Dick, 2017; Odunlami & Akinruwa, 2014).

It could further be reviewed in this regard that the promotional mix is crucial in making the right promotional efforts for a company, the mix being essential in enhancing sales of a product/service (Thakur & Patra, 2017). The key elements of a promotional mix comprise of advertising, personal selling, direct marketing, public relations, and sales promotion. Promotional mix could be reviewed as having significance for development of brand equity for a business. Advertisement is rather an old approach to marketing promotions, and with advances in technology, advertising has now become more effective in respect of disseminating information related to product/service directly to customers, through digital marketing and promotions (Dick, 2017; Karunanithy & Sivanandamoorthy, 2013; Thakur & Patra, 2017).

As a result of more and detailed information being able to be presented through advertisements – online and offline – increase in demands for product/service among consumers, is also now achieved, as could be reviewed. Sales promotion is particularly significant as an element in the promotional mix as it focuses on promoting the product/service so that sales for the same can increase in a short period of time. Further, it could be reviewed that public relations are crucial in promotions as it represents the connection which a brand or an organization established with their customers. The healthier the connection, the higher the sales. The concept of personal selling involves an organization directly selling its products to the consumers. This is significant as the personal relationship between an organization and its customers is focused in this promotional method, leading to sales of the offering. Also, direct marketing has significant influence in promotions as this method considers reaching out to customers with offered products/services without having intermediaries in between (Karunanithy & Sivanandamoorthy, 2013; Thakur & Patra, 2017).

2.2.2 Influence of Marketing Promotional Efforts on Customer Purchase Behaviour

As could be reviewed, promotion is a significant marketing tool which companies use to attract more consumers to make more purchases. Promotions, with discounts and offers, often succeed in enabling consumers to change their brands and try out the new offerings. Promotions such as based on buy-one-get-one-free offerings, comprise of a method where marketers offer an additional product with the sale of one product. Thus, such a

promotional method attracts new consumers to try out the product where they benefit by having two products for one's price. In this way therefore, the promotion for the product words on purchase behaviour of the customers, thereby making promotion a key tool for marketing of companies (Aghighi, 2015; Karunanithy & Sivanandamoorthy, 2013; Mughal et al., 2014).

Also, in this regard, it could be reviewed that the attitudes of customers towards their physical surroundings, towards such offers made by companies, their loyalties for existing brands, their attitudes towards discounts and offers, altogether determine their purchase behaviour (Mughal et al., 2014). Shamout (2016) in his research discussed that, over the time, the growth of the retail markets has been significantly high. Effective sales promotions are considered by retailers to attract customers, and promotional tools are used to stimulate the positive purchase behaviours of consumers. Techniques are varied, which are used, and include discounts, sales, coupons, sampling, contests, rebates, point-of-purchase displays, loyalty programs, as well as money back programs. Such techniques tend to have direct influence on consumers towards their purchase behaviours (Mughal et al., 2014; Shamout, 2016).

Promotional efforts and tools are increasingly considered by companies to enhance the efficiency and effectiveness of their business activities. In order to reach out to mass customers, and to establish a brand, marketing promotions have a significant role to play in business (Shamsi & Khan, 2018). However, such advances in promotional techniques do not necessarily include advertising as part of the promotional methods. This is so because of the rising costs associated with advertising, along with the message provided by advertising being intangible. Sales promotions on the other hand, have been found to have direct influence on the consumers. Such influence of promotional efforts on consumer behaviour, could also be reviewed as reflecting the modern-day marketing efforts of businesses being society oriented (Mughal et al., 2014; Shamout, 2016; Shamsi & Khan, 2018).

Thus, promotional efforts and tools are targeted towards satisfying needs and preferences of customers, addressing changing demands of the consumers. Also, in this regard, it could be reviewed that, the influence of the different tools of promotion tends to vary

with varying trends (Jean & Yazdanifard, 2015). Thus, a company can benefit the most when most suitable promotional strategies are considered depending on trends (Shamsi & Khan, 2018). It could also be reviewed in this regard that promotional efforts have the potential to change the perceptions of consumers, and hence their purchase decisions for a particular product/service. The strategies of promotions are also increasingly becoming varied and companies are using either monetary or non-monetary promotional measures aimed at increasing the number of consumers, while altering their perceptions and decisions on making purchases (Jean & Yazdanifard, 2015; Shamsi & Khan, 2018).

Also, in this regard, it could be reviewed that general marketing promotions and sales promotions have different goals for a marketer, and while general promotional efforts are aimed more at improving the overall communications and relationship with consumers, the sales promotions are more specifically addressed to increase sales – that is, by changing the perceptions of consumers. Incentive tools are thus, mainly used in promotions to attract more consumers, also attempting to gain competitive advantages (Jean & Yazdanifard, 2015). Considering the advances of technology and the increased prominence of the internet, Tang and Hao (2017) in their research discussed about the network promotional efforts in the current times, to attract more consumers and increase sales.

In this regard, it could be obtained that since people are increasingly making use of the internet, internet-based marketing promotions prove to be significant in attracting consumers, more in sharing information and details of a product/service offering by a marketer (Thomes, 2018). However, this finding could also be found to be related to online shopping, where companies attempt to attract and persuade consumers to upgrade from traditional shopping to online shopping (Tang & Hao, 2017). Thus, the reviews clearly suggest that promotional efforts can significantly alter the perceptions of consumers, and result in altered purchase decisions. For this reason, as could be reviewed, there are marketing and promotional strategies which companies consider to influence their consumers (Shamsi & Khan, 2018; Tang & Hao, 2017; Thomes, 2018).

Engaging more and more with the audience and prospective customers is one major promotional and marketing strategy which increasingly companies are considering. This

is more beneficial in the current times, when companies have digital support based on advances in technology. Thus, promotional efforts, as could be reviewed from quite a few researched papers, are depending significantly on online communications, such as internet marketing or social media marketing in order to establish stronger connections with consumers, while also persuading them towards positive purchase behaviours. Such promotional efforts however could be realized as being focused on identifying the needs of potential customers. In addition to this, marketers also follow the strategy of being available. This strategy emphasizes the importance of being available to the customer whenever they need, which is one kind of a promotional effort of marketers, allowing increased consumer satisfaction levels for a business (Shamsi & Khan, 2018; Tang & Hao, 2017; Thomes, 2018).

2.2.3 Promotional Efforts and Their Impacts on Elderly Consumers

In reviewing the impacts of promotional efforts on elderly consumers, a significant information which could be reviewed is that, elderly consumers tend to feel neglected by the contemporary marketing and promotional activities. As Roesler (2017) discussed that such a feeling is prominent among the older individuals, essentially because companies increasingly make use of the internet and online marketing and promotional measures, which they feel, are addressed more to the younger generations. Often, the situation is such where promotional offers or events are shared over online or social media platforms, and with elderly consumers not being part of such platforms like the younger ones, they tend to miss such events or offers, and hence feeling neglected (Beer, 2019; Roesler, 2017).

As could be reviewed, the marketing and promotional efforts made to elderly consumers do not receive similar acceptance and reactions like achieved with younger consumers. Marketers generally divide their segments as per age too, where the different segments comprise of 18-34 years of age, 35-50 years, and over 55 years, or so, while associating the same with their motivations to buy, buying patterns, and lifestyles (Beer, 2019). However, while they develop their promotional efforts, the next generation is always the most interesting segment for them to target. The young group of individuals are somewhat believed to have greater interests in promotions and advertisements, and in making

positive purchase decisions, which is why the older people tend to be neglected in the process (Beer, 2019; Roesler, 2017; Yoon and Powell, 2012).

As Yoon and Powell (2012) place it, the elderly consumers generally are considered as an invisible market segment although this population is increasingly on the rise. However, advertisements are still less targeted to them, implying that promotional efforts consider their importance to be less for their business, unlike the younger groups of market segment (Yoon & Powell, 2012). Also, with the rising number of the older individuals, it could be obtained that many of such individuals have high disposable incomes, and still marketers encourage them less to be part of their promotional efforts and decision making. However, with companies gradually realizing now that this population is significantly growing in number, and hence can prove to be a key market segment for their business, creative strategies gradually are being considered by several companies (Roesler, 2017; Yoon & Powell, 2012).

As part of this, they are also making use of celebrities in advertisements to promote their product/service offering to the elderly consumers. In this regard, however, one key challenge which could be reviewed for the marketers to engage effectively with elderly consumers is that this group does not prove to be a homogenous group, which is the reason why this particular segment requires to be studied and addressed separately and different through promotional efforts of a company. As for the celebrity advertising effects are concerned, it could be reviewed that such promotional efforts have proven to be creative and allowing positive impacts on the elderly consumers towards making their purchase decisions (Karasiewicz & Kowalczuk, 2014; Sliburyte, 2009; Yoon & Powell, 2012).

The significant point about impacts of promotions that could be reviewed is that, the older generations are less influenced by promotions and advertisements, than the millennial. A 2017 survey has suggested that while 81 percent of the younger group of individuals aged between 18 and 34 years are positively influenced by marketing promotions, for the older people of over 55 years of age, it is around 57 percent only that gets influenced. Also, in this regard, it could be reviewed that television advertisements are significant influencers in terms of promotional effects on consumers, however with older people still being less influenced (Herhold, 2017). However, at the same time, it could be reviewed that greater

attention in the current times is being attained through internet ads and online promotions than advertisements, and which has even lesser influence on the older generations (Teixeira, 2014). What could be realized from this is that the older people have reduced interests in new products/services, depending on their age and changing needs and lifestyles, and the same is also neglected by marketers, as a result of which promotional efforts have less influence on the elderly consumers (Herhold, 2017; Teixeira, 2014).

2.2.4 Consumer Cognitive Bias

A cognitive bias in consumer behaviour represents a mistake which can happen in a consumer's reasoning process and thinking, in their evaluations, memories and hence in their cognitive processes (Brooks, 2019). This generally happens when an individual holds more on to their specific preferences and perceptions, and does not want to shift from there, even if available information demands for a shift. Thus, such biases are generally associated to one's perceptions, logical reasoning capability, and memory. Some of the key types of cognitive biases which consumers make could be reviewed as their confirmation biases, loss aversion, anchoring biases, the mere exposure effect, the bandwagon effect, the endowment effect, the halo effect, the sunk cost bias, and the serial position effect (Blanco, 2017; Brooks, 2019).

Confirmation biases occur when individuals look for information and knowledge which can confirm their existing ideas and logic, rather than trying to make any shift in their thoughts and decisions. Loss aversion represents the fearing nature of humans on losing anything rather than considering the worth or value that one can get from something. Anchoring biases occur when the first piece of information received by individuals tend to drive their final thoughts and decisions. The bandwagon effect explains how individuals can wait and queue up for products which they actually do not need, but can fulfil their luxury preferences, or social status uplift. The exposure bias reflects that people tend to buy products and brands which they are more aware of (Brooks, 2019; Christandl et al., 2011; Wernars, 2017).

The endowment effect presents that, consumers tend to place greater value on products which they own. When significant amount of time and effort is invested into something, sunk cost biases occur. Further, the halo effect implies that the first information obtained

and perceived by consumers tend to influence their following thought processes and decision making, and accordingly they interpret things. The serial position effect suggests that individuals have the tendency to remember the first and last details of information more than the rest of it, in related to any information series (Brooks, 2019; Wernars, 2017).

2.3 PURCHASE RESPONSE IN RESPECT OF SUPERMARKETS: A THEORETICAL OVERVIEW

2.3.1 The Concept and Theory of Supermarkets

The evolution of a supermarket has occurred from the traditional grocery store. The evolved store is a concept, wherein under a single roof, customers are offered with a variety of products and services which include – food products, clothes and accessories, furniture, kitchen requirements, and more, from a variety of brands (Oliver, 2010). The concept involves self-serving method, wherein customers serve themselves to make their shopping choices, and once they are done with their choosing all their needs, the billing is done, followed by payment, and customers can leave with their goods then (Ellickson, 2015; Oliver, 2010).

Further, it could be reviewed that the concept of supermarket got shaped by the concept of self-service, and the chain store system. It could be realized that supermarket is an application associated with a business approach, which earlier was developed during the twentieth century (Kraig, 2013). Also, such a concept has its own benefits for the supermarket business too, since bulk buying allows the business to reduce their costs, while increasing the volume of sales allowing significant profits for the business. Over the time, major developments in the designing of the supermarkets, availability of products and delivery have been achieved, showing an evolution of the supermarket over the time. Thus, stores are much larger in size now, as against the ones during the early times. For customers too, supermarkets have increasingly proven to be means to save more money on their purchases, since bulk buying allows the supermarkets to offer products at lower prices, while also benefiting in the way a wide variety of products is available under a single roof (Ellickson, 2015; Kraig, 2013; Oliver, 2010).

Since significant developments have occurred over the time, and with changing needs and demands of customers, wherein customers have grown more sophisticated with more information and knowledge being available to them now, it has become essential for retailers to offer differentiated services to their customers (Terblanche, 2018). Such differentiation in the retailing sector has developed the concept of supermarkets further, to offer more comfortable surroundings and improved in-store experiences, to address changing demands of customers. In this regard, it could also be reviewed that, improved levels of in-store experience are considered by marketers to improve their positioning in the market. This is in alignment with the assessment that the customers do on their shopping experiences, based on which the design of the supermarkets and associated services are developed (Kraig, 2013; Oliver, 2010; Terblanche, 2018).

The modern supermarket elements are however different from the traditional grocery store elements, which could also be reviewed. The evolution of the supermarkets has occurred from grocery stores, wherein one key supporting factor that could be reviewed is that customers no longer remain restricted to their local regions for making grocery purchases but rather have become more mobile, and look for more advanced and comfortable ways to get their shopping done, which while traditional grocery shops could not offer, but modern supermarkets concept does address (Quain, 2018). Unlike the grocery stores, supermarket is a place where one can have all items such as groceries, vegetables, dairy products, meat and eggs, spices, appliances, clothes and accessories, pet supplies, medicines, and more and all this under a single roof. Multiple aisles are designed for this purpose categorizing the products and hence making the entire shopping experience smooth and comfortable for the customers (Goldman & Hino, 2005; Quain, 2018).

2.3.2 Purchase Response to Supermarkets

As could be obtained from the reviews, the choice of and responses to supermarkets have a significant association of people's choices of diets, and lifestyles, which they look for being fulfilled with offerings made by the supermarkets. Thus, the offerings and shopping experiences which a supermarket offers, tend to determine the purchase response and purchase behaviour of consumers (Pechey & Monsivais, 2015). The sales promotions of

supermarkets are largely based on the displays of products wherein with products being displayed on the shelves in multiple aisles in a supermarket, customers tend to get inclined towards the information that they have from the packaging of the products. The shape and size of the products, the information shared on the packaging, the packaging materials all play a crucial part in promoting the products to the customers, which in turn determine their behaviour of the consumers (Sellappa & Maala, 2018).

Further, the purpose of customers being attracted to supermarkets could be reviewed, and it could be obtained that the key reasons for customers considering a supermarket than the traditional stores, include – reduced costs of products, time saving opportunities, all products being available under a single roof, greater comfort in shopping, the option to self-serve while shopping, and suitable surrounding environment. Although supermarkets are a reasonably new trend, however, the concept has significantly been accepted by the general public, which therefore suggests positive purchase response for the supermarkets. As a result of such acceptance, several whole sale stores are increasingly getting transformed to supermarkets. The supermarkets are having positive purchase response more because the supermarkets are addressing and fulfilling the changing preferences and needs of consumers (Pechey & Monsivais, 2015; Ragel & Nirushan, 2016; Sellappa & Maala, 2018).

As Nishanov and Ahunjonov (2016) discussed in their research, the purchase response of consumers to supermarkets also depends on the in-store characteristics of the supermarkets. Store characteristics such as the manner in which the products are arranged and displayed, the way the products are promoted, as well the overall environment of the supermarket and the levels of comfort which the store offers to the customers, determine their behaviour and hence their purchase responses. The impulsive behaviour of consumers towards supermarkets and retail stores could be realized as being dependent on the characteristics of the consumers, characteristics of the supermarkets, features of products, and situational factors (Nishanov and Ahunjonov, 2016; Ragel & Nirushan, 2016).

When consumer characteristics are talked about, these imply the nature and personality of the consumers, their individual preferences and lifestyles, needs and demands, their

gender, age, purchase patterns, culture, and preferences towards shopping experiences. The store characteristics comprise of the factors of the layout of the store or supermarket, the availability and behaviour of the salespersons, the environment and atmosphere of the place, and the type of the supermarket. Situational factors are based on situations, and can include factors related to funds, time, seasons, in-store browsing, and presence of other people in the place while shopping. Also, the category of the products, and factors of pricing and promotions could be realized as having major influence on how consumers would respond to purchasing from the supermarkets (Nishanov and Ahunjonov, 2016; Ragel & Nirushan, 2016; Rishi & Singh, 2014).

Further, as Rishi and Singh (2014) discussed in their research, the nature of the consumption patterns of consumers is increasingly changing, over time, based on increased income levels, advances of technology, multiple income households, globalization resulting in an international lifestyle for people, having exposure to the global media and global choices of products and offerings, all of which in a combined manner tend to influence the choices of shopping zones and products, among consumers (Rishi & Singh, 2012). This is one of the key reasons why supermarkets are significantly preferred. Moreover, there are physical factors such as promotional offers through discounts and offers, visual appeals of the products, quality and price, brands and displace which influence consumers. Temporal factors such as space in the supermarkets and the environment thereof, and social factors such as influence of the society or peers and family members, along with behaviour of the salespersons, tend to result in positive purchase response among consumers (Ahmad et al., 2020; Rishi & Singh, 2012).

Also, in this regard it could be reviewed that the role of promotions is crucial too, in determining the purchase response of the consumers for supermarkets. Marketing teams of supermarkets consider several promotional efforts to attract consumers to their stores and engage in positive purchase behaviours. While importance of advertising could be realized which communicates directly to consumers about the offers being made to consumers from the supermarkets, promotional discounts and offers on different products tend to cause further attraction among consumers, and hence positive purchase actions (Karumba & Ngigi, 2018). The satisfaction of consumers with supermarkets could be

reviewed as being associated with the manner in which the supermarkets are increasingly making efforts to specifically address the needs and demands of the consumers. Consumers' preferences and demands related to essential needs and attributes which they are looking for, are addressed by supermarkets, which in turn results in positive purchase response among the consumers (Abubakar et al., 2011; Ahmad et al., 2020; Karumba & Ngigi, 2018).

2.3.3 Purchase Response of Elderly Consumers to Supermarkets and Impacts of Promotions

A significant research gap could be realized in determining the purchase response of elderly consumers to supermarkets and the impacts of promotions of supermarkets on this market segment, considering the available sources of previous research findings (Strom, 2015). From what could be obtained from the existing findings, it could be reviewed that while customers are key to the growth and sustenance of the supermarkets, like any other business, the elderly consumers, as could be reviewed, prove to play a crucial role in assessing the overall customer experience in supermarkets. With improved healthcare services, older people are now able to live longer, and hence the elderly populations are increasing in number, making it a significant number to consider as a market segment, however to be treated and considered separately, as the needs and preferences of the elderly consumers are different from the other market segments (Lima-Filho et al., 2020; Pettigrew et al., 2005; Strom, 2015).

In this regard, it could be reviewed that, for the elderly consumers, supermarkets are a difficult option to go to and shop for their needs. Older people face difficulties to shop from the high and low shelves on which the different products are arranged in a supermarket. The idea of products being placed on shelves, could be realized as being a difficult concept for the elderly consumers. The height of the shelves, signs and displays, size and proportions, and labelling are not effectively suitable for the elderly consumers in most cases, particularly when they have long been comfortable with the traditional grocery store style shopping. At the same time, there are changing consumption patterns among the elderly consumers, which however, could be realized as less addressed by the

supermarkets in their marketing and promotions, thus reflecting a purchase response which is not significantly effective or positive (Pettigrew et al., 2005; Strom, 2015).

As Yin et al. (2013) discussed in their research, the technological advances, and increased involvement of information and communications technology (ICT) driving advanced designs of the supermarkets and services thereof, tend to further increase difficulties for the elderly consumers to shop in the supermarkets. The use of ICT, lack of proper signage, and lack of effective customer support further reduce the motivation levels of the elderly consumers to consider supermarkets for the shopping. In other words, as could be reviewed, the supermarkets' shopping experience is not as comfortable for the elderly consumers as it is for other consumers (Pettigrew et al., 2005; Strom, 2015; Yin et al., 2013).

In respect of the impacts of promotional efforts of supermarkets on elderly consumers it could be obtained that neither much research has been done determining this relationship, nor supermarkets have yet considered much importance in making significant promotional efforts to attract and retain elderly consumers, although the importance of elderly consumers as a market segment is being gradually realized by marketers including the supermarkets. From one of the research studies done by Khan and Ghorpode (2016), it could be obtained that organizations such as hypermarkets tend to make use of a number of promotional efforts which include – free gifts, coupons, discounts, free sample, contests and lucky draws, and games which are carried out to attract more customers to the supermarkets (Khan & Ghorpode, 2016). However, this study does not highlight any research on the elderly consumers. The current research findings will therefore be essential to reflect on how promotional efforts in supermarkets are at all being considered for the elderly consumers, and whether the efforts are effective on them (Khan and Ghorpode, 2016; Strom, 2015; Yin et al., 2013).

2.4 SUMMARY OF LITERATURE REVIEW

Significant knowledge and learning could be obtained from the literature review above. Light could be thrown on key theories and concepts related to consumer behaviour, and the supermarket concept. To summarize, it could be obtained from the literature review that, the concept of consumer is essential for marketers in order to analyse the needs and

preferences, and changing demands of their consumers, which unless being addressed, cannot allow consumers to be satisfied, and hence also not allow positive purchase behaviours in them. The theory of consumer behaviour clearly suggest behaviour of a consumer depends on them being an individual who can be an economic person, a psychodynamic, a behaviourist, cognitive, or a humanist, and which determines their specific behaviour to making purchases. The theory of reasoned action suggest that individuals' attitudes determine how they evaluate offerings, and hence which determines their consumer behaviour. The value expectancy model could also be reviewed which suggests that, the behaviour of an individual consumer depends on their attitudinal component, and on their subjective norms.

According to the Engel et al. (EKB) Model, the process of decision making for a consumer, could be found to comprise of the five stages of need/problem recognition, search of information, evaluation of alternatives, final purchase, and post purchase behaviour. Also, the motivation need theory could be reviewed, according to which, needs of consumers must be fulfilled by marketers in order for consumers to be motivated to make positive purchase decisions. In this regard, Maslow's need hierarchy theory could be reviewed which suggests that five stages of an individual's needs include their physiological needs, safety needs, social needs, esteem needs, and needs of self-actualization, which determine their motivation levels. Further, the theories of perception, theories of exposure, theories of social status, and theories of collective consciousness, could also be reviewed, from which it could be realized that consumer behaviour of an individual depends on several factors, and factors being different from individual to individual.

2.5 CONCLUSION

Finally, to conclude, it can be said that while a lot of theories and concepts related to consumer behaviours, purchase decision making of consumers, impacts of promotional efforts, and supermarkets have previously been achieved by researchers, however, there is a major research gap related to findings on how elderly consumers are addressed, and how promotional efforts address their needs or have impacts on them. There is not much of research done on the promotional efforts of supermarkets addressed to elderly

consumers, and hence significant knowledge could not be gained on how supermarket promotions influence the elderly consumers or otherwise, and how the elderly consumers consider their shopping experiences in supermarkets. From the information which could be reviewed, the elderly consumers could be realized as facing difficulties in supermarkets, and hence the current research findings are focused on overcoming the research gap which could be identified in here.

3.0 IN-STORE MARKETING STRATEGIES AT SUPERMARKETS

Individuals above 60-65 years of age can be considered as the elderly citizens of a country. In the UAE, the percentage of people who are above the age of 65 years is 1.50 percent of the total UAE populations, comprising of 0.14 million people (GMI, 2019). Further among the elderly populations of the country, males comprise of 66.44 percent of the populations, while females comprise of 33.56 percent. 86 percent of the UAE populations belong to the urban populations, which too, is an important information to consider (Worldometers, n.d.).

Likewise, ageing is considered as one of the major factors that widely affects the behaviour of the consumer. With the increasing growth in age of the populations, their needs seem to change consequently. Henceforth, their buying decisions are also affected with their growing age (Pratap, 2019; Slaba, 2019). Ageing changes the lifestyles of the people and along with that comes the change in their personal values and needs.

Age is considered as the important criteria for the consumption patterns too. With age, people's food product purchase criteria also change. Elderly people are known to be less digitally inclined and hence the purchasing criteria for digital devices are also relatively lower than that of the younger individuals (Vaportzis et al., 2017). Older people need a lot of convincing conversation before buying of a product and are seemed to be more observant (Carpenter & Yoon, 2011; Vaportzis et al., 2017).

There are various behavioural patterns of elderly people in UAE. These include:

- **Need recognition**

The elderly individuals decide their buying products as per their recognition of requirements and the need factor is thereby greatly influenced by the elder ones.

- **Impress me**

The elderly UAE consumers are very tough to be impressed. In order to gain the loyalty of the elder ones, they must be offered with a brilliant customer experience. They tend to be inclined to a particular brand that is known to provide them with the best experience.

- **Luxurious living**

In order to emphasize the luxury mindset of the elderly individuals, the brands must take an outstanding step in showing a basic difference between the luxurious and the local one (Amatulli et al., 2015).

- **Choosing the best**

Elderly people are basically emotionally challenged individuals and thereby suffer from lack of willpower to scrutinize between various brands and products. Their physical incapability makes them choose more in this age.

- **Purchase decision**

The older individuals are widely dependent on the family and closed ones in terms of purchasing the product as they are less independent in terms of both physical and financial ability (Olejniczak, 2016; Pratap, 2019).

- **Post purchasing behaviour**

The elder ones have a general tendency of being satisfied and they generally showed their satisfaction by making repetitive purchase and by spreading the name of the brand via conversation (Moschis, 1994).

Pettigrew et al. (2005) studied that there are certain issues that elderly people face if they consider shopping in supermarkets, such as with the conduct and manners of the supermarket employees, the functionality of such stores such as including the use of trolleys and baskets, and the placement of products on shelves and to choose by self.

However, a positive review could be obtained from one of the studies done by Werber (2016) which suggests that supermarkets have a positive effect on older people in that such markets allow loneliness of elderlies to be reduced to a great extent. This is also

more possible with slow lanes and guidance and assistance being offered to them, so they can spend time at the supermarkets and purchase things at their own pace and needs (Werber, 2016). However, factors such as promotions of products while also making the entire experience more comfortable addressing the issues and factors of in-store shopping experiences, are essential to address this particular market segment, as could be reviewed (Moschis, 1994; Pettigrew et al., 2005; Werber, 2016).

3.1 CONCEPT OF SUPERMARKET IN UAE

The concept of a self-administration supermarket was created by businessman Clarence Saunders and his Piggly Wiggly stores. He opened the first store in 1916. In the year 1995, the country UAE had its first supermarket named LuLu Group International. Supermarkets comprise of one of the largest sectors in the UAE which is rapidly and continuously contributing to the economic growth of the country.

A supermarket is a kind of self-service shop which offers a wide variety of products ranging from foods, beverages and household products. In addition, the sections of a supermarket are designed in an organized form so that customers can easily make their choices and purchase their necessities (IGI Global, 2022; Sharma et al., 2020). It has been identified that after the first introduction of supermarket, the people of UAE are able to fulfil their daily necessities from the supermarket. Thus, people do not require moving to different places for their daily requiring products. Supermarkets in UAE have totally changed the lifestyles of people in an effective way.

3.2 APPROXIMATION TO CONSUMER BEHAVIOUR

Impact of Age in Consumption

Some of the previous researchers whose studies and findings could be reviewed and found to be relevant for the current research, include studies by Lumpkin (1985), Lumpkin & Hunt (1988), Greco & Swain (1992), Moschis (1994), Pratap (2019), Slaba (2019), Suman et al. (2019), Olejniczak (2016), Ramya & Ali (2016), Rani (2014), Guido et al. (2016), Silva & Teixeira (2021), Hettich et al. (2018), and Zniva &Weitzl (2017). From previous studies, it is also clear that the older segment presents differences in gender.

Consumer Perceptions

Marketers should pay attention when trying to position (positioning) their products in the older segment of the end-consumer market considering factors of lighting, temperature, packaging, and identification (Moschis 1994). Shopping in supermarket is based on the almost total dependence of shoppers on their own, so the display of the packaged item on the shelves, in this case, should play more than a role such as (Moschis, 1994; Nilsson et al., 2017; Sigurdsson et al., 2009):

1- A means of communication and promotion.

2- Explainer or teacher in terms of how to use.

Packaging in this case plays primarily the role of silent salesman for the elderly customer, especially in the case of recognizing the extent of acceptance of the elderly to read the data of the package.

Consumer Satisfaction

In a highly competitive business environment, it has become extremely crucial for marketers to make sure that their customers are satisfied, which is key to their success, revenues and profits, and hence holds major importance as a concept and topic for research as well (Hajiyev, 2019; Muhammad et al., 2016; Ngo, 2015).

Consumer Loyalty

Consumers, when satisfied with products and marketers, tend to be more loyal than when they are less satisfied (Ngo, 2015). Loyalty indicates that a consumer would make repeat purchases from the same place and same marketer irrespective of other offerings made in a market (Abu-Alhaija et al., 2018; Isoraite, 2015; Ngo, 2015).

Consumer Attitudes

Every individual tends to have certain specific attitudes which define their lifestyles, considers their income levels and age too, and accordingly make choices of markets and

products that they buy (Argyriou & Melewar, 2011; Pande & Soodan, 2015; Weng & Run, 2013).

3.3 SUPERMARKETS AND THEIR LIMITATIONS

Over the past few years, a significant development has been witnessed in the way in which supermarkets have revolutionised. The development and popularity of the supermarkets have been significant enough to not limit itself to the middle-class group only, but have also been able to reach out to the poor, particularly in respect of the food markets (Gulati & Reardon, 2008). As is evident, there has been significant growth in the development of supermarkets over the years. However, the growth in the very recent times, has somewhat been slowed down. Some of the key reasons for the same include increased prominence of electronic commerce, increased mobility of consumers, changes in the sizes of households as well as in economic growths of countries and people, market power concentrations, and saturation of the home markets, which have caused limitations on the performances and demands of the supermarkets and hypermarkets (Goldman et al., 2002; Gulati & Reardon, 2008; Mendes et al., 2006).

Limitations for supermarkets are reflected in the manner in which a lot of people still consider the traditional form of retail shops for their shopping purposes, and are more comfortable with the traditional stores. This implies lesser demand for supermarkets among this section of the people, who would rather visit the supermarkets occasionally and not for their regular purchases. Also, this scenario is evident not only in developing countries, but in highly developed countries as well (Goldman & Hino, 2005). Further, there are certain specific delimitations of supermarkets, which include (Business Marketing, 2018; Goldman & Hino, 2005; Goldman et al., 2002; Gulati & Reardon, 2008) –

- Huge requirement of capital

- Need for a central location

- Inadequate personal attention

- Lack of suitability for all kinds of products

- Need for highly efficient management

A supermarket requires a huge amount of capital as well as run the business. This is certainly a key limitation of supermarkets, as it can create significant pressures on the business and its leaders, particularly if the supermarket does not run well, once it is established (Business Marketing, 2018). A central location is also key to the operations of a supermarket, as it is not feasible for a supermarket to operate from any place. This therefore proves to be a limitation for the supermarkets, unlike traditional stores which can open up and run their stores from any location. For a supermarket, it is more important to locate itself in an attractive and central location, so that it is easy and comfortable for visitors to have access to the supermarket (Borraz et al., 2014; Business Marketing, 2018; Gupta, 2021).

Lack of personal attention is another limitation for supermarkets, since the staff is generally not involved in the process of purchase, which has to be done by the customers themselves. Thus, the role of the staff is less involving, unless demanded by the buyers. In several instances therefore, the personal attention of the staff tends to be lacking. Products known to customers can more effectively be sold by supermarkets. For new and/or unknown products, customers generally need to be explained, and since supermarkets tend to have lesser number of employees and staff involved, this is not always effectively possible, thus contributing to limitations of supermarkets in respect of the products that it can sell. Also, unlike the traditional stores, supermarkets require highly efficient management and managers to operate the market, which is a limitation since lack of efficient manager can affect the operations of the supermarkets significantly (Borraz et al., 2014; Business Marketing, 2018; Gulati & Reardon, 2008; Gupta, 2021).

It is important to discuss in this regard that there are essentially two key factors which drive the demand and success of supermarkets in a region. These two factors include the urbanization in a region, and the real capita income growth of the people living in the region. When the topic of urbanization comes into play, it also throws light on how people have developed in terms of their education and professional over the years, which make them keep busier than before owing to their work lives, which they have to continuously balance with their professional works. As a result, women look for processed foods and

materials which can help them save time at home, and such products being made more effectively available by supermarkets, the demand tends to rise for the supermarkets in urbanized regions (Borraz et al., 2014; Gulati & Reardon, 2008; Pothukuchi, 2005).

The increased demands for processed foods have further been supported with the rise in the middle-class families, in respect of their income growth. The more the demands for processed foods, the increased are the demands for supermarkets (Gulati & Reardon, 2008). Thus, in regions where either the urbanization is less prominent, or wherein the income growth of people is limited, the demands for supermarkets can be expected to be low as well, which is certainly a limitation for supermarkets, considering that without demands for the supermarkets, the organizations cannot run successfully in any region. Also, there are challenges owing to the larger amounts of investments in supermarkets, unlike in small traditional retail stores. Thus, locations become a crucial factor for supermarkets to succeed, and if the locations are not suitable, the business has the potential to fail as well (Borraz et al., 2014; Gulati & Reardon, 2008; Mendes et al., 2006; Pothukuchi, 2005).

Supermarkets are required to continuously keep focus of their customer demands, and the amounts of purchases being made by the customers. There are times when there is sudden surge in demands for specific products. For example, in the time of the COVID 19 pandemic, the surge in demand for sanitizers, masks, gloves, and related products can be seen more than other items. When such is the situation, a supermarket has to make sure that all its customers are addressed in terms of their needs. Hence, they start limiting on the quantities of purchases, which can be made by the customers. This suggests that for a particular product, the supermarket then sets a limit on the number of items that one single customer can purchase. This is in turn also offers to be a limitation for the supermarket, since it is not allowing customers to have as many of the products as they want, and such limitations tend to develop from the limitations on produced items, as well as on the items delivered to the supermarkets, within a certain period of time (Gulati & Reardon, 2008; Herath, 2009; Khan & Asghar, 2010).

When supermarkets enter a market, they have threats and challenges from the local retail stores and shops, which they need to overcome in terms of competitions. While the

establishment of a supermarket too, small and medium sized retail stores face challenges to continue their businesses. Often, the survival of the small stores become a question. However, this does not prove that the challenges are any less for the supermarkets. Firstly, there is always a certain section of the population who prefer the traditional stores or have established connections from before, and hence they would still prefer to make the purchases from the retail stores – the smaller ones, and their visits to supermarkets are occasional in this case. Secondly, in order to ensure that the supermarkets stay ahead in the business, and that the competitive advantages are achieved, they are continuously required to develop specific model specifications in their operations. This proves to be a challenge and limitation for the supermarkets, since no single model specification can be sufficient to allow the business to stay ahead of competition in the market, as well as to sustain for long (Borraz et al., 2014; Herath, 2009; Khan & Asghar, 2010).

Further, limitations for supermarkets are obtained based on the store choice behaviours of consumers. There are several factors such as the social factors, demographic factors, economic factors, psychographic and geographic factors, related to customers, which determine whether they would visit a supermarket, and whether they would make purchases from a supermarket or not. Besides the changing lifestyles, changing economic growth and changing demographics, the factors of 'value for time' and 'value for money' are also crucial in determining the visit and positive purchase behaviours of customers in a supermarket (Prasad & Aryasri, 2010). Thus, the model specifications which a supermarket has to consider to stay ahead in the competition and to ensure that customers make purchases from supermarkets against traditional stores, all of these crucial factors are required to be taken into consideration (Borraz et al., 2014; Khan & Asghar, 2010; Prasad & Aryasri, 2010).

As for the challenges and limitations of supermarkets are concerned, it is important to reflect on how a supermarket must focus and take note of the demographical and lifestyle changes of people, which the supermarket needs to address. The significant lifestyle trends of people are responsible towards developing the need for change, and such a change needs to be addressed and fulfilled by the supermarkets. A key limitation in this regard is the ageing customers, whose preferences can be stern and stable when it comes

to preferring the traditional retail stores which they are used to from before, for making their purchases. Also, the style of shopping from a supermarket, where customers need to do the job on their own, of selecting their products from arranged shelves, can be challenging for the elderly people, especially when they have been used to for long, to process differently with the traditional stores (Borraz et al., 2014; Khan & Asghar, 2010; Prasad & Aryasri, 2010; Thumas, 2019).

While a supermarket revolution has occurred over the recent years, there are factors which a supermarket has to focus upon in addition to factors mentioned earlier. These include the need for continuity in transformation of the supermarkets, the need for innovations in transformation, and the strategies for unique development of the business. In order to expand on opportunities, many supermarkets are also considering linking their operations and processes with farmers and hence involving them in the processes (Reardon, 2011). Further, with increasing levels of populations, and increased as well as continuously altering demands among the customers, the challenges facing supermarkets of the current and future times, are unique and significant. One of the key strains are on the agricultural resources, as there is limited land for growing food, in order to meet the demands in the market (Thumas, 2019). As per the United Nations (UN) Food and Agriculture Organization, it is only possible to increase land usage by another just 20 percent for purpose of agricultural processes. This therefore suggests that supermarkets will have to focus on existing resources more towards making effective uses of the available resources to serve customers and meet their demands, and hence the challenges (Prasad & Aryasri, 2010; Reardon, 2011; Thumas, 2019).

Another drawback or challenge which supermarkets are faced with the wastage of foods ad items. As per records from the UN, almost one third of produced food gets globally wasted annually, which is a significantly high figure. Such food wastage needs to be tackled by the supermarkets, also considering that it could otherwise feed millions of people who are left with no meals or food otherwise. The UN is also considering measures to prevent food wastes, and which therefore must be adhered to by supermarkets as well. These therefore present to be clear inefficiencies of the system, the agricultural resources, and the processes of the supermarkets. For all these reasons, sorting of technology is

found to be crucial for the future success and sustenance of the supermarkets (Thumas, 2019).

Also, there are latest trends which can be advantageous or disadvantageous for the supermarkets. For instance, there is a growing interest and demand among customers for availing e-commerce retailing services, including their shopping interests for groceries and food items from online sellers. This suggests that if customers have the options to order for the food and products from the convenience of their homes, the chances are growing less that they would visit a supermarket in person and make purchases of products. This can be said to be supported with the technological advances and more through the online technological innovations, which altogether are causing shifts and changes in the expectations of customers. The greater are the changes in the expectations and demands of customers, the more are the challenges for the supermarkets (Askew, 2018; Borraz et al., 2014; Gulati & Reardon, 2008).

Another factor that is prime importance in this regard is the data. The availability of data which customers are capable of analysing, also determine their choices of products, choices of markets and stores, choices of technologies, and facilities, and hence which also imply that these factors would play key roles in the operations and processes of the supermarkets (Askew, 2018). Supermarkets have limitations and challenges in respect of their in-store experiences as well. The challenges are arisen with the in-store experiences of customers visiting the supermarkets. While quality and variety are two key factors which determine the positive or negative in-store experiences of the customers, it has been found that the younger customers tend to give lower ratings in these factors, than elderly customers (Atkinson, 2017). The fact that the ratings are lower for the millennial as against the elderly people, suggest that expectations of customers vary significantly based on their age. Also, it is based on their experiences that they would either recommend the supermarket to others, or not, which means that the satisfaction of customers in respect of their in-store experience is crucial for a supermarket and its success, and lack of customer satisfaction proves to be a key drawback for the business (Askew, 2018; Atkinson, 2017; Gulati & Reardon, 2008).

Technology, food safety, and sustainability are further three factors which are challenges for supermarkets, and unless they are addressed with effectiveness, can result in major limitations and impacts for the business. Since advances and developments are happening in a continuous basis, technological challenges are raised for supermarkets, as more and more customers are choosing e-commerce options against the store experiences (McKiernan, 2017). In offering the food products, safety and reliability of the products are important, which supermarkets are required to ensure as well. The challenge is however in maintaining the consistency of the quality, safety and reliability of the products to achieve sustainability in the long run. Thus, the continued focus on sustainability is a concern for the supermarket business. In this regard, the supermarkets can and need to consider maximize their energy performance throughout their stores and product offerings. Also, unless the internet of things (IoT) is leveraged by the supermarkets, it remains a limitation for them to be able to optimize their energy efficiencies. Energy costs are a key concern of the supermarket business, and hence supermarkets require insights from data gathered with remote monitoring to identify areas of their business-related problems and to find enhanced opportunities and solutions (Gupta et al., 2022; McKiernan, 2017; Ruiz-Real et al., 2018).

3.4 POINT OF PURCHASE

Point of Purchase (PoP) refers to a place where the actual purchase and exchange of a product can happen between a buyer and a seller. Since this is the exact point where the exchange happens, it is extremely crucial for the marketers to ensure that the PoP is attractive and effective. Companies tend to spend significantly to establish their PoPs, however missing on one key point which is most crucial in the process – communication. Effective communication at the PoP is important to engage customers towards positive purchase behaviours (Uniyal & Sinha, 2010). In respect of supermarkets, most of the sales that occur are unplanned. Hence, managers focus on enhancing the PoPs to attract larger number of customers, as well as to make sales happen (Bell et al., 2011; Puccinelli et al., 2009; Uniyal & Sinha, 2010).

Managers tend to make investments in designing the shelves of stores in supermarkets to attract customers. It is important for supermarkets to experience unplanned buying

behaviours among their customers. However, at the same time, this implies that, the PoP needs to be well developed to attract the customers. How the products are arranged and presented to the visitors, can also determine how well they can attract customers so that they make positive purchases on the products (Bell et al., 2011). Communication is crucial in PoP activities. The five common and most important communication objectives for PoP are – (1) to attract customers based on points of differentiation on the offered products, (2) to remind customers of communications and experiences related to previous purchase, (3) to inform customers and make them aware of the features and attributes of products, (4) to develop an image of positive aspects of products in the minds of the consumers, and finally (5) to persuade consumers so that they can indulge in impulsive purchases (Bell et al., 2011; Sigurdsson & Engilbertsson, 2010; Uniyal & Sinha, 2010).

There are specific reasons too, which make the PoP displays essential and effective for retail marketing. PoP displays allows development of a separate store within a larger store and which a brand can own in its ways too, to create attraction for customers. PoP displays are important as they allow greater attraction for customers visiting the stores (Peterson, 2020). The displays can be in different sizes, shapes and colours, and depending on how they are developed, they can be highly interactive as well, or visually more attractive. Such PoP displays are important to guide and drive consumers to make their decisions on purchase of products, while they are inside a store. Also, such measures are reasonable and affordable thus supporting the retail marketing of products at lesser costs. With the unique designs that can be developed for the PoP displays, unique and personalized experiences can be offered by the stores to their customers (Bell et al., 2011; Peterson, 2020; Sigurdsson & Engilbertsson, 2010).

In this regard, it is important for retailers to realize that often, the key factors which are crucial in the journey from the PoP to actual purchases are the pre-shopping factors of customers, such as their purposes to visit the stores and the number of times they make a trip to the store, objectives specifically related to the store and shopping of products, and exposures to marketing from beforehand, tend to remain unexplored. The idea is essentially to create such levels of attraction among the store visitors such that they can indulge in unplanned and impulsive purchases. Thus, while developing the unique

designs and plans for the PoPs, it is also important that retailers take into consideration the pre-shopping factors, since the factors are significant determinants of the purposes and willingness of customers to make purchases from the stores (Bell et al., 2011 Peterson, 2020).

Supermarkets, in this respect, prove to be places where high impulsive purchase behaviours of consumers are witnessed the most. Such unplanned buying is essential for retailers to make profits, as well as to sustain their businesses in the long run. The overall shopping trip objectives of customers can be anything between dedicated or concrete plans, to anything that is of abstract nature. The store specific objectives are based on the availability of products and brands, the pricing, the arrangements and assortments, the crowd, the customer service, and the levels of convenience at the stores. Further, there can be offers and discounts which can create attraction among customers, leading to unplanned buying of products – the impulsive purchases (Bell et al., 2011; Das, 2020; Paul, 2021).

PoP advertising has increasingly been found to be driving the behaviour of consumers. It offers to be the most suitable place which bring customers close to a retailer, allowing suitable communications to take place, and hence influence them to make positive purchases (Amechi & long, 2013). Thus, a PoP is one of the most significant marketing communications strategies for retailers. In this marketing communications through the PoP, the elements of sale are all found to be present together – product, consumer, and money. Store visitors and shoppers prefer to explore the stores and while they make their trips to a store, they look for products that are better than others, that are priced effectively suiting their preferences, as well as the bargains that have on the products. The in-store environment is an opportunity for the retailers to influence the minds of the consumers, and hence the PoP's importance (Amechi & Long, 2013; Bell et al., 2011; Sigurdsson & Engilbertsson, 2010).

The current times reflect cluttered environments when it comes to PoP, which is not enough to create the consumer pull. PoP marketing is required for developing the visual equity as well, which is one of the key concerns of marketers therefore. This involves an increased focus on the noticeability of offered products at the PoP (Chandon, 2001). The

most important factor is that it is possible for retailers to take advantage of PoP areas and utilize them to increase sales of products (Hawlk, 2019). The displays of PoP make a great difference on the experience of the consumers, and their ultimate purchase decisions. The marketing technique of the PoP however works based on certain key considerations, which are related to consumers. These include the understanding of the consumers that when they visit a store or a supermarket, they already have something in their minds, in respect of their purchases and choices (Amechi & Long, 2013; Bell et al., 2011; Chandon, 2001; Hawlk, 2019).

Thus, the PoP displays can be said to be effective if they can influence the customers to make additional choices and purchases on products, suiting their needs as well as affordability. The add-on type offerings must fulfil specific needs of customers which would drive their impulsive purchase decisions in the process. Also, one of the key roles that PoP displays play is that they keep customers engaged in their overall shopping experiences and hence the chances reduce that they would walk away from the stores without making a purchase. The design of the PoP is done in a manner, so that attention of customers can be grabbed while they are making their final purchases, or before they can move out of the stores (Harrison, 2020; Hawlk, 2019).

This suggests that the placement of the products is crucial. If the products are placed near the checkout counter, chances are more than the customers would get attracted while their billing for purchases are being done, and they are making the final payments (Harrison, 2020). In other words, there are certain areas in a store, where the view of the products can be more attractive than others, and hence the PoP area is better chosen according to such suitability of the view of the customers, in order to attract them. Also, while customers take more time to decide on purchase of products which are arranged in shelves, the time taken by customers to make decisions on PoP products is generally less. This is more due to the manner in which such products are displayed more visually along with key information of the products made more visible as well, which influence the mind of the customers faster than other products that are arranged on shelves (Aloysius & Dennis, 2013; Harrison, 2020; Sigurdsson & Engilbertsson, 2010).

Although it is a popular belief among manufacturers and retailers that PoP offers - promotions associated with the product on the shelves - increase sales for a large number of products and may cause sales to fall for other brands, few literatures have been interested in showing the importance of offers from PoP Displays. In relation to PoP is the PoP marketing, which essentially involves communicating directly with customers through marketing messages aiming to establish communications with potential customers, at the points or areas in a store or supermarket, where they are likely to make purchases (Gartenstein, 2019). The key idea is to attract customers through the PoP visuals or displays, and the more the products and their information are visible to the customers, the greater are the chances that they can purchase the products. The marketing of PoP includes – PoP displays, hands on experience, cross marketing and location. Displays are key to creating the attraction and hence includes everything from the designing of the products, the labelling and presentation, the information sharing, as well as the use of the colours and attributes, all of which contribute to the purchase decision considered by the customers (Aloysius & Dennis, 2013; Bell et al., 2011; Gartenstein, 2019; Peterson, 2020; Sigurdsson & Engilbertsson, 2010).

Hands on experience implies offering a direct experience to customers of having a trial on the products being offered. This is an important aspect of PoP marketing that can attract customers, since the method allows customers to experience owning and using the products in real, before they can decide on making the purchase. They can have a trial and decide better, which therefore creates attraction for the products, when hands on experience is offered to them. Cross marketing is another strategic measure for PoP marketing, wherein marketers strategically place the new product offerings along with products, which customers are already using. Thus, when the customers are close to their products which they know and use, they also automatically get a view of the new products, which grab their attraction owing to their placement near the customers' known product items. Finally, the location is one of the most significant factors in PoP marketing, which implies the areas where the products are placed, and which therefore need to be chosen carefully so that view and attention of the customers can be grabbed (Aloysius & Dennis, 2013; Gartenstein, 2019; Sigurdsson & Engilbertsson, 2010).

Thus, a PoP is essentially a marketing material which aims to attract customers towards purchase of items, more suitably to influence them towards impulsive purchases, by taking care of the location where the products are placed, the uniqueness of the designs of the products and labelling, the arrangement of the products, the pricing and discounts/offers, the information, the communicating information, and overall visibility of the items (Barney, 2020). However, this tool is also believed to be underutilized in businesses, although the strategy has major scope for retailers to boost their sales (Waters, 2019). If rightly utilized, PoP marketing and advertising is a powerful tool for retailers to boost their sales. By strategically placing products and their information at specific locations in a store or supermarket, retailers gain from grabbing the attention of customers, which otherwise they might fail to achieve (Aloysius & Dennis, 2013; Barney, 2020; Waters, 2019).

Also, in this regard, retailers are increasingly realizing another key point that it is not only the checkout point where PoP can be developed, but the entire store and any location in the store can be of equal importance and prominence. The idea is about creating meaningful promotions on products. As for the advertising of the PoPs are concerned, there are different types. One form is the signage. These involve standalone banner stands or signs which can be placed close to products or even located on them, to grab attention of the customers, and hence can be done anywhere across the store. Sometimes, retailers hang such signage from the ceiling of the store as well. Another type of PoP advertising is shelf takers. This generally involves a smaller form of the signage advertising style, wherein the Ads are placed on the aisle shelves of merchandise, with the ads being projected from the shelves (Barney, 2020; Waters, 2019).

A third type is gondolas which involve displays of products and information on two- or four-sided boards. These are generally located across aisles, where the chances of customer traffic are higher. These can consider a combination of the signage from manufacturers of the products and material supplied by retailers to create the ads. Another type of PoP advertising is floor graphics, wherein the messages are created directly near the product shelves, and are made with bold colours on the floors, such that they create a contrast and grab attention of the customers. Freestanding displays are another type of

PoP advertising, the shape of which can be anything, only requiring to be able to strongly hold the products on display. Dump bins are another form of PoP advertising where displays are presented through free stands, and are generally placed in the main aisles. These are however generally used in case of products that are smaller in size. End caps are another form of PoP advertising which are placed at the end of the merchandising aisles in a store (Barney, 2020; Sills, 2020; Waters, 2019).

That PoPs are most effective when placed near the checkout zones is therefore considered now as a traditional thought, while the current theories consider that PoPs can be effective being placed at any location in a store or supermarket. The effectiveness of the PoP does not necessarily lie with its location, but with how the designs are made, and the information and marketing message is communicated, and most importantly how attractive it is to grab the attention of the customers (Waters, 2019). Retailers need to choose the right designs, and the suitable marketing and advertising technique for their PoPs to succeed (Sills, 2020). The freestanding units, the counter displays, the dump bins, sampling areas, and the checkout displays have been found to have been found to have more positive impacts on customers towards achieving impulsive purchase behaviours among customers visiting the store (Aloysius & Dennis, 2013; Sigurdsson & Engilbertsson, 2010; Sills, 2020, Waters, 2019).

Thus, in a nutshell, PoP is a special form of promotion of products, within a store or a supermarket, essentially aiming to grab attention of customers in a manner such that they engage in impulsive purchase actions. The products may be new ones, or may include promotional offers and discounts on existing products, or sales offers, which retailers and marketers want to grab attention of customers on to. Overall, the three key factors of consideration are the location, the features and information about the products or offers being communicated, and the design of the PoP. It is important that the retailers make the most of the PoP opportunities in a store or supermarket to engage customers in impulsive purchases (Aloysius & Dennis, 2013; Sigurdsson & Engilbertsson, 2010; Sills, 2020, Waters, 2019).

3.5 IN-STORE PROMOTIONS AND PRICE MARKDOWNS

In-store promotions are essentially part of the sales promotions of a business. Businesses are increasingly focused on enhancing their in-store promotional displays which have the potential to attract more customers. Sales promotions including in-store promotions have, over the recent times, gained major managerial importance. The growth is significantly supported with enhanced data availability, improved point of sale details of businesses, in supermarkets and others retailers (Blattberg & Briesch, 2012). With in-store promotions being important to attract customers, there are continuous innovations taking place in the field. The underlying concept for the supermarket leaders and managers is to create greater attraction for customers (Blattberg & Briesch, 2012; Cetin & Parlakturk, 2017; Kiran et al., 2012).

The target is also on achieving higher levels of customer loyalty. When a retail set-up is done innovatively, it can result in differentiated in-store experiences, making the shopping experience fun and interesting for the customers. The promotional methods can include innovative advertising as well. Offering customers with an easy and smooth retail experience based on suitable in-store promotions, tends to open up greater access for the visitors to have real time information on the products, thus attracting them more to make the purchases (Blattberg & Briesch, 2012; Fam et al., 2011; Kiran et al., 2012).

In-store promotions are essentially required to improve sales of a store, which applies to supermarkets as well. This is crucial since in several cases, the consumer purchase decisions are finally made when the consumers are in the stores. Thus, when consumers are visiting a supermarket and reviewing the various items on sale, the in-store marketing and promotions have the potential to influence the minds of the consumers to purchase the products (Fam et al., 2011). Such in-store promotions include the key factor of display of the products in a store (Cetin & Parlakturk, 2017). Thus, how products are arranged and displayed in a supermarket, also determine whether they attract the supermarket visitors, and influence their minds or not (Blattberg & Briesch, 2012; Cetin & Parlakturk, 2017; Fam et al., 2011; Kiran et al., 2012).

One of the underlying factors which drive focus on in-store promotions is the changing consumer behaviours of people. Businesses are increasingly focused on identifying the specific needs of consumers, and hence in-store product arrangements, marketing and promotions are also addressed towards fulfilling the needs and expectations of the consumers (Rodrigues, 2010). The fact that the store environment and in-store promotions create greater attraction for the customers, is more because of the information which customers readily find about the various products, when they make visits to the stores. They can make comparisons too, between the products, and accordingly make their purchase decisions. Such information through the in-store product presentations therefore results in awareness of the various brands, among the customers (Blattberg & Briesch, 2012; Rodrigues, 2010; Taha et al., 2021).

In this regard, it is also important to realize that there are different kinds of customer groups, which are reflected as the strategic marketing groups, and the need and impacts of the in-store promotions are accordingly achieved for the different groups. For instance, there is one group of customers – the high-profile group which have their emphases on mass advertising of brands, middle level pricing of products, and customer services. There is another group which is termed as the discount group, which emphasize more on the low prices of different products from different brands. Further, there is another group – the upmarket group – whose emphasis is on higher pricing on higher quality offerings of the products. Businesses can develop their promotional plans and propositions based on the strategic market group, which they target, the same being applicable for supermarkets (Blattberg & Briesch, 2012; Fam et al., 2011; Rodrigues, 2010; Taha et al., 2021).

With promotional displays products receive a visibility advantage, against such products which are simply stocked in separate shelves in the supermarkets. In-store promotional displays allow the overall demand for category of products, among the customers, since such displays attract greater attention of the customers. Also, depending on the quality and effectiveness of the promotional displays, it is possible that customers are influenced and willing to purchase new brands against brands which they originally had been preferring (Cetin & Parlakturk, 2017). Thus, it could be obtained that the sales of products have a direct link to the advertising of the products, irrespective of whether it is a

supermarket selling the product or a traditional store. It is here therefore that, in-store promotions play a key role, particularly in establishing communications with the visitors, and improving the consumer-based branding for the store (Blattberg & Briesch, 2012; Cetin & Parlakturk, 2017; Fam et al., 2011; Loya et al., 2015; Rodrigues, 2010).

In-store promotions which offer visual representations and advertisements of products drive the minds of customers, influencing them to make positive purchase decisions. Also, earlier studies have obtained that against other supermarket visitors, the young and the educated are the ones who are more prone to be attracted to in-store promotions. This is essentially because they have lesser tendencies to make quick purchases, but they rather focus on comparing products and making more effective purchases. This implies that with in-store promotions, it is possible for them to have more information about different products, their features as well as prices, and hence they can make their wise choices on making the purchases (Blattberg & Briesch, 2012; Cetin & Parlakturk, 2017; Fam et al., 2011; Loya et al., 2015; Rodrigues, 2010).

In-store promotions are part of the marketing promotions of a supermarket, wherein such promotions are part of the overall marketing strategy of the organization. Thus, the promotional activities are considered to have a direct influence on the minds of the customers (Obonyo, 2013). The in-store promotional activities are essential to establish communications with the market. The promotions are necessary to inform customers about new products and the value the products offer to customers, thus creating attractions in their minds. In a supermarket, when in-store promotions are done for the products, customers get the opportunities to gain knowledge on the products being offered, and if the promotions succeed to influence their minds, they can consider making purchases on the products (Fam et al., 2011; Obonyo, 2013).

Some of the key objectives of such promotions include – providing information about the products to the customers, stimulating demand for the customers, increasing the level of traffic in the stores, allowing differentiation in products, developing an image for the brand, reminding and making customers aware of products and their benefits, earning competitive advantages, addressing demand fluctuations which occur seasonally, as well as improving relationships with customers (Obonyo, 2013). As against the traditional

retailers, the supermarkets and hypermarkets have over the time proven that a challenging economic environment may not necessarily affect the profits and growth of a business (Fam et al., 2011; Gedenk et al., 2006; Obonyo, 2013).

The fundamental formula for profits for such businesses is based on three key factors – price, volume, and costs. Thus, along with in-store promotions, the role of pricing and price markdowns also prove to be important. Retailers increasingly focus on reducing their costs, such as by reducing general expenses and costs of capital for their businesses. They also focus on reducing costs which are related to purchases – both direct and indirect – and the gains from such reduced prices are generally forwarded to customers. The factor of price as a driver of profit is the third factor, after costs and volume. This is mainly because there is a direct impact of the increase in prices on the profits of the business (Fam et al., 2011; Gedenk et al., 2006; Obonyo, 2013).

Supermarkets can enhance their profit levels by increasing their prices. Thus, improving the pricing process is key to the growth and profit of a supermarket. It is the responsibility with the top management of the organization to deciding on the improvement process for pricing. Some of the key factors which are taken into consideration include – changes in consumer demands, competitions in the market, image for the pricing aspects of products, and related factors (Gedenk et al., 2006). Using price promotions in supermarkets, has significantly increased in the recent years, the impacts of which are key for the stakeholders of a supermarket such as the retailers, suppliers, and service providers. The impacts are essentially in respect of the profits and wastes (Gedenk et al., 2006; Malik, 2015; Obonyo, 2013).

In this regard, the complex relationship between demand and supply has a key role to play in deciding on the price promotions. Data on consumer demand is crucial for analysis, in order to effectively decide on pricing promotions for the different products sold by a supermarket (Malik, 2015). Price markdown strategies are considered by several businesses to address the needs for waste reduction and the losses which a business experiences when their products reach the end of the period of their selling. Pricing markdowns are considered as the benefits are for the consumers. It offers customers to make a choice between paying a full price for a product having a long shelf life, and

paying lesser for a product having a shorter shelf life (Gedenk et al., 2006; Leventhal & Breur, 2012; Malik, 2015; Obonyo, 2013).

An intelligence markdown pricing strategy is important and focused upon by store managers, so that along with benefits for the consumers, it also becomes possible for the business to sell their products within the 'sell by' dates. The focus is on selling the products before they are required to be removed from the shelves (Leventhal & Breur, 2012). The pricing needs to be neither too high nor too low, which is generally most effectively to influence the minds of customers. When prices of products are too high, chances are that they would be purchased less, and hence stock would remain excess, and eventually may require to be removed and wasted. On the other hand, too low prices can mean that the products are sold very fast, and hence products may become out of stock. Either of these two situations is likely preferred by marketers to be avoided, and hence an intelligent markdown pricing strategy is more suitable keeping the prices somewhere between too high and too low (Leventhal & Breur, 2012; Malik, 2015).

Another option is to consider a randomized markdown policy, which offers benefits for retailers, as it results in a price commitment being combined with the misuse of the heterogeneity in the monitoring costs of the customers. The design of the promotional strategies has a direct link with targeting the consumer segments. Such targeted pricing tends to result in greater profits for the retailers, particularly if the pricing takes into the consideration the consumers' purchase-to-visit (PVR) ratio. At the same time, it has been found that when prices are fixed or are pre-announced, they tend to offer more viable forms of commitment in respect of the pricing of products. However, in general retailers and supermarkets tend to consider flexible pricing as a more common approach in their markdown pricing policies. The optimization tools of markdown pricing consider business rules as their inputs (Malik, 2015; Moon et al., n.d.).

A markdown essentially involves reducing the original prices of products, aimed towards increase the sales of the items in a store or supermarket. This is however different from a promotional offer, since in case of a price markdown, the list price of a product is changed to a lower price on a permanent basis. Markdowns are healthy and effective for retail stores and supermarkets, since they keep the attractions of the customers on, and the stores

fresh and welcoming for visitors. The timing is a crucial factor for deciding on and implementing price markdowns. It is generally most effective when the products have been portrayed on the shelves in the store, for a certain period of time (Hudson, 2019; Malik, 2015; Moon et al., n.d.). Sometimes retailers choose to markdown the prices of products, first time after 60 days of the products being placed in the store, then a second time after 90 days, and then another final time after 120 days. However, these are generally products that are not replaceable from the store shelves within any short period of time (Hudson, 2019).

As the importance and implications of in-store promotions and markdown pricing have been realized, these factors are important for retail stores and supermarkets as well. In this regard, it is also important to note that, with companies focused on increasing levels of competition which they are required to overcome, there are increased levels of advertising too, on their part (Chen, 2020). Such increased ads everywhere where customers turn too, often proves to be disturbing for the customers who prefer lesser noise about brands and products, which they might prefer to purchase. It is therefore that impulsive purchases have increased more than earlier times, and customers are increasingly considering grabbing products which they find readily in the stores and which fulfil their needs. This process therefore has become a more instant activity occurring impulsively while the customers visit a store or a supermarket. It is exactly here that the role of in-store promotions become crucial to attract the impulsive nature and decision of customers to make the purchases (Chen, 2020; Fam et al., 2011; Leventhal & Breur, 2012; Malik, 2015; Obonyo, 2013).

The choice of the promotions can be sales, or development, or occasional promotions, which is decided by s retail store or the supermarkets. When sales are considered, the supermarkets would aim to target their market and if the first sales promotions prove to be attraction, the chances of sales increase significantly. The idea is to create the attraction so the customers make their initial decision to buy and try the product. This implies that the products reach the consumers, and hence the features and attributes are known to them. Once they are aware, they can make decisions on their repeat purchases as well. When a store considers the option of development, it implies that the products need to be

tested by the customers before they can be launched in the market. Thus, the in-store promotions in such cases develop communications to attract customers to try a product and give their feedbacks on them. The occasional in-store promotions are generally occasional events such as marketing fairs, and brand promotions, aimed towards increasing knowledge and attraction for the brands more among the customers (Chen, 2020; Fam et al., 2011; Leventhal & Breur, 2012; Malik, 2015; Obonyo, 2013).

For products that are already made available in the stores for quite some time, the attraction among consumers is attempted to be gained through the markdown pricing of the products. This certainly benefits a supermarket as a whole with its increased sales in such products whose pricing has been reduced (Adida & Ozer, 2019). Whereas everyday lower pricing is not a feasible option for businesses, however supermarkets and retail businesses consider the markdown pricing strategies as a defence mechanism against competitions in the market. This in turn offers price benefits for the customers too, and hence results in greater attractions among them for the supermarkets and their offerings (Adida & Ozer, 2019; Hudson, 2019; Malik, 2015).

3.6 UNPLANNED AND IMPULSE PURCHASING

Unplanned and impulsive buying refers to purchasing of products without the customer having any pre-plans to make the purchases. It can be triggered by sudden emotions, and feelings, or sudden liking on a product, when such buying happens. It is a sudden unplanned act and can be found across different kind of products such as clothing, accessories, chocolates, jewellery, or even big budget items such as cars. Generally, no rational thinking or planning is behind such purchases, and hence referred as impulsive in nature. Researchers have over the time found that impulsive behaviours among consumers cannot be escaped, especially in the western world. Hence, gradually the topic has become a more mainstream consumer behaviour approach in marketing (Jelenc et al., 2013; Pradhan, 2016; Rizal, 2020; Tirmizi, et al., 2009).

There are earlier theories on impulsive purchase behaviours of consumers. The first wave research had studied the impulsive purchase as complex phenomenon. These were the initial research works where the product sales perspective was taken into consideration in determining consumer purchase behaviours. The normative approach of consumers is

supported by the science of decision making and theory of microeconomics. The impulsive behaviour theoretically suggests that an individual would respond to a stimulus quite instantly or fast, which would determine their purchase decisions on products (Jelenc et al., 2013). The unplanned and impulsive purchases of customers suggest that it is not always the need of products based on which customers make purchases. It is also sometimes a sudden urge for a product which makes them carry out a purchase (Jelenc et al., 2013; Pradhan, 2016; Rizal, 2020; Tirmizi, et al., 2009).

Also, the impulsive purchase behaviours have become more prominent with the rising levels of income of people, the availability of different payment options, as well as different alternatives for making purchases (Unsalan, 2016). Customers now get more chances to choose from varieties, and hence also get stimulated to make sudden purchases. Supermarket and mall shoppers are found to indulge significantly in impulse purchases. For this reason, the impulse purchases are also crucial for the profits of the supermarket and retail business. This reflects that the activity of purchase or shopping itself fulfils a lot of needs of the customers, which are not directly related to the need for a product. Such shopping-based needs result in the impulsive and unplanned purchases (Jelenc et al., 2013; Tirmizi, et al., 2009; Unsalan, 2016).

Earlier studies did not focus on the traits of consumers or the personal traits of human beings in determining the nature and impacts of impulse purchase behaviours. Research works done later have been focused more on finding how the personal traits of consumers can have a significant influence on impulse purchase decisions. It is generally an overpowering desire of the customers, which can result in an unplanned impulse purchase behaviour (Bhakat & Muruganantham, 2013). Impulsive and unplanned buying is an appealing thing for the retailers since this often results in the buyers purchasing more than they would have done with planned purchases. This implies that impulsive purchases tend to result in greater sales and higher profits for supermarkets and retailers (Farid & Ali, 2018).

The model of impulse buying has its foundations on the rational model of purchase among consumers. This primarily reflects that, the ultimate purchase decisions made by consumers are based on rational thinking and analysing on the products, especially

considering the key factors of costs and benefits from the products (Vijay & Kumar, 2020). However, according to the reference point model of desire given by Alfred Marshall, inconsistencies can be found in the purchase decisions of consumers, wherein such inconsistencies are explained by the changes in their moods and preferences. Such a change in the mood or preference can happen suddenly, which then drives the consumers' sudden urge to make a purchase, thus resulting in impulsive purchases (Bhakat & Muruganantham, 2013; Farid & Ali, 2018; Vijay & Kumar, 2020).

Thus, in studying the unplanned and impulsive purchase behaviour of consumers, researchers focus on determining the underlying motivational factors which trigger such unplanned buying among the consumers. Qualitative research findings have suggested that internal motivating factors such as happiness, freedom, novelty, and narcissism, are felt by individuals internally, and can drive their motivation towards impulsive purchase behaviours (Kalla, 2016). Since impulse purchases happen on products, for which consumers generally do not have pre-objectives to make the purchases, hence the sudden urge to buy such products are driven by their internal motivation factors (Bhakat & Muruganantham, 2013; Farid & Ali, 2018; Kalla, 2016).

When such motivational factors are considered, there are instances when customers are motivated to engage in celebrating their selves, which drive them to make sudden unplanned purchases for themselves. Sometimes, based on the income levels of the consumers, they are found to be more playful in nature, and hence can try on new products suddenly without planning, only to experiment something new. Also, often the unplanned purchases are considered as pleasurable activities for the consumers, which lead them to carry out sudden impulse buying of products and services. All of these factors suggest that the internal motivation factors are crucial for driving consumers towards unplanned impulsive purchases (Bhakat & Muruganantham, 2013; Farid & Ali, 2018; Kalla, 2016; Vijay & Kumar, 2020).

Besides the factor of motivation, there are certain key factors which tend to influence the impulse purchase behaviours of consumers. These factors include personal factors of consumers such as their age and gender, situational factors such as impact of income and available funds or the impact of friends and family, factors of internal and external stimuli

such as mood, culture and emotions, and the product factors such as marketing, promotions, and advertisements offered by specific products, which have the potential to attract consumers more particularly (Vijay & Kumar, 2020). Personality is an important factor in this regard, which comprises of the thoughts, perceptions, attitudes, and behaviours, which define their activities and choices of actions (Farid & Ali, 2018).

There are certain patterns such as the social, intellectual, behavioural and rational patterns which constitute the personality of an individual. The inner and mental system of an individual develops their personality, which in turn drives their actions, and this is extremely important in understanding the impulsive behaviours and impulsive buying patterns of consumers. This impulsive behaviour is a factor directly related to the unplanned purchase done by a consumer, since it is the personality of an individual which leads them to act quickly without significant rational thinking or analysis, thus contributing to what is termed as unplanned and impulsive purchase (Farid & Ali, 2018; Vijay & Kumar, 2020).

When consumers visit a supermarket or a retailer shop, generally they have certain plans on making purchases on some products. However, not everything is planned, particularly when consumers may not be aware of new products which may be offered in the stores. In such instances, promotions and physical advertisements of the products can have the potential to create attractions among the consumers to try out the products. If the consumers can successfully be attracted to the products, then an impulsive or unplanned purchase takes place (Bhakat & Muruganantham, 2013; Farid & Ali, 2018; Vijay & Kumar, 2020).

The role of intrinsic factors in driving impulsive behaviours has also been studied by early researchers, considering the different age group of consumers, as well as genders. For instance, females are found to take more pleasure in shopping activities than males and would also therefore indulge in purchase of more products than males do (Sofi & Nika, 2017). The processing of information among the males and females occurs in a different manner, which results in their different approach and contentment levels of products purchases. For the young group of consumers, if they are more susceptive to cognitive dissonance, then it has been found that it is easy for the sellers to identify and target such

consumers more effectively, and lead them to impulsive purchases, by matching their product demand combinations (Bhakat & Muruganantham, 2013; Farid & Ali, 2018; Sofi & Nika, 2017).

In order to engage specific classes of the consumers, sellers consider varied product matching combinations, which help to attract consumers to indulge in unplanned and impulsive purchases. Also, in respect of the females, such cognitive dissonance is found to be more than males, which implies that sudden urges to make purchases can be found to be more in female consumers. This also therefore suggests that retailers can accordingly plan to target their female consumers more for targeted impulsive purchases to take place (Sofi & Nika, 2017). Further, it has been found that there are significant roles being played by affective processes and certain factors of trait impulsivity, which contribute in a consumer engaging in unplanned and impulsive purchases (Alloway et al., 2016).

In respect of affective processes, there are two processes which tend to influence the impulsive purchases among consumers. The first process is satisfying the personal desires and emotional requirements of individuals, for new experiences through new purchases – new products. The second affective process is where the consumers look for avoiding any form of negative feelings and hence make purchases to achieve positive feelings in their minds (Abbas & Bashir, 2015). The affective processes work on consumers when they plan to make a sudden new purchase on a product, or makes the purchase which in turn adds to their positive emotions, contentment and happiness, all of which add to their pleasure. Thus, when consumers engage in such positive emotions, their levels of enthusiasm, energy and satisfaction increase to an extent that they do not consider any rational thinking or other processes while making impulsive purchases (Abbas & Bashir, 2015; Alloway et al., 2016; Bhakat & Muruganantham, 2013; Sofi & Nika, 2017).

The impulsivity buying is considered as an alternative motivation for unplanned purchases, which especially happens when consumers want to get rid of certain negative emotions such as stress or anxiety. The sudden purchases are therefore connected to affective processes which influence the mind and actions of individuals, besides their personality traits (Alloway et al., 2016). The rational model of purchase behaviour is

therefore not applicable in case of impulsive purchases. The cognitive aspect of the consumers is equally important to understand in this regard, wherein different attitudes of an individual can be witnessed during different situations, which can also influence their differences in consumption and buying patterns (Abbas & Bashir, 2015; Alloway et al., 2016; Sofi & Nika, 2017).

In some cases, the individuals who are found to engage more in impulsive buying than others have been found to be focused on both their cognitive and affective processes and decision making. Both the cognitive and affective processes also have the potential to influence each other, and drive the individual personality and actions of an individual. While the affective process or dimension connects the actions based on individual feelings and emotions of a consumer, on another hand the cognitive aspect is associated with the reasoning and thinking process carried out by an individual (Abbas & Bashir, 2015). Further, it has been noted that there are other important factors which contribute in impulsive buying. One such factor is the branding of a product. Branding of a product comprises of the activities of marketing, sales, communications, and product development under a same umbrella, towards ensuring that a product can effectively be communicated to potential customers (Fioretti, 2018).

Branding of products therefore have a direct impact on the buying decisions of consumers. It is owing to the branding of products, that one can find one product being more preferred by consumers than another in the same category. In case of supermarkets and hypermarkets, generally it is not possible or likely that consumers would go through all the products arranged or presented on the shelves. In such cases, branding offers to be one of the key factors which can attract the customers on specific products, against others presented to them. Thus, consumers can take a greater interest in a new product if they are aware of the branding, or if the brand is able to attract the consumers effectively by means of their marketing, communications, advertisements and information sharing, so that consumers would be willing to make a sudden purchase on the products (Abbas & Bashir, 2015; Alloway et al., 2016; Fioretti, 2018).

Furthermore, the age factor has been studied in respect of the impulsive buying pattern of individuals. It has been noted that there is a certain level of difference which exists

between the younger and older group of consumers while engaging in impulsive behaviours. Personality, and other factors being in place, the younger group of customer segment tends to think less on the factor of spending money and considers the risk factors with spending money lower than the elderly consumers. Thus, the impulsive buying can be found more among the younger consumer segment than the elderly consumers. The degree of impulsivity is also higher among the young consumers than the elderly ones (Khawaja, 2018). Elderly people are less prone to getting indulged in impulsive buying because they are required to take more responsibilities in respect of their expenditures, raising their families, fulfilling responsibilities in the families, which are not associated with younger individuals (Pradhan, 2016).

At a younger age, the individuals are less focused on how they must spend their money because their responsibilities are less. This suggests that the impulsive buying is therefore more prominent in case of younger consumers, and lesser in case of the elderly ones (Pradhan, 2016). Since besides the internal and external factors, and factors of affective and cognitive processes, personality and motivation factors, the demographic factors such as age and gender are also responsible in determining the level of impulsive purchases among individuals, have gained major significance among retailers as well as researchers. Also, such impulse buying is more relevant in supermarket settings, which makes it more important a finding for the current research (Akyuz, 2018).

In many cases, supermarkets focus on impulsive purchases as the basis of their decision making on products, space, branding, location, and related factors. Since the elderly group of consumer segment is likely less prone to impulsive buying, this also suggests that they would be less attracted to branding and promotions towards making any sudden purchases (Akyuz, 2018). While considering the age factor in impulsive purchase decisions, the consumer decision making process of elderly people plays a crucial role. Ageing also has different dimensions such as the biological ageing, the social ageing, and psychological ageing, and different individuals are likely to grow differently as per these dimensions. Thus, their behaviours can also prove to be different while making the sudden purchase decisions, although in general it is found that elderly consumers are better at controlling their emotions, which therefore can control their impulsive purchase actions as well.

Thus, a supermarket would require more influential marketing and promotions to influence the emotions and impulsive purchase decisions among elderly customers (Akyuz, 2018; Bhakat & Muruganantham, 2013; Hettich et al., 2018; Pradhan, 2016;).

3.7 CHAPTER SUMMARY

This chapter has primarily discussed the in-store marketing strategies at supermarkets, reflecting on key areas of delimitation of supermarkets, the strategies of point of purchase (PoP), in-store promotions and price markdowns, and unplanned impulse purchasing. From the secondary findings obtained from previous researches and studies, the chapter has discussed that supermarkets have developed significantly over the past years. However, there are limitations of supermarkets in respect of capital, location, personal attention, product suitability, and efficiency of management. It has been obtained that PoP offers to be one of the key strategies for in-store marketing in supermarkets, where the markets can focus on designing their products and product arrangement in the store, so that customers can be attracted and rightly engage in the product exchange process.

The in-store promotions and price markdowns have also been noted as key towards creating attractions among consumers to engage purchases at the supermarkets. Since consumers generally visit a supermarket with certain plans on making their purchases, hence in order to attract them engage in more purchases, it is crucial that effective promotions of products are done in the stores. As has been obtained, price markdowns also tend to create attractions among customers to make their purchase decisions. Further, it has been obtained and discussed that impulsive purchase decisions are also relevant with supermarkets, which happen based on a number of internal and external motivation factors, factors of personality and affective and cognitive processes of the buyers, and generally are less prominent among the elderly customer segment.

3.8 CONCLUSION

To conclude this chapter, it can be said that while customers visit a supermarket with some plans to make purchases on products, however, in order to engage them more effectively in purchases of more products, or new ones offered in the store, or to engage them in impulsive purchases, it is extremely important that the supermarkets consider suitable in-store promotions and strategies. How the products are arranged on the shelves,

the level of information being offered with the products, the prices and discount offers, or markdowns, the marketing and promotions of the products and how well they are communicated to the visitors, can be concluded as key factors which can engage and drive positive purchasing decisions among the consumers, which is true in case of elderly consumers as well.

However, according to the researches, unlike the younger group of segments, the elderly consumers can be said to be less influenced by various promotional offers and new product promotions. Also, the elderly consumers are less influenced on engaging in impulsive buying. These findings therefore imply that while the in-store promotions are important to engage customers, however it is not easy to engage the elderly consumers, and sufficient research is also not available to specifically address the needs and issues of elderly consumers, so that they can be attracted to higher levels of positive purchases in supermarkets.

4.0 ELDERLY CONSUMERS

4.1 FACTORS INFLUENCING/AFFECTING PURCHASE DECISIONS IN ELDERLY CUSTOMERS

4.1.1 Age: An Important Factor Determining Consumer Behaviour

Age is one of the most critical factors which influences or affects consumer behaviour. As could be reviewed from existing literature, people at different ages tend to have different needs. When people grow older, their desires and needs keep changing which in turn determine their changing decision-making process too, for making purchases. It is important to realize as to how growing age affects the consumer behaviour. As could be reviewed, with growing age, the overall lifestyles of people change, and with changing lifestyles, their needs also change. Thus, products and services which once they required when they were young, are not required at their older age (Pratap, 2019; Slaba, 2019; Suman et al., 2019).

For instance, purchases on movies, fun, fashion, and products/services similar to such things are found to be done more by the young. For the elderly people, the interests shrink on these areas, and hence marketers cannot expect elderly customers to make purchases on fashion products or fun items, like the younger customers do. For the elderly customers, their health conditions also play a crucial role in determining their consumer behaviour (Olejniczak, 2016; Pratap, 2019). Whether they are capable of moving out to go for shopping, or whether they prefer to stay more indoors, also determine their behaviour towards marketers and shopping zones too (Ramya & Ali, 2016).

For all these reasons, age actually determines a different marketing segment for marketers, because in most cases, marketers cannot expect to present the same products/services to both the young and the elderly (Pratap, 2019). Similarly, how much a promotional effort, or a marketing strategy and advertisement influences the minds of the consumers is significantly based on the factor of age. For the elderly people, not all promotional efforts can have the same kind of influence, which can otherwise be found to be on the younger individuals (Guido et al., 2016; Pratap, 2019). Age determines the

different stages of an individual's life, and thus at different stages of their lives, their needs, tastes, preferences and desires change, which in turn determine their choice of products/services, as well as how effectively marketers can influence their minds through their promotional efforts (Ramya & Ali, 2016).

Age is an important factor in consumer behaviour analysis, because it is this factor which determines the way of life of an individual. As could be reviewed and understood, marketers cannot expect people of all ages be at 20 years or at 70 years to have desires and needs for the same kind of products and services (Rani, 2014). Way of life changes with age, and hence age determines the behaviour of consumers towards products and services. Habits of people evolve with age and time, and since changing habits imply that the needs of products and services would vary, this is one of the key factors for marketers to analyse while considering analysis on consumer behaviour (Ramya & Ali, 2016; Rani, 2014; Silva & Teixeira, 2021).

Also, it could be reviewed that ageing in individuals needs to analysed in respect of their biological ageing, psychological ageing, and social ageing, which altogether influence and affect the consumer decision making of the individuals. Biological ageing reflects the ageing of individuals in respect of their entire life span. Psychological ageing represents the continuous changes and development which individuals experience in their individuality, personality, perceptions, and cognitions, which determine and drive a lot of their decisions therefore. Social ageing reflects the changes occurring in an individual with age, in connection to their social statuses, social relationships, and the roles and responsibilities which they consider being as part of the broader society or community to which they belong. Thus, when consumer behaviour has to be analysed for the ageing populations, all these three factors need to be combined together thereby presenting a life-course paradigm, which makes age as a key factor in consumer behaviour and decision-making process (Hettich et al., 2018; Zniva &Weitzl, 2017).

The factor of ageing needs to be understood well by businesses and marketers, since such understanding is essential for marketers to identify the key areas and factors which influence or affect the satisfaction levels and decision making of the elderly consumers, which in turn need to be addressed. For the elderly consumers, the age-related changes

are what drive their specific choices of products and services, and which tend to be different from younger adults, reason why this factor has major significance in consumer behaviour and marketing (Carpenter & Yoon, 2012; Pratap, 2019; Slaba, 2019).

4.1.2 Influence of Ageing on Consumer Decision Making

As existing literatures suggest that age is an important factor in determining consumer behaviour, thus naturally, ageing has significant influence on consumer decision making (Rani, 2014). The influence occurs with the changing lifestyle and way of life of the individuals. Throughout one's life, there occurs evolution in their lifestyles, including in their hobbies, environment, activities, desires, and needs, and which determine their needs for specific products and services, choices being different at different ages. Thus, the purchase decision making of consumers depends on these varying choices and needs which their age defines and drives (Rani, 2014; Sternthal & Bonezzi, 2009; Yoon et al., 2009).

As Drolet et al. (2018) stated in their research, the influence of ageing consumers on their shopping experiences and purchase decision making is generally complicated involving several behaviours and mental processes of the ageing individuals. In this regard, it could be reviewed that some of the mental processes which play a key role in influencing age-related impacts on consumer behaviour include the factors of cognition, sensory functioning, motivation and affect. Also, it could be reviewed that the impacts of such ageing on consumer behaviour can be either positive or negative. It therefore holds major significance for marketers to make use of different approaches in order to identify specific needs and demands of ageing populations to address their needs for gaining positive consumer behaviour (Drolet et al., 2018; Yoon et al., 2009).

Peng et al. (2016) from their research findings suggested that, differences in cognitive resources and motivations which lead to different behaviours, exist between the older and younger individuals. Such differences in turn tend to bring out differences in their framing of thoughts and effects, thus leading to different behaviours. Cognitive resources are less in the older adults than in younger individuals, thereby resulting in differences in their option framing effects. Also, in terms of searching for information, it is the younger individuals who have more inclinations towards searching, whereas older people tend to

be satisfied and content with less amount of information (Peng et al., 2016; Yoon et al., 2005). Reviewing another research conducted by Hettich et al. (2018), it could be obtained that, growing in age brings in higher levels of diversity between individuals, along with increased levels of individuality, thereby reducing levels of uniformity.

Thus, for the older people, it becomes more challenging to characterize individuals' lifestyles and behaviours in a general way. For the elderly individuals, it has been found that a positive correlation exists between their affinity for television and their age. The social dimension of the older people could also be obtained as being significant to consider in consumer behaviour since ageing individuals generally have greater concerns over losing their social ties, and social status, and which too can drive their purchase decisions (Hettich et al., 2018; Wheeler, 2015).

Also, the influence of ageing on consumer behaviour occurs because age gives individuals experiences of their lives. The more the age of an individual, the greater is their levels of time spent in lives, and hence greater their experiences. This also therefore implies that ageing individuals tend to have greater knowledge, more in-depth perceptions and analysis skills, and greater decision-making skills, all of which come into play when it comes to their purchase decision making. Age influences the mind of an individual since every age reflects an individual state of mind for the individual, and similarly so for the ageing populations (Bansal, 2015; Drolet et al., 2018; Xu et al., 2021).

In this regard, it could also be reviewed and realized that the speed of making a purchase is faster in the elderly individuals. This implies that they take lesser time to think and decide on their purchase decisions. This is clearly because they are clearer with their needs and desires, having more knowledge and experiences, which guide them to make their choices and decisions faster. However, observation could be found as a key consideration for the older people, based on which their decision making gets influenced (Bansal, 2015; Peng et al., 2016; Yoon et al., 2005). The need to analyse the influence of ageing on consumer behaviour and consumer decision making is more because of the rising populations in the ageing group, which making the ageing individuals a significant market segment for marketers to address (Carpenter & Yoon, 2012).

Moreover, with the rising number of the ageing populations, it is also essential to understand that this market segment offers greater opportunities to marketers to develop new products or services which can specifically serve this segment, since their ageing differences with the younger adults reflect different preferences, needs, tastes, expectations, and perceptions, wherein such preferences and needs are also closely associated and influenced by the individuals' societal needs, as well as the scientific developments happening around (Lockenhoff, 2018). For the older populations, it could also be reviewed that their significant concerns lay with their health, implying that healthcare services are more important to them than other products or services. Moreover, their decision making depends significantly on availability of their financial resources, wherein their willingness to pay for shopping, for any products or services, on how much they would remain financially secure after their purchases (Drolet et al., 2010; Lockenhoff, 2018; Yoon et al., 2009).

Further, the influence of ageing on consumer behaviour could be found as such that, ageing influences individuals to reduce impulsive buying. This is in association with their financial decisions in respect of their purchases. Thus, the decision making of the elderly individuals tend to depend largely on their financing and needs, while also considering availability of information, and their information processing activity. In this regard it could be obtained that deliberate information processing is key to the influence that occurs on the purchase decision of elderly consumers (Bangm et al., 2017; Khawaja, 2018).

Another ageing related factor which could be reviewed is that, elderly consumers tend to get more satisfied with offered products and services with greater ease, unlike the younger adult consumers (Carpenter & Yoon, 2012). Ageing also affects individuals in making choices for new offerings made in the market. This implies that their preferences are more likely associated with brands and products existing for a long period of time, on which consumers have confidence and hence show greater loyalty for such brands and products as well (Bansal, 2015; Carpenter & Yoon, 2012; Peng et al., 2016).

The review of existing research also suggests that there is a significant literature gap, since researchers have had lesser focus on the older consumers and their behavioural research earlier. This includes questions on how elderly consumers react to advertising or

other marketing communications and hence their responses to branding activities. The influences are also driven by the psychological and physiological needs and analysis of the consumers. The influence if ageing on consumer decision making also includes the factor of emotion in the elderlies (Carpenter & Yoon, 2012; Drolet et al., 2018).

4.1.3 Affect or Cognition: Influence on Elderly Consumer Behaviour

As Kaur et al. (2018) stated in their research paper, that, loyalty of elderly consumers is more associated with their affection, rather than their cognition. In this regard, it could be realized that affection, cognition, and customer satisfaction are the three key factors determining loyalty of the elderly consumers. When affection is considered, it represents the emotional and mental ways in which an individual interprets information, knowledge making use of their perception, which in turn determines their positive or negative feelings and affections for other people or objects. Thus, the mental processes are important in order to analyse the behaviours of individuals reflecting upon their predictive outcomes and their influence on their decision-making processes (Karani & Fraccastoro, 2010; Kaur et al., 2018).

Positive affection could be reviewed as an important aspect in marketing, having the potential to influence positive consumer decision making in their purchases, which is truer in case of elderly consumers. Brand affect essentially reflects the affection of the consumers towards a brand, which in turn determines their loyalty levels for the brand. A brand affect therefore is developed based on an individual's overall analysis of the brand and its features and benefits for the consumers, and it is also important that the brand is capable of generating positive emotions in the consumer, to attain positive brand affect (Albert & Merunka, 2013; Kaur et al., 2018; La & Choi, 2012).

As Carpenter and Yoon (2012) discussed in this respect, age does have significant impacts on the cognitive abilities of an individual. As could be reviewed, usually with ageing, there occurs a systematic decline in the cognitive processing of human beings. This includes decline in their working memory, with executive functioning of the brain lacking effectiveness as an individual grows with age. Effects become visible on the speed of their information processing as well, which represents their mental operations skills. Owing to reduced cognitive capabilities, it is also found that older people tend to have

higher tendencies to be satisfied with things, than younger individuals (Carpenter & Yoon, 2012; Peng et al., 2016; Yoon et al., 2005).

In this regard, it could also be reviewed that declining cognitive performance in elderly consumers is also driven by negative stereotypes. Also, this factor is influenced by the self-efficacy levels of an individual, which in case of the elderly individuals, tends to be reducing. Further the effect of self-efficacy on the cognitive capabilities of the elderlies has been found to be influenced by self-perceptions of the individuals. When elderly consumers are under pressure of making choices, their self-efficacy tends to reinforce their cognitive performance (Groeppel-Klein et al., 2017; Peng et al., 2016). Negative stereotypes are generally found to be associated with ageing, and when elderly consumers find themselves in the presence of social cues offered by young people their cognitive abilities tend to be declined (Amatulli et al., 2018; Carpenter & Yoon, 2012).

Thus, the factor of affection, more than that of cognition, could be reviewed as a more influencing factor determining consumer behaviour among elderly consumers. Also, in this regard, it could be obtained that emotions of the elderly consumers further contribute to their personality and perceptions which drive their affection for particular brands, products or services and hence determine their choices of offering as well as shopping preferences. Emotions have been found to have major influence on consumer behaviour, and it could also be reviewed that is a brand is able to develop suitable promotional measures such as through advertising, wherein such advertisements are capable of initiating positive emotions in the consumers, the positive purchase actions can also be expected from the consumers, which has been found to be true in case of elderly consumers based on their affection factor rather than cognition (Vainikka, 2015). Thus, in order for the affection of elderly consumers be influenced the role of the advertising and marketing could be reviewed as a key activity on the part of the marketers, and which hold major significance in assessing the elderly consumer behaviour (Karani & Fraccastoro, 2010; Kaur et al., 2018; Peng et al., 2016).

4.1.4 Elderly Consumers and their Importance

As the name suggests, elderly consumers are consumers who are above the age of 60 or 65 years. They are the old individuals, and are considered as a different segment of

consumers, depending on their differences of purchase decision making, choice of products, choice of shopping style and location, and the manner in which they are influenced, as against the younger group of customers (Juarez, 2019). The percentage of elderly consumers is significant across the globe, which makes this segment important to be considered by businesses and marketers, and retailers. When elderly consumers are discussed, it is important to note that over the lifespan of an individual, changes tend to occur in respect of their choices and actions. Such changes make the elderly consumers different as well as important to analyse their specific choices and needs, so that the same can be addressed. Without addressing needs of this particular segment of consumers, it can be said that it proves to be a loss for a business, as they miss out on a significant percentage of the population to target as their customers (Carpenter & Yoon, 2011; Juarez, 2019).

Although the elderly consumers comprise of a significant percentage of overall consumers, yet, it is found that they are also the ones who are least explored by marketers. However, one of the key factors which make the elderly consumer segment an important segment to focus on, is that, there has been significant change and shift in demographics over the time. With improved overall living standards and health conditions of people, and with greater advances in healthcare systems, income levels and standards of people, the number of elderly individuals living for long, has increased. This therefore suggests that, this particular consumer segment – the elderly consumers – is continuously growing, and hence becomes a more important segment to address by marketers. This involves the benefit of marketers and businesses, while also considering that there are specific needs and demands of the elderly consumers, which need to be addressed (Juarez, 2019). The importance of elderly consumers is significant since the consumer decision process tends to change with time and age. Existing research findings suggest that ageing has a strong influence on consumer decision making (Carpenter & Yoon, 2011; Drolet et al., 2019; Juarez, 2019).

As is obtained, ageing tends to affect the cognitive decision-making process in an individual. The levels of cognitive process tend to reduce which age, which therefore result in differentiation of decisions and choices between the youth and the older

individuals. Age related declines are found to be evidence in impacting the working memory and functioning of an individual. These factors hold significance in realizing that elderly consumers cannot be assumed to have similar levels of choices and consumer decision making like the youth. This therefore suggests that the elderly consumer segment has to be considered and addressed as a separate segment, which also implies that marketers have a completely different segment to address needs and offer them with products and services which they require. This opens up further scope of business for companies as well, which is a key reason that the elderly consumer segment holds significance in modern day business (Carpenter & Yoon, 2011; Drolet et al., 2019; Juarez, 2019).

As mentioned earlier, globally, the elderly population is increasingly rising. Every country is more or less experiencing a rise in the absolute number of elderly people, who comprise of the elderly consumer segment. Also, this percentage of consumers is expected to rise further in the coming years. However, this increase in elderly consumer segment would mean that families and communities would be required to accommodate more effectively the elderly individuals, since their needs and experiences would vary with others. The skills and abilities of elderly consumers also vary from other segments of consumers and hence the impacts can be felt on societies, businesses and economy at large, considering the increasing percentage of this segment of population, globally (Drolet et al., 2019). The elderly consumers also hold significance since in a society that is ageing, there is a greater need for encouraging their social, economic, cultural and political participation, based on their life's experiences and knowledge, which are more than other individuals in a society (Carpenter & Yoon, 2011; Drolet et al., 2019; Guido et al., 2016; Hettich et al., 2018).

Thus, since older people can be expected to have their specific sets of needs and skills, choices and expectations, they must be considered as a separate group of consumer segment, to address their specific needs. Their thoughts and opinions can further contribute in suggesting for new ideas, new products and services, and new business opportunities, as far as marketers are concerned. The elderly consumers not only have their specific sets of needs and preferences, but also aggregate power of purchasing,

which must be taken into consideration (United Nations Economic Commission for Europe, 2009). Thus, the two key factors which make the elderly consumers an important segment in business and marketing are that – (1) their numbers are increasingly rising, and (2) their purchasing power (Drolet et al., 2019; Hettich et al., 2018).

While retailers can be found as gradually considering the elderly consumer segment as crucial for their business, the question nonetheless arises as to whether they really understand the elderly consumers or no. This is significant because the needs and preferences, their choices of shopping, their decision-making processes, and nature of being influenced, all tend to vary from other younger segments of consumers (Sikkel, 2013). Thus, for retailers it becomes most crucial to firstly address and understand the specific needs and expectations of the elderly consumers, considering them a completely different marketing segment to target. Also, the elderly consumers tend to have preferences for specific brands, and are less likely to make purchases from brands which they are not aware of. This reflects importance of the relationship between elderly consumers and brands (Drolet et al., 2019; Guido et al., 2016; Hettich et al., 2018; Sikkel, 2013).

The consumption patterns and savings of individuals tend to change over the lifespan of an individual, and hence with ageing. Also, income becomes a key factor which determines the increased or decreased levels of purchases and consumptions, and the factor is more crucial for the elderly consumers, since their patterns of purchases and consumptions are most likely based on their savings, and less on their incomes. At younger ages, when the income levels are higher, the savings as well as consumption levels tend to be higher, which gradually decline with ageing. This decline makes the elderly consumers an important customer segment, since according to their reduced income and savings levels, their needs and preferences tend to alter (Drolet et al., 2019; Hettich et al., 2018; Sikkel, 2013; United Nations Economic Commission for Europe, 2009).

In various dimensions such as in the social and economic contexts, the importance of elderly consumers is gradually being considered, as found as relevant for economists. Population ageing is currently reflecting a dynamic change in demographics and hence

proving the elderly consumer segment as crucial for marketers. Not only for the purpose of the elderly consumers making purchases from marketers, but their importance is also significantly realized in research areas. Also, they are important in the manner in which their purchasing decisions and behaviours are found to vary from one country to another, which makes the segment even more important to consider as a subject of research (Olejniczak, 2016). When it comes to retailers and supermarkets, it can be realized that food products comprise of a significant percentage of the products sold in the stores (Carpenter & Yoon, 2011; Drolet et al., 2019; Juarez, 2019; Olejniczak, 2016).

The importance of elderly consumers also significantly lies with their changing food habits and patterns, which in turn influence their purchase decisions. The food consumption habits of consumers hold major significance among marketers, supermarkets and retailers, as sale of such products have major influence and impacts on businesses. Hence, if food habit change with age, it becomes important to highlight such changes for the elderly consumers, so that marketers can accordingly offer them with their preferred products (Veghova, 2011). In this regard, the factor of heterogeneity holds another major significance, which makes elderly consumers important for marketers and retailers to consider for analysis and targeting them as a separate group of consumer segment (Zanden, 2017).

This is because understanding the elderly consumer segment would be best possible when they are segmented as a different group of consumers and hence their needs, preferences, perceptions, are noted and analysed separately. It is found that a lot of existing research focuses on understanding the elderly consumers based on their perceptions and purchase decision making on food products. However, the importance of the segment lies with their needs and preferences across other products and services as well, since businesses and retailers would then have the scope of targeting this segment on their heterogeneity as reflected for their needs on different products and services. For example, companies are already focusing on developing products which can particularly be of help to the elderly consumers to address their health, and allow them to keep healthier and fit, considering that they are ageing and deteriorating naturally in respect of their physical and mental health. The idea of developing specific products addressing the elderly people, is to

contribute in improving their overall quality of life (Olejniczak, 2016; Veghova, 2011; Zanden, 2017).

The importance of the elderly consumers therefore clearly lies in their differences with the younger individuals and customers. Unless, businesses and marketers are aware of the differences, and unless they consider that the elderly segment has to be addressed and targeted separately, they would not be able to satisfy the needs of the elderly individuals, although the segment comprises of a significantly large percentage of individuals, particularly supported by the change in demographics, which makes the segment even more crucial for marketers to not ignore (Trinh, 2009). When differences between the younger and the elderly consumers are reflected upon, in respect of their choices of products, needs and preferences, it is also found to be crucial to realize that their differences further exist in the manner in which they obtain, perceive and process information (Olejniczak, 2016; Trinh, 2009; Veghova, 2011; Zanden, 2017).

For instance, unlike the younger individuals who can be found to obtain information more from radio, television, or internet network, the elderly consumers on the other hand, can be found to be focused more on medium such as the newspaper, to obtain and process their information. Their levels and speed of processing information are also different, which can be said to be influenced due to their age and cognitive processing as they keep changing with age and ageing (Trinh, 2009). Thus, to reflect upon the importance of elderly consumers, it can be said that since with demographics change, the number of elderly individuals in a society is continuously growing, it makes this group of individuals a large customer segment, who have their specific needs and preferences, driven by their age, and ageing process. Since they form a separate group of customers, it therefore becomes important for businesses and marketers to consider them as a separate consumer segment, and address their needs and preferences separately, for both the purpose of business, as well as to fulfil the needs of elderly consumers in a society (Carpenter & Yoon, 2011; Drolet et al., 2019; Olejniczak, 2016; Trinh, 2009; Veghova, 2011; Zanden, 2017).

4.1.5 Delimitation of Elderly Consumers

Elderly consumers, owing to their age have several limitations, as against the younger group of consumers. Most significantly, the working memory and cognitive decision making of elderly consumers tend to reduce. With ageing, there are systematic declines in the cognitive processing, which in turn impacts the decision-making capabilities of individuals. The executive functioning of the body and mind also get affected with time and age. These are considered as limitations with ageing consumers, since these factors do not allow making prompt decisions on making purchases, as it can happen with the younger customer segments. The speed of processing information and hence decision making is also reduced and limited with ageing, which is therefore relevant with ageing consumers (Carpenter & Yoon, 2011; Huffman, 2015; Vaportzis et al., 2017).

The elderly individuals face challenges with their perceptions and knowledge of several advances such as the technological advances which drive today's shopping experiences, as well as development of new products and services. If barriers are experienced, then the elderly consumers also prefer to avoid such new developments and instead stick to what they have always been more comfortable with. As against the elderly consumers, the younger group of consumers are more comfortable with new technological advances, and hence also more involved in advanced shopping experiences and their decision-making processes are also driven by their knowledge and advancement of perceptions. However, for the elderly consumers perceiving and getting used to such advances is often a challenge, and hence a limitation, more because the modern-day shopping experiences at retail stores and supermarkets are also significantly based on technological advances (Huffman, 2015). That technology is one of the key barriers and limitations for elderly consumers has been studied by other researchers as well. This is important to understand because lack of understanding and knowledge of how effectively to make use of technologies and tools of modern-day information, also prevents the elderly consumers to have sufficient information on various products, services and brands, like the younger individuals can (Huffman, 2015; Vaportzis et al., 2017).

This can therefore be realized as limiting their information processing levels as well, which in turn affects their choices and preferences to alter on making new purchases from

new brands, or to compare various products, which otherwise is possible with advanced information processing. Thus, while new technologies can offer improved information and platforms for consumers to make advanced decision making on their purchases, this proves to be one of the key limitations for elderly consumers who are less knowledgeable or comfortable with the use of technology and advances (Huffman, 2015; Vaportzis et al., 2017).

The Broken Windows Theory, existing in literature, suggests that if any disorder is left untreated or unattended, within the context of a society, then it tends to result in social degradation gradually. This is explained with examples such as a window of a building broken yet unattended, and hence unrepaired, which has the potential to allow serious forms of crime, in the building. There are chances that with one window being broken, it can eventually result in the breaking of all the other windows. In respect of the elderly individuals, this theory is applicable in the way that, ageing in an individual tends to result in a gradual deterioration in the physical and mental health of the individuals. The deterioration in their health conditions eventually therefore result in limitations in their general physical activities, while also altering their interpersonal lives and lifestyles. This is a progressive deterioration of physical health, and is normal and usual with ageing individuals (Carpenter & Yoon, 2011; Guido et al., 2016; Huffman, 2015; Vaportzis et al., 2017).

However, it is important to realize in respect of elderly consumers, since such deteriorations are delimitations of elderly individuals, also having the potential to influence their purchase decisions, choices of products, and preferences of shopping experiences. The deterioration of the health and mind, with age, can influence the overall buying habits of the individuals, as associated with the elderly consumers, and which represent their limitations (Guido et al., 2016). For example, if they have health issues, their choices on food products would depend largely on their dietary restrictions and retailers cannot expect elderly consumers to purchase any product of their choice, but would rather consider the food products, only which their health would permit them for consumption (Carpenter & Yoon, 2011; Guido et al., 2016; Huffman, 2015; Vaportzis et al., 2017).

Further, with age, the perceptions of an individual also tend to alter. Their perceptions of their own selves, and own health can significantly differ, from which they would have when they are at a younger age of their selves. For example, an elderly consumer is more likely to perceive that there is no need for them to make purchases based on sudden unplanned urges, which can be found as more likely and prevalent among younger individuals. Factors such as social stigmatisation and social reviews are also generally given greater importance by the elderly individuals, which too, can result in limitations in their shopping habits and choice of the products they would buy. Elderly consumers are more likely to experience negative feelings about their image especially if they turn old, or have any physical or health problems, which in turn negatively influence their consumer behaviour and decision-making processes. Their physical decay can limit their interests in various products and services, which are otherwise preferred by the younger individuals (Drolet et al., 2019; Guido et al., 2016; Olejniczak, 2016).

Researchers have also used the means-end chain technique to analyse the levels of awareness, personal values, and decision-making processes of the elderly individuals in comparison to that of younger individuals, which in turn influence or impact the purchase decision making of the individuals. Such studies clearly reveal that, virtual reality leisure activities are accepted by the elderly individuals, when they are easy and fun-filled. Their physical and mental health conditions crucial, as well as limitations in driving their values and choices of activities. The limitations are thus reflected in the manner in which the elderly consumers, unlike the younger individuals, make their purchase and activity choices based on curiosity levels which are less than in younger individuals, the first-hand experiences which are extremely crucial for the elderly individuals and their physical and mental health conditions (Drolet et al., 2019; Guido et al., 2016; Lin et al., 2018; Olejniczak, 2016).

One major limitation as researchers obtain in connection with elderly consumers is that they are believed and considered to be the isolated group of individuals in a society. Moreover, since their perceptions, choices, preferences, along with their physical and mental health factors are different and somewhat deteriorated than the younger individuals, these are limitations since marketers cannot use the same levels of marketing

and advertising to attract the elderly consumers, which they can for the younger individuals. This implies that in order to attract elderly consumers, it becomes crucial for the marketers to develop separate advertising messages, which can specifically target the perceptions and preferences of the elderly consumers (Ognjanov, 2017). Thus, owing to their limitations, the marketers also are found to face challenges in addressing the elderly consumers. However, the limitations are also suggestive of opportunities for businesses to target elderly consumers with separate or new set of products and services (Guido et al., 2016; Lin et al., 2018; Meiners & Seeberger, 2010; Ognjanov, 2017).

As earlier mentioned, the cognitive limitations of elderly consumers are significantly focused upon by researchers, against other delimitations. With ageing, an individual's information processing, and cognitive abilities tend to deteriorate and hence decline. This has a direct impact on the decision-making capabilities of the individual, which in turn influences or impact their decisions towards making purchases and consumptions as well. If the information processing followed by purchase experiences related to any product or service, are too complex to process and understand, then it turns out to be more challenging and difficult for the elderly consumers to decide on such products and services. It is also therefore likely that in such circumstances, the elderly consumers can choose to ignore purchase and consumptions of such products, which most significantly happens with new products or new brands with which the consumers may be less associated (Keane & Thorp, 2016). The impacts of reduced cognitive abilities are also found to further aggravate when supported by negative stereotypes, which may exist in a society, in regard to elderly consumers. In relation to this, the factor of self-perception has also been found as a key factor which can influence or impact the relation between an individual's self-efficacy and their levels of cognitive performances (Groeppel-Klein et al., 2016; Keane & Thorp, 2016; Ognjanov, 2017).

Elderly consumers also face problems or challenges when there are too many alternatives made available to them for the purchase of a single category of product. Availability of too many alternatives affects their cognitive abilities to decide on purchase of any one of those products. Since in such cases, one ideally needs to process all information related to each of the alternatives available to them, and then make the decision on the choice of

the optimal product suited to them, hence the process can be said to be complex in nature, requiring efficient cognitive capabilities as well as information process functioning of the individual. Since there is a decline in the general information processing and cognitive abilities in the elderly individuals, hence the decision making becomes more complex and difficult for the elderly consumers to make the optimal choice when too many alternatives are available. In such instances, more improved guidance may be required for them on behalf of the marketers to make their purchase decisions (Keane & Thorp, 2016). It is important to mention here that researchers have also found that too many choices available on a product tends to make it difficult for consumers in general, irrespective of their age, to make an optimal choice. It can result in a brain freeze situation for the consumers, and lead to making no choice at all (Bansal, 2016). With the elderly consumers, the challenge becomes more owing to reduced cognitive capabilities (Keane & Thorp, 2016).

Another key limitation which is found to be associated with elderly consumers is that unlike the younger segments of customers, there is a higher level of resistance among the elderly consumers to switch between brands. Elderly consumers prefer to stick to brands which they are aware of and associated for a longer period of time, and it is not easy for marketers to convince them to try new products. This is also the reason that elderly consumers cannot be found to indulge in sudden unplanned purchases, as much as other market segments can be expected. The resistance to brand switching among the elderly consumers, is associated with brand loyalty, which although proves to be beneficial for the brands that the consumers are loyal to, but prove to be challenging for other brands, and for companies that bring in new product offerings for the customers (Karani, 2010). Thus, as can be realized from the existing findings, with age, elderly consumers tend to have certain key limitations, which can in turn influence or impact their overall purchase and consumption decisions, also often making it difficult for them to make purchase decision making, requiring more guidance from the marketers therefore, in the process of their shopping and experience (Bansal, 2016; Guido et al., 2016; Karani, 2010; Keane & Thorp, 2016; Lin et al., 2018; Ognjanov, 2017).

4.1.6 Impact of Age on Purchase and Consumption

Among the various factors which tend to influence or impact the behaviour of consumers, age is one significant factor. It is an essential demographic factor which determines the consumer behaviour of individuals. This is primarily because with age and time, the needs and preferences of an individual tend to change. Such changes are driven by the overall changes in one's physical and mental health, their income levels, and their lifestyles, which keep changing with time and age (Pratap, 2017). In this regard, it is found that age along with the composition of a population in a region, often combines towards determining the levels and patterns of consumptions. The factor of income is relevant and associated with the age factor as well (Pratap, 2017; Stover, 2012).

For instance, for individuals who are too young in age, or too old, it is understandable that they would not have any significant income levels to influence their consumption or purchase decisions. Thus, the aggregate consumption expenses cannot be said to have any positive impact from the factor of age in consumer behaviour. With ageing of individuals, a reduction in aggregate consumption takes place (Stover, 2012). However, there is another different perspective too, which needs to be highlighted here, as existing researchers reflect upon. While age defines the reduction in aggregate consumption, however, the differences of needs further define the choices and decision making of the consumers. An individual in their middle age tends to have higher preferences for products such as alcohol and beverages, for instance, while an ageing individual has more preference for healthcare products (Pratap, 2017; Slaba, 2019; Stover, 2012; Suman et al., 2019).

The above stated finding clearly therefore suggests that based on age, the needs, preferences and choices of products and services tend to vary from individual to individual, and these differences further alter their overall consumer behaviours (Stover, 2012). The impact of the age factor on consumer behaviour is important for marketers to understand, since the impacts of the same can be felt directly on businesses and their profits. Age is an extremely important factor, more because it results in the critical differences in choices and preferences of individuals over products and services. However, in spite of age being a crucial factor impacting choices and purchase decisions

of customers, it is found that not many previous researchers have focused their studies on this factor in understanding consumer behaviour, which can also therefore be considered as a gap in the existing research (Olejniczak, 2016; Pratap, 2017; Slaba, 2019; Stover, 2012).

Nonetheless, age is important to be considered in research, since it defines how an individual over time has different experiences in their life, and how their needs and preferences keep changing. The products and services which are therefore offered to customers in the young age group, cannot be expected to fulfil the needs of the elderly consumers as well, since needs are varying between these two different segments of customers. Also, younger people are found to spend more in shopping and purchases, including sudden unplanned purchases, which is not the same with elderly consumers, who are more rational in their purchase behaviours, and generally do not indulge in impulsive consumer behaviours (Pratap, 2017). These differences clearly reflect that age is crucial in determining the kind of products and services that are required by consumers, while also associating the factors of rational thinking and income levels, which tend to differ between younger individuals and elderly consumers (Pratap, 2017; Saleh et al., 2013; Slaba, 2019; Stover, 2012).

The impact of age is also not only on the consumer behaviour or purchase decisions of the customers. Its impact is also significant on the overall market segmentation and targeting processes for a business. Based on such processes, a company is capable of deciding on its marketing strategy. Marketers therefore are required to segment their customers based on age, so that the elderly consumer segment can be treated separately to address their specific needs, while realizing the impacts of age on consumer behaviours of the customers (Pratap, 2017). Since the impacts of age are significant, it is also found that the ageing segments of societies influence how well-developed countries are industrialized. Factors such as social systems, and pensions tend to vary for the elderly and ageing customers, which in turn influence their purchase decision making process, significantly. Based on such influence, marketing and strategic decisions are required to be carried out specifically by different industries, such as the infrastructure, housing, food

products, while considering the overall consumption patterns of the consumers as well (Pratap, 2017; Saleh et al., 2013; Slaba, 2019; Stover, 2012).

In this respect, it has been noted that there are several areas which are still not well researched, when it comes to the factor of age and consumer behaviour. For instance, studies have been done on determining the impacts of option framing effect on customers. The option framing effect suggests that, customers tend to prefer deleting options on products and services, when they are allowed to have more options, to decide on which options are desirable or not desirable for them. However, whether the same impacts occur in case of the elderly consumers as well, it not well researched (Peng et al., 2016). Thus, the impacts of age on purchase and consumptions among the elderly consumers, can be said to have further scope of research in the future. There is the factor of promotion and advertising also, which holds major significance in success of marketing and sales of products, and hence the impact of age is crucial to determine whether promotions influence the minds of the younger and elderly consumers similarly towards driving them to their purchase decision making (Peng et al., 2016; Pratap, 2017; Saleh et al., 2013).

It has been observed from existing literature findings that, promotions also tend to have different impacts on the minds of consumers based on their age. Young consumers are more influenced with promotions, which they perceive as activities that allow them to understand distinguishing factors between products, and hence the benefits in respect of feature or prices which they can have from one product over another. Younger consumers therefore are more influenced to make their purchase decisions based on promotions and advertising of products and services. However, for the elderly consumers the influence of promotions has been found to be less in comparison to younger individuals. Elderly consumers are rather found to be more committed to brands and products which they have known for long, and are not easily influenced to make purchases on new offerings, based on promotions (Saleh et al., 2013). This therefore also suggests that in order to influence elderly consumers towards driving their positive purchase decision making, marketers are required to consider separate measures of promotions as the same kind of promotions, which are influential on younger consumers, may not be equally effective on the elderly consumers (Olejniczak, 2016; Pratap, 2017; Saleh et al., 2013; Slaba, 2019; Stover, 2012).

The fact that age is an extremely important factor impacting purchase and consumption of products and services, is because age allows different experiences to occur in the life of an individual, over time. Such experiences, along with gain of knowledge, which happens with time and age, develop the minds of the individuals to decide on their choices of products and services, as they would require or serve their purposes. At different age, an individual tends to have different levels of information process systems, different levels of knowledge, varying characteristics, and different perceptions. All of the mentioned factors are crucial in determining how the purchase and consumptions of individuals would vary from individuals of one age group to individuals of another age group (Bansal, 2015). It is here that the question arises as to whether the keenness which younger consumers have for new products and services, is also the same or can be similar in case of the elderly consumers as well, while purchasing and consuming products (Helm & Landschulze, 2013). Also, this finding is crucial for marketers, since if the findings suggest that the keenness is not the same between the younger and elderly consumers, and if it is found that, the keenness among the elderly consumers is less, then it is a message for the marketers that they must strategize their marketing and offerings different to enhance keenness among the elderly consumers (Bansal, 2015; Guido et al., 2016; Helm & Landschulze, 2013; Saleh et al., 2013).

When the factor of age and its impact on purchase and consumption is studied, it is reflected that at different age, an individual can portray different key characteristics of themselves. The buying process is also generally such that a young individual is more likely to make purchases that can show inconsistencies in their choices. They may prefer one product now, while another sometime later, and so on. An adult generally makes faster purchase decisions than younger individuals, which can imply that although rational thinking is involved, however, they prefer not to waste too much of time on making purchases. An elderly individual, on another hand, can be found to stick more to brands and products which they have more knowledge of, and still make a lot of observations and use more thinking and time to decide on their purchases (Bansal, 2015; Guido et al., 2016; Helm & Landschulze, 2013). These factors suggest how age is a critical factor in distinguishing the purchase and consumption patterns of individuals in a society.

Another factor which has been studied in this regard is the factor of technology and advancement which too is related to the factor of age, and can impact the purchase and consumption decision of individuals. Younger individuals, for instance, are more comfortable with advances in technology, such as the internet and based on which their online purchases are also more resulting in increased consumption of several products. However, for the elderly consumers, the use of the internet and online shopping can be found to be less common (Kowalska, 2012). This therefore implies that levels of comfort in the style and options of shopping and experiences, depend on age of individuals, and can result accordingly in reduced or enhanced purchases and consumptions. Elderly consumers can be said to look for more comfortable and easier options to shop for their necessary products and services (Guido et al., 2016; Helm & Landschulze, 2013; Kowalska, 2012; Saleh et al., 2013).

These decisions are further guided and supported by the income levels of individuals. For the elderly consumers, generally there is no income level, except for their pensions or savings, since they are likely not continuing with their jobs or work at an old age. Thus, if funds become limited, then expenses become limited as well, which is applicable and true in case of the elderly consumers. Thus, with income levels reducing, the purchase and consumption levels of individuals also start declining, which indicates the role that age plays, in connection to reduced income levels, and hence also impacting their purchase and consumption (Foster, 2015). From these reviews and findings as obtained from existing literatures, it is therefore significantly clear that age is an extremely crucial factor which determines the levels of purchases and consumptions among individuals, and hence the elderly consumers (Foster, 2015; Guido et al., 2016; Helm & Landschulze, 2013; Olejniczak, 2016; Pratap, 2017; Saleh et al., 2013; Slaba, 2019).

4.1.7 The Purchase Decision Making Process

4.1.7.1 Purchase Decision: The Concept

The concept of purchase decision essentially involves the decision making of buyers for any product/service of their need, for which they identify their needs, gather information and involve significant amount of time, in making a final choice of their product/service among several options or alternatives which are available to them (Qazzafi, 2019;

Stankevich, 2017). In this regard, it could be reviewed that, the advances in digital technology and marketing communications which have occurred over time, have enabled consumers to have increased opportunities and availability of information to decide from among choices, more effectively based on information gathering, analysis, and decision making (Miklosik, 2015).

Availability of information, and more with the expansion of the internet, customers now have the power to evaluate their motives and intentions for making particular purchases. The purchase decision making process is also therefore continuously changing (Miklosik, 2015). For a decision making to take place effectively, there are certain internal psychological processes undertaking in an individual, as could be reviewed (see Figure 5 below) (Stankevich, 2017).

| Motivation | → | Perception | → | Attitude formation | → | Integration | → | Learning |
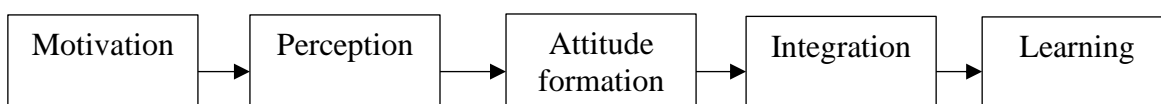
Figure 5: Internal psychological processes involved in purchase decision making (Stankevich, 2017).

As can be seen in Figure 5, motivation, perception, formation of attitude, integration, and learning are the steps that follow towards developing and driving the internal psychology of customers, which in turn lead to their purchase decision making.

These processes are directly related to the consumers. Their levels of motivation, their sense of perceptions and attitudes, integration of their information and knowledge, and their overall learning, which develop their internal psychological thought processes, tend to influence their purchase decision making process (Stankevich, 2017). For marketers, it is important to consider certain specific factors which they can use to influence customers towards positive purchase decisions. As could be reviewed, reviews are highly influential on customers in their purchase decision. Thus, marketers require gathering positive reviews on their sites, in order to attain positive purchase decisions from customers (Laja, 2019; Stankevich, 2017).

Also, often the consumers are either simply guided or lead by their subconscious mind to make purchases, or they do so based on preferences which they find among the crowd, which in turn influence their decision-making process (Laja, 2019). Moreover, it could be reviewed that consumers look for products/services and information which are simple and easy for them to understand. Thus, complicated information can result in negative purchase decision among consumers, which is essential for marketers to know. Past experiences also matter significantly in determining their current decisions. Also, in the current times, the influence of the social media could be reviewed as being significantly strong on influencing the perceptions and decision making of buyers (Agosi & Pakdeejirakul, 2013; Laja, 2019).

Further, as Sandu (2014) stated, some of the key factors which tend to influence or affect the purchase decision making process of consumers include cultural factors, social factors, personal factors, individual factors, and psychological factors (Sandu, 2014). Cultural factors include culture, sub-culture and social classes of consumers based on which their choices of products/services depend. Social factors include influences from family, friends, and reference groups. Personal factors include age, personality, and lifestyle of the people, occupation and income levels which also determine the choices of products. Besides individuals' psychological factors such as their levels of motivation, attitudes, learning, and beliefs all tend to influence or affect the purchase decision process of a consumer (Agosi & Pakdeejirakul, 2013; Lautiainen, 2015; Sandu, 2014).

4.1.7.2 Understanding Consumer's Buying Process

It is important for all marketers to understand the buying process of their consumers (Qazzafi, 2019). The buying process essentially starts with the consumer deciding on making a purchase, and hence pays for the same before, during, or after exchanging the product/service for the payment. Understanding the buying process is essential in order to analyse the consumer behaviour, which marketers can use to decide on their marketing strategies and promotional efforts in future. The phase of understanding necessitates a marketer to realize that this buying process for a consumer actually initiates much before the purchase is made. Also, since every individual is different from each other, the process

can widely vary (Agosi & Pakdeejirakul, 2013; Barmola & Srivastava, 2010; Qazzafi, 2019).

Considering the question as to why the buying process of consumers must be understood by marketers, existing literature suggests that there are several factors which influence or affect the buying process. Unless marketers are aware of such factors, it is not possible for them to understand how they can achieve positive buying behaviour among the consumers. Some of the key factors which could be reviewed as having major influence over the buying process include the age, genders, motivation, product prices, cultural factors, as well as religions of customers, and related factors. Thus, every customer, in that sense, tends to have different preferences and choices of products and needs, and accordingly their buying process also gets determined (Auf et al., 2018; Qazzafi, 2019).

Since there are so many factors influencing or affecting the buying process of consumers, marketers are increasingly taking greater interest in their knowledge and understanding of consumer behaviour and consumer buying process. The importance of understanding the buying process is also more due to the continuously changing nature of the business environment, where marketers are required to focus on how more effectively, they can gain over customers while attaining competitive advantages (Auf et al., 2018; Qazzafi, 2019). As could be found, there is an increasing number of researchers which have been and are being done on the importance of consumer behaviour and their buying process, for the purpose of marketers (Khaniwale, 2015).

Over the time, business is becoming more challenging for companies to sustain in the long run, amidst increasing levels of competition, increased advances in technology, growing levels of globalization, and changing nature of customer preferences and demands. Customers, in this regard, could be reviewed as being one of the crucial factors for a business considering that customers are the sources of revenues for a business. The buying process of consumer needs to be understood in determining their preferences and demands, while also determining if the consumers would refer the products to other consumers or not. Thus, the manner in which their demands develop, the ways in which they react and respond to marketing communications, and promotions, and hence the manner in which they make purchases or reject doing the same, are essential for marketers

to understand and realize, in order to develop their marketing strategies accordingly (Dolsak et al., 2020; Khadka & Maharjan, 2017; Khaniwale, 2015).

4.1.7.3 Concept of Perception

The concept of consumer perception reflects upon the awareness, knowledge, consciousness, and impression of the consumer for a particular business and its offering, which influences or affects its purchasing behaviour from that organization (LaMarco, 2018). As could be reviewed, there are different ways in which consumer perceptions can be influenced or affected. These include the marketing and advertising of a company, the reviews on the company and its offerings, spread across different media, public relations, mouth-to-mouth comments and references, social media, news, personal experiences, and other channels of communication. All these and the manner in which a company positions its product or service tend to affect the perceptions of consumers. Even the availability of the product or service, the pricing of the offering, the available substitutes in a market, the packaging, as well as the information shared with the offering are all factors which combined influence or affect the perception of consumers (LaMarco, 2018; Madichie, 2012).

Also, the role of perception could be reviewed as being crucial in consumer behaviour analysis, as the ultimate purchase decision considered by a consumer depends largely on their mental processes, which include how they perceive a product or a service (Yakup & Diyarbakirlioglu, 2011). Perception allows individuals to obtain and analyse information through their senses. However, it is also not possible for an individual to perceive each and everything around them. This is the reason why they often screen and ignore a lot of information while giving attention to few which are more interesting or attractive than the others – a process that is referred to as selective attention. Consumers can even distort or change the meaning and perception of certain information over others – which is the process of selective distortion, and eventually only certain information might be retained by the individuals over the others – which is referred to as selective retention, all of which occurs based on the levels of perception, determining the ultimate consumer behaviour (LaMarco, 2018; Madichie, 2012; Yakup & Diyarbakirlioglu, 2011).

4.1.7.4 Concept of Exposure

Availability of choices is a critical factor determining behaviour of consumers (Cohen, 2020). Early researchers have obtained that purchase decision making tends to become more challenging for a consumer, when there are too many options available. In other words, these options are rather impressions that are created on the perceptions and/or minds of the consumers. However, the impressions are created on the unconscious mind of the consumers, and hence the ultimate choice can become a challenging decision to make (Cohen, 2020; Farney, 2016).

Also, as Farney (2016) discussed the elaboration likelihood model (ELM), it suggests that, there are two fundamental routes of persuasive communications which are possible and can be used to influence the audience or consumers. These include – the central processing and peripheral processing routes. The central process is a high involvement process, based on seeing and recalling, while the peripheral processing is a low involvement process based on looks and recognitions. In this regard, the perceptions which consumers develop based on the advertisements that they see and hence the information they gain, offer them with the exposures to information and analysis on specific products and services. Advertisement could be found to have been researched as having significant influence on consumers in developing as well as influencing their perceptions. This is more because advertisement also has the power to convince consumers to make their purchases by highlighting on points which consumers can perceive as being better or more advantageous that other products/services being offered (Cohen, 2020; Farney, 2016; Kitchen et al., 2014).

4.1.7.5 Concept of Social Status

Gaining a status in the society is often an underlying concern which determines consumer behaviour. As could be reviewed, many a times, consumers may compromise on their essential or basic needs, in order to purchase other products which can offer them with a higher position in the society. Such social status gain based on purchase of high-end products has the potential to satisfy consumers also allowing them to have physiological pleasure (Cohen, 2020). Social class is one of the key factors which influence consumer behaviour. The key components of a social class include – its economic variables, its

interaction variables, and its political variables. The influence is on consumer behaviour because social stratification is believed to have been accepted as a major part of life, since ages (Cohen, 2020; Manstead, 2018).

Thus, the social status that a consumer can gain based on their choice of purchases, tends to increase their value in the society, both in their minds, and among others living in the society. In another study, it has been discussed that, the market mechanism adds to the connection between the factors of social class and consumer behaviour. In this regard it could also be reviewed that, classes may be stratified as per their associations to goods production and acquisition. Status groups are however developed based on the principles which people follow in respect of their goods consumption, which reflect their respective lifestyles (Cohen, 2020; Manstead, 2018; Schwadel, 2016).

4.1.7.6 Concept of Collective Consciousness

Consciousness could be reviewed as another significant factor which determines the consumer behaviour. This factor has gained more importance of late, wherein increasingly consumers can be found to be turning conscious about themselves, and their surrounding environments (Roodhouse, 2013). This implies that products and services which serve the purpose for certain causes and benefit of all and the environment, can eventually influence consumers more, towards positive purchase behaviour. In this regard it could be reviewed that essentially it is the choice that consumers make which determine their final purchase decision. When the factor of consciousness comes into play, the difference in the decision making occurs in the factor of choice, where instead of choosing a product or service having certain key attributes only, the consumer rather chooses a product or service that has greater socio-economic benefits. Thus, the choice structure has been found to be liked with the collective consciousness of consumers, in determining their behaviour (Petric, 2020; Roodhouse, 2013).

Further, it could be reviewed that the conscious consumer behaviour is increasingly associated with ethical practices and behaviours in making the choices and purchase decisions by the consumer (Antonides, 2017). The motivation factor could however be reviewed as being essential in driving consumers to make conscious and ethical decision making in their purchases, which also therefore creates the differences between different

kinds of consumers. However, the group of consumers who are more conscious than others also prove to be more important than others, which is therefore crucial for marketers to identify and address their needs accordingly. This implies that such consumer behaviour and decision making involve a certain level of compromise on the part of the consumers as well. Also, in this regard factors such as quality, price, convenience, and sustainability have key roles to determine the ultimate purchase decision and behaviour of the consumers, thus making the analysis of consumer behaviour somewhat complex in nature (Antonides, 2017; Petric, 2020; Roodhouse, 2013).

4.1.7.7 The Purchase Decision Making Process

Theoretically the purchase decision making process is a step-by-step process having five stages to complete (see Figure 6 below).
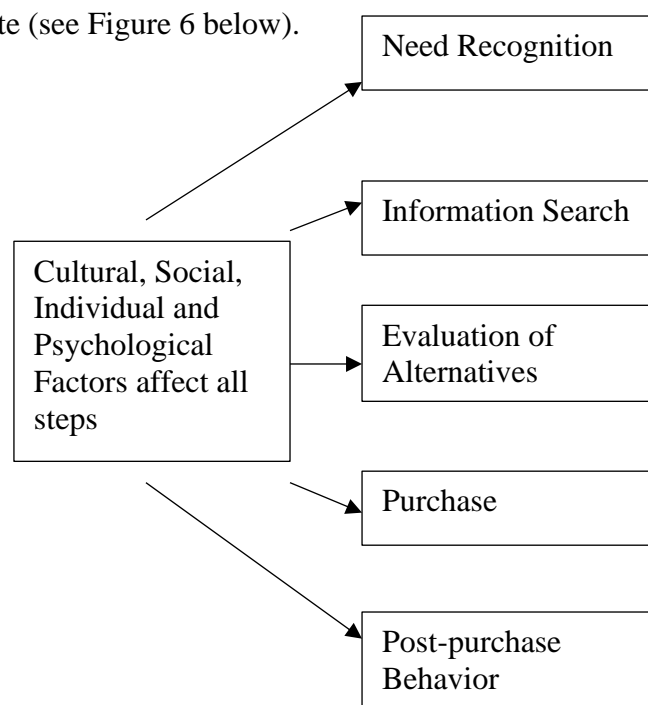
Figure 6: Stages in the consumer decision making process (Qazzafi, 2019).

As figure 6 shows, the consumer decision making process involves the steps of need recognition, information search, and evaluation of alternatives, purchase, and post-purchase behaviours of the customers.

From existing literatures, it could be obtained that these five stages occur one after another towards completing the process of decision making for a consumer. The first stage is need

recognition which represents the problem recognition stage of consumers. During this stage, a consumer realizes any of their needs that has been arisen. It could be any basic need such as need for food or shelter, or it could be a need which is beyond the basic needs (Qazzafi, 2019). For a marketer, it is important that they identify the need of the consumers, and then work towards satisfying the need with their product or service (Burrow, 2012).

Following the need recognition comes the stage of information search, wherein consumers search for information for the particular product or service which they want to purchase (Qazzafi, 2019). In this regard, if the consumer has had earlier made the similar purchase and been satisfied, then they would not look for information, but would rather make a repeat purchase. However, in case of dissatisfaction in earlier times, the consumer would search for information to make a different purchase (Larson & McClellan, 2017). Also, in case of a first-time purchase for satisfying an identified need of the consumer, they would look for information. In this regard, the availability of the information can be through several sources, all of which will be available to the consumers. Sources can be personal sources such as one's family, neighbours, colleagues, friends or acquaintances. Sources may be commercial sources which include advertisements, sales persons, information provided on product packaging, websites, or other displays (Larson & McClellan, 2017; Qazzafi, 2019).

Public sources such as the mass media, social media, online sources, organizations which rates products and services, online reviews, and peer reviews can also be sources of information for a consumer. Also, one can experiment a product and then gather information on the same (Qazzafi, 2019). However, marketers do have a key role to play in this regard, since a lot of information about a particular product or service, must be made available by the marketer – through product packaging, as well as through advertisements, and other promotional and commercial sources, in order to reach to the maximum number of customers (Lamb et al., 2012). The third stage in the process is the evaluation of alternatives. The evaluation essentially is based on the information which the consumer gathers for a product/service being offered from different companies (Lamb et al., 2012; Larson & McClellan, 2017; Qazzafi, 2019;).

Thus, based on the available information, the consumer analyses and makes comparisons on the features, attributes, prices and benefits of the products evaluating as to which alternative would most effectively suit and satisfy the needs of the consumer (Qazzafi, 2019). For the marketer, in this regard, it becomes crucial to analyse – firstly, the needs of the consumer based on which they would evaluate the alternatives and secondly, the cost and benefits which would also determine their choices after evaluations. Understanding these factors is key to the marketers to be able to win over the consumer against other competitors in the market (Kaser, 2012; Qazzafi, 2019).

The fourth stage in the process, as could be reviewed, involves the purchase stage. This actually comprises of the purchase decision and purchase activity carried out by the consumer. After identifying their needs, gathering information, and evaluating the alternatives available, the consumer makes their decision on their final choice of product/service, and hence makes the purchase. In this regard, it could be reviewed that the product/service which the consumer finally buys, attains the highest rank among all alternatives, to the consumer, and hence is their final decision choice (Kaser, 2012; Panwar et al., 2019; Qazzafi, 2019).

Following the purchase, the final stage in consumer decision making process is the stage of post-purchase decision. This stage signifies that for a company, the process of a product purchase by a consumer does not end with the purchase of the product only. After the purchase is done, the company needs to learn about the satisfaction levels of the consumer with the purchased product/service. In cases of satisfaction, the company can expect to retain the consumer and repeat purchases in future (Lantos, 2015). However, in case of dissatisfaction, it is essential for the company to identify the reasons for dissatisfaction of the consumers, and hence to address those issues. Issues, in such cases, if, are not addressed, a company is likely to lose the consumers to its competitors. This stage of the purchase decision making is therefore extremely crucial for marketers (Kaser, 2012; Lantos, 2015; Panwar et al., 2019).

4.1.7.8 Purchase Decision Making in Elderly Consumers

Drolet et al., (2018) in their research, have clearly suggested and discussed that ageing is a significant factor determining consumer behaviour and hence the purchase decision

making in elderly consumers. However, a key research gap could also be realized in this regard wherein although the elderly consumers increasingly form a significant market segment for businesses, yet, little attention is found to have been given by consumer researchers on elderly consumers. Thus, although few research findings exist, not much is effectively available in terms of queries as to whether elderly consumers are effectively addressed by marketers, how they respond to marketing promotions, or how marketing policies and activities should consider approaching the elderly consumer segment in order to influence them towards positive purchase decision making (Drolet et al., 2018; Guido et al., 2016).

The broken windows theory, as stated in research by Guido et al. (2016) could be reviewed in this regard. The theory was established in 1982, wherein the underlying concept of the theory was focused on a broken window in a building, which when left unattended, could be realized as having the potential to cause decay in urban lives, along with inviting severe forms of crimes. The significance of this underlying idea and highlight was that, if a disorder is left unattended, it can result in eventual social degradation, having major negative impacts for the society as a whole. In case of the elderly consumers, this theory is applicable in understanding that with their age, such individuals tend to have reduced ability to perform their regular activities, while having deteriorated health conditions. Such deteriorations also tend to have major impacts on their buying behaviours, and purchase decision making processes (Guido et al., 2016; Pratap, 2019; Slaba, 2019).

The age-related differences which are prominent in the purchase decision making and consumer behaviour, could be realized as being guided by their ageing processes, which alter their physical and cognitive capabilities and needs. The accumulated life experiences of individuals also prove to be key influencing factor in determining the purchase decision making in elderly consumers. The changes in the elderly consumers which occur due to their age, tend to make the process of the purchase decision making different from that of the younger individuals. The connection between quality perceptions and perceived value in this regard, has also been researched, and based on the information processing theory which could be reviewed, it could be obtained that, for the elderly consumers, the

likelihood of searching for additional information for any product/service tends to be less. Instead, their reliance is more on processing which is based on heuristics or schema based. The older people imply they are more matured, and mature shoppers make their purchase decision based on simple criteria. Also, in this regard, it could be obtained that the elderly consumers have lesser reliance on the e-market (Fang et al., 2016; Guido et al., 2016; Pratap, 2019; Slaba, 2019).

Thus, the purchase decision making among the elderly consumers could be realized as being based more on scheme-based processes strategies as against the case with the younger individuals (Goyal & Kumar, 2012). The decision making, as could be reviewed, is significantly dependent on the processing strategies considered by the consumers. Elderly consumers, like the younger adults, also engage in detailed processing during the morning and evening times in a day, which represent their optimal times in a day. The scheme-based processing is more used by the elderly consumers during their non-optimal times of the day, and during such times, the elderly consumers also do not consider the level of inconsistency in their process of information processing and decision making. This can be said to be a key factor which marketers need to realize, as it decides the purchase decision making for the elderly consumers (Goyal & Kumar, 2012; Guido et al., 2016; Pratap, 2019).

4.2 BENEFITS AND BARRIERS OF ELDERLY CONSUMERS

Age related changes in consumers have been studied by several researchers, and are of greatest interest for researchers and marketers too, since there are both benefits and barriers associated with elderly consumers, which need to be identified in order for marketers to effectively address this target segment. One of the key benefits related to elderly consumers is that, the number of ageing consumers is growing at a significant rate, as also given by the United Nations (Zniva & Weitzl, 2016). This suggests major scope and opportunities for businesses to be able to address the needs and demands of the segment, allowing fulfilment of the same through development of products and services that are specifically addressed to the elderly consumer segment. Naturally, this is a major benefit for businesses to earn greater profits as well as increased customer segment

through the separate segment of elderly consumers (Guido et al., 2016; Pratap, 2017; Slaba, 2019; Zniva & Weitzl, 2016).

However, there are challenges too. For instance, technology and its advances have a strong influence on how customers process information now on various products and brands, or make their decisions on them, as well as do the shopping, such as through online shopping. The advances in technology are however, are found to be suited more to the younger segments of customers, rather than the elderly consumers. Although the elderly consumers are also increasingly attempting to learn and adopt to technological advances, however, it is the younger groups of consumers who are more tech-savvy. This offers to be a barrier in relation to the elderly consumers, since marketing communications, advertisements and promotions which marketers are otherwise capable of achieving successfully through use of the internet and technological advances, may not prove to be equally effective when targeted to elderly consumers (Lian & Yen, 2014). When it comes to technological challenges, elderly consumers face difficulties in adopting to technological advances, including their physical challenges, lack of comfort which they experience with use of technology, issues being more since the elderly consumers are less familiar with the advancements (Anderson & Perrin, 2017).

As a result, the elderly consumers need more assistance, which in turn become a barrier for them. However, at the same time, there is a major positive factor which has been found to be associated with the use of the technological advances by senior customer groups. It is found that although they initially tend to have greater challenges with understanding technology and making use of them, however, once they are able to adopt to technology and its benefits, the elderly people can be found to engage more with internet-based activities, which can prove to be a major benefit for both the elderly consumers and the businesses that market products to them, and require communications too, which can be based on technology advances. The challenges of using technology, among the elderly consumers, occur more due to their lack of confidence on their own skills and abilities, the lack being enhanced with age (Anderson & Perrin, 2017; Guido et al., 2016; Lian & Yen, 2014; Pratap, 2017).

As a result, they also feel that they need help and assistance from others to show them, how to use different gadgets or technologies. These can prove to be significant barriers for elderly consumers, especially for the modern times, when technology has a greater dominance on how selling and purchase of products take place (Anderson & Perrin, 2017). Also, here it would be important to mention about the current situation of pandemic from COVID-19 disease, which further requires customers to use the online options to procure their necessary goods and services, than going out to physically make the purchases. With the elderly consumers, the technological advances prove to be a challenge, for most of them, although at the same, the benefits can be said to be in their attempts to learn the technologies as well. With elderly individuals attempting to learn new technologies, can again be considered as a benefit for both the elderly consumers as well as businesses, opening up new scope and opportunities for businesses to connect with this particular segment, understand their needs and hence offer them with specific products and services. The benefits are also for the elderly consumers, as they would not then lag behind the other segments in respect of having information on various products and services, and hence to make better purchase decision making (Anderson & Perrin, 2017; Guido et al., 2016; Lian & Yen, 2014; Pratap, 2017; Slaba, 2019; Stover, 2012).

There are other issues however, such as with advertising and promotions, and the overall experience of shopping which tend to have different impacts on elderly consumers, as against the other groups of segments. The choice of products as well as the stores from which they make purchases, depends largely on the impacts of such advertising and promotions, and the shopping experiences which they have across different stores – such as the smaller retail stores, or shopping centres, or the larger supermarkets, all offering varying experiences to the consumers (Reams, 2016). According to existing research findings, advertising and promotions tend to have more influence and impact on younger groups of customers, and lesser impacts on elderly consumers. This proves to be a barrier in respect of the elderly consumers, for whom it becomes a challenge for marketers to design their marketing and promotional activities and offers to create attractions among the elderly consumers (Guido et al., 2016; Pratap, 2017; Reams, 2016; Roesler, 2018).

The lesser impacts of promotions on elderly consumers prove to be a barrier in regard to this specific market segment more because in general, promotions tend to have the potential to influence the minds of consumers in a manner, such that they can indulge in making purchases of items, which they otherwise had not planned to purchase. Thus, if the same does not happen with the case of the elderly consumers, it proves to be a barrier for marketers as well as for the elderly consumers since they fail to be attracted to new products, in most instances (Roesler, 2018). The benefits related to elderly consumers however lie with the scope which marketers have in developing new products to address the specific needs that this segment has, different from that of the other customer segments. This implies that businesses can focus on innovations and newer developments in products to address this segment, and can also benefit through sales and profits if they can rightly fulfil needs and requirements raised by the elderly consumers. These can be separate categories of products and services, which marketers can offer to the elderly consumers, and the benefits can be expected to rise, since the percentage of the elderly populations across the globe is rising (Askew, 2019; Guido et al., 2016; Reams, 2016; Roesler, 2018).

Thus, there are both opportunities and challenges associated with the elderly consumer segment. With the population shift however, marketers will have to increasingly focus on this segment to address their needs (Askew, 2019). Elderly consumers, currently prove to be a segment that is important owing to its increasing population and numbers, while on another hand the same segment is still not well explored. While exploring the segment, marketers would be able to have opportunities to address their specific needs, which can be considered as benefits for businesses, having scope to have increased customer base and profits. On the other hand, there are challenges to target this segment, which cannot easily be influenced through branding and promotions or marketing communications. This implies that marketers are constantly required to develop their means and techniques to reach out to the elderly consumers. Thus, this also means that the strategies which marketers develop for other younger groups of segments may not be successful while addressing needs of the elderly segment, and hence separate strategies would be necessary which can make the processes challenging and difficult for marketers, although with opportunities in place (Askew, 2019; Juarez, 2019; Reams, 2016; Roesler, 2018).

From what has been obtained from the existing findings, and reflects the state of elderly consumers, it can be realized that the elderly consumer segment proves to be a key segment for marketers to focus on, and should not be ignored, considering the change in demographics, and the rising life expectancy of elderly individuals, which increases the number of individuals belonging to this segment, consistently. This therefore offers both benefits and barriers in respect of the elderly consumers for marketers to address their needs and requirements, and to fulfil them. Marketers have the scope to realize that this segment has to be addressed separately since their needs are different from that of the other younger groups of customers. In separately addressing their needs, benefits are in the scope of making new innovations and developments of products by businesses. At the same time there are barriers and challenges in being able to reach out to the elderly consumers, to promote new products to them, or to influence their minds. Challenges with elderly consumers lie with their reduced cognitive capabilities, lack of confidence on using technologies, making choices on products and decision making, as well as in their overall shopping experience which they want to be more convenient and comfortable for them. All such factors are therefore necessary to be taken care of, to address elderly consumers (Askew, 2019; Juarez, 2019; Guido et al., 2016; Pratap, 2017; Roesler, 2018; Slaba, 2019; Zniva & Weitzl, 2016).

4.3 TENDENCIES OF ELDERLY CONSUMERS

Population ageing has significant impacts on patterns of consumptions and purchase behaviours. However, the changes are often overlooked, which also therefore results in lack of consideration of the ageing segment as significant for businesses and marketers to target as a separate consumer segment. The process of ageing reflects experiencing four to five generations being alive at the same time, and the impacts of which are significant on the different business sectors which are into production and delivery of varying products and services addressing the different age-groups of customers. With ageing, the tendencies of consumers change, supported by their changes in needs, perceptions, income levels, and enhanced rational thinking. The different stages of life which an elderly person has had experienced, tend to influence their patterns of consumption when they are old (Pratap, 2017; Serriere, 2020; Slaba, 2019).

For example, at a younger age, an individual would have tendencies to plan for a new house, a new car, new accessories, eating outside, and so on, which gradually with ageing, would shift more towards savings and security solutions, health products and services, insurance plans, mortgages, and so on. A change in consumption patterns is thus evident with ageing population, and their tendencies to spend on clothing or accessories or other products, which are beyond their needs, keep declining. At an older age, individuals focus more on the more necessary items, than lavish choices of products, and spend their funds more rationally (Serriere, 2020). It is important to realize in this regard that the ageing population is continuously rising. As per the reports of the United Nations, there is a global longevity revolution which reflects the increasing growth of ageing populations across countries (United Nations, Department of Economic and Social Affairs, Population Division, 2019).

While such a revolution is witnessed, it also suggests that the tendencies of this growing ageing population when it comes to purchases and consumptions, are varying, from that of the younger consumer segments. Their consumption patterns are also changing with changing statuses of their health, level of activity, rates of mortality, productivity, and other social and economic factors, based on which their choices of products and services are determined. Since the tendencies of the elderly consumers are different from the other consumer segments, it also results in the elderly consumers required to be considered as a separately growing demographic group in the society, and hence a separate consumer segment (United Nations, Department of Economic and Social Affairs, Population Division, 2019). However, when such tendencies are being discussed, the role of the current COVID-19 pandemic has become a crucial factor in determining the preferences of specific products and services of the elderly consumers (Lai, 2020). With the pandemic being in place (discussed more in the following section), the elderly people are considering change of their habits and consumption, having focus on prevention of the disease, and hence which also in turn impacts their purchase tendencies and patterns (Lai, 2020; Serriere, 2020).

Tendencies of elderly consumers are significantly varying from that of the other younger consumer segments, owing to the differences in their experiences, lifestyles, income

levels, rational and cognitive thinking processes, and perceptions being different. There are several ways in which the tendencies of the elderly consumers are different. Most importantly, the elderly consumers tend to be more loyal to different brands and products, and prefer to make purchases on brands which they are more aware of, than trying on new offers. Elderly consumers make purchases more for their homes and family members, rather than their own selves, unlike the younger segments which are also equally prone to making purchases for their own selves. The home related and health related expenses can be found to be more in case of the elderly consumers. Since their income levels also decline with ageing, they do not tend to indulge in any sudden unplanned purchases, but rather focus on planned and rational purchases, fulfilling their essential needs (Lai, 2020; Pratap, 2017; Serriere, 2020; Slaba, 2019).

Owing to the varying tendencies between the segments, the elderly consumers and the younger groups of consumers are considered as distinctive segments in marketing. The overall consumer decision making process tends to change with ageing of individuals, which in turn impacts the purchase and consumption of the elderly consumers. The factor of wisdom has been studied by previous researchers as crucial in defining the tendencies of elderly consumers, as with ageing, an individual's experiences are more, based on which they become wiser, and their rational thinking further improves, driving their purchase decision making processes. However, this does not mean that this particular segment of the elderly consumers does not have any needs. Rather, research suggests that there are specific needs and demands of this segment, which tend to vary from the other segments, and which is therefore important for marketers to realize (Pratap, 2017; Schwarz et al., 2010; Serriere, 2020; Slaba, 2019).

The decision-making process of the elderly consumers depends on the changes and experiences which the elderly consumers experience over time. For instance, with ageing, the most significant need of the elderly individuals is their healthcare requirements. Thus, it can be found that the tendencies of the elderly consumers are focused more on purchase and consumptions of healthcare products and services, medicines, and medical equipment, and so on. This reflects the notion that the needs and demands of products and services are varying with age, and hence the tendencies of purchases and consumptions

are also varying with age. At the same time, it has been noted that the deliberative processes are declined with age. Factors such as numeracy are less effective with elderly individuals, which therefore reflect their tendencies to use less numerical efficiencies while making decisions on their healthcare products and services, such as insurance, financial products and services, or other consumer items. Such innumeracy also tends to influence or impact the overall purchase and decision making in elderly consumers (Drolet et al., 2018; Rani, 2014; Schwarz et al., 2010; Sternthal & Bonezzi, 2009; Yoon et al., 2009).

Researchers have their increasing focus on determining and analysing the key role which rising population ageing has on production and output of an economy. This is directly related to how they impact the overall consumer demand in a region, a reason why researching on aggregate spending of ageing population holds significance, although less addressed in existing studies (Best, 2015). The factor of aggregate spending is significant in regard to consumer tendencies in case of the elderly consumers because, with age, the aggregate spending on goods tends to decline, whereas the aggregate spending on services increases. The tendencies of consumer preferences being altered with age, have significant impact on how goods and services are sourced and delivered to the segment as well. For example, elderly consumers might choose to purchase a vacation over purchase of products such as gadgets. This implies that, the tendencies of the elderly consumers are varied from the younger groups of segments, and hence also required to be addressed accordingly in order for businesses to target this particular segment, and earn profits (Best, 2015; Schwarz et al., 2010).

Also, the tendencies of the elderly consumers include looking more for products and services that serve their health and life experiences at their older age. As a result of the changed tendencies, the sourcing of the goods and services also tend to alter, reflecting the need for businesses and retailers to come with new and separate offerings to serve the elderly consumers. The patterns of consumer spending too, tend to change with ageing, which in turn have potential impacts on not only the business sector, but an overall economic power, and global growth system (Best, 2015). Report from the United Nations further suggest that the elderly population is likely to double by 2050. This implies that

marketers are required to focus on this segment more crucial than before (Kohlbacher, 2019). However, with the tendencies and patterns of purchase and consumptions in the elderly consumers being varied, varying strategies are also found to be necessary in advertising and marketing communications to effectively communicate to this market segment (Best, 2015; Kohlbacher, 2019; Schwarz et al., 2010).

Since the tendencies of elderly consumers are not similar to other segments of consumers, it is crucial for marketers to consider strategies to understand the elderly consumers which also therefore makes it important for more studies be carried out in realizing the thoughts, perceptions, needs and preferences of the elderly consumers. The varying tendencies of this segment offer new opportunities for businesses in addressing their specific and varying needs. However, communicating with them through marketing communication and advertising messages tends to be more challenging than with other segments of consumers, since the elderly consumers have altered cognitive and thinking processes, altered rational decision making, and hence are not easy to be convinced with new offerings, unless they really need the products of services in concern (Best, 2015; Kohlbacher, 2019; Schwarz et al., 2010; Yoon et al., 2009).

Varying tendencies of ageing populations are significant driving factors for megatrends in development of products and services specifically addressing the elderly consumers. This is primarily owing to the more experience which elderly consumers have, against the younger groups of segments. For the elderly consumers, value is found to be given more to experiences than material items. For instance, instead of making purchases on products, elderly consumers can be found to prefer travelling, to experience the travel more in which they find greater value at their old age, instead of in material products. Elderly consumers also tend to focus more on their health and lifestyle (Ha, 2019). Thus, healthy living becomes their tendency, and their changed lifestyle which reflects the healthy living, leads to their purchases and consumptions of more of health-related products and services (Best, 2015; Ha, 2019; Kohlbacher, 2019; Schwarz et al., 2010).

Also, another major finding from the existing data is that, for the elderly consumers, the shopping experience is extremely important and needs to be convenient for them to attract shopping in particular retail stores or supermarkets. With convenient shopping being in

greater demand among the elderly consumers, it also implies that, the retail businesses have more scope and opportunities, as well as need to remodel their business plan, and the way in which they offer their products and services to the elderly consumers. It is also equally important to realize for the marketers that the tendencies of the elderly consumers are more aligned towards higher quality of their life, and all their purchase and consumption patterns are accordingly driven (Best, 2015; Ha, 2019; Kohlbacher, 2019).

Findings further reveal that the consumer decision making of elderly consumers is fragmented. The role of emotions is also crucial in driving the tendencies of purchases and consumptions among the elderly consumers, however which requires further research to establish effective understanding. In case of shopping from supermarkets or retail stores, the presence and behaviour of the staff is also important for elderly consumers to be influenced towards the shopping from particular stores, or staying away from. This reflects on the tendencies of the elderly consumers to look for guidance and assistance in their shopping experiences too, more than which younger customer segments tend to look for (Hettich et al., 2018). Thus, all these findings clearly suggest that, the tendencies of elderly consumers in respect of their needs, preferences, purchases, consumptions, and their overall consumer decision making process of elderly consumers are varied from the other younger groups of customers, and hence marketers are also required to address the issues and needs of this segment separately to fulfil them, as well as earn business profits (Best, 2015; Drolet et al., 2018; Hettich et al., 2018; Kohlbacher, 2019; Rani, 2014; Sternthal & Bonezzi, 2009; Yoon et al., 2009).

4.4 ELDERLY CONSUMERS AND THE CURRENT COVID 19 PANDEMIC SITUATION

The current COVID-19 pandemic has not only caused global concerns on health issues of individuals, it has also changed the behaviour of consumers, mainly because going out and shopping like normal times, is now considered a threat to lives of people, amidst the threat of the virus. Instances of the changed behaviours include stocking of essential items at home, especially in times of lockdown, when going out is prohibited, owing the greatest need for social distancing at the moment (Aravind, 2020). Also, stocking of essential items is continuing in countries even if lockdowns are removed, with the aim to reduce

the number of times anybody needs to get exposed to the external environment. Unlike the usual earlier times, the choice of essential items has also altered significantly, with current essential items included products such as sanitizers, masks, gloves, and other protective gears, which everyone is require to use to protect from the virus (Murillo-Vargas, 2020).

The current situation has brought more significant challenges for the older people. With lockdowns being in place, and companies undertaking layoffs to manage their business losses, hence, it is the older people who are mostly losing their jobs, or experiencing major disruptions in their normal service activities, and losing their retirement savings as well. On another hand, their health vulnerabilities are on the rise, along with other associated issues such as depression and anxiety, driven by the situation, whether they suffer from the disease, or are merely in a state of panic and threat (Morrow-Howell et al., 2020). Such a situation implies that the elderly consumers are having challenges with their earning and savings, which can therefore be realized as also having an impact on how much they can spend on making any purchases (Reddy, 2020). Another key factor in connection to the current pandemic situation is that for making purchases and consumptions, consumers are increasingly turning digital, as much as possible to avoid moving out or attending crowds in any retail store, or markets (Morrow-Howell et al., 2020; Murillo-Vargas, 2020; Reddy, 2020).

Thus, there is an overall shift or change in the traditional ways and habits of shopping styles and purchases. Online purchases have increased drastically during the time, which reflects how technology is taking over. People who earlier involved in going out to make purchases physically from stores, are increasingly considering the online shopping options (Reddy, 2020). However, this suggests challenges for the elderly consumers, since they are not as comfortable with the internet usage and technology, as are the younger consumer segments (Sheth, 2020). For the elderly consumers, it proves to be difficult to suddenly learn and use the online shopping features, although they are also attempting to try for the same, so that they do not have to go out, wherein the elderly people are also at greater risk from the virus. There is also a likelihood that the new habits which people are adopting, may turn into the usual habits in the future as well, and which

could also imply that the elderly consumers would also gradually start adopting to new experiences and shopping options (Morrow-Howell et al., 2020; Murillo-Vargas, 2020; Reddy, 2020; Sheth, 2020).

Thus, from the existing researches and news reports, there are two factors which are evident. Firstly, the elderly consumers are significantly different from the other younger segments of consumers, and their perceptions, styles of shopping are more traditional in nature, while their decisions are based on their age-related and health-related specific needs, their income levels, as well as their reduced cognitive processes and increased rational thinking. Secondly, while the first point has been true all through, the current situation of COVID pandemic has the potential to significantly alter the situation, wherein it is the need of the hour for people to stay home as much as possible, and to come out of homes only when necessary (Awasthi, 2020). Hence in such circumstances, digital options to make purchases are important for everyone to consider, and the elderly consumers too, are found and expected to adopt to the changes, although there are initial challenges in making the shifts (Awasthi, 2020; Morrow-Howell et al., 2020; Murillo-Vargas, 2020; Reddy, 2020; Sheth, 2020).

4.5 CHAPTER SUMMARY

This particular chapter has been focused on the subject of elderly consumers, discussing about the importance of elderly consumers, their limitations, and the impact of age on purchase and consumption, benefits and barriers of elderly consumers, the tendencies of elderly consumers, as well as throwing light on the current situation of elderly consumers amidst the COVID 19 pandemic. The chapter has discussed that with change in demographics and rising elderly population, the elderly consumers prove to be an important target segment for marketers, comprising of a significant percentage of the overall market segment. However, it has been found and discussed that the elderly consumers, owing to their age, have several limitations as well. Such limitations comprise of their reduced skills and cognitive capabilities, reduced capability of effective decision making especially when too many choices or alternatives are made available to them, challenges with use of technology, impacts of promotions being less on the elderly consumers as they prefer more to stick with brands and products which they are more

familiar with, as well as their shopping experience which they require to be more convenient and comfortable, than other segments of consumers.

As for the factors influencing purchase decisions in elderly consumers could be concerned, it could be obtained from the reviews that age is one of the most crucial factors determining choices of products, preferences for brands and stores, based on which marketers are required to address their needs, which however are very different from other groups of customers. Influence of ageing could be realized as being significant on the process of consumer decision making. Also, it could be reviewed that of the two factors – affect and cognition – cognition is what gets affected and reduced significantly with age, and elderly consumers rather make their purchase decisions in most instances, based on the factor of affection.

The findings have further reflected on the relationship between promotional efforts and purchase response of customers, for which it could be obtained that the relationship is significant and positive and that various promotional efforts including discounts, offers, free products, and so on, tend to attract consumers significantly toward making positive purchase decisions. However, neither promotional efforts are equal for the elderly consumers, like marketers make the efforts for other groups of consumers, nor are the elderly consumers influenced with such promotion efforts, since the efforts do not effectively address their needs and preferences.

The purchase decision making process too, could be reviewed wherein it could be obtained that the key process involves motivation, perception, attitude formation, integration, and leaning among individuals to allow them to make their decisions effectively on purchases. The concept of supermarket could be reviewed as well, and it could be obtained that supermarkets have indeed become popular among the general public. Promotional efforts are also considered by supermarkets, which however are not well addressed to the elderly consumers. Supermarkets, lacking promotional efforts toward the elderlies, could be realized as being difficult for the elderly consumers to deal with the processes and shipping experiences and hence are not their choice of shopping preferences much too.

The chapter has also discussed how the elderly consumers prove to offer both opportunities and challenges for marketers. While on one hand, the marketers are required to address the elderly consumer segment as a separate segment, and hence specifically address their needs, which also require companies to innovate and develop new products to fulfil their requirements, on the other hand, companies are also required to focus on comfortable and convenient measures and strategies of communicating with elderly consumers, and offering them convenient shopping experiences too, to attract them for positive purchase decision making, which are challenges for marketers.

4.6 CONCLUSION

To conclude this chapter, it can be said that, elderly consumers are increasingly becoming more prominent for being considered as key market segment. This is owing to the rising numbers of the elderly individuals in global population based on a significant shift and change in demographics. However, elderly consumers cannot be expected to have similar needs or demands, or similar skills and abilities, or similar shopping preferences, like the other younger groups of segments, which make them a separate market segment to focus on. Marketers need to address the specific needs of the elderly consumers, wherein such needs are different from other segments, and essentially driven by their age-related requirements.

Owing to their age, the elderly consumers face delimitations in respect of their skills and abilities, their cognitive capabilities, their decision-making skills, their information processing functions, along with their increased rational thinking and reduced income levels, all of which together can prove to be barriers to their purchase and consumption levels. Use of advances in technology also proves to be a challenge for the elderly consumers. It is for all of these reasons that it can be concluded here that elderly consumers offer both opportunities and challenges for marketers, wherein marketers must focus on the opportunities towards overcoming the challenges, and hence to address and fulfil needs of the elderly consumers.

5.0 METHODOLOGY

The chapter focuses on the methodological factors of this doctoral thesis. In this sense, the following paragraphs explain aspects related to the methodological design process, describe the demographic and personal characteristics of the participants in the study, discuss the steps carried out for the design (and final version) of the questionnaire used for data collection and, finally, indicate the methodological problems related to the collection, processing and analysis of the data.

5.1 SAMPLE AND DATA COLLECTION

The target population for this study consisted of people over 50 years of age who regularly shop in supermarkets located in populations of the Emirate of Fujairah, one of the seven emirates of the United Arab Emirates.

A random sample of eligible Emirate residents was used to collect the data. The questionnaires were made available to the target population through social networks and a massive mailing campaign. The campaign was carried out during the months of September to December 2021.

In the end, a total of 351 questionnaires were obtained, although only 319 were retained after filtering, of which two third were males and one third were females. On the other hand, most of the respondents were university graduates (71.2%), employed (63.9%), married (69.3%), aged between 50 and 54 years (60.8%), mostly of local origin (51%), living in households of 4 persons or more (56.4%) and two thirds of them with an income of less than 30000 AED.

With regard to their shopping habits the data, as can be seen in Table 1, the following has been revealed: the most visited supermarket chain is Carrefour followed by Lulu; the shoppers interviewed are clearly loyal to their chosen supermarket, having mostly shopped there for more than 3 years; they try to spend as little time as possible shopping (less than two hours); they go to shopping centres close to their place of residence (less than 5 km away), and they tend to go to the supermarket twice a month or less.

Table 1. Descriptive data on the purchasing habits of the interviewees

ASPECTS	OPTIONS	ABSOLUTE VALUE	FREQUENCY
Name of supermarket	Carrefour	107	33.5
	Lulu	70	21.9
	Nesto	11	3.4
	Safeer	22	6.9
	Spar	8	2.5
	Spinneys	50	15.7
	Union Coop	50	15.7
	Invalid	1	0.3
Days you go to the supermarket per month	Less than once a month	40	12.5
	Monthly	99	31.0
	Twice a month	68	21.3
	Weekly	83	26.0
	More often (several days a week)	29	9.1
Years shopping at the supermarket	Less than 1 year	49	15.4
	1-3 years	45	14.1
	3-5 years	54	16.9
	More than 5 years	170	53.3
	Invalid	1	0.3
Time spent shopping in the supermarket	Less than 1 hour	98	30.7
	1-2 hours	154	48.3
	2-3 hours	53	16.6
	More than 3 hours	14	4.4
Distance from your residence to the supermarket	Less than 1 km	77	24.1
	1-5 km	118	37.0
	5-10 km	72	22.6
	More than 10 km	52	16.3

5.2 SURVEY AND MEASUREMENT SCALES

To measure descriptive aspects of the interviewees, as well as the various variables of the proposed model, a self-report questionnaire was used, designed by the researcher and consisting of three distinct blocks. In the first of the blocks, called "SECTION A:

GENERAL ISSUES", questions are collected on the interviewee's shopping habits and on aspects related to the usual place of purchase (see Table 2).

Table 2. Measurement instrument's general issues (final version)

SECTION A: GENERAL ISSUES
How many days do you usually go to supermarket per month?
Name of this supermarket:
How long have you been shopping at this supermarket store? (1 – less than 1 year; 2 – 1-3 years; 3 – 3-5 years; 4 – more than 5 years)
How often do you shop at this supermarket? (1 – less than once a month; 2 – monthly; 3 – twice a month; 4 – weekly; 5 – more often)
How long do you usually spend inside the supermarket doing the shopping?
How far is your supermarket from your residence?

The second section refers to the purchasing behaviour of the interviewees and for its design we have reviewed several instruments previously used in the specialized literature. The first version of this section is included in the Table 3 and it was made up of a total of 13 constructs consisting of 61 items. The table includes the wording of each element together with the bibliographic sources consulted.

Table 3. Bibliographic sources, constructs and indicators of the measurement tool (first version)

SECTION B: BUYING BEHAVIOUR

	Store loyalty	Sources
SL1	I do most of my shopping in the stores I have always shopped in	
SL2	Once I get used to where things are in a supermarket, I hate changing stores	**Allaway et al. (2011); Laroche et al. (2003)**
SL3	I trust this store	

SL4	I feel loyal to this store	
SL5	I will recommend this store	
	Brand loyalty	
BL1	Once I find a brand, I like to stick with it	
BL2	For most supermarket items, I have favourite brands and limit my purchasing to them	**Allaway et al. (2011); Laroche et al. (2003)**
BL3	I often buy other brands to see if they are better than the brands usually buy	
BL4	There are certain products I exclusively purchase at this store no matter what the price is	
	Cost/Benefit estimation	
CB1	Promotions can save me a lot of money	
CB2	I like to buy rather high-priced brands	**Allaway et al. (2011); Jin and Kim (2003); Laroche et al. (2003); Thanasuta and Metharom (2015)**
CB3	This store offers rewards (such as future use coupons) to customers for their patronage	
CB4	This store offers customers something extra if they keep buying there	
CB5	This store offers discounts to customers for their patronage	
CB6	This store often offers sale items	
	Behavioural intention toward deals	
BID 1	During the last month, I bought products offered, with a "two for one" promotion	
BID 2	I have favourite brands but if I see a "two for one" offer for any brand, I will buy it	**Laroche et al. (2003)**
BID 3	I am more likely to buy brands for which I have a coupon	
BID 4	If a product that I usually buy is being promoted, I will increase the quantity of my purchases	
	Attitude toward deals	

AD1	When I take advantage of "buy one get one free" offer, I feel good	
AD2	When I buy a product with a "buy one get one free" offer, I feel that I am getting a good deal	
AD3	I enjoy clipping coupons out of newspapers or magazines	**Laroche et al. (2003)**
AD4	Redeeming coupons makes me feel good	
AD5	I enjoy buying brands that are promoted	
AD6	Receiving a promotional offer with a product purchase makes me feel like I am a good shopper	

	Physical surroundings	
PS1	I will only like to purchase the product when the interior design of the supermarket is impressive	
PS2	I will only like to purchase the product when the supermarket smells nice	**Keng et al. (2007); Yoon Kin Tong et al. (2012)**
PS3	I will only like to purchase the product when I'm entertained by pleasant music in the supermarket	
PS4	This mall is decorated in an attractive fashion	
PS5	The interior wall and floor colour schemes are attractive	

	Personal service	
PSE 1	I think the assistance at the information desk is important to me when choosing a supermarket	
PSE 2	I think the knowledge of employees at the information desk is important to me when choosing a supermarket	
PSE 3	I think the neat uniforms of employees at the information desk are important to me when choosing a supermarket	**Keng al. (2007); Sit et al. (2003)**
PSE 4	The personal service is very attentive to me	
PSE 5	The personal service tries eagerly to solve it when I have a problem	
PSE 6	The personal service listens to me carefully	

	Product range	

PR1	There is a wide variety of products	Allaway et al. (2011); Teller and Gittenberger (2011)
PR2	There is a wide variety of products in each category	
PR3	There is a wide variety of brands	
PR4	The store has products that are not available at other stores	

	Food quality	
FQ1	The food sold in this market is fresher than its closest competitor's	Huang et al. (2015)
FQ2	The food sold in this market is safer than its closest competitor's	
FQ3	The food sold in this market better meets my demands than that sold at its closest competitor's	

	Shopping convenience	
SC1	It is too crowded with people	Jin and Kim (2003)
SC2	It takes too much time to be check out	
SC3	It is inconvenient to move around with a cart due to narrow aisles	
SC4	Overall, the layout makes it easy to get around	
SC5	It is convenient because it accepts credit cards for payment	

	Shelf management	
SM1	Packages units are too bulky to purchase	Jin and Kim (2003); Keng et al. (2007); Teller and Gittenberger (2011)
SM2	The products are clearly arranged	
SM3	Sought products can be found quickly	
SM4	Products can be reached easily	
SM5	Prices can be read without problems	
SM5	The variety of the food offered is excellent	

	Buying intention	
BI1	I intend to continue buying here	Espejel et al. (2008)
BI2	If a friend or relative recommended me this supermarket, I would go there	

BI3	My favourable opinion toward this supermarket will lead me to buy there in the future	
Satisfaction		
SA1	I am satisfied with my decision to shop at this supermarket	
SA2	Based on my experience with this store, I am very satisfied with it	**Hsu et al. (2010); Servera-Frances and Piquera-Tomás (2019)**
SA3	My shopping experience in this store has been always very rewarding	
SA3	My experiences at my supermarket have been enjoyable	

After a brief conceptual and practical review, the final instrument of this research to measure the 13 constructs (latent variables), as it appears in Table 4, was reduced to 44 items. All the elements of the survey are measured with a 5-point Likert-type scale, where 1 means "nothing" and 5 means "much".

Table 4. Constructs and indicators (items) of section B's measurement instrument (final version)

Constructs	Indicators/Items
Store loyalty (3)	1. I do most of my shopping in the stores I have always shopped in. 2. I feel loyal to this store. 3. I will recommend this store.
Brand loyalty (3)	1. For most supermarket items, I have favourite brands and limit my purchasing to them. 2. I often buy other brands to see if they are better than the brands usually buy. 3. There are certain products I exclusively purchase at this store no matter what the price is.

Cost/Benefit estimation (4)	1. Promotions can save me a lot of money. 2. I like to buy rather high-priced brands. 3. This store offers customers something extra if they keep buying there. 4. This store offers discounts to customers for their patronage.
Behavioural intention toward deals (4)	1. During the last month, I bought products offered, with a "two for one" promotion. 2. I have favourite brands but if I see a "two for one" offer for any brand, I will buy it. 3. I am more likely to buy brands for which I have a coupon. 4. If a product that I usually buy is being promoted, I will increase the quantity of my purchases.
Attitude toward deals (4)	1. When I take advantage of a "buy one get one free" offer, I feel good. 2. Redeeming coupons makes me feel good. 3. I enjoy buying brands that are promoted. 4. Receiving a promotional offer with a product purchase makes me feel like I am a good shopper.
Physical surroundings (3)	1. I will only like to purchase the product when the interior design of the supermarket is impressive. 2. I will only like to purchase the product when the supermarket smells nice. 3. I will only like to purchase the product when I am entertained by pleasant music in the supermarket.
Personal service (3)	1. I think the assistance at the information desk is important to me when choosing a supermarket. 2. I think the neat uniforms of the employees at the information desk are important to me when choosing a supermarket. 3. The personal service is very attentive to me.
Product range (3)	1. There is a wide variety of products. 2. There is a wide variety of brands.

Food quality (2)	3. The store has products that are not available at other stores.
	1. The food sold in this market is fresher than its closest competitors.
	2. The food sold in this market is safer than its closest competitors.
Shopping convenience (4)	1. It is too crowded with people.
	2. It takes too much time to check out.
	3. It is inconvenient to move around with a cart due to narrow aisles.
	4. Overall, the layout makes it easy to get around.
Shelf management (5)	1. Package units are too bulky to purchase.
	2. The products are clearly arranged.
	3. Sought products can be found quickly.
	4. Products can be reached easily.
	5. Prices can be read without problems.
Buying intention (3)	1. I intend to continue buying here.
	2. If a friend or relative recommended me this supermarket, I would go there.
	3. My favourable opinion toward this supermarket will lead me to buy there in the future.
Satisfaction (3)	1. I am satisfied with my decision to shop at this supermarket.
	2. Based on my experience with this store, I am very satisfied with it.
	3. My shopping experience in this store has been always very rewarding.

The third block of the measurement tool collects the socio-demographic data of the respondents, as can be seen in Table 5. The income level of the interviewees was measured in UAE dinars (AED).

Table 5. Sociodemographic data of the measurement instrument (final version)

SECTION C: SOCIO-DEMOGRAPHIC DATA
Gender: Male/Female
Age: 50-55, 56-59, 60-64, 65-69, 70-74, 75-79, 80 or more
Nationality: (City:)
Past Activity: Student, Self-employed worker, Employed, Unemployed
Income level: less than 10000 AED, 10000 -20000 AED, 20000 – 30000 AED, more than 30000
Marital status: Single, Married, Couple, Divorced, Widowed
Household size: Individual, 2 members, 3 members, 4 members, 5+ members
Educational level: Preparatory, High school, University, Other:

5.3 DATA PROCEDURE AND ANALYSIS

The final instrument was transferred to an online format. Therefore, data collection was done by a survey, following a standardized protocol. The questionnaires were completed between September and December 2021. Two versions were used, one in English and one in Arabic. The English version of the measurement instrument is included in Appendix A.

Once all the completed questionnaires had been compiled, they were checked to ensure that they had been correctly completed. Although 351 interviews were obtained for the subsequent analyses, only 319 were retained, and 32 were cancelled for various reasons. In addition, prior to treatment, the data were revised as certain items in section B of the measurement instrument had to be reversed in their scores since their meaning was contrary to that of most of the remaining items. For example, in "Shopping convenience" scale items 1 (It is too crowded with people) and 2 (It takes too much time to check out).

The statistical analyses, carried out with the SPSS statistical program, have been diverse: a) a descriptive analysis (frequencies, means, standard deviations, correlations, etc.) of the sociodemographic variables, general issues and elements of the constructs of the proposed model; b) a verification of the absence of a common factor of variation of the items included in section B of the measuring instrument; c) a determination of the quality of the items of the scale studied; d) a reliability analysis of each original and theoretical scale and of the corresponding alternative scale, in the case of the quality analysis involving the elimination of one or more components.

The verification of the absence of a common factor in the measuring instrument was carried out according to the suggestions of Podsakoff, MacKenzie, Lee & Podsakoff (2003) and Huber & Power (1985) and applying the Harman (1967) test. The quality of the items, and their inclusion in or exclusion from a given scale, was measured by taking into account the corrected correlation between the item and the global scale. Thus, items with negative corrected correlations were eliminated. The reliability of the new scale was established with the Cronbach's alpha statistic, using the classic criterion of a coefficient greater than 0.70 for its evaluation. The reliability of the factors identified was evaluated with Cronbach's alpha, without eliminating those items whose exclusion would not lead to a considerable increase in the level of reliability of the scale.

5.3.1 Structural Equation Modelling (SEM) and PLS-SEM

After the statistical analysis and that of the psychometric properties of the scales, the assessment of the proposed structural model was done. This analysis was performed with the SmartPLS (Ringle, Wende & Becker, 2015) software. This software is a Partial Least Squares (PLS) technique that pursues the prediction of the latent variables through an ordinary least squares (OLS) estimate (Cepeda et al., 2005; Cepeda & Roldan, 2004).

The Structural Equation Modelling (SEM) multivariate analysis technique is characterized by the combination of non-observed variables (latent variables) and manifest or observed variables (indicators or items). The technique is very widespread and aims to identify the existence or not of relationships between the various variables included in the model (Williams et al., 2009).

Gefen, Straub & Boudreau (2000) pointed out that this technique allows a systematic, unique and integrated assessment of the two models that make up the relationships of structural equation modelling: the measurement model, where the basic idea is to evaluate the relationships established between various indicators and the latent variables of which they are part, and the structural model, in order to establish an assessment of the proposed relationships between various constructs. There are several issues that a SEM technique can address. First, it identifies and validates the relationships between predictive variables and criterion variables. Second, it enables researchers to incorporate unobservable variables (latent variables or constructs) into their models. Finally, this technique makes it possible to test the degree to which the proposed theoretical assumptions are valid, all based on the use of real data and the application of statistical methods.

SEM analysis, according to Barroso, Cepeda & Roldan (2010), can be performed based on two types of statistical techniques: covariance-based SEM (CB-SEM) and partial least squares SEM (PLS-SEM). This thesis has been elaborated using the Partial Least Squares (PLS) technique. This technique is based on the use of composites and aims to maximize the explained variance of the different dependent variables of the model, regardless of whether they are observed variables (indicators) or latent variables (constructs). There are several purposes that can be pursued with this technique: predictive, exploratory, confirmatory, descriptive and explanatory (Henseler, 2018). The approach followed in this thesis is purely exploratory. This implies that its purpose is to try to establish the existence of relationships between various variables and constructs.

According to various authors (Hair, Hult, Ringle & Sarstedt, 2014, 2017; Roldán & Cepeda, 2018), who in turn rely on other researchers, PLS's most relevant features are:

a) Indicators, that is to say, observed data, do not necessarily follow a particular statistical distribution.

b) Observations do not necessarily have to be independent of each other (Chin, 2010).

c) This technique, on the other hand, does not incur in two serious problems that are very common in CB-SEM: the existence of inadmissible solutions and the absence of determination of the factors (Fornell & Bookstein, 1982).

d) With respect to variables measurement scales, there are not great demands on the part of the technique.

e) The need for a large sample size is not an inescapable requirement either (Chin & Newsted, 1999; Reinartz, Haenlein & Henseler, 2009; Rigdon, 2016).

f) PLS-SEM permits mixing mode A and mode B latent variables (Chin, 2010).

g) And finally, this technique offers statistically robust solutions in several problematic situations: skewed and non-symmetric distributions, the existence of multi-collinearity and incorrect model specification (Cassel, Hackl & Westlund, 1999).

In the following paragraphs, the relevant characteristics of the modelling system used with the PLS technique will be discussed in more detail. To this end, it is necessary to address aspects of the basic terminology of the technique, as well as the nature of the relationships between constructs.

The nomogram, or path model, consists of the various diagrams used to graphically represent relationships between the variables and hypotheses to be considered.

Constructs (or composites) represent the conceptual variables included in the structural model. They are represented graphically by circles, hexagons and ovals. These are variables that are not directly measured but can be induced from other variables, the so-called observable or manifest variables (indicators or items). The values of these composites (or constructs) are obtained by means of mathematical operations. On the other hand, indicator values (manifest or observable variables), represented by squares or rectangles, and are obtained directly from the measuring instrument.

The relationships between variables in the model are represented by arrows, regardless of whether it is a relationship between two latent variables or a relationship between an

indicator and a construct. It is important to note that, in PLS, two-way relationships cannot be represented, so the arrows are always one-way. The arrows show both predictive and causal relationships.

Any SEM actually includes two models: the structural or inner model, and the measurement or outer model.

The inner model exemplifies the relationships between constructs (latent variables), which are usually based on a theory. This theory offers explicit ideas and explains the way in which the variables are related to each other. Both the position and the sequence of the variables in the model must be based on one of these facts: a previous theory, accumulated scientific knowledge and/or the experience of the researcher proposing the model. An exogenous latent variable is any latent variable from which an arrow leaves to another construct, in other words, serving only as an independent variable. A latent variable that works only as a dependent variable or as both an independent and dependent variable it is called an endogenous construct (Hair et al., 2014; 2017).

The outer or measurement model allows making the relationships between constructs (composites) and its indicators (manifest variables) explicit. Such relationships are based on a measurement theory, which explains the way in which latent variables are calculated from their components, that is to say, from their indicators. There are two methods of estimating the constructs: in mode A (reflective), the arrows go from the construct toward the indicators; in mode B (formative), the arrows go from the indicators to the construct.

With PLS there are 3 categories of relationships between constructs: direct, indirect (or mediate) and moderating. Direct relationships indicate that there is a direct causal relationship between two elements of the model. These are relationships that provide information on the degree to which a dependent variable will be affected by changes in an independent variable. They are represented graphically by an arrow going from one variable to another. In reality, such a direct relationship could go in one direction only (unidirectional relationships) or in both directions (bidirectional relationships). PLS only supports one-way (or recursive) relationships, and these only evaluate the effect of the independent variable on the dependent.

A relationship is mediated (or indirect) when a third variable intervenes between two other related constructs (Hair et al., 2014; Nitzl, Roldán & Cepeda, 2016). Lastly, a moderate relationship happens when the direct relationship between two variables is influenced in its magnitude or direction by the presence of a third variable (Hair et al., 2014).

The structural equation models developed with the PLS technique have to be evaluated with respect to the two models that they incorporate and that have been pointed out: the measurement model and the structural model. Following Roldán & Cepeda (2018), the steps, elements and aspects to be considered in the assessment of each of the models are presented separately.

A)   Measurement or outer model assessment

This phase consists of the detailed assessment of the relationships between constructs (latent variables) and indicators (observable variables). Henseler, Ringle & Sarstedt (2016) point out the presence of three categories of measurement models: common factor model, composite model and causal indicators model.

PLS-SEM allows estimating latent variables (constructs) in two different ways: A and B. Mode A constructs admit the existence of correlation between its indicators is admitted; therefore, internal consistency measures can be used. Mode B constructs assume the absence of correlation between the variables that compose them. For all this, mode A constructs are obtained from correlation weights, while mode B constructs are built on regression weights.

Measurement model validation Measurement model validation involves evaluating two aspects of the model. On the one hand, the consideration of the overall model as a whole; on the other, checking the relationship between constructs and their indicators.

The validation of the global measurement model consists of determining the model's goodness of fit. For this purpose, an approximate adjustment of the Standardized Root Mean Square Residual (SRMR) values is made on the basis of the value obtained for the saturated model. An adequate goodness of fit of the model is achieved if the value of the

SRMR indicator is less than 0.08 (Hu & Bentler, 1998, 1999). However, Roldan & Cepeda (2018) point out the possibility of being somewhat more flexible and placing the cut-off point at a value lower than 0.10.

In the case of the relationships between constructs and indicators it is relevant to take into account the way in which each construct has been estimated. For this reason, the two available procedures are discussed: Mode A and Mode B measurement models.

A.1. *Assessing the results of Mode: A measurement models.*

This phase of the validation of the measurement model is made up of several stages: the individual reliability of each item in each construct, each latent variable reliability, the constructs' convergent validity, and the discriminant validity of constructs.

To validate each construct`s individual indicator reliability, outer loadings (λ) must be examined. The critical level, according to Carmines & Zeller (1979), is set at a value of $\lambda \geq 0.707$. Some authors (Barclay, Higgins & Thompson, 1995; Chin, 1998) point out the possibility of establishing lower levels when scales are in the early stages of development or when they are applied in new contexts. For that reason, Hair et al. (2014, 2017) suggests eliminating in all cases indicators with loadings less than or equal to 0.40. Logically, each time an item is removed, the model has to be run again (Urbach & Ahlemann, 2010).

To rigorously determine whether the manifest variables (indicators) constitute a certain construct one must proceed to the evaluation of internal consistency reliability. To do so, PLS uses three criteria: Cronbach's alpha, composite reliability (ρc) (Werts, Linn & Joreskog, 1974) and Dijkstra-Henseler's rho A (ρA) (Dijkstra & Henseler, 2015a, 2015b). Generally, values equal to or higher than 0.80 are accepted for all of them, although, in certain cases, 0.70, and even below this value, can be accepted as a minimum threshold.

A non-observed variable convergent validity is evaluated with a single measure: average variance extracted (AVE), proposed by Fornell & Larcker (1981). The cut-off point is an $AVE \geq 0.50$.

The process ends with the determination of mode A constructs' discriminant validity. This is about determining the degree to which a construct differs from the others. There

are 3 methods developed by specialists in PLS-SEM: cross loadings of indicators analysis, the Fornell-Larcker criterion (Fornell & Larcker, 1981) and the heterotrait-monotrait (HTMT) ratio (Henseler, Ringle & Sarstedt, 2016). The latter method is more robust and, therefore, tends to prevail over the two preceding ones. However, the Fornell-Larcker criterion continues to be used, with cross loadings analysis having been abandoned.

The Fornell-Larcker test establishes as a criterion to meet the following: the amount of variance that a certain construct captures from its indicators, i.e., its AVE, must be greater than the variance shared between that construct and the rest of the constructs of the model. Numerically, "the square root of each construct's AVE should be greater than its highest correlation with any other construct" (Hair et al., 2014, p. 105).

HTMT ratio (Henseler, Ringle & Sarstedt, 2016) allows comparing heterotrait correlations with monotrait correlations. The HTMT ratio is the most robust test about discriminant validity between latent variables. There are two discriminant validity thresholds: the strict ratio (HTMT < 0.85) proposed by Kline (2011), and the ax ratio (HTMT < 0.90) suggested by Gold, Malhotra & Segars (2001). To check if the HTMT ratio is significantly different from 1, a bootstrapping re-sampling procedure is used: if the value 1 is included in the HTMT ratio's confidence interval there is not discriminant validity; otherwise, yes.

A.2. *Evaluation of results of Mode B measurement models*.

Mode B constructs have traditionally been called formative measurements and it is not necessary to establish traditional reliability and validity mechanisms (Bagozzi, 1994). Therefore Chin (2010) recommends a two-level assessment: construct evaluation (external, nomological and discriminant validities), and indicator assessment (collinearity of indicators analysis and outer weights' significance and relevance). We do not go into detail on the aspects related to this procedure since latent variables of this type are not included in the model.

B)   Inner or structural model assessment

Once the measurement model has been positively validated, the structural model evaluation has been focused. The assessment involves 5 steps: a) identifying collinearity problems between antecedent variables of the model; b) measuring the sign, magnitude and statistical significance of path coefficients; c) setting the relevance of the coefficient of determination (R^2) and variance decomposition; d) identifying the effect size (f^2); and e) assessing the predictive relevance (Q^2) of the model.

The existence of collinearity in the structural model is determined by calculating the variance inflation factor (VIF) between the various variables, antecedent to the same dependent variable. Hair et al. (2017) points out that VIF has to be less than 5.

Path coefficients (standardized regression coefficients) analysis will allow estimating the relationships between variables proposed in the model. If there is no coincidence between the postulated (hypothesized) sign and the sign obtained from the data, the hypothesis is not supported. The higher the absolute value of the path coefficient, the higher and more noticeable the relationship between variables. Lastly, path coefficients significance is determined by a bootstrapping procedure, nonparametric resampling method, with at least 5000 samples of an equal number of observations as in the original sample. To test the hypothesis the following values of path coefficients have to be considered: standard errors, t values, and confidence intervals. The Statistical test is Student's t. A without sign relationship calls for a two-tailed test. A with sign relationship, a one-tailed test. The degrees of freedom: number of subsamples minus 1. The confidence intervals: with sign, 5% and 95%; without sign, 2.5% and 97.5%.

The coefficient of determination (R^2 value) shows a construct's explained variance as a consequence of all its predictors included in the model. It can vary between 0 and 1 and the higher it is, the greater the predictive capacity of the model. Since its value is affected by the number of predictor variables, it is advisable to report an adjusted R^2. The model explanatory power is based on the values of the coefficient of determination. Among academics there is agreement on the lower limit of this coefficient: greater than or equal to 0.10 (Falk & Miller, 1992). There are two different approaches to the graduation of R2

values. For Chin (1998), in a general approach, values between 0.19 and 0.33 indicate weak explanatory power; between 0.33 and 0.67, moderate; higher than 0.67, substantial. In marketing research, Hair et al. (2014) proposes these levels: from 0.25 to 0.50, weak; from 0.50 to 0.75, moderate; and from 0.75 onward, substantial. The decomposition of the coefficient of determination, which helps to establish which part of the endogenous construct explains each predictor variable, is determined by multiplying, in absolute value, the path coefficient (β) by the corresponding correlation coefficient between both variables.

The f^2 effect size indicates the degree to which an exogenous variable participates, in terms of R^2, in the explanation of a certain endogenous dependent construct. Cohen (1988) proposed the following heuristic rules to qualify effect size: small, equal to or greater than 0.02 and smaller than 0.15; medium, equal to or greater than 0.15 and smaller than 0.35; large, equal to or greater than 0.35.

To evaluate the predictive relevance of the structural model the Stone-Geisser (Q^2) test should be applied. In PLS these values are obtained through a blindfolding procedure that allows calculating cross-validated redundancy measures for each endogenous variable. There is predictive relevance when the Q^2 is larger than 0.

5.4 RESEARCH MODEL AND RESEARCH HYPOTHESES

The research model which has been developed for the current study reflects the relation between the key variables and/or constructs which have been aimed to test.

The key constructs which have been developed for the research are –

[1] Product range
[2] Shelf management
[3] Physical surroundings
[4] Personal service
[5] Food quality
[6] Shopping convenience
[7] Satisfaction
[8] Store loyalty

[9] Brand loyalty

[10]   Behavioural intention towards deals

[11]   Attitudes towards deals

[12]   Buying intention

[13]   Cost/benefit estimation

[1] Product range

A marketer being able to offer a range of products would imply varied offerings available for the customers to choose from based on their preferences. This means that a marketer would have a number of options on the same categories of products to sell. Such a range of products is also important as different customers tend to have differences in their choices, and hence a single product type offering may not satisfy all types of customers. Product range therefore is important to ensure the required variety in available options for customers, attracting more customers in turn (Berger et al., 2007; Razak et al., 2016).

[2] Shelf management

Shelf management is an important factor in respect of supermarkets where different brands are in completion to sell their range of products. Amidst competitions therefore, every brand is expected to look for spaces and positioning in the shelves so that they can grab attention of the visiting customers. Thus, shelf management has to take in consideration the preferences of brands, their levels of business and competitions in the market, as well as the expenses they are willing to make to have suitable positioning on the shelves. Efficient shelf management would mean all sellers having equal space to grab attention of the customers, so that customers can make evaluations and their choices of purchase (Fernandez & Suarez, 2005; Suarez & Rubio, 2008).

[3] Physical surroundings

Physical environment/surrounding is one of the most critical factors which can determine the level of influence on the minds of customers towards driving them to purchases of products, and hence create sales for a business. Effectiveness, comfort and presentation of physical surroundings also determine how and why customers would choose one

marketing brand over another, which is particularly true when it comes to physical shopping experiences for the customers. The impacts of physical surroundings of a marketplace, or a mall, or a restaurant, or a supermarket, are felt on the development of brand image, brand preference, and brand loyalty among customers (Hanaysha, 2016; Khan & Ghorpode, 2016).

[4] Personal service

Personal services made available by supermarkets and retailers for their customers tend to enhance the overall shopping experience of the customers. This factor is crucial in determining enhanced levels of customer satisfaction while they are shopping. Such personalized services reflect the relationship between employees and customers, the impacts of the shopping experience on overall satisfaction and loyalty of customers, as well as the chances of customers recommending others for the same supermarkets or retail shop they are visiting. Such personal service also includes efficient levels of assistance from the employees along with information and knowledge which can guide the individual customers to make their informed choices of purchase (Roozen & Katidis, 2019; Stone, 2011).

[5] Food quality

Food quality may be realized as based on individual perception of consumers. However, higher quality of food being offered in the retail shops and/or supermarkets, create another level of attraction and satisfaction for the consumers to spend more time in there, as well as make repeat visits, along with purchasing from different range of products made available. In this regard, the factor of quality is crucial as individuals look for healthier options which also drive and reshape their buying intentions when it comes to food items. For all the food categories sold, the factor of quality is also important in respect of their packaging, storage, as well as information sharing on the packages, which contemporary customers prefer to evaluate before making their purchase decisions (Petrescu et al., 2020; Petrovic et al., 2017).

[6] Shopping convenience

Convenience is a factor in shopping that tends to vary in perception among different individuals, as different individuals have difference preferences for their convenience. However, overall, a customer's shopping experience need to be comfortable for them and convenient to ensure that they can easily find what they are looking for among products, get the necessary assistances from employees if required, along with an overall convenient environment to shop. Such convenience is also necessary as shoppers may have regular needs to visit the stores as well, or whenever they need anything to buy. This factor is important as it determines the overall level of satisfaction of the customers, and can drive their repeat visits as well, if they feel convenient at the store (Devaraj & Sathya, 2016; Hussain & Siddiqui, 2019).

[7] Satisfaction

Customer satisfaction determines how content or happy they are with a marketer, with services, and products made available to them. This is one of the most crucial factors of success for any business, including a supermarket, as it is the satisfied customers who would make repeat visits and purchases, and would be willing to spend more in their preferred place, while also recommending others. On the other hand, dissatisfied customers would prefer to not repeat their visits to the same place. Higher customer satisfaction implies higher sales, and hence a marketer needs to ensure that factors that drive customer satisfaction, are effectively fulfilled (Hajiyev, 2019; Muhammad et al., 2016).

[8] Store loyalty

Customer loyalty refers to the attachment and likeness which a customer has towards a marketer or a store, such that the customer is unlikely to shift to other stores for the same product or service in offering. Thus, customer loyalty signifies an asset for a marketer, since loyal customers are also the ones, whom a store/company can retain more effectively and for longer period of time, unlike customers who are not loyal and can easily shift to other stores. Stores require loyal customers for their sales to happen on a

continuous basis, and the impact of which is also felt directly on the sustainable business advantage of the stores (Abu-Alhaija et al., 2018).

[9] Brand loyalty

Customer loyalty is associated with customer behaviour, and determines the repeat purchase decisions of a customer. It is also therefore likely that a loyal customer would be more attracted to sales and promotion techniques offered by a brand, more particularly the brand that the customer is loyal to. In other words, if a customer is loyal to brand A, then chances are that sales and promotion techniques from brand B would have lesser impacts on the customer. It is the loyalty of a customer, which makes them choose their favourite brand repeatedly to make the purchases, instead of buying from their competitors. Thus, loyal customers imply increased sales for a business, and hence increased incomes and greater advantages for a brand, while having a stronger and more positive implication for the sales and promotional techniques too, offered by the brand (Isoraite, 2015).

[10] Behavioural intentions towards deals

The behavioural intentions of customers to engage in sales deals, are important for marketers to realize, towards determining the variables and factors that drive positive or negative intentions among buyers. The factors that drive positive purchase intentions, when identified, can be used by marketers to improve and enhance the behavioural intentions of customers by addressing those factors in specific. Such behavioural intentions of customers depend on their product needs, preferences, their overall shopping experiences and their satisfaction levels with the shoppers. When such factors combine and are fulfilled, a positive buying intention develops (Ali et al., 2020; Wahyudin et al., 2021).

[11] Attitudes towards deals

Consumer attitudes represent their state of mind and perceptions which they have for particular brands and products, based on which their positive or negative buying behaviour and purchase decisions are determined. Consumer attitudes determine their

favouring or not favouring of a brand, which is also often based on pre-assumptions essentially depending on their own beliefs, feelings, and intentions to purchase or otherwise. Beliefs of consumers can be positive or negative, or can be neutral and intentions reflect their probability of one time and/or repeat purchases of an offering. Having attitudes towards anything and everything is common with human beings. However, in marketing, whether an individual eventually indulges in a positive purchase or not, can be determined based on their attitudes and intentions to make a buy, which in turn can further be influenced or impacted based on the sales and promotional techniques used by a marketer (Pande & Soodan, 2015; Weng & Run, 2013).

[12] Buying intention

Buying intention may be realized as the intention on which a customer finally makes a positive purchase at a store on one or more products. The ultimate behaviours and attitudes which are developed in a customer based on several store, product and service-related factors, further determine whether the customer would make the final purchase or not, which reflects their intention (Mirabi et al., 2015; Yulihasri et al., 2011).

[13] Cost/benefit estimation

Cost/benefit estimation involves determining the benefits that one can have against the costs incurred by them. In respect of customers, this may be realized as the costs of products and services that they are willing to pay, including their costs of travel to a store, against the benefits that they can have from the purchases made by them. This implies that a customer would be more willing to spend on stores and products which would offer them with greater benefits in return (Hwang, 2016).

Hypotheses –

Based on the research model (see Figure 7), the relation between the above-mentioned constructs is tested in the current research. Accordingly, the hypotheses for the research have been developed. However, considering that the current research is based on the segment of elderly consumers, the hypotheses have been tested with respect to the case of elderly consumers –

Hypothesis 1: Product range is directly proportional to positive customer satisfaction (Berger et al., 2007; Razak et al., 2016).

> As has been given by Berger et al. (2007) and Razak et al. (2016), a marketer needs to offer a range of products as different customers can be expected to have different preferences and needs of the products, and hence their satisfaction would be reached when they find their choice of products in the available range.

Hypothesis 2: Efficient management of shelf is directly proportional to positive customer satisfaction (Fernandez & Suarez, 2005; Suarez & Rubio, 2008).

> According to Fernandez & Suarez (2005) and Suarez & Rubio (2008), shelf management is important to ensure that products are effectively positioned on shelves in a retailer shop, so that they can rightly grab the attention of customers. Thus, when competitive products are highlighted through their positioning on shelves, customers get more chances to purchase their preferred items.

Hypothesis 3: Physical surrounding is directly proportional to customer satisfaction levels (Hanaysha, 2016; Khan & Ghorpode, 2016).

> As Hanaysha (2016) and Khan & Ghorpode (2016) have given, physical surrounds determine the level of comfort and overall experience of customers and hence the satisfaction levels of customers inside a retailer, while influencing their minds towards making their purchase decisions.

Hypothesis 4: Personal service is directly proportional to customer satisfaction levels (Roozen & Katidis, 2019; Stone, 2011).

> According to Roozen & Katidis (2019) and Stone (2011), personal service in supermarkets and retailers, such as assistance to customers from employees, offer enhanced levels of customer satisfactions and an overall improved experience for the customers, improving the overall relationship between the retailer and the customers.

Hypothesis 5: Food quality is directly proportional to customer satisfaction levels decisions (Petrescu et al., 2020; Petrovic et al., 2017).

As Petrescu et al. (2020) and Petrovic et al. (2017) have given, quality of food is an important factor that supermarket customers tend to evaluate as they have own levels of preferences and perceptions too. Customers often look for healthier options with suitable amount of information, effective storage and packaging all of which determine their satisfaction with the food quality provided in the retailers.

Hypothesis 6: Shopping convenience is directly proportional to customer satisfaction levels decisions (Devaraj & Sathya, 2016; Hussain & Siddiqui, 2019).

Here, as Devaraj & Sathya (2016) and Hussain & Siddiqui (2019) have stated, convenience matters to customers based on their individual perceptions and preferences. Overall, the levels of comfort which employees experience while shopping, the easy availability of their preferred items, and the overall environment are combined factors that determine how convenient the shopping is for the customers.

Hypothesis 7: Customer satisfaction leads to store loyalty (Abu-Alhaija et al., 2018; Hajiyev, 2019; Muhammad et al., 2016).

According to Abu-Alhajia et al. (2018), Hajiyev (2019) and Muhammad et al. (2016), customer satisfaction is the key factor that determines their purchase decisions, their repeat purchases with the supermarkets, and hence the overall sales and profits of the business. It is only when customers are satisfied that, they can be expected to come back to the same place repeatedly.

Hypothesis 8: Store loyalty leads to behavioural intentions towards deals (Abu-Alhaija et al., 2018; Ali et al., 2020; Wahyudin et al., 2021).

As have been stated by Abu-Alhaija et al. (2018), Ali et al. (2020) and Wahyudin et al. (2021), loyalty of customers for stores is important for the stores to ensure continuous sales and profits for the business. Customers' loyalty for a store would

determine their repeat purchase choices with the same store, rather than choosing to go to any other store.

Hypothesis 9: Brand loyalty leads to behavioural intentions towards deals (Ali et al., 2020; Isoraite, 2015; Wahyudin et al., 2021).

As Ali et al. (2020), Isoraite (2015) and Wahyudin et al. (2021) have given, brand loyalty is understood as being more specific to a brand that customers tend to possess. Based on customers' satisfaction with a brand's offers, customers can be expected to choose buying from the same brand than from other brands, which reflect their brand loyalty. Thus, when their preferred brands would offer them with any deals or offers, customers would be more interested to make the purchases.

Hypothesis 10: Attitudes towards deals is directly proportional to behavioural intentions towards deals (Ali et al., 2020; Pande & Soodan, 2015; Wahyudin et al., 2021; Weng & Run, 2013).

According to Ali et al. (2020), Pande & Soodan (2015), Wahyudin et al. (2021) and Weng & Run (2013), customer attitudes are dependent on how well they are satisfied with offers made to them, which also determine their ultimate intentional behaviours to make a purchase.

Hypothesis 11: Store loyalty leads to attitudes towards deals (Abu-Alhaija et al., 2018; Pande & Soodan, 2015; Weng & Run, 2013).

According to Abu-Alhaija et al. (2018), Pande & Soodan (2015) and Weng & Run (2013), when customers are loyal to a store, they are more attracted to the offers made by that particular store than any other store, as their loyalty is based on their overall satisfaction with that store.

Hypothesis 12: Brand loyalty leads to attitudes towards deals (Isoraite, 2015; Pande & Soodan, 2015; Weng & Run, 2013).

As have been given by Isoraite (2015), Pande & Soodan (2015), and Weng & Run (2013), customers' loyalty for specific brands attracts them more towards deals offered by such brands over other brands.

Hypothesis 13: Behavioural intention towards deals leads to buying intention (Ali et al., 2020; Mirabi et al., 2015; Wahyudin et al., 2021; Yulihasri et al., 2011).

As Ali et al. (2020), Mirabi et al. (2015), Wahyudin et al. (2021), and Yulihasri et al. (2011) have given, based on factors of experience, satisfaction, overall convenience, and attitudes of customers, their behavioural intentions are developed, which determine whether they would eventually make purchases or not, in a supermarket.

Hypothesis 14: Attitude towards deals leads to buying intention (Mirabi et al., 2015; Pande & Soodan, 2015; Weng & Run, 2013; Yulihasri et al., 2011).

According to Mirabi et al. (2015), Pande & Soodan (2015), Weng & Run (2013), and Yulihasri et al. (2011), customers' attitude is an important factor that determines their attraction to specific stores, or brands and their offers, and when their attitudes are positive for a store or a brand, they can be expected to make positive purchase decisions.

Hypothesis 15: Cost/benefit estimation is directly proportional to buying intention (Hwang, 2016; Mirabi et al., 2015; Yulihasri et al., 2011).

As have been given by Hwang (2016), Mirabi et al. (2015) and Yulihasri et al. (2011), customers tend to evaluate factors of costs and benefits for items of their choices or deals offered to them, and based on such analysis, which they conduct using available information, they make their ultimate purchase decisions.
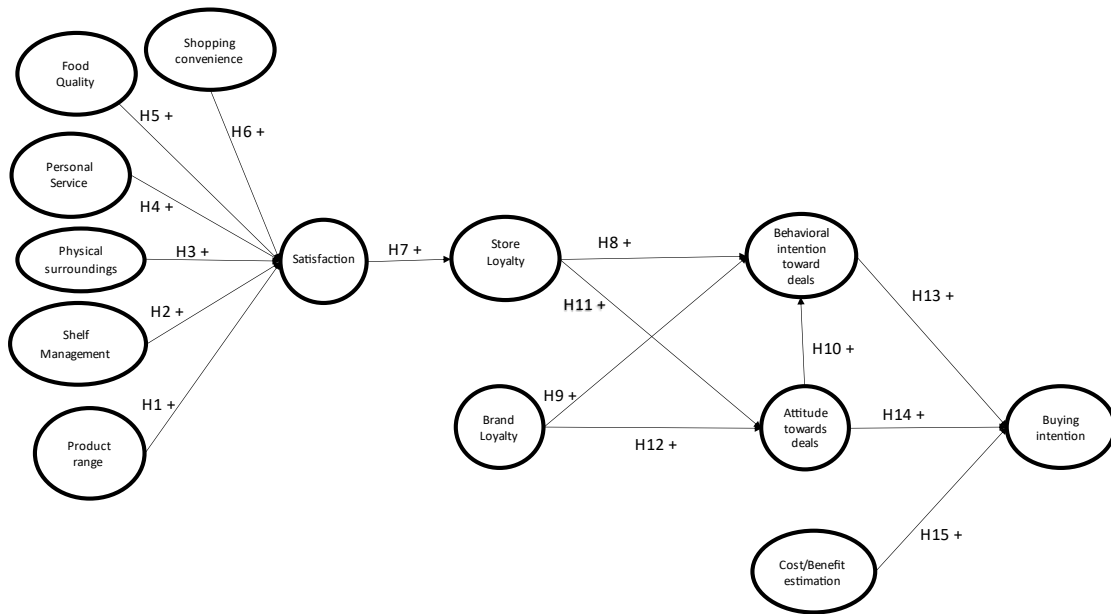
Figure 7: Research model.

In Figure 7, as can be seen, the research model has been proposed, which reflect the factors of product range, shelf management, physical surroundings, personal service, food quality, and shopping convenience as determining customer satisfaction levels, which in turn lead to store and brand loyalty. The store and brand loyalty factors further determine the behavioural intentions and attitudes of customers towards deals, which may lead to their buying intention further in association with their cost/benefit estimation.

6.0 RESULTS

This section of the report presents the results and analysis of the research findings. The first part presents the data on the sociodemographic characteristics and purchasing habits as obtained for the participants. The second part presents the descriptive values (means, frequencies, standard deviations, etc.) corresponding to the items of the measurement instrument in section B, i.e., related to the variables or constructs of the model proposed in the literature review. The third, and last part focuses on the presentation of the psychometric characteristics of the different scales of the questionnaire.

6.1 SOCIODEMOGRAPHIC PROFILE AND PURCHASING HABITS OF THE SURVEY RESPONDENTS

This section of the chapter presents the data corresponding to the subjects who responded to the measurement instrument used in the thesis. The data relative to the 351 surveys received have been presented.

The sociodemographic information of the participants has been presented in Table 6. Firstly, it has been obtained that the male population is twice more predominant than the female population. Secondly, the majority of those surveyed are under 56 years of age. Thirdly, more than half of the participants are Emirati nationals. This is a population that is mostly employed by a company and earns an average income of less than 30,000 AED. Further, the participants have been found to be married individuals, with university degrees and living in households with 4 or more members.

Table 6. Sociodemographic profile of the interviewees

ASPECTS	OPTIONS	ABSOLUTE VALUE	FREQUENCY
Gender	**Female**	111	31.6
	Male	**235**	**67.0**
	Invalid	**5**	**1.4**
Age	**50-55 years**	**218**	**62.1**
	56-59 years	**56**	**16.0**
	60-64 years	**38**	**10.8**
	65-69 years	**28**	**8.0**
	70-74 years	**1**	**0.3**
	75-79 years	**2**	**0.6**

	80 or more years	**0**	**0**
	Invalid	**8**	**2.3**
Nationality	**Arab**	**50**	14.2
	Foreign	**119**	33.9
	Local (from UAE)	179	51.0
	Invalid	**3**	**0.9**
Past activity	**Student**	**17**	**4.8**
	Self-employed worker	**67**	**19.1**
	Employed	**223**	**63.5**
	Unemployed	**40**	11.4
	Invalid	4	1.1
Income level	**Less than 10000 AED**	65	18.5
	10000 -20000 AED	72	20.5
	20001 -30000 AED	92	26.2
	More than 30000 AED	117	33.3
	Invalid	5	1.4
Marital status	**Single**	28	8.0
	Married	245	69.8
	Couple	0	0
	Divorced	54	15.4
	Widowed	22	6.3
	Invalid	2	0.6
Household size	**Individual**	31	8.8
	2 members	60	17.1
	3 members	53	15.1
	4 members	66	18.8
	5 or more members	136	38.7
	Invalid	5	1.4
Educational level	**Preparatory**	**24**	6.8
	High school	**67**	**19.1**
	University	**246**	70.1
	Other	6	1.8
	Invalid	**8**	2.3

Source: Own elaboration (351 surveys).

With respect to the shopping habits of the survey respondents, the following should be noted: a) more than 60% concentrate their shopping in two supermarket chains (Carrefour and Lulu); b) they visit the supermarket twice or less a month; c) the subjects are highly loyal to the place where they usually do their shopping, since 54. 4% have been shopping at the same supermarket for more than 5 years; d) most of them spend less than two hours a day shopping (87.2%); and e) they usually shop close to their place of residence, less than 40% travel 5 kilometres or more to go to the supermarket. This information has been presented in Table 7.

Table 7. Purchasing habits of the interviewees

ASPECTS	OPTIONS	ABSOLUTE VALUE	FREQUENCY
Name of supermarket	Carrefour	126	35.9
	Lulu	75	21.4
	Nesto	14	4.0
	Safeer	24	6.8
	Spar	8	2.3
	Spinneys	52	14.8
	Union Coop	51	14.5
	Invalid	1	0.3
Days you go to the supermarket per month	Less than once a month	42	12.0
	Monthly	105	29.9
	Twice a month	78	22.2
	Weekly	93	26.5
	More often (several days a week)	33	9.4
Years shopping at the supermarket	Less than 1 year	**50**	14.2
	1-3 years	49	14.0
	3-5 years	58	16.5

	More than 5 years	191	54.4
	Invalid	**3**	**0.9**
Time spent shopping in the supermarket	**Less than 1 hour**	109	39.1
	1-2 hours	169	48.1
	2-3 hours	58	16.5
	More than 3 hours	15	4.3
Distance from your residence to the supermarket	**Less than 1 km**	82	23.4
	1-5 km	134	38.2
	5-10 km	78	22.2
	More than 10 km	56	16.0
	Invalid	1	0.3

Source: Own elaboration (351 surveys).

6.2 DESCRIPTIVE DATA ON THE CONSTRUCTS OF THE PROPOSED RELATIONAL MODEL

In this section, the results obtained for the behavioural variables of the respondents included in this research model, have been presented. Here the descriptive statistical values (frequency, mean, mode, median, minimum, maximum, standard deviation) of the latent variables to be measured with the instrument, are presented. In addition, the results of the comparisons between different population groups based on the mean are presented and, on the other hand, the results of the bivariate correlations between constructs are given. The data corresponding to the 44 observed indicators from section B of the measuring instrument are presented in Appendix B.

Before discussing the results, some clarifications should be made. First, the latent variables have been obtained as mean values of the items that constitute them. In the case of components with an opposite (inverse) direction, these have been reversed before

calculating the values of the constructs. Second, in the case of reversed items, the original values of the scores given by the respondents have been presented, that is, before the reversal of these scores. Third, it should be noted that the data offered correspond only to the 319 usable questionnaires.

It should be noted here that, in all the items of the questionnaire, males score higher than females (for both 351 and 319). Thus, in all inverted variables, females score higher than males. In the case of the constructs (319), there is male supremacy in all cases except for "Shopping convenience" (this has 3 inverted out of 4).

6.2.1 Most relevant descriptive statistics of the latent variables and their indicators

In this section the data will be presented separately for each of the 13 constructs. In addition to the data at the general level of the construct, the specific results for each of the items that comprise it are given. On the other hand, in Appendix B the frequencies of the items (both original and inverted) of each construct are presented through figures.

The data presented in Table 8 show that respondents have a favourable opinion of the supermarkets they visit in terms of product range. Moreover, this favourable perception is for all 3 components of the scale, although slightly less, in relation to the exclusivity of the supermarket's products.

Table 8. Descriptive of "Product range" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
PRODUCT RANGE	4.11	4.33	5.00	0.944	1.00	5.00
There is a wide variety of products	4.16	4.00	5.00	1.037	1.00	5.00
There is a wide variety of brands	4.17	4.00	5.00	1.039	1.00	5.00

The store has products that are not available at other stores	4.01	4.00	5.00	1.120	1.00	5.00

The respondents' opinion of "Shelf management" is relatively favourable, with a score of 3.89 on a scale with a central value of 3. The low rating given to the indicator "Package units are too bulky to purchase" is noteworthy, which is logical. The subjects attach great importance to two aspects of this scale: speed in locating the products they are looking for and ease of access to them (see Table 9) which may be understood as the higher level of convenience that these shoppers tend to look for while visiting a supermarket.

Table 9. Descriptive of "Shelf management" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
SHELF MANAGEMENT	3.89	4.00	4.20	0.728	1.80	5.00
Package units are too bulky to purchase (reversed)	2.74	3.00	3.00	1.347	1.00	5.00
The products are clearly arranged	4.22	5.00	5.00	1.036	1.00	5.00
Sought products can be found quickly	4.15	4.00	5.00	1.048	1.00	5.00
Products can be reached easily	4.22	5.00	5.00	1.016	1.00	5.00
Prices can be read without problems	4.14	5.00	5.00	1.084	1.00	5.00

Table 10 shows results for "Physical surroundings" and its indicators. The rating of this characteristic is acceptable, but lower than that of the two previous characteristics. The

data of the scale items indicate that the smell present within the supermarket is the most relevant factor, while the least relevant is the presence of pleasant music.

Table 10. Descriptive of "Physical surroundings" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
PHYSICAL SURROUNDINGS	3.73	3.67	5.00	1.046	1.00	5.00
I only like to purchase the product when the interior designing of the supermarket is impressive	3.69	4.00	5.00	1.206	1.00	5.00
I will only like to purchase the product when the supermarket smells nice	3.89	4.00	5.00	1.182	1.00	5.00
I only like to purchase the product when I am entertained by pleasant music in the supermarket	3.60	4.00	5.00	1.328	1.00	5.00

In respect of the attention offered by the employees of the supermarkets to the customers, the surveyed individuals have opined that, the supermarkets evaluated offer adequate levels of attention, as Table 11 illustrates. In fact, the most valued appearance by users is precisely that "The personal service is very attentive to me" and the least valued is the help offered at the information desk.

Table 11. Descriptive of "Personal service" scale and its indicators (N=319)

Construct/Indicators				Global		
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
PERSONAL SERVICE	3.97	4.00	5.00	1.011	1.00	5.00
I think the assistance at the information desk is important to me when choosing a supermarket	3.87	4.00	5.00	1.175	1.00	5.00
I think the neat uniforms of employees at the information desk are important to me when choosing a supermarket	3.90	4.00	5.00	1.187	1.00	5.00
The personal service is very attentive to me	4.14	4.00	5.00	1.039	1.00	5.00

Table 12 data indicate that "Food quality" is a positive and attractive factor of the supermarkets where the survey respondents' shop. Interestingly, both components (fresher and safer) score equally.

Table 12. Descriptive of "Food quality" scale and its indicators (N=319)

Construct/Indicators				Global		
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
FOOD QUALITY	4.06	4.00	5.00	0.963	1.00	5.00
The food sold in this market is fresher than its closest competitor's	4.06	4.00	5.00	1.012	1.00	5.00

The food sold in this market is safer than its closest competitor's	4.06	4.00	5.00	1.046	1.00	5.00

The variable "Shopping convenience" is the one that shows the lowest values, right in the central point of the scale (see Table 13). It should be noted that, of the 4 items, 3 are inverted. The only clearly positive component is the last one (the only positive one). The lowest rated characteristic is "It is too crowded with people".

Table 13. Descriptive of "Shopping convenience" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
SHOPPING CONVENIENCE	3.00	3.00	2.50	0.701	1.75	4.75
It is too crowded with people (reversed)	2.16	2.00	1.00	1.046	1.00	5.00
It takes too much time to check out (reversed)	2.57	3.00	3.00	1.221	1.00	5.00
It is inconvenient to move around with a cart due to narrow aisles (reversed)	3.06	3.00	5.00	1.519	1.00	5.00
Overall, the layout makes it easy to get around	4.19	5.00	5.00	1.001	1.00	5.00

The "Satisfaction" level of supermarkets is high (4.22), highlighting that all questions reach scores above 4, as can be deduced from the information presented in Table 14.

Table 14. Descriptive of "Satisfaction" scale and its indicators (N=319)

Construct/Indicators	Global

	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
SATISFACTION	4.22	4.67	5.00	0.894	1.00	5.00
I am satisfied with my decision to shop at this supermarket	4.23	5.00	5.00	0.987	1.00	5.00
Based on my experience with this store, I am very satisfied with it	4.24	5.00	5.00	1.015	1.00	5.00
My shopping experience in this store has been always very rewarding	4.19	5.00	5.00	1.001	1.00	5.00

With regard to "Store loyalty", Table 15 shows that users tend to continue shopping at their usual supermarkets (mean = 4.18) and to recommend them to their acquaintances (mean of 4.08). Slightly below these ratings is the feeling of loyalty to the store (3.94).

Table 15. Descriptive of "Store loyalty" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
STORE LOYALTY	4.07	4.00	5.00	0.885	1.00	5.00
I do most of my shopping in the stores I have always shopped in	4.18	4.00	5.00	0.997	1.00	5.00
I feel loyal to this store	3.94	4.00	5.00	1.156	1.00	5.00
I will recommend this store	4.08	4.00	5.00	1.067	1.00	5.00

"Brand loyalty" is the variable that shows a score that is only higher than that obtained for "Shopping convenience", as deduced from Table 16 data. This result is explained by the low score given to the reverse indicator: "I often buy other brands to see if they are better than the brands I usually buy".

Table 16. Descriptive of "Brand loyalty" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
BRAND LOYALTY	3.37	3.33	3.67	0.498	1.67	5.00
For most supermarket items, I have favourite brands and limit my purchasing to them	4.01	4.00	5.00	0.986	1.00	5.00
I often buy other brands to see if they are better than the brands I usually buy (reversed)	2.05	2.00	1.00	1.031	1.00	5.00
There are certain products I exclusively purchase at this store no matter what the price is	4.06	4.00	5.00	1.023	1.00	5.00

The question that contributes most to this scale is the positive sentiment toward "take advantage of 'buy one get one free' offer".

Table 17. Descriptive of "Attitude toward deals" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum

Construct/Indicators						
ATTITUDE TOWARD DEALS	4.00	4.25	5.00	0.931	1.00	5.00
When I take advantage of "buy one get one free" offer, I feel good	4.08	4.00	5.00	1.013	1.00	5.00
Redeeming coupons makes me feel good	4.01	4.00	5.00	1.090	1.00	5.00
I enjoy buying brands that are promoted	3.98	4.00	5.00	1.121	1.00	5.00
Receiving a promotional offer with a product purchase makes me feel like I am a good shopper	3.92	4.00	5.00	1.112	1.00	5.00

The data presented in Table 18 show that "Behavioural intention toward deals" is slightly lower than "Attitude toward deals". In this factor, the least considered fact is the existence of offers and promotions in the last month (3.88), while the existence of coupons favours "Attitude toward deals" (3.88). "Behavioural intention toward deals" (4.06).

Table 18. Descriptive of "Behavioural intention toward deals" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Media n	Mode	Standard Deviatio n	Minimu m	Maximu m
BEHAVIORAL INTENTION TOWARD DEALS	3.93	4.00	5.00	0.898	1.00	5.00
During the last month, I bought products offered, with a "two for one" promotion	3.88	4.00	5.00	1.140	1.00	5.00

Construct/Indicators	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
I have favourite brands, but if I see a "two for one" offer for any brand, I will buy it	3.86	4.00	5.00	1.162	1.00	5.00
I am more likely to buy brands for which I have a coupon	4.06	4.00	5.00	1.050	1.00	5.00
If a product that I usually buy is being promoted, I will increase the quantity of my purchases	3.91	4.00	5.00	1.104	1.00	5.00

Table 19 presents the information on "Cost/Benefit estimation". Once again, the inverted variable is the one with the lowest scores: "I like to buy rather high-priced brands", while the most favourable aspect is "Promotions can save me a lot of money".

Table 19. Descriptive of "Cost/Benefit estimation" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
COST/BENEFIT ESTIMATION	3.66	3.75	4.00	0.681	1.50	5.00
Promotions can save me a lot of money	4.07	4.00	5.00	1.012	1.00	5.00
I like to buy rather high-priced brands (reversed)	2.79	3.00	3.00	1.333	1.00	5.00
This store offers customers something extra if they keep buying there	3.80	4.00	5.00	1.215	1.00	5.00

Construct/Indicators	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
This store offers discounts to customers for their patronage	3.97	4.00	5.00	1.081	1.00	5.00

Lastly, the respondents seem to be willing to continue shopping at the same supermarket, as Table 20 data reflects. First, the respondents state their intention to continue shopping at the same supermarket. Next, they indicate that their favourable opinion toward this supermarket will lead them to buy there in the future. Lastly, recommendations from friends and/or relatives are taken into account.

Table 20. Descriptive of "Buying intention" scale and its indicators (N=319)

Construct/Indicators	Global					
	Mean	Median	Mode	Standard Deviation	Minimum	Maximum
BUYING INTENTION	4.16	4.33	5.00	0.919	1.00	5.00
I intend to continue buying here	4.20	5.00	5.00	0.987	1.00	5.00
If a friend or relative recommended me this supermarket, I would go there	4.12	5.00	5.00	1.081	1.00	5.00
My favourable opinion toward this supermarket will lead me to buy there in the future	4.15	4.00	5.00	1.016	1.00	5.00

The following section presents the results obtained in the comparative analysis of the means of the constructs of the model.

6.2.2 Comparison of means of the constructs of the model

Table 21 provides the data for the constructs of the model based on the sex of the respondents. The table includes sample size (N), means and standard deviations. The last two columns of the table show the t-test values for equality of means and the statistical significance (p). The data show that women score lower than men on all variables except the "Shopping convenience" construct. However, these differences are only statistically significant ($p \leq 0.05$) in the following cases: "Product range", "Shelf management", "Personal service", "Food quality", "Satisfaction", "Store loyalty", "Behavioural intention toward deals" and "Buying intent".

Table 21. Sample size, means, standard deviations and comparisons of latent variables based on sex

Constructs	Global			Female			Male			ANOVA	
	N	Mean	SD	N	Mean	SD	N	Mean	SD	t	p
Product range (1)	319	4.11	0.944	103	3.91	1.109	213	4.22	0.838	-2.70	0.007
Shelf management (2)	319	3.89	0.728	103	3.76	0.840	213	3.98	0.649	-2.57	0.011
Physical surroundings (3)	319	3.73	1.046	103	3.57	1.093	213	3.81	1.021	-1.88	0.060
Personal service (4)	319	3.97	1.011	103	3.76	1.137	213	4.09	0.933	-2.70	0.007
Food quality (5)	319	4.06	0.963	103	3.89	1.072	213	4.15	0.900	-2.21	0.028
Shopping convenience (6)	319	3.00	0.701	103	3.07	0.694	213	2.95	0.703	1.41	0.159

	N	Mean	SD	N	Mean	SD	N	Mean	SD	t	p
Store loyalty (7)	319	4.06	0.885	103	3.90	0.913	213	4.16	0.860	-2.48	0.014
Satisfaction (8)	319	4.22	0.894	103	4.02	0.981	213	4.33	0.816	-3.00	0.003
Brand loyalty (9)	319	3.37	0.498	103	3.30	0.540	213	3.41	0.475	-1.93	0.054
Attitude toward deals (10)	319	4.00	0.931	103	3.88	0.950	213	4.06	0.921	-1.60	0.111
Behavioural intention toward deals (11)	319	3.93	0.898	103	3.76	0.934	213	4.02	0.871	-2.46	0.014
Cost/Benefit estimation (12)	319	3.66	0.681	103	3.58	0.729	213	3.70	0.658	-1.45	0.149
Buying intention (13)	319	4.16	0.919	103	3.93	1.041	213	4.29	0.819	-3.36	0.001

SD= Standard deviation

In the case of the other independent variables of the measurement instrument used to identify differences, the data will be presented in a different way, since the number of different groups is greater than two. An ANOVA with the Scheffe post hoc test has been performed to identify differences between categories. For each independent variable, the results of the analysis of variance test are presented in Appendix C, the values for each group or category are given throughout this chapter and, finally, post hoc test results are discussed. The independent variables that have been used are the following: "supermarket" (name of supermarket), "visit frequency" (days you go to the supermarket per month), "seniority" as a buyer (years shopping at the supermarket), "shopping time" (time spent shopping in the supermarket), "remoteness" (distance from your residence to

the supermarket), "educational level", "household size", "marital status", "income level", "activity", "nationality", and "age".

In the case of the "supermarket" variable, sample size, means and standard deviations for each group or category for all constructs are shown in Table 22. Significant differences, as illustrated in Table C.1 (in the appendix), are produced for the following variables: "Product range", "Shelf management", "Physical surroundings", "Personal service", "Food quality", "Shopping convenience", "Store loyalty", "Satisfaction", "Brand loyalty", "Behavioural intention toward deals", and "Cost/benefit estimation".

Table 22. Sample size, means and standard deviations latent variables by supermarket

Constructs	Carrefour			Lulu			Nesto			Safeer			Spar			Spinneys			Union coop		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	107	4.14	0.92	70	4.10	0.81	11	3.42	1.79	22	4.14	0.72	8	3.58	1.49	50	4.42	0.82	50	3.98	0.95
Shelf management (2)	107	3.94	0.69	70	4.04	0.75	11	3.44	1.10	22	3.64	0.72	8	3.25	0.89	50	3.98	0.62	50	3.84	0.66
Physical surroundings (3)	107	3.62	0.85	70	3.30	1.12	11	3.45	1.51	22	3.98	0.96	8	3.87	1.46	50	4.29	0.81	50	3.91	0.92
Personal service (4)	107	3.95	0.93	70	3.71	1.04	11	3.61	1.60	22	4.09	0.93	8	3.37	1.57	50	4.49	0.77	50	3.99	0.96
Food quality (5)	107	4.03	0.87	70	3.81	1.01	11	3.64	1.61	22	4.00	0.96	8	3.87	1.53	50	4.40	0.88	50	4.29	0.77
Shopping convenience (6)	107	3.04	0.69	70	3.19	0.65	11	2.98	0.88	22	2.74	0.59	8	2.94	0.91	50	3.01	0.64	50	2.74	0.75
Store loyalty (7)	107	4.08	0.83	70	3.91	0.88	11	3.12	1.19	22	3.98	0.81	8	3.58	1.22	50	4.41	0.80	50	4.24	0.79
Satisfaction (8)	107	4.17	0.92	70	4.10	0.87	11	3.61	1.36	22	4.23	0.67	8	3.83	1.27	50	4.66	0.54	50	4.21	0.92
Brand loyalty (9)	107	3.29	0.54	70	3.41	0.45	11	3.18	0.46	22	3.36	0.40	8	3.00	0.59	50	3.51	0.50	50	3.45	0.44
Attitude toward deals (10)	107	3.98	0.90	70	3.90	0.87	11	3.61	1.33	22	4.10	0.79	8	3.91	1.44	50	4.26	0.87	50	3.94	0.98

Behavioural intention toward deals (11)	107	3.79	0.89	70	3.75	0.90	11	3.57	1.22	22	4.06	0.75	8	4.06	1.28	50	4.35	0.84	50	4.03	0.76
Cost/Benefit estimation (12)	107	3.75	0.64	70	3.45	0.70	11	3.27	0.62	22	3.72	0.65	8	3.22	0.67	50	3.83	0.69	50	3.68	0.68
Buying intention (13)	107	4.16	0.89	70	4.10	0.85	11	3.42	1.45	22	4.09	0.95	8	4.00	1.28	50	4.42	0.80	50	4.15	0.92

The post hoc analyses show the following. For the "Product range" variable, the group with the highest scores is the "Spinneys" store, while the lowest scores correspond to "Nesto". However, there are no results showing significant differences between two specific supermarkets. The situation is similar in the case of the "Shelf management" construct, although the stores are different: the highest scores are for "Lulu" and the lowest for "Spar". Regarding the latent variable "Physical surroundings", however, significant differences are detected between the two stores with higher (Spinneys) and lower (Lulu) scores, as well as between Spinneys and Carrefour (in favour of the former). In the case of "Personal service" there are statistically significant differences between the supermarket with the highest scores (Spinneys) and Lulu, although the lowest values have been obtained for the Spar store. With respect to "Food quality" no pairings with significant differences are identified and the two most notable groups are Nesto (lower values than all the others) and Spinneys (higher scores). The best results for "Shopping convenience" are for Lulu and the worst for Safeer, even though there are no specific significant differences. For "Store loyalty" it is clearly observed that respondents are more loyal to Spinneys (higher values) than to Nesto (lowest values of all), in addition to showing greater loyalty to Union Coop than to Nesto. The highest "Satisfaction" corresponds to respondents who shop at Spinneys, while the lowest is for shoppers at Nesto. Moreover, the differences between these groups are statistically relevant. Although Spinneys users show higher "Brand loyalty" than all the others and Spar shoppers less hence, no significant differences between categories are observed. "Behavioural intention toward deals" is significantly higher in Spinneys than in Carrefour and Lulu, although the lowest values have been obtained in the case of Nesto. Finally, in relation to "Cost/Benefit estimation" it is not possible to clearly detect pairings with significant results, although it has been indicated that once again the highest values correspond to Spinneys and the lowest to Spar.

For the variable "visit frequency" the results are shown in Table 23. On the other hand, Table C.2 shows that the significant differences correspond to the following constructs: "Product range", "Shelf management", "Food quality", "Shopping convenience", "Store loyalty", and "Cost/benefit estimation".

Table 23. Sample size, means and standard deviations latent variables by visit frequency

Constructs	Less than once a month			Monthly			Twice a month			Weekly			More often		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	29	3.56	1.14	83	4.23	0.99	68	4.08	0.79	99	4.24	0.86	40	4.02	1.01
Shelf management (2)	29	3.56	0.81	83	4.04	0.70	68	3.83	0.75	99	3.97	0.67	40	3.77	0.73
Physical surroundings (3)	29	3.45	1.32	83	3.85	1.06	68	3.73	0.97	99	3.72	1.00	40	3.68	1.03
Personal service (4)	29	3.59	1.16	83	4.09	1.01	68	3.95	0.97	99	4.02	0.99	40	3.93	1.00
Food quality (5)	29	3.57	1.27	83	4.25	0.83	68	4.01	0.97	99	4.11	0.92	40	3.96	0.97
Shopping convenience (6)	29	2.90	0.68	83	3.19	0.68	68	3.05	0.70	99	2.92	0.69	40	2.75	0.69
Store loyalty (7)	29	3.74	1.04	83	4.24	0.87	68	4.02	0.84	99	4.14	0.83	40	3.84	0.92
Satisfaction (8)	29	4.02	0.97	83	4.27	0.90	68	4.24	0.92	99	4.29	0.82	40	4.02	0.94
Brand loyalty (9)	29	3.36	0.61	83	3.47	0.47	68	3.34	0.50	99	3.37	0.51	40	3.24	0.39
Attitude toward deals (10)	29	3.64	1.06	83	4.08	0.98	68	3.93	0.86	99	4.14	0.89	40	3.83	0.86
Behavioural intention toward deals (11)	29	3.61	0.91	83	4.02	0.96	68	3.88	0.91	99	4.02	0.88	40	3.81	0.75
Cost/Benefit estimation (12)	29	3.28	0.68	83	3.78	0.73	68	3.62	0.70	99	3.77	0.60	40	3.44	0.56
Buying intention (13)	29	3.78	1.12	83	4.27	0.91	68	4.13	0.83	99	4.26	0.87	40	3.99	0.97

In case of this independent variable, the results concerning significant differences between categories or groups point to several findings and analyses. First, the only case in which no pairings can be identified has been obtained for the variable "Store loyalty": the group with the highest loyalty is made up of respondents who go to the supermarket weekly, while those with the lowest scores are respondents who go more often than once a week. Second, significant

differences between those with "weekly" (higher value) and "more often" (lower value) frequency are observed in "Shelf management", "Food quality" and "Cost/Benefit estimation". Thirdly, in the case of the variable "Product range", the highest values are shown by "monthly" shoppers and the lowest by those who go to the supermarket several times a week ("more often"), although differences occur between these groups and also between those who go "weekly" and "more often". Lastly, the differences in terms of "Shopping convenience" occur between "weekly" shoppers and "less than once a month" shoppers, with the former scoring higher than the latter.

The results of the ANOVA test for the "seniority" variable can be found in Appendix C (in Table C.3), while the data on sample size, means and standard deviations for each group or category are given in Table 24. The significant differences correspond to "Product range", "Shelf management", "Shopping convenience", "Store loyalty", "Satisfaction", and "Cost/benefit estimation".

Table 24. Sample size, means and standard deviations latent variables by seniority

Constructs	less than 1 year			1-3 years			3-5 years			more than 5 years		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	49	4.01	0.99	45	3.91	1.05	54	3.88	1.07	170	4.26	0.83
Shelf management (2)	49	3.64	0.69	45	3.69	0.67	54	3.75	0.76	170	4.07	0.71
Physical surroundings (3)	49	3.80	1.02	45	3.85	0.96	54	3.61	0.86	170	3.70	1.13
Personal service (4)	49	4.05	0.92	45	4.01	0.96	54	3.77	1.02	170	4.00	1.05
Food quality (5)	49	4.17	0.89	45	4.06	1.00	54	3.98	0.98	170	4.05	0.97
Shopping convenience (6)	49	2.49	0.52	45	2.76	0.67	54	2.94	0.70	170	3.22	0.66
Store loyalty (7)	49	3.83	0.84	45	3.93	0.83	54	3.93	0.91	170	4.21	0.88
Satisfaction (8)	49	4.07	0.92	45	3.96	1.03	54	4.14	0.81	170	4.34	0.86
Brand loyalty (9)	49	3.33	0.40	45	3.27	0.53	54	3.33	0.52	170	3.43	0.50
Attitude toward deals (10)	49	3.89	0.84	45	3.99	0.91	54	3.94	0.79	170	4.04	1.00
Behavioural intention toward deals (11)	49	3.95	0.71	45	3.92	0.89	54	3.99	0.75	170	3.90	0.99

Cost/Benefit estimation (12)	49	3.44	0.50	45	3.49	0.62	54	3.56	0.71	170	3.78 0.71
Buying intention (13)	49	4.03	0.97	45	4.13	0.90	54	4.00	0.99	170	4.24 0.88

SD= Standard deviation

In the case of "seniority" it is not possible to determine the differences between groups for the constructs "Product range" (those with more than 5 years obtain higher scores and those with 3 to 5 years obtain lower scores), "Store loyalty" (higher values for more than 5 years and lower for less than 1 year) and "Satisfaction" (more than 5 years and 1-3 years). For the variable "Shelf management", it was found that the respondents who have been shopping for "more than 5 years" have a more favourable perception than those in the other groups ("less than 1 year", "1-3 years", and "3-5 years"). On the other hand, for "Shopping convenience", those who have been shopping "more than 5 years" score higher than "less than 1 year" and "1-3 years" and, in addition, those of "3-5 years" reach significantly higher values than "less than 1 year". Finally, "more than 5 years" are better than "less than 1 year" in "Cost/Benefit estimation".

The data on "shopping time" are shown in Tables C.4 and 25 and statistically significant differences are found for "Product range", "Shelf management", "Physical surroundings", "Shopping convenience", "Store loyalty", "Satisfaction", "Attitude toward deals", "Behavioural intention toward deals", "Cost/benefit estimation", and "Buying intention".

Table 25. Sample size, means and standard deviations latent variables by shopping time

Constructs	less than 1 hour			1-2 hours			2-3 hours			more than 3 hours		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	98	4.10	0.98	154	4.28	0.84	53	3.81	1.02	14	3.52	1.02
Shelf management (2)	98	3.80	0.80	154	4.08	0.64	53	3.58	0.73	14	3.74	0.52
Physical surroundings (3)	98	3.49	1.13	154	3.85	1.03	53	3.69	0.90	14	4.14	0.83
Personal service (4)	98	3.82	1.11	154	4.08	0.95	53	3.86	1.04	14	4.31	0.59
Food quality (5)	98	3.94	1.03	154	4.18	0.91	53	3.94	0.95	14	3.96	1.03
Shopping convenience (6)	98	2.90	0.74	154	3.15	0.70	53	2.83	0.56	14	2.59	0.53
Store loyalty (7)	98	3.81	1.01	154	4.28	0.79	53	3.92	0.80	14	4.00	0.69

Satisfaction (8)	98	4.12	0.95	154	4.40	0.84	53	3.87	0.84	14	4.19	0.79
Brand loyalty (9)	98	3.34	0.54	154	3.38	0.49	53	3.40	0.41	14	3.45	0.59
Attitude toward deals (10)	98	3.75	1.06	154	4.22	0.83	53	3.82	0.80	14	3.95	0.95
Behavioural intention toward deals (11)	98	3.66	1.00	154	4.10	0.86	53	3.90	0.70	14	4.09	0.92
Cost/Benefit estimation (12)	98	3.46	0.64	154	3.85	0.67	53	3.55	0.66	14	3.30	0.53
Buying intention (13)	98	4.04	1.02	154	4.33	0.82	53	3.85	0.95	14	4.19	0.78

SD= Standard deviation

The only case in which the test does not allow identification of significant differences between categories is that of the variable "Physical surroundings", where subjects who spend "more than 3 hours" shopping reach the highest values, while the lowest values correspond to those who spend "less than 1 hour". Of the remaining variables, the following should be noted. First, in the case of "Product range", those who spend "1-2 hours" perceive more products than those who spend "2-3 hours" and "more than 3 hours". Second, the situation is also in favour of the "1-2 hours" group versus the "less than 1 hour" and "2-3 hours" groups for the "Shelf management" construct. Third, for "Shopping convenience" those who spend "1-2 hours" are more favourable than the remaining 3 groups. Fourth, differences in "Store loyalty" only occur between "1-2 hours" and "less than 1 hour": once again the highest score is for "1-2 hours". Fifth, things are different for "Satisfaction": "2-3 hours" scores higher than "1-2 hours". Sixth, with regard to "Attitude towards deals" "1-2 hours" significantly outperforms "less than 1 hour". The same is true for "Behavioural intention toward deals". On the other hand, in relation to "Cost/Benefit estimation" it is found that the "1-2 hours" category offers higher values than the other three. Finally, it should be noted that in the case of "Buying intention", "2-3 hours" scores considerably lower than "1-2 hours".

With respect to "remoteness", as can be deduced from Table C.5, differences occur in the following cases: "Shelf management", "Personal service", "Food quality", "Shopping convenience", "Attitude towards deals", and "Cost/benefit estimation".

Table 26. Sample size, means and standard deviations latent variables by remoteness

Constructs	less than 1 Km			1-25 Kms			5-10 Kms			more than 10 Kms		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	77	4.04	0.96	118	4.25	0.93	72	4.13	0.89	52	3.87	0.99
Shelf management (2)	77	3.71	0.72	118	4.04	0.70	72	3.98	0.73	52	3.72	0.71
Physical surroundings (3)	77	3.72	1.05	118	3.87	1.12	72	3.69	0.94	52	3.47	0.99
Personal service (4)	77	3.92	0.93	118	4.10	1.01	72	4.08	0.90	52	3.61	1.18
Food quality (5)	77	4.03	0.90	118	4.23	0.88	72	3.99	1.01	52	3.81	1.12
Shopping convenience (6)	77	2.71	0.68	118	3.14	0.68	72	3.10	0.73	52	2.95	0.64
Store loyalty (7)	77	3.95	0.89	118	4.20	0.92	72	4.08	0.81	52	3.91	0.86
Satisfaction (8)	77	4.14	0.89	118	4.33	0.90	72	4.27	0.83	52	4.00	0.94
Brand loyalty (9)	77	3.38	0.44	118	3.43	0.49	72	3.37	0.52	52	3.24	0.55
Attitude toward deals (10)	77	3.97	0.90	118	4.14	1.00	72	4.01	0.79	52	3.70	0.95
Behavioural intention toward deals (11)	77	3.88	0.84	118	4.03	0.97	72	3.96	0.80	52	3.72	0.94
Cost/Benefit estimation (12)	77	3.53	0.58	118	3.74	0.70	72	3.75	0.72	52	3.53	0.69
Buying intention (13)	77	4.11	0.94	118	4.27	0.92	72	4.18	0.90	52	3.95	0.89

SD= Standard deviation

The data in Table 26 together with post hoc test results indicate a number of key analyses. First, for two variables it is impossible to specify the categories with significant differences: "Food quality" (higher scores for the "1-5 Kms" group and lower for "less than 1 km") and "Cost/Benefit estimation" (higher for "5-10 Kms" and lower for "less than 1 km"). Second, significant differences in favour of "1-5 Kms" versus "more than 10 Kms" for the constructs "Personal service" and "Attitude toward deals". Third, for "Shelf management" the situation is in favour of the "1-5 Kms" category versus the "less than 1 km" collective. Finally, for "Shopping convenience", the situation is unfavourable for the "less than 1 km" group compared to two other groups: "1-5 Kms" and "5-10 Kms".

The analysis by "educational level" offers relevant differences for the variables "Shelf management", "Satisfaction", and "Buying intention", as can be deduced from the data collected in Table C.6.

Table 27. Sample size, means and standard deviations latent variables by educational level

Constructs	Preparatory			High school			University		
	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	20	3.78	1.00	62	4.27	0.80	227	4.13	0.96
Shelf management (2)	20	3.23	0.84	62	4.03	0.62	227	3.92	0.71
Physical surroundings (3)	20	3.40	1.25	62	3.64	1.01	227	3.82	1.02
Personal service (4)	20	3.87	0.99	62	4.00	1.03	227	4.00	0.99
Food quality (5)	20	3.82	1.21	62	4.12	0.91	227	4.11	0.93
Shopping convenience (6)	20	2.69	0.53	62	2.97	0.73	227	3.01	0.69
Store loyalty (7)	20	3.85	0.89	62	4.06	0.86	227	4.11	0.87
Satisfaction (8)	20	3.68	1.07	62	4.26	0.84	227	4.26	0.86
Brand loyalty (9)	20	3.18	0.48	62	3.38	0.57	227	3.39	0.48
Attitude toward deals (10)	20	3.72	0.95	62	4.05	0.90	227	4.03	0.93
Behavioural intention toward deals (11)	20	3.94	0.78	62	3.81	0.90	227	3.99	0.89
Cost/Benefit estimation (12)	20	3.49	0.50	62	3.62	0.59	227	3.68	0.71
Buying intention (13)	20	3.55	1.10	62	4.18	0.84	227	4.21	0.89

SD= Standard deviation

Thus, for "Shelf management", although respondents with a "High school" level achieve the highest score and "Preparatory" the lowest, no significant differences are found in the post hoc test. However, for "Satisfaction" the "Preparatory" group offers clearly lower results than the "High school" group. Finally, in "Buying intention" "Preparatory" scores clearly below "University" and "High school".

In the case of the variable "household size", sample size, means and standard deviations for each group or category are shown for all constructs in Table 28. Significant differences, as Table C.7 illustrates, occur for the following variables: "Shelf management", "Physical surroundings", "Personal service", "Food quality", "Shopping convenience", "Satisfaction", "Attitude toward deals", "Behavioural intention toward deals", "Cost/benefit estimation", and "Buying intention".

Table 28. Sample size, means and standard deviations latent variables by household size

Constructs	*Individual*			*2 members*			*3 members*			*4 members*			*5 o more members*		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	27	3.93	1.20	57	4.39	0.90	52	3.94	0.95	59	4.12	0.94	121	4.10	0.89
Shelf management (2)	27	3.55	0.94	57	4.03	0.70	52	3.76	0.62	59	3.88	0.71	121	3.98	0.71
Physical surroundings (3)	27	3.88	1.11	57	4.25	0.82	52	3.81	0.85	59	3.81	0.91	121	3.36	1.14
Personal service (4)	27	4.00	1.08	57	4.34	0.97	52	4.11	0.80	59	4.11	0.85	121	3.66	1.09
Food quality (5)	27	4.15	1.14	57	4.44	0.91	52	3.98	1.00	59	4.14	0.85	121	3.85	0.94
Shopping convenience (6)	27	2.84	0.65	57	3.01	0.67	52	2.68	0.64	59	2.86	0.70	121	3.22	0.70
Store loyalty (7)	27	4.02	1.11	57	4.28	0.86	52	3.95	0.85	59	4.03	0.77	121	4.03	0.91
Satisfaction (8)	27	3.93	1.22	57	4.46	0.82	52	4.15	0.84	59	4.34	0.59	121	4.13	0.97
Brand loyalty (9)	27	3.28	0.54	57	3.45	0.43	52	3.36	0.54	59	3.40	0.44	121	3.34	0.53

Attitude toward deals (10)	27	4.18	1.01	57	4.34	0.85	52	3.89	0.87	59	4.01	0.79	121	3.84	1.01
Behavioural intention toward deals (11)	27	3.99	1.10	57	4.38	0.73	52	3.87	0.82	59	3.99	0.70	121	3.68	0.96
Cost/Benefit estimation (12)	27	3.58	0.72	57	3.92	0.65	52	3.49	0.63	59	3.72	0.70	121	3.59	0.66
Buying intention (13)	27	3.94	1.27	57	4.54	0.74	52	4.02	0.89	59	4.15	0.82	121	4.10	0.92

SD= Standard deviation

Post hoc tests show, firstly, that in three of the constructs ("Shelf management", "Satisfaction" and "Buying intention") it is not feasible to identify the direction of the differences, although the "2 members" group always offers the highest score and the "Individual" group the lowest. Second, in five of the constructs the differences are always in favour of "2 members" compared to "5 or more members", namely "Physical surroundings", "Personal service", "Food quality", "Attitude toward deals" and "Behavioural intention toward deals". Thirdly, for "Shopping convenience" the "5 or more members" group obtains significantly higher scores than the "3 members" and "4 members" groups. Finally, in relation to "Cost/Benefit estimation" the following occurs: families with "2 members" are more concerned about this aspect than families with "3 members" and "5 or more members".

The results of the analysis of variance of the variable "marital status" are presented in Table C.8 and show differences in the constructs "Product range", "Shelf management", "Physical surroundings", "Personal service", "Food quality", "Shopping convenience", "Store loyalty", "Satisfaction", and "Buying intention".

Table 29. Sample size, means and standard deviations latent variables by marital status

Constructs	Single			Married			Divorced			Widowed		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	24	3.50	1.09	221	4.18	0.89	53	4.11	1.02	21	4.14	0.92
Shelf management (2)	24	3.47	0.83	221	3.96	0.74	53	3.91	0.51	21	3.61	0.76
Physical surroundings (3)	24	3.71	0.79	221	3.64	1.06	53	4.13	0.97	21	3.70	1.18
Personal service (4)	24	3.58	1.10	221	3.92	1.01	53	4.34	0.81	21	4.08	1.11
Food quality (5)	24	3.67	1.07	221	4.07	0.92	53	4.31	0.87	21	3.79	1.30
Shopping convenience (6)	24	2.98	0.65	221	3.11	0.68	53	2.69	0.69	21	2.61	0.71
Store loyalty (7)	24	3.71	0.90	221	4.11	0.90	53	4.16	0.75	21	3.73	0.93
Satisfaction (8)	24	3.65	1.03	221	4.25	0.89	53	4.35	0.74	21	4.14	0.94
Brand loyalty (9)	24	3.18	0.55	221	3.38	0.53	53	3.46	0.32	21	3.30	0.35
Attitude toward deals (10)	24	3.85	0.84	221	3.97	0.95	53	4.15	0.86	21	4.06	0.95
Behavioural intention toward deals (11)	24	3.70	0.93	221	3.90	0.90	53	4.17	0.82	21	3.89	0.93
Cost/Benefit estimation (12)	24	3.44	0.64	221	3.69	0.70	53	3.69	0.66	21	3.48	0.55
Buying intention (13)	24	3.68	1.05	221	4.18	0.90	53	4.33	0.85	21	4.06	1.01

SD= Standard deviation

Table 29 data and post hoc analyses indicate several key findings. First, that "divorced" obtain the highest scores and "single" the lowest, although without significant differences between couples, for "Food quality", "Store loyalty" and "Buying intention". Secondly, for "Product range" and "Shelf management" the differences are between "married" and "single", and in favour of the former. Third, with respect to the latent variable "Physical surroundings",

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significant differences are detected between "divorced" (highest value) and "single" (lowest value). Fourth, in the case of "Personal service" there are statistically significant differences between "divorced" (higher score) and "married", on the one hand, and between "divorced" and "single" (lower value), on the other. Fifth, differences appear, in the case of "Shopping convenience", between the group with the highest score ("married") and two others: "divorced" and "widowed" (with the lowest score). Finally, it should be noted that the "single" group scores significantly lower than two others in "Satisfaction": "married" and "divorced" (higher values).

As shown in Table C.9 for the variable "income level", the ANOVA indicates differences in the following constructs: "Product range", "Shelf management", "Food quality", "Shopping convenience", "Store loyalty", "Satisfaction", "Attitude toward deals", "Behavioural intention toward deals", "Cost/benefit estimation", and "Buying intention".

Table 30. Sample size, means and standard deviations latent variables by income level

Constructs	less than 10000 AED			10000 -20000 AED			20000 -30000 AED			More than 30000 AED		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	59	3.88	0.86	68	4.06	1.08	83	3.99	0.96	108	4.38	0.83
Shelf management (2)	59	3.69	0.73	68	3.85	0.74	83	3.80	0.70	108	4.11	0.70
Physical surroundings (3)	59	3.64	0.97	68	3.71	1.04	83	3.57	1.02	108	3.91	1.09
Personal service (4)	59	3.75	0.83	68	3.89	1.09	83	3.95	1.04	108	4.16	1.01
Food quality (5)	59	3.91	0.93	68	3.97	1.05	83	3.94	1.03	108	4.29	0.83
Shopping convenience (6)	59	2.89	0.67	68	2.85	0.70	83	2.83	0.66	108	3.27	0.67
Store loyalty (7)	59	3.98	0.89	68	3.87	0.91	83	4.04	0.84	108	4.27	0.87

Satisfaction (8)	59	4.00	0.83	68	4.12	1.01	83	4.16	0.88	108	4.44	0.82
Brand loyalty (9)	59	3.32	0.51	68	3.41	0.49	83	3.34	0.49	108	3.40	0.50
Attitude toward deals (10)	59	3.82	0.86	68	3.88	0.99	83	3.89	0.93	108	4.26	0.89
Behavioural intention toward deals (11)	59	3.79	0.79	68	3.83	0.97	83	3.83	0.83	108	4.14	0.93
Cost/Benefit estimation (12)	59	3.58	0.51	68	3.44	0.69	83	3.64	0.66	108	3.86	0.72
Buying intention (13)	59	3.86	0.95	68	4.13	1.02	83	4.04	0.85	108	4.43	0.82

SD= Standard deviation

The data in Table 30 and the results of the post hoc tests lead to the following comments. First, there are two variables ("Food quality" and "Behavioural intention toward deals") for which no significant pairings can be identified, although it is clear that the highest scores are in the "more than 30000 AED" category and the lowest in the "less than 10000 AED" category. Second, there are significant differences between the "more than 30000 AED" and "less than 10000 AED" groups, in favour of the former, for the latent variables "Satisfaction" and "Attitude toward deals". Third, the case of the constructs "Store loyalty" and "Cost/Benefit estimation" is characterized by significant differences between "more than 30000 AED" (higher score) and "10000-20000 AED" (lower score). Fourth, the presence of significantly higher values in the category "more than 30000 AED" than in the categories "less than 10000 AED" and "20000-30000 AED" for the variables "Product range", "Shelf management" and "Buying intention". Finally, for "Shopping convenience" there is one group ("more than 30000 AED") that achieves significantly higher scores than the other three: "less than 10000 AED", "10000-20000 AED" and "20000-30000 AED".

In the case of the variable "activity" the ANOVA results are shown in Table C.10, while the specific values for each category are shown in Table 31. The latent variables that obtain statistically significant test values are: "Product range", "Shelf management", "Physical surroundings", "Personal service", "Food quality", "Satisfaction", "Attitude toward deals", "Behavioural intention toward deals", and "Buying intention".

Table 31. Sample size, means and standard deviations latent variables by activity

Constructs	Student			Self-employed			Employed			Unemployed		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	15	3.71	0.52	64	4.24	0.99	204	4.19	0.91	35	3.64	1.00
Shelf management (2)	15	3.65	0.89	64	3.88	0.65	204	3.97	0.69	35	3.59	0.91
Physical surroundings (3)	15	3.33	0.84	64	4.06	0.95	204	3.73	1.06	35	3.26	1.01
Personal service (4)	15	3.40	0.81	64	4.35	0.84	204	4.00	1.01	35	3.41	1.04
Food quality (5)	15	3.60	0.93	64	4.20	0.97	204	4.12	0.94	35	3.66	0.94
Shopping convenience (6)	15	3.00	0.66	64	2.76	0.64	204	3.05	0.72	35	3.08	0.66
Store loyalty (7)	15	4.02	0.76	64	4.17	0.82	204	4.08	0.90	35	3.80	0.90
Satisfaction (8)	15	3.91	0.95	64	4.29	0.84	204	4.28	0.87	35	3.84	1.02
Brand loyalty (9)	15	3.33	0.47	64	3.42	0.45	204	3.38	0.51	35	3.26	0.55
Attitude toward deals (10)	15	3.58	0.70	64	4.21	0.95	204	4.01	0.93	35	3.73	0.86

Behavioural intention toward deals (11)	15	3.52	0.73	64	4.26	0.76	204	3.92	0.92	35	3.50	0.87
Cost/Benefit estimation (12)	15	3.48	0.44	64	3.78	0.67	204	3.64	0.70	35	3.58	0.67
Buying intention (13)	15	3.93	0.79	64	4.30	0.90	204	4.22	0.88	35	3.67	1.05

SD= Standard deviation

Regarding the specific differences between categories for each construct, the following should be noted. First, there are two cases in which no specific differences between categories can be established, although it is possible to identify the one with the highest score ("self-employed") and the one with the lowest score ("student"); these are the variables "Food quality" and "Attitude toward deals". Secondly, in the case of the "Satisfaction" variable, it is not possible to identify specific relationships with significant differences, although the "unemployed" group is the one that scores lowest, while the highest values correspond to the "self-employed" group. Third, relevant differences are observed between the "unemployed" category (lower value) and the "self-employed" and "employed" categories for the cases of "Product range" and "Buying intention". Fourth, in the case of the "Shelf management" construct, the "employed" group scores significantly higher than the "unemployed" group. Fifth, with respect to the latent variable "Physical surroundings", significant differences are detected between two categories of activity: one with higher scores ("self-employed") and the other with lower scores ("unemployed"). In the case of "Personal service" there are statistically significant differences between the following groups: "self-employed" obtains higher values than "student" and "unemployed"; and "employed" exceeds the scores of "unemployed". Lastly, the "self-employed" group shows significantly higher values than "student" and "unemployed" in the case of "Behavioural intention toward deals".

With respect to the variable "nationality", as illustrated by the results shown in Table C.11, the differences correspond to these constructs: "Physical surroundings", "Personal service", "Food

quality", "Shopping convenience", "Attitude toward deals", and "Behavioural intention toward deals".

Table 32. Sample size, means and standard deviations latent variables by nationality

Constructs	Local			Arab			Foreign		
	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	164	4.09	0.91	42	3.99	1.10	113	4.19	0.92
Shelf management (2)	164	3.95	0.76	42	3.81	0.78	113	3.85	0.65
Physical surroundings (3)	164	3.42	1.07	42	3.88	1.02	113	4.12	0.86
Personal service (4)	164	3.77	1.08	42	4.10	1.07	113	4.22	0.81
Food quality (5)	164	3.96	0.96	42	3.98	1.05	113	4.24	0.92
Shopping convenience (6)	164	3.12	0.72	42	3.02	0.67	113	2.81	0.65
Store loyalty (7)	164	4.02	0.90	42	3.98	0.93	113	4.17	0.85
Satisfaction (8)	164	4.18	0.91	42	4.18	0.93	113	4.28	0.86
Brand loyalty (9)	164	3.34	0.53	42	3.44	0.49	113	3.39	0.44
Attitude toward deals (10)	164	3.87	0.94	42	3.90	1.04	113	4.22	0.83
Behavioural intention toward deals (11)	164	3.74	0.91	42	4.08	0.89	113	4.15	0.83
Cost/Benefit estimation (12)	164	3.62	0.65	42	3.68	0.84	113	3.70	0.66

| Buying intention (13) | 164 | 4.14 | 0.91 | 42 | 4.07 | 0.92 | 113 | 4.21 | 0.93 |

SD= Standard deviation

The data in Table 32, together with the post hoc results, illustrate the following. First, there is only one variable ("Food quality") where it is not possible to identify the direction of the differences, although it is clear that "foreign" scores higher than "local". Second, for the latent variable "Physical surroundings" it is observed that the "local" group scores significantly lower than the other two: "foreign" and "Arab". Thirdly, in the case of "Shopping convenience", people from the "local" group obtain higher scores than those from the "foreign" group. Finally, in the remaining 3 constructs ("Personal service", "Attitude toward deals" and "Behavioural intention toward deals") the following occurs: lower scores for "local" versus "foreign".

In case of the "age" variable, the presence of several categories with a size of less than 2 does not allow the performance of global post hoc tests, so the one-way tests have been resorted to, by pairs of categories. Table C.12 allows identification of differences based on age for the following variables: "Product range", "Shelf management", "Physical surroundings", "Personal service", "Food quality", "Shopping convenience", "Store loyalty", "Satisfaction", "Attitude toward deals", "Behavioural intention toward deals", and "Buying intention".

Table 33. Sample size, means and standard deviations latent variables by age

Constructs	50-55 years			56-59 years			60-64 years			65-69 years			75-80 years		
	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD
Product range (1)	194	4.05	0.88	52	4.33	0.83	38	4.09	0.96	27	4.47	1.11	2	1.67	0.94
Shelf management (2)	194	3.88	0.76	52	4.00	0.57	38	3.76	0.69	27	4.18	0.65	2	3.20	0.85
Physical surroundings (3)	194	3.53	1.01	52	4.01	0.88	38	3.99	0.99	27	4.51	0.93	2	2.33	1.89
Personal service (4)	194	3.86	0.98	52	4.25	0.88	38	3.89	1.07	27	4.57	0.90	2	2.33	1.89
Food quality (5)	194	3.97	0.95	52	4.14	0.94	38	4.25	0.87	27	4.57	0.87	2	2.25	0.35

Shopping convenience (6)	194	3.06	0.70	52	2.84	0.72	38	2.75	0.65	27	3.19	0.61	2	3	0.71
Store loyalty (7)	194	4.03	0.88	52	4.25	0.75	38	3.30	0.85	27	4.33	1.05	2	2.83	0.24
Satisfaction (8)	194	4.11	0.91	52	4.47	0.64	38	4.27	0.80	27	4.59	0.86	2	2.50	1.18
Brand loyalty (9)	194	3.37	0.51	52	3.31	0.53	38	3.38	0.43	27	3.55	0.40	2	3.17	0.71
Attitude toward deals (10)	194	3.89	0.91	52	4.23	0.77	38	4.12	0.84	27	4.33	1.11	2	2	1.41
Behavioural intention toward deals (11)	194	3.80	0.87	52	4.16	0.78	38	4.03	0.89	27	4.35	1.06	2	3.50	0.71
Cost/Benefit estimation (12)	194	3.62	0.66	52	3.72	0.66	38	3.56	0.73	27	3.94	0.73	2	4	1.41
Buying intention (13)	194	4.04	0.93	52	4.51	0.60	38	4.21	0.91	27	4.46	0.97	2	3.17	1.18

SD= Standard deviation

In Table 33 only the values of the categories with 2 or more cases are included. Independent Samples Tests performed for the 5 categories indicate several things. First, that for the variable "Product range" the differences are found between people of "50-55 years" and subjects with "56-59 years" and with "65-69 years", since the former obtain lower scores than the other two. Second, in "Shelf management" "50-55 years" and "60-64 years" reach values below "65-69 years". Third, in relation to "Physical surroundings" we observe two trends. On the one hand, "65-69 years" obtain the highest values and significantly exceed "50-55 years", "56-59 years" and "60-64 years"; on the other hand, the scores of "50-55 years" are statistically lower than those of "56-59 years", "60-64 years" and "65-69 years". Fourth, in the case of "Personal service" there are statistically significant differences between "50-55 years" (lower) and "56-59 years" (higher), between "65-69 years" (higher) and "60-64 years" (lower) and, of course, between "65-69 years" (higher) and "50-55 years". Fifth, for "Food quality" the differences are

multiple: "65-69 years" outperform "50-55 years", "56-59 years" and "75-80 years"; "75-80 years" are outperformed by "56-59 years" and "60-64 years". Sixth, in the case of the construct "Shopping convenience" we can highlight the following: that both "50-55 years" and "65-69 years" obtain clearly higher values than "56-59 years" and "60-64 years". In seventh place in "Store loyalty" the group "56-59 years" scores higher than "75-80 years". Finally, the constructs "Satisfaction", "Attitude toward deals", "Behavioural intention toward deals", and "Buying intention" show the same differences: "56-59 years" reach lower values than "65-69 years".

The results of the correlations between the 13 latent variables included in the measurement instrument and in the relational model are presented below.

6.2.3 Bivariate correlations between latent variables

Table 34 shows the results of the correlations between the 13 variables obtained from section B of the measurement tool. As can be seen in this table, most of the variables show significant and positive correlations. The exception to this finding is the variable "Shopping convenience" which shows mostly negative correlations, only in two cases is this variable positively correlated: "Shelf management" (0.260) and "Cost/Benefit estimation" (0.109). The following correlations are particularly high: "Buying intent" and "Satisfaction" (0.812), "Behavioural intention toward deals" and "Attitude toward deals" (0.790), "Physical surroundings" and "Personal service" (0.736), "Buying intention" and "Shelf management" (0.718).

Table 34. Bivariate correlations between latent variables

	1	2	3	4	5	6	7	8	9	10	11	12
Product range (1)												
Shelf management (2)	0.630 **											
Physical surroundings (3)	0.506 **	0.304 **										
Personal service (4)	0.622 **	0.410 **	0.736 **									
Food quality (5)	0.664 **	0.472 **	0.564 **	0.561 **								
Shopping convenience (6)	-0.058	0.260 **	-0.247 **	-0.186 **	-0.192 **							
Store loyalty (7)	0.522 **	0.520 **	0.448 **	0.469 **	0.500 **	-0.022						
Satisfaction (8)	0.666 **	0.695 **	0.460 **	0.556 **	0.526 **	-0.030	0.639 **					

Brand loyalty (9)	0.255 **	0.250 **	0.215 **	0.296 **	0.308 **	-0.033	0.384 **	0.335 **				
Attitude toward deals (10)	0.587 **	0.469 **	0.659 **	0.643 **	0.530 **	-0.066	0.547 **	0.582 **	0.218 **			
Behavioural intention toward deals (11)	0.494 **	0.386 **	0.615 **	0.619 **	0.485 **	-0.112 *	0.529 **	0.525 **	0.247 **	0.790 **		
Cost/Benefit estimation (12)	0.428 **	0.478 **	0.353 **	0.369 **	0.365 **	0.109	0.520 **	0.465 **	0.232 **	0.524 **	0.595 **	
Buying intention (13)	0.660 **	0.718 **	0.518 **	0.597 **	0.565 **	-0.032	0.619 **	0.812 **	0.295 **	0.619 **	0.571 **	0.502 **

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).
Source: Own elaboration (319 surveys).

Once the descriptive, comparative and correlational analysis of the variables of the relational model has been completed, the results relating to the study of the psychometric characteristics of the measurement instrument are presented below.

6.3 ANALYSIS OF THE PSYCHOMETRIC PROPERTIES OF THE MEASUREMENT INSTRUMENT

In this section some psychometric properties of the measurement instrument used to identify the thirteen variables included in the proposed relational model are presented. For all the variables in this section of the measurement instrument a 5-point Likert-type scale has been used, where 1 means "nothing" and 5 "much". Before presenting the results, it is important to remember that several items of the original questionnaire have been reversed to present a similar meaning to most of the components. Specifically, the reversed variables have been the following: "I often buy other brands to see if they are better than the brands I usually buy" of the "Brand loyalty" scale; in "Cost/benefit estimation" the item "I like to buy rather high-priced brands"; and the element "Package units are too bulky to purchase" of the "Shelf management" construct. Lastly, there are three items of the "Shopping convenience" latent variable: "It is too crowded with people", "It takes too much time to check out" and "It is inconvenient to move around with a cart due to narrow aisles". In all cases, the sample size is 319.

First, given that this is a self-report instrument with 13 different theoretical constructs, although all of them are evaluated as a single measurement scale, it is necessary to demonstrate the absence of a common factor of variation of the 44 items. Once the absence of a common factor

is guaranteed, the analysis has been proceeded to each of the 13 theoretical scales proposed. This analysis of each of the 13 constructs will be carried out in the following order and aspects: 1) to establish the quality of each of the items of the scale and to propose an alternative scale if necessary; 2) to estimate the reliability of the scales, both original and alternative (if any).

6.3.1 Overall analysis of section B of the measurement instrument

This analysis essentially consists of applying the Harman test to determine whether the 44 items in section B of the measurement instrument correspond to a single common factor of variation. To do this, an exploratory factor analysis (EFA) of the 44 components of the questionnaire must be carried out, after reversing those items with the opposite direction. In the event of the result of this EFA showing the existence of a factor representing more than 50% of the variation, the existence of such a factor has to be confirmed and, consequently, the measurement instrument essentially corresponds to a single scale. In the case of this measurement instrument, the results are shown in Table 35 and clearly show the absence of a common factor, since the first factor explains 41.78% of the variance. It is therefore necessary to proceed to the separate analysis of each of the 13 theoretical scales (constructs of the model).

Table 35. Total Variance Explained of 44 elements

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% Of Variance	Cumulative %	Total	% Of Variance	Cumulative %	Total	% Of Variance	Cumulative %
1	18.385	41.784	41.784	18.385	41.784	41.784	8.608	19.565	19.565
2	3.331	7.571	49.356	3.331	7.571	49.356	6.017	13.674	33.239
3	2.338	5.313	54.669	2.338	5.313	54.669	4.600	10.453	43.692
4	1.681	3.821	58.490	1.681	3.821	58.490	3.209	7.293	50.985
5	1.279	2.906	61.396	1.279	2.906	61.396	2.875	6.533	57.518
6	1.145	2.602	63.998	1.145	2.602	63.998	2.851	6.480	63.998
7	.993	2.257	66.255						
8	.913	2.074	68.329						
9	.820	1.863	70.192						
10	.815	1.852	72.044						
11	.749	1.702	73.746						
12	.727	1.652	75.398						
13	.647	1.471	76.869						
14	.593	1.349	78.218						
15	.566	1.286	79.504						
16	.546	1.240	80.744						
17	.527	1.199	81.943						

18	.502	1.141	83.084							
19	.501	1.139	84.224							
20	.472	1.072	85.295							
21	.442	1.004	86.299							
22	.427	.971	87.271							
23	.398	.904	88.175							
24	.383	.871	89.046							
25	.374	.850	89.896							
26	.359	.816	90.712							
27	.351	.797	91.509							
28	.325	.739	92.248							
29	.323	.734	92.982							
30	.294	.667	93.650							
31	.289	.656	94.306							
32	.266	.605	94.910							
33	.256	.582	95.493							
34	.232	.526	96.019							
35	.228	.519	96.538							
36	.214	.487	97.025							
37	.205	.466	97.490							
38	.202	.459	97.950							
39	.191	.435	98.385							
40	.164	.372	98.757							
41	.158	.360	99.117							
42	.148	.337	99.455							
43	.130	.295	99.750							
44	.110	.250	100.000							

Extraction Method: Principal Component Analysis.

6.3.2 Product range's measurement scale analysis

The part of the questionnaire that aims to measure the construct product range is made up of 3 components.

A) Quality of the elements (items) of the questionnaire on "Product range"

Table 36 shows the results on the quality of the 3 items that constitute this scale. The results indicate the suitability of the 3 items of the scale, since there are no "corrected item-total correlations" of a negative sign. Therefore, in this case, the original scale is maintained and no alternative scale is proposed.

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Table 36: Items quality analysis. "Product range" scale

Items of construct	Corrected Item-Total Correlation
There is a wide variety of products	0.776
There is a wide variety of brands	0.750
The store has products that are not available at other stores	0.692

B) Reliability estimation of the "Product range" variable scale

The reliability analysis of the "Product range" variable, taking Cronbach's alpha as a measure, is presented in Table 37. The overall reliability of the scale is high, as shown by the Alpha value of 0.862. On the other hand, the elimination of some of its items does not   any type of modification. The non-existence of an alternative scale makes it unnecessary to carry out the step of comparing the different scales.

Table 37. "Product range" construct's reliability analysis

Items of construct	MN	MX	Mean	Median	Mode	DS	$\alpha\varsigma$ =
There is a wide variety of products	1	5	4.16	4.00	5.00	1.037	0.772
There is a wide variety of brands	1	5	4.17	5.00	5.00	1.039	0.795
The store has products that are not available at other stores	1	5	4.01	4.00	5.00	1.120	0.852
Scale statistics	1	5	4.11	4.33	5.00	0.94	**α= 0.862**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

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6.3.3 Shelf management's measurement scale analysis

The "Shelf management" variable of the measurement instrument is composed of 5 items in its original proposal. The results of the reliability analysis of this construct are given below.

A) Component quality assessment: Shelf management

As can be seen in Table 38, in the case of the "Shelf management" construct there is one item, the first and reverse, which has a negative correlation. In other words, this element should be eliminated from the scale. Table 24 therefore presents the results for an alternative solution consisting only of the 4 items with positive correlations.

Table 38: Original Shelf management scale`s component quality evaluation

Items of construct	Corrected Item-Total Correlation
Package units are too bulky to purchase (reversed)	-0.182
The products are clearly arranged	0.633
Sought products can be found quickly	0.689
Products can be reached easily	0.712
Prices can be read without problems	0.631

The data provided in Table 39 clearly show that the alternative scale does not indicate problems of quality of its components, so the reliability of this new scale will be studied.

Table 39: Alternative Shelf management scale`s quality evaluation

Items of construct	Corrected Item-Total Correlation
The products are clearly arranged	0.732
Sought products can be found quickly	0.791
Products can be reached easily	0.788

Prices can be read without problems	0.741

B) *Shelf management's internal consistency*

Given that in this case two versions of the latent variable "Shelf management" will be proposed, then proceeding to determine the reliability of both versions: the original, consisting of the 5 items included in the measurement instrument, and the alternative, which only consists of 4 of the items, since the first of the items has been eliminated. The results for the original scale are shown in Table 40. They clearly indicate that the internal consistency of the scale is low (0.666), below 0.707 and far from 0.800. Furthermore, it is observed that the elimination of the item "Package units are too bulky to purchase (reversed)" represents a large improvement in reliability.

Table 40. Reliability validation of Original "Shelf management" scale

Items of construct	MN	MX	Mean	Median	Mode	DS	ας =
Package units are too bulky to purchase (reversed)	1	5	2.74	3.00	3.00	1.347	0.892
The products are clearly arranged	1	5	4.22	5.00	5.00	1.036	0.520
Sought products can be found quickly	1	5	4.15	4.00	5.00	1.048	0.491
Products can be reached easily	1	5	4.22	5.00	5.00	1.016	0.485
Prices can be read without problems	1	5	4.14	5.00	5.00	1.084	0.515
Scale statistics	1.80	5	3.90	4.00	4.20	0.728	**α= 0.666**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

The results of the reliability analysis of the alternative proposal for the variable "Shelf management" are shown in Table 41. The reliability data of this new construct are good, since a Cronbach's alpha of 0.892 is reached and the exclusion of any of the 4 items does not produce an improvement. Therefore, a reliable scale composed of 4 items has been obtained. A

comparison between the two scales analysed for this variable shall now be obtained and presented.

Table 41. Reliability validation of Alternative "Shelf management" scale

Items of construct	MN	MX	Mean	Median	Mode	DS	ας =
The products are clearly arranged	1	5	4.22	5.00	5.00	1.036	0.872
Sought products can be found quickly	1	5	4.15	4.00	5.00	1.048	0.850
Products can be reached easily	1	5	4.22	5.00	5.00	1.016	0.852
Prices can be read without problems	1	5	4.14	5.00	5.00	1.084	0.870
Scale statistics	1	5	4.18	4.50	5.00	0.909	**α= 0.892**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

C) Comparison of the original and alternative scales of the construct "Shelf management"

The data collected in Table 42 allow concluding that in the case of the "Shelf management" variable, the original scale improves if the first of the items is eliminated, precisely the one that offers scores that are reversed to those of the rest of the items.

Table 42. Comparison of the reliability analysis of the questionnaire scales on "Shelf management"

Scales	Items number	Reliability	ας =
Original	5	0.666	0.892
Alternative	4	0.892	−

ας= Cronbach's alpha if Item Deleted

6.3.4 Validation of Physical surroundings scale

The next construct to be analysed also consists of three items in the final version of the measurement tool. It is the variable "Physical surroundings".

A) Physical surroundings items assessment

Table 43 shows that all the elements of this construct are strongly correlated with the overall scale and, therefore, none of them should be eliminated. Consequently, only a single scale, the original proposal, should be evaluated.

Table 43: Physical surroundings quality analysis

Items of construct	Corrected Item-Total Correlation
I only like to purchase the product when the interior design of the supermarket is impressive	0.696
I only like to purchase the product when the supermarket smells nice	0.623
I only like to purchase the product when I am entertained by pleasant music in the supermarket	0.609

B) "Physical surroundings" scale`s reliability

In the case of the "Physical surroundings" construct, an adequate level of reliability was achieved (Alpha = 0.797) and no improvement of this scale was obtained with the elimination of any of its components. All this is shown in Table 44.

Table 44. Internal consistency of "Physical surroundings" scale

Items of construct	MN	MX	Mean	Median	Mode	DS	$\alpha\varsigma =$
I only like to purchase the product when the interior design of the supermarket is impressive	1	5	3.69	4.00	5.00	1.206	0.665
I only like to purchase the product when the supermarket smells nice	1	5	3.89	4.00	5.00	1.182	0.741

I only like to purchase the product when I am entertained by pleasant music in the supermarket	1	5	3.60	4.00	5.00	1.328	0.763
Scale statistics	1	5	3.73	3.67	5.00	1.046	**α= 0.797**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

6.3.5 Analysis of the measurement scale of Personal service

The "Personal service" variable is made up of 3 items.

A) "Personal service": Items quality assessment

The corrected item-total correlation data for each item of this scale is positive, which implies that no item has to be eliminated (see Table 45).

Table 45: Validation of the items' quality: "Personal service" construct

Items of construct	Corrected Item-Total Correlation
I think the assistance at the information desk is important to me when choosing a supermarket	0.743
I think the neat uniforms of employees at the information desk are important to me when choosing a supermarket	0.792
The personal service is very attentive to me	0.726

B) "Personal service" construct: internal consistency

The data of Table 46 show that the construct "Personal service" scores high in internal consistency and that none of its items should be eliminated. Since there is no alternative scale to the original one, the comparison has not been done.

Table 46. "Personal service" reliability

Items of construct	MN	MX	Mean	Median	Mode	DS	ας =
I think the assistance at the information desk is important to me when choosing a supermarket	1	5	3.87	4.00	5.00	1.175	0.824
I think the neat uniforms of employees at the information desk are important to me when choosing a supermarket	1	5	3.90	4.00	5.00	1.187	0.777
The personal service is very attentive to me	1	5	4.14	4.00	5.00	1.039	0.841
Scale statistics	1	5	3.97	4.00	5.00	1.011	**α= 0.869**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

6.3.6 Food quality's measurement scale analysis

This is a construct measured with two elements of the questionnaire.

A) Food quality's items analysis

This variable shows high quality, as illustrated by Table 47.

Table 47: Validation of the "Food quality" variable

Items of construct	Corrected Item-Total Correlation
The food sold in this market is fresher than its closest competitor's	0.751
The food sold in this market is safer than its closest competitor's	0.751

B) Internal consistency of "Food quality"

Table 48 shows the reliability data for this variable. Since it is a variable composed of only two items, there is no value of Cronbach's alpha for an item to be deleted. The level of reliability is adequate (0.858) and, therefore, the scale is maintained with its two components.

Table 48. "Food quality" reliability

Items of construct	MN	MX	Mean	Median	Mode	DS	ας =
The food sold in this market is fresher than its closest competitor's	1	5	4.06	4.00	5.00	1.012	
The food sold in this market is safer than its closest competitor's	1	5	4.06	4.00	5.00	1.046	
Scale statistics	1	5	4.06	4.00	5.00	0.963	**α= 0.858**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

6.3.7 Evaluation of measurement scale of shopping convenience

In the case of this construct, the measuring instrument includes 4 items, although 3 of them have a reverse or opposite sense to the fourth and most of the indicators of the questionnaire.

A) "Shopping convenience" scale's items: quality assessment

The results of the quality analysis of the items of the original "Shopping convenience" scale, composed of 4 items, three of them with reversed values, are shown in Table 49 below. As can be seen, one of the items, the only one that has not been reversed, shows a negative correlation, hence it should be excluded and the reliability of the new scale, consisting only of the following, should be calculated, made up of only 3 items.

Table 49: Original Shopping convenience scale`s quality evaluation

Items of construct	Corrected Item-Total Correlation
It is too crowded with people (reversed)	0.073
It takes too much time to check out (reversed)	0.556
It is inconvenient to move around with a cart due to narrow aisles (reversed)	0.508
Overall, the layout makes it easy to get around	-0.291

For the new scale, which is referred to as Alternative "Shopping convenience", the data on the quality of its items is presented in Table 50. In this case, none of the components reaches negative correlations, hence it is not necessary to propose a third option for this variable.

Table 50: Alternative Shopping convenience scale`s quality analysis

Items of construct	Corrected Item-Total Correlation
It is too crowded with people (reversed)	0.295
It takes too much time to check out (reversed)	0.661
It is inconvenient to move around with a cart due to narrow aisles (reversed)	0.462

B) Scale reliability estimation of the "Shopping convenience" construct

Since the analysis of the quality of the components of this variable has revealed the need to examine two alternative scales, their construction and measurement have been proceeded with. Table 51 presents Cronbach's alpha data of the original construct made up of four components. The overall reliability of the construct is very low (0.335) and, in addition, two of the components show negative values. This is because there is negative covariance among the items. The results, therefore, suggest that this scale is not appropriate.

Table 51. Original "Shopping convenience" construct's reliability

Items of construct	MN	MX	Mean	Median	Mode	DS	$\alpha\varsigma$ =
It is too crowded with people (reversed)	1	5	2.16	2.00	1.00	1.046	0.644
It takes too much time to check out (reversed)	1	5	2.57	3.00	3.00	1.221	0.373
It is inconvenient to move around with a cart due to narrow aisles (reversed)	1	5	3.06	3.00	5.00	1.519	-0.261
Overall, the layout makes it easy to get around	1	5	4.06	4.00	5.00	1.046	-0.340
Scale statistics	1.75	4.75	3.00	3.00	2.50	0.701	**α= 0.335**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, αç= Cronbach's alpha if Item Deleted

The second scale of the variable "Shopping convenience", called alternative construct, on the other hand, offers a moderate level of internal consistency (Alpha of 0.644), slightly below the cut-off value of 0.707. It is true that the data of such a scale, shown in Table 52, suggest the possibility of improvement if a new item "It is too crowded with people (reversed)" is removed. That is why a third scale of this construct has been added, consisting of only two items.

Table 52. Alternative "Shopping convenience" reliability analysis

Items of construct	MN	MX	Mean	Median	Mode	DS	$\alpha\varsigma$ =
It is too crowded with people (reversed)	1	5	2.16	2.00	1.00	1.046	0.727
It takes too much time to check out (reversed)	1	5	2.57	3.00	3.00	1.221	0.254
It is inconvenient to move around with a cart due to narrow aisles (reversed)	1	5	3.06	3.00	5.00	1.519	0.564
Scale statistics	1	5	2.60	2.67	3.00	0.976	**α= 0.644**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, αç= Cronbach's alpha if Item Deleted

The results for this third construct are shown in Table 53. The reliability of this new scale increases to a value of 0.727, higher than the cut-off point.

Table 53. Reliability validation of the third "Shopping convenience" scale

Items of construct	MN	MX	Mean	Median	Mode	DS	αç =
It takes too much time to check out (reversed)	1	5	2.57	3.00	3.00	1.221	
It is inconvenient to move around with a cart due to narrow aisles (reversed)	1	5	3.06	3.00	5.00	1.519	
Scale statistics	1	5	2.82	3.00	3.00	1.221	**α= 0.727**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, αç= Cronbach's alpha if Item Deleted

C) "Shopping convenience": scales comparison

Table 54 provides the comparative data of the 3 proposed scales in the case of the variable "Shopping convenience". The results highlight the absence of internal consistency in the case of the original version. The other two scales, alternative and third, can be accepted as reliable.

Table 54. Comparison of the reliability analysis of the "Shopping convenience" questionnaire scales.

Scales	Number of items	Reliability	αç =
Original	4	0.335	0.644
Alternative	3	0.644	0.727
Third	2	0.727	–

αç= Cronbach's alpha if Item Deleted

6.3.8 Measurement scale analysis for Satisfaction

The satisfaction levels of the surveyed individuals are measured with 3 components of the questionnaire.

A) Component quality of construct Satisfaction

From Table 55 it can be deduced that none of the components of this scale manifests quality problems. For this reason, the original variable is maintained.

Table 55: Analysis of items quality for scale of Satisfaction

Items of construct	Corrected Item-Total Correlation
I am satisfied with my decision to shop at this supermarket	0.773
Based on my experience with this store, I am very satisfied with it	0.759
My shopping experience in this store have been always very rewarding	0.736

B) Reliability analysis for "Satisfaction" scale

As Table 56 shows, the reliability of the scale designed to measure the "Satisfaction" construct is high. The Alpha value is 0.873 and it is not possible to increase its value by eliminating any of its components. Therefore, the original proposal is maintained.

Table 56. "Satisfaction" reliability analysis

Items of construct	MN	MX	Mean	Median	Mode	DS	ας =
I am satisfied with my decision to shop at this supermarket	1	5	4.23	5.00	5.00	0.987	0.806
Based on my experience with this store, I am very satisfied with it	1	5	4.24	5.00	5.00	1.015	0.818
My shopping experience in this store have been always very rewarding	1	5	4.19	5.00	5.00	1.001	0.839

Scale statistics	1	5	4.22	4.67	5.00	0.894	**α= 0.873**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

6.3.9 Store loyalty's measurement scale validation

To evaluate user loyalty to the establishment, 3 indicators have been included in the measurement tool.

A) Quality of indicators of the "Store loyalty" scale

None of the elements of the variable "Store loyalty" presents quality problems (see Table 57).

Table 57: Store loyalty: its components analysis

Items of construct	Corrected Item-Total Correlation
I do most of my shopping in the stores I have always shopped in	0.567
I feel loyal to this store	0.578
I will recommend this store	0.640

B) "Store loyalty" construct`s internal consistency

Table 58 provides the results of the reliability analysis for the original scale of the variable "Store loyalty". It is an appropriate scale composed of the 3 original items.

Table 58. Reliability analysis of the scale "Store loyalty"

Items of construct	MN	MX	Mean	Median	Mode	DS	ας =
I do most of my shopping in the stores I have always shopped in	1	5	4.18	4.00	5.00	0.997	0.710
I feel loyal to this store	1	5	3.94	4.00	5.00	1.156	0.702
I will recommend this store	1	5	4.08	4.00	5.00	1.067	0.626

Scale statistics		1	5	4.06	4.00	5.00	0.885	**α= 0.762**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

6.3.10 Assessment of the measurement scale for Brand loyalty

Brand loyalty is measured in the survey with 3 items, although one of them must be reversed for the analysis.

A) Elements quality assessment of "Brand loyalty" construct

Table 59 shows that this is a scale that needs to be revised and that, for quality reasons, the second item should be eliminated: "I often buy other brands to see if they are better than the brands usually buy" (reversed).

Table 59: Brand loyalty: components analysis

Items of construct	Corrected Item-Total Correlation
For most supermarket items, I have favourite brands and limit my purchasing to them	0.008
I often buy other brands to see if they are better than the brands I usually buy (reversed)	-0.527
There are certain products I exclusively purchase at this store no matter what the price is	0.092

After eliminating the above element, the alternative "Brand loyalty" scale reaches adequate levels at corrected item-total correlation (see Table 60).

Table 60: Alternative Brand loyalty scale's components analysis

Items of construct	Corrected Item-Total Correlation
For most supermarket items, I have favourite brands and limit my purchasing to them	0.523
There are certain products I exclusively purchase at this store no matter what the price is	0.523

B) Brand loyalty scales' reliability estimate

The original scale for the variable "Brand loyalty", as can be deduced from the data collected in Table 61, shows important reliability problems, since its Alpha is negative, although it would improve with the elimination of the reversed item. These data confirm what was suggested in the previous section: the construction of an alternative scale.

Table 61. Reliability analysis of the original "Brand loyalty" construct

Items of construct	MN	MX	Mean	Median	Mode	DS	$\alpha\varsigma =$
For most supermarket items, I have favourite brands and limit my purchasing to them	1	5	4.01	4.00	5.00	0.986	-1.396
I often buy other brands to see if they are better than the brands usually buy (reversed)	1	5	2.05	2.00	1.00	1.031	0.687
There are certain products I exclusively purchase at this store no matter what the price is	1	5	4.06	4.00	5.00	1.023	-2.084
Scale statistics	1.67	5	3.37	3.33	3.67	0.498	**α= -0.572**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, $\alpha\varsigma$= Cronbach's alpha if Item Deleted

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Table 62 reveals that the alternative scale shows adequate internal consistency (Alpha = 0.687). Although this value is lower than the cut-off point (0.707), it is an acceptable situation since the new construct is formed only by 2 items.

Table 62. Alternative "Brand loyalty" scale: Internal consistency

Items of construct	MN	MX	Mean	Median	Mode	DS	$\alpha\varsigma$ =
For most supermarket items, I have favourite brands and limit my purchasing to them	1	5	4.01	4.00	5.00	0.986	
There are certain products I exclusively purchase at this store no matter what the price is	1	5	4.06	4.00	5.00	1.023	
Scale statistics	1	5	4.04	4.00	5.00	0.876	**α= 0.687**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

C) Comparison between "Brand loyalty" scales

The analysis of the data provided in Table 63 clearly shows the greater suitability of the alternative scale.

Table 63. "Brand loyalty" scales comparison

Scales	Number of items	Reliability	$\alpha\varsigma$ =
Original	3	-0.572	0.687
Alternative	2	0.687	–

ας= Cronbach's alpha if Item Deleted

6.3.11 Study of the measurement scale concerning Attitude toward deals

Attitude toward deals is a variable composed of 4 elements, all of which score in a positive sense and, therefore, their scores do not have to be inverted.

Indicators quality analysis

Further, a construct has been obtained with no quality problems with respect to its indicators or elements, as is evident in the information reflected in the following Table 64.

Table 64: Analysis of items of Attitude toward deals

Items of construct	Corrected Item-Total Correlation
When I take advantage of a "buy one get one free" offer, I feel good	0.696
Redeeming coupons makes me feel good	0.736
I enjoy buying brands that are promoted	0.747
Receiving a promotional offer with a product purchase makes me feel like I am a good shopper	0.792

B) Internal consistency validation

Table 65 confirms the previous statement: this scale is highly reliable (Alpha = 0.881) and it is not possible to improve its values with changes in the items.

Table 65. Reliability analysis of the scale "Attitude toward deals"

Items of construct	MN	MX	Mean	Median	Mode	DS	$\alpha\varsigma$ =
When I take advantage of a "buy one get one free" offer, I feel good	1	5	4.08	4.00	5.00	1.013	0.865
Redeeming coupons makes me feel good	1	5	4.01	4.00	5.00	1.090	0.850
I enjoy buying brands that are promoted	1	5	3.98	4.00	5.00	1.121	0.846
Receiving a promotional offer with a product purchase makes me feel like I am a good shopper	1	5	3.92	4.00	5.00	1.112	0.827

Scale statistics	1	5	4.00	4.25	5.00	0.931	α= **0.881**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, $\alpha\varsigma$= Cronbach's alpha if Item Deleted

6.3.12 Validation of the measurement scale of Behavioural intention toward deals

A scale made up of 4 elements of the questionnaire is now being analysed and it does not require the scores originally assigned by the respondents to be reversed.

A) Quality of survey's items over Behavioural intention toward deals

Once again there are no quality deficiencies of the components included in this construct (see Table 66).

Table 66: Analysis of components of Behavioural intention toward deals

Items of construct	Corrected Item-Total Correlation
During the last month, I bought products offered, with a "two for one" promotion	0.570
I have favourite brands but if I see a "two for one" offer for any brand, I will buy it	0.726
I am more likely to buy brands for which I have a coupon	0.656
If a product that I usually buy is being promoted, I will increase the quantity of my purchases	0.624

B) "Behavioural intention toward deals" reliability

Table 67 data indicate a good level of internal consistency of this construct ($\alpha = 0.820$), which also cannot be improved by eliminating any of its items. Therefore, the original scale is maintained.

Table 67. Reliability analysis of "Behavioural intention toward deals"

Items of construct	MN	MX	Mean	Median	Mode	DS	ας =
During the last month, I bought products offered, with a "two for one" promotion	1	5	3.88	4.00	5.00	1.140	0.807
I have favourite brands but if I see a "two for one" offer for any brand, I will buy it	1	5	3.86	4.00	5.00	1.162	0.733
I am more likely to buy brands for which I have a coupon	1	5	4.06	4.00	5.00	1.050	0.768
If a product that I usually buy is being promoted, I will increase the quantity of my purchases	1	5	3.91	4.00	5.00	1.104	0.782
Scale statistics	1	5	3.93	4.00	5.00	0.898	**α= 0.820**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, ας= Cronbach's alpha if Item Deleted

6.3.13 Cost/benefit estimation's measurement scale analysis

This new variable of the measurement instrument is made up of 4 indicators, although one of them has to be reversed before proceeding with the analysis.

A) Cost/Benefit estimation's components: quality evaluation

In Table 68 it can be observed that the "Cost/Benefit estimation" construct experiences quality problems in its components. In fact, the reversed item has to be eliminated since its correlation with the total scale is negative.

Table 68: Analysis of the components of the Cost/benefit estimation

Items of construct	Corrected Item-Total Correlation
Promotions can save me a lot of money	0.406

I like to buy rather high-priced brands (reversed)	-0.250
This store offers customers something extra if they keep buying there	0.390
This store offers discounts to customers for their patronage	0.472

The new alternative scale, consisting of only 3 items, obtains acceptable results in terms of quality (see Table 69).

Table 69: Alternative Cost/benefit estimation scale: items quality

Items of construct	Corrected Item-Total Correlation
Promotions can save me a lot of money	0.515
This store offers customers something extra if they keep buying there	0.626
This store offers discounts to customers for their patronage	0.652

B) Reliability evaluation of the original and alternative scales: Cost/benefit estimation construct

The original proposal of this latent variable, formed by the 4 items of the measurement instrument, experiences reliability problems ($\alpha = 0.354$), as Table 70 illustrates. These problems are derived, as in previous cases, from the presence of a variable with a different meaning from the others ("I like to buy rather high-priced brands"). Therefore, the measurement scale can be improved by eliminating this element. This is what has been done to construct the alternative scale.

Table 70. Reliability analysis of the "Cost/benefit estimation" construct (original)

Items of construct	MN	MX	Mean	Median	Mode	DS	ας =
Promotions can save me a lot of money	1	5	4.07	4.00	5.00	1.012	0.065

Items of construct	MN	MX	Mean	Median	Mode	DS	αç
I like to buy rather high-priced brands (reversed)	1	5	2.79	3.00	3.00	1.333	0.762
This store offers customers something extra if they keep buying there	1	5	3.80	4.00	5.00	1.215	0.024
This store offers discounts to customers for their patronage	1	5	3.97	4.00	5.00	1.081	-0.041
Scale statistics	1.50	5.00	3.66	3.75	4.00	0.681	**α= 0.354**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, αç= Cronbach's alpha if Item Deleted

On the other hand, the alternative scale, consisting of only 3 items, shows an acceptable degree of internal consistency: 0.762. The data displayed in Table 71 indicate that removing the element "Promotions can save me a lot of money" could improve the scale to a value of 0.763. An improvement so minimal that it is not worth removing the component.

Table 71. Reliability analysis of the alternative "Cost/benefit estimation" scale

Items of construct	MN	MX	Mean	Median	Mode	DS	αç =
Promotions can save me a lot of money	1	5	4.07	4.00	5.00	1.012	0.763
This store offers customers something extra if they keep buying there	1	5	3.80	4.00	5.00	1.215	0.646
This store offers discounts to customers for their patronage	1	5	3.97	4.00	5.00	1.081	0.614
Scale statistics	1	5	3.94	4.00	5.00	0.910	**α= 0.762**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, αç= Cronbach's alpha if Item Deleted

C) Scales comparison for "Cost/benefit estimation" variable

The reliability data provided in Table 72 show, without a doubt, that the alternative scale is more reliable than the original.

Table 72. Reliability comparison of "Cost/Benefit estimation" scales

Scales	Number of items	Reliability	$\alpha\varsigma =$
Original	4	0.354	0.762
Alternative	3	0.762	0.763

$\alpha\varsigma$= Cronbach's alpha if Item Deleted

6.3.14 Buying intention's measurement scale: item quality and internal consistency

The last of the measurement scales to be analysed is the one labelled "Buying intention". This variable is represented in the survey by 3 items, all of them with positive content.

A) Component quality analysis for "Buying intention" construct

The correlations of the 3 components with the total scale are high and positive (see Table 73). In other words, none of the items should be excluded from the scale.

Table 73: Analysis of components of buying intention

Items of construct	Corrected Item-Total Correlation
I intend to continue buying here	0.774
If a friend or relative recommended me this supermarket, I would go there	0.748
My favourable opinion toward this supermarket will lead me to buy there in the future	0.754

B) Validation of the internal consistency of "Buying intention" scale

In Table 74 the following evidence is shown: this construct reaches appropriate levels of reliability, as the Cronbach's alpha is 0.874 and the Cronbach's alpha if an item is deleted never exceeds that value.

Table 74. Reliability analysis of the scale "Buying intention"

Items of construct	MN	MX	Mean	Median	Mode	DS	$\alpha\varsigma =$
I intend to continue buying here	1	5	4.20	5.00	5.00	0.987	0.809

	MN	MX				DS	αç
If a friend or relative recommended me this supermarket, I would go there	1	5	4.12	5.00	5.00	1.081	0.833
My favourable opinion toward this supermarket will lead me to buy there in the future	1	5	4.15	4.00	5.00	1.016	0.825
Scale statistics	1	5	4.16	4.33	5.00	0.919	**α= 0.874**

Note: MN= Minimum, MX= Maximum, DS= Standard deviation, αç= Cronbach's alpha if Item Deleted

Once the various analyses of the constructs of the model have been carried out, the following chapter proceeds to the analysis of the relational model proposed in the chapter 2.

7.0 PROPOSED MODEL ANALYSIS

This chapter presents the results of the proposed structural model. The analysis of this model has been carried out on the basis of the cleaned database. That is, once the questionnaires with missing values in any of the 44 elements of section B, which represent the 13 latent variables included in the model, have been eliminated. The process has led to the elimination of a total of 32 surveys, so that the 351 received electronically have finally been reduced to 319. The analysis process presented below has been carried out on this refined database.

The proposed model, presented previously, is offered in graphic format in Figure 8. The figure collects the 13 constructs of the model and the 15 positive hypotheses proposed about the relationships between them.
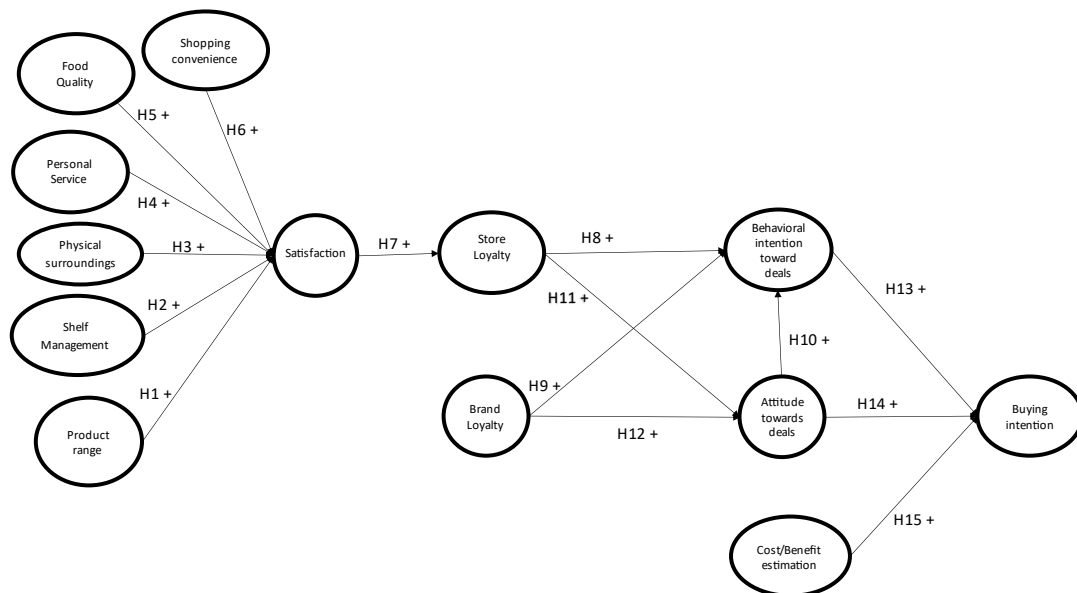
Figure 8. Proposed relational model Attitude toward

The analysis of this model has been carried out following the order described in the chapter of the thesis dedicated to the methodology. The results of this analysis are presented for both the measurement model and the structural model. In the relationship model shown in the figure, all the constructs or latent variables of all the models have been measured in mode A, i.e., they are considered as reflective constructs.

7.1 MEASUREMENT MODEL VALIDATION

It should be noted that in the initial model all the items included in the final version of the questionnaire were incorporated for each of the 13 latent variables. However, the performance of the different phases of the analysis has caused the elimination of various items in different constructs. Thus, initially the following items were eliminated due to reliability and internal consistency problems: SM1INV, SC3INV, SC4, BL2INV and CB2INV. Subsequently, due to divergent validity issues, the following components had to be removed: AD3, BID4, BI3 and CB1. Table 75 lists the deleted items.

Table 75. Components removed by construct

Shelf management	
SM1INV	Package units are too bulky to purchase (Reversed)
Shopping convenience	
SC3INV	It is inconvenient to move around with a cart due to narrow aisles (Reversed)
SC4	Overall, the layout makes it easy to get around
Brand loyalty	
BL2INV	I often buy other brands to see if they are better than the brands I usually buy (Reversed)
Attitude toward deals	
AD3	I enjoy buying brands that are promoted
Behavioural intention toward deals	
BID4	If a product that I usually buy is being promoted, I will increase the quantity of my purchases
Cost/Benefit estimation	
CB1	Promotions can save me a lot of money
CB2INV	I like to buy rather high-priced brands (Reversed)
Buying intention	
BI3	My favourable opinion toward this supermarket will lead me to buy there in the future

Source: Own elaboration (319 surveys).

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Regarding the measurement model, the results referring to the evaluation of the global model are presented first. In this case, the SRMR value is 0.052, which indicates an appropriate goodness of fit of the model.

With respect to the validation of the various constructs and their relationship with their indicators, we note first of all, as shown in the Table 76, the factorial loads of each element in each construct. Only each construct's indicators that have been maintained are shown. Although the strict criterion is a value equal to or greater than 0.70, in the case of the "Shopping convenience" scale an item with a load of 0.616 has been maintained, following Hair et al.'s (2014) recommendations. As can be deduced from these data and the comments on the Table 75, 7 constructs have lost components.

Table 76. Outer loadings (λ) of indicators by construct

Product range	λ
There is a wide variety of products	0.906
There is a wide variety of brands	0.892
The store has products that are not available at other stores	0.860

Shelf management	
The products are clearly arranged	0,850
Sought products can be found quickly	0.891
Products can be reached easily	0.882
Prices can be read without problems	0.856

Physical surroundings	
I only like to purchase the product when the interior design of the supermarket is impressive	0.879
I only like to purchase the product when the supermarket smells nice	0.855
I only like to purchase the product when I am entertained by pleasant music in the supermarket	0.796

Personal service	

I think the assistance at the information desk is important to me when choosing a supermarket	0.882
I think the neat uniforms of employees at the information desk are important to me when choosing a supermarket	0.911
The personal service is very attentive to me	0.881
Food quality	
The food sold in this market is fresher than its closest competitor's	0.931
The food sold in this market is safer than its closest competitor's	0.940
Shopping convenience	
It is too crowded with people (Reversed)	0.968
It takes too much time to check out (Reversed)	0.616
Store loyalty	
I do most of my shopping in the stores I have always shopped in	0.800
I feel loyal to this store	0.818
I will recommend this store	0.854
Satisfaction	
I am satisfied with my decision to shop at this supermarket	0.903
Based on my experience with this store, I am very satisfied with it	0.895
My shopping experience in this store has been always very rewarding	0.881
Brand loyalty	
For most supermarket items, I have favourite brands and limit my purchasing to them	0.912
There are certain products I exclusively purchase at this store no matter what the price is	0.827
Attitude toward deals	
When I take advantage of "buy one get one free" offer, I feel good	0.856
Redeeming coupons makes me feel good	0.888

Receiving a promotional offer which a product purchase makes me feel like I am a good shopper	0.879

Behavioural intention toward deals

During the last month, I bought products offered, with a "two for one" promotion	0.798
I have favourite brands but if I see a "two for one" offer for any brand, I will buy it	0.868
I am more likely to buy brands for which I have a coupon	0.838

Cost/Benefit estimation

This store offers customers something extra if they keep buying there	0.893
This store offers discounts to customers for their patronage	0.907

Buying intention

I intend to continue buying here	0.921
If a friend or relative recommended me this supermarket, I would go there	0.926

Source: Own elaboration (319 surveys).

Table 77 shows constructs' internal consistency and convergent validity data, once the components indicated in previous paragraphs have been eliminated. Two constructs ("Shopping convenience" and "Brand loyalty") show certain internal consistency problems, since the Cronbach's alphas are lower than 0.707, although the values of the other two indices are adequate. Lastly, the construct and its indicators have been retained. The latent variables achieve appropriate levels of convergent validity: the AVEs are higher than 0.5.

Table 77. Latent variables' internal consistency and convergent validity

Construct	Items	Alpha	Rho A	Composite reliability (ρc)	AVE
Product range (1)	3	0.863	0.864	0.917	0.786
Shelf management (2)	4	0.893	0.894	0.926	0.757
Physical surroundings (3)	3	0.799	0.812	0.881	0.713
Personal service (4)	3	0.871	0.871	0.921	0.794

Food quality (5)	2	0.858	0.861	0.934	0.875
Shopping convenience (6)	2	0.568	1.112	0.788	0.658
Store loyalty (7)	3	0.763	0.766	0.864	0.679
Satisfaction (8)	3	0.873	0.876	0.922	0.798
Brand loyalty (9)	2	0.687	0.734	0.862	0.758
Attitude toward deals (10)	3	0.846	0.846	0.907	0.764
Behavioural intention toward deals (11)	3	0.782	0.785	0.873	0.697
Cost/Benefit estimation (12)	2	0.766	0.768	0.895	0.810
Buying intention (13)	2	0.827	0.828	0.920	0.853

Source: Own elaboration (319 surveys).

Ultimately, measurement model assessment requires that latent variables discriminant validity results be displayed. Table 78 presents exclusively the data referring to the matrix of heterotrait-monotrait (HTMT) ratios. All values are less than 0.9, with the exception of the "Satisfaction"- "Buying intention" relationship. Moreover, the commented case shows a value of 0.901 and the bootstrapping test shows that the value 1 is not included in the confidence intervals. In addition, the Fornell-Larcker criterion is satisfied for all the combinations of the constructs. Therefore, the measurement model that has been considered is validated.

Table 78. Constructs discriminant validity (HTMT ratio)

	1	2	3	4	5	6	7	8	9	10	11	12
Product range (1)												
Shelf management (2)	0.780											
Physical surroundings (3)	0.609	0.510										
Personal service (4)	0.719	0.588	0.881									
Food quality (5)	0.771	0.662	0.682	0.651								
Shopping convenience (6)	0.657	0.565	0.663	0.630	0.779							

Store loyalty (7)	0.643	0.695	0.574	0.578	0.617	0.502						
Satisfaction (8)	0.767	0.860	0.553	0.640	0.608	0.585	0.781					
Brand loyalty (9)	0.611	0.604	0.636	0.679	0.662	0.606	0.824	0.679				
Attitude toward deals (10)	0.679	0.608	0.765	0.723	0.596	0.548	0.669	0.679	0.582			
Behavioural intention toward deals (11)	0.566	0.577	0.715	0.698	0.549	0.583	0.670	0.600	0.659	0.882		
Cost/Benefit estimation (12)	0.489	0.463	0.581	0.521	0.511	0.573	0.672	0.542	0.618	0.630	0.815	
Buying intention (13)	0.773	0.873	0.624	0.695	0.637	0.613	0.728	0.901	0.591	0.711	0.672	0.596

Source: Own elaboration (319 surveys).

7.2 STRUCTURAL MODEL ASSESSMENT

Once the measurement model has been validated, the structural model is evaluated. First, the aspects related to the collinearity between constructs of the model are analysed. Hence, it is necessary to calculate the variance inflation factor (VIF) between each endogenous variable of the model and all those that precede it. The values obtained are shown in Table 79 and reflect the absence of multi-collinearity problems in the structural model.

Table 79. Inner VIF values

	VIF
H1: Product range – Satisfaction	2.643
H2: Shelf management – Satisfaction	2.031
H3: Physical surroundings – Satisfaction	2.394
H4: Personal service – Satisfaction	2.693
H5: Food quality – Satisfaction	2.323
H6: Shopping convenience – Satisfaction	1.697

H7: Satisfaction – Store loyalty	1.000
H8: Store loyalty - Behavioural intention toward deals	1.849
H9: Brand loyalty - Behavioural intention toward deals	1.655
H10: Attitude toward deals - Behavioural intention toward deals	1.459
H11: Store loyalty - Attitude toward deals	1.597
H12: Brand loyalty - Attitude toward deals	1.597
H13: Behavioural intention toward deals – Buying intention	2.568
H14: Attitude toward deals – Buying intention	2.090
H15: Cost/Benefit estimation – Buying intention	1.670

Source: Own elaboration (319 surveys).

Once the measurement model has been validated, the structural model is evaluated. Figure 9 shows graphically the most relevant results of the structural model.
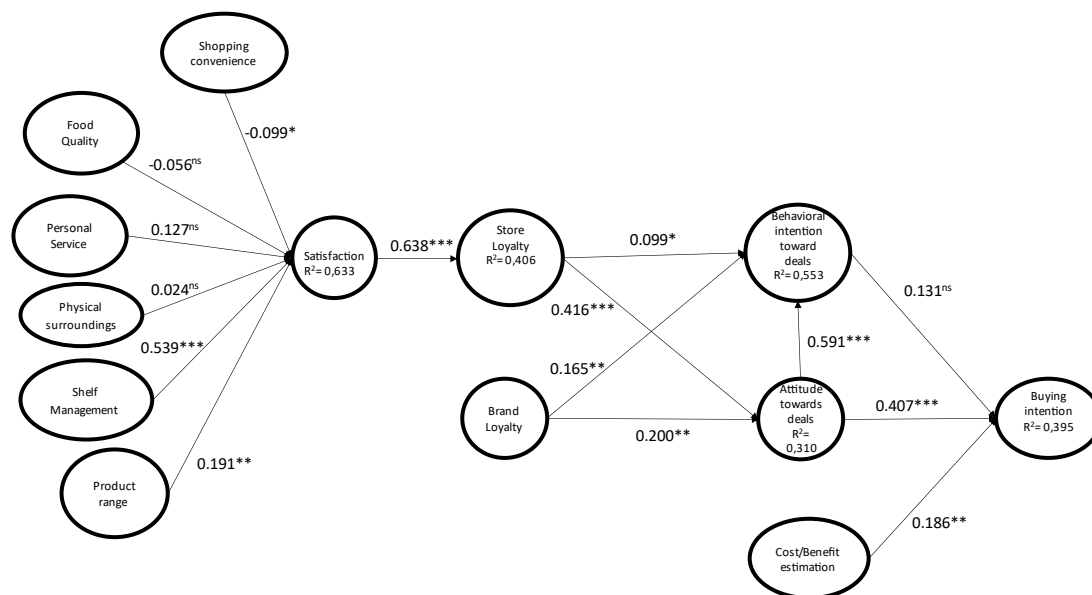
Figure 9. Result of the structural model Attitude toward

In the above Figure 9, the results obtained for each of the variable has been presented.

In more detail we can highlight, first, the issues related to the path coefficients: sign, magnitude and level of significance. The data of Table 80 illustrate several things. In the first place, not

all the coefficient signs are positive. Second, there is the diversity in the magnitudes of path coefficients, since they vary, in absolute terms, between -0.099 and 0.591. Lastly, not all the coefficients are statistically significant: in fact, the results confirm 10 of the 15 hypotheses raised. Thus, satisfaction is determined by product range (H1), shelf management (H2), and shopping convenience (H6) but with a negative sign. On the other hand, the relationship between satisfaction and store loyalty is confirmed (H7), the 3 hypotheses related to the behavioural intention toward deals variable are supported (H8, H9 and H10) as well as the two hypotheses on attitude toward deals (H11 and H12). Finally, buying intention is only affected significantly by attitude toward deals (H14) and cost/benefit estimation (H15).

Table 80. Path coefficients values and significance

Path coefficients (β)	Original sample (O)	Sample mean (M)	Standard error (STERR)	T Statistics (|O/STERR|)	Supported
H1: Product range – Satisfaction	0.191	0.190	0.072	2.656	Yes
H2: Shelf management – Satisfaction	0.539	0.541	0.062	8.764	Yes
H3: Physical surroundings – Satisfaction	0.024	0.022	0.076	0.318	No
H4: Personal service – Satisfaction	0.127	0.127	0.080	1.587	No
H5: Food quality – Satisfaction	-0.056	-0.052	0.070	0.794	No
H6: Shopping convenience – Satisfaction	-0.099	-0.097	0.050	1.991	No
H7: Satisfaction – Store loyalty	0.638	0.638	0.041	15.399	Yes
H8: Store loyalty - Behavioural intention toward deals	0.099	0.099	0.058	1.710	Yes
H9: Brand loyalty - Behavioural intention toward deals	0.165	0.166	0.055	3.010	Yes
H10: Attitude toward deals - Behavioural intention toward deals	0.591	0.589	0.053	11.168	Yes
H11: Store loyalty - Attitude toward deals	0.416	0.415	0.069	5.985	Yes
H12: Brand loyalty - Attitude toward deals	0.200	0.202	0.069	2.899	Yes

H13: Behavioural intention toward deals – Buying intention	0.131	0.133	0.084	1.556	No
H14: Attitude toward deals – Buying intention	0.407	0.403	0.077	5.308	Yes
H15: Cost/Benefit estimation – Buying intention	0.186	0.189	0.065	2.850	Yes

Source: Bootstrapping simulation. Re-sample (5000 times).

t (0.05; 4999) = 1.645; t (0.01; 4999) = 2.327; t (0.001; 4999) = 3.092. One-tailed test.

The next aspect to be considered from the perspective of the structural model is the analysis of the coefficient of determination (R^2) and its decomposition. The values collected in Table 81 indicate that two coefficients of determination (satisfaction and behavioural intention toward deals) can be labelled as moderate (adjusted R^2 greater than 0.50) while the rest of endogenous variables (store loyalty, attitude toward deals and buying intention) obtain weak levels of predictivity (adjusted R^2 higher than 0.25 and lower than 0.50).

Table 81. Direct effects on endogenous variables

Dependent variable	Path coefficients	t Values (bootstrap)	Percentile CI (5% - 95%)	Correlations	Explained variance
Satisfaction (R^2 = 0.633 / Q^2 = 0.498)					
H1: Product range	0.191**	2.656	[0.071; 0.308] Sig	0.667	12.74%
H2: Shelf management	0.539***	8.764	[0.440; 0.643] Sig	0.761	41.02%
H3: Physical surroundings	0.024^{ns}	0.318	[-0.101; 0.151]	0.466	1.12%
H4: Personal service	0.127^{ns}	1.587	[-0.006; 0.255]	0.559	7.10%
H5: Food quality	-0.056^{ns}	0.794	[-0.170; 0.064]	0.527	2.95%
H6: Shopping convenience	-0.099*	1.991	[-0.181; -0.017] Sig	-0.494	4.89%
Store loyalty (R^2 = 0.406 / Q^2 = 0.271)					
H7: Satisfaction	0.638***	15.399	[0.568; 0.703] Sig	0.638	40.70%

Behavioural intention toward deals ($R^2 = 0.553$ / $Q^2 = 0.378$)					
H8: Store loyalty	0.099*	1.710	[0.005; 0.194] Sig	0.517	5.12%
H9: Brand loyalty	0.165**	3.010	[0.078; 0.258] Sig	0.494	8.15%
H10: Attitude toward deals	0.591***	11.168	[0.497; 0.672] Sig	0.719	42.49%
Attitude toward deals ($R^2 = 0.310$ / $Q^2 = 0.229$)					
H11: Store loyalty	0.416***	5.985	[0.301; 0.528] Sig	0.538	22.38%
H12: Brand loyalty	0.200**	2.899	[0.091; 0.317] Sig	0.454	9.08%
Buying intention ($R^2 = 0.395$ / $Q^2 = 0.333$)					
H13: Behavioural intention toward deals	0.131^{ns}	1.556	[-0.007; 0.274]	0.540	7.07%
H14: Attitude toward deals	0.407***	5.308	[0.271; 0.525] Sig	0.595	24.22%
H15: Cost/Benefit estimation	0.186**	2.850	[0.083; 0.299] Sig	0.474	8.82%

Source: Bootstrapping simulation. Re-sample (5000 times), adjusted R^2.

***p<0.001, **p<0.01, *p<0.05, ns: non-significant.

 t (0.05; 4999) = 1.645; t (0.01; 4999) = 2.327; t (0.001; 4999) = 3.092. One-tailed test.

To determine whether the effects on endogenous variables are relevant, it is necessary to analyse the effect size for each hypothesis. Hence, it is necessary to calculate the f^2 statistic's values. Such values and their level of significance are shown in Table 82. Only 5 effect sizes are significant: 3 large, one medium and another small. Shelf management has a strong effect on satisfaction. Furthermore, satisfaction has a high effect on store loyalty. Attitude toward deals considerably affects behavioural intention toward deals, since the f^2 value (0.540) is large. A medium effect is noted between store loyalty and attitude toward deals. Finally, the effect of attitude toward deals on buying intention is small.

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Table 82. Path coefficients' effect size

Relationships between constructs	f^2 Original sample(O)	f^2 Sample mean (M)	Standard Error (STERR)	T Statistics (|O/STERR|)	P value
H1: Product range – Satisfaction	0.039	0.045	0.032	1.214	0.112
H2: Shelf management – Satisfaction	0.398	0.418	0.121	3.284	0.001
H3: Physical surroundings – Satisfaction	0.001	0.007	0.010	0.066	0.474
H4: Personal service – Satisfaction	0.017	0.025	0.025	0.670	0.252
H5: Food quality – Satisfaction	0.004	0.009	0.012	0.312	0.378
H6: Shopping convenience – Satisfaction	0.016	0.020	0.017	0.933	0.175
H7: Satisfaction – Store loyalty	0.687	0.706	0.156	4.416	0
H8: Store loyalty - Behavioural intention toward deals	0.012	0.016	0.016	0.752	0.226
H9: Brand loyalty - Behavioural intention toward deals	0.037	0.042	0.025	1.480	0.069
H10: Attitude toward deals - Behavioural intention toward deals	0.540	0.558	0.151	3.568	0
H11: Store loyalty - Attitude toward deals	0.158	0.165	0.061	2.606	0.005
H12: Brand loyalty - Attitude toward deals	0.037	0.043	0.028	1.299	0.097
H13: Behavioural intention toward deals – Buying intention	0.011	0.016	0.016	0.687	0.246
H14: Attitude toward deals – Buying intention	0.132	0.139	0.062	2.148	0.016
H15: Cost/Benefit estimation – Buying intention	0.034	0.040	0.025	1.368	0.086

Source: Bootstrapping simulation. Re-sample (5000 times)

t (0.05; 4999) = 1.645; t (0.01; 4999) = 2.327; t (0.001; 4999) = 3.092. One-tailed test.

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The last aspect for the validation of the structural model is to establish its predictive relevance. All the Q^2 values collected in Table 81 indicate the existence of a notable predictive relevance, since they are all greater than 0.

In the next chapter, the results of the work are discussed with the results of previous research, the main conclusions of this thesis are pointed out, as well as the main limitations of the study. Finally, the research lines are mentioned that will be opened in the future as a result of the findings presented here.

8.0 FINAL CONSIDERATIONS

This section of the thesis will address the following issues. First, the findings of this work have been discussed in connection with those of previous research. Subsequently, the main conclusions derived from this research are presented. In a third section, the main limitations of the thesis are presented. And, finally, possible future research lines that can be addressed are pointed out.

To reflect on the theoretical aspects of the research topic that could be reached with this study, it can be said that, consumer behaviour is an extremely crucial factor that determines the behaviours and attitudes of customers to make the purchase decisions. This is applicable in the case of supermarkets as well. However, what is important is to understand that customers have a lot of factors in consideration which determine their behavioural intentions and ultimate purchase decisions. For instance, there is the requirement of a need which a customer would want to fulfil. Based on such needs, they would look for items where they need suitable offers and deals, along with necessary information so that they can effectively evaluate, get attracted to the products, and make their purchase decisions. When this is relevant in the case of a supermarket, there are additional factors which determine the satisfaction levels of customers, such as the physical environment of the supermarkets, the positioning of the products, shopping convenience, assistance from employees, and overall deals and offers, all of which determine consumer satisfactions to drive their purchases.

In case of the elderly consumers, these factors are more crucial as their preferences and behavioural intentions are based on a lot of their life's experiences, knowledge, and opinions and hence their expectations are also different and more from the supermarkets or any retailer they go to shop from. They would be more satisfied when products are available that specifically meet their needs, when the shopping experiences are more convenient, and when they have more assistance from the employees to help with their shopping. Thus, theoretically age has a significant influence on consumer decision making, which therefore supermarkets and retailers must consider as addressing a specific target market which comprises of the elderly consumers.

Elderly consumers however, theoretically have significant importance as retailers have a lot to offer to them, as a specific target market, having specific needs to fulfil. Their mental processes therefore hold significant to identify and analyse effectively to address their needs. They need

to be considered as a separate group of customers, for the delimitations and age-related requirements that they have, which differ from those of the younger customer segments. The age-related factors and specific needs and preferences of elderly consumers need to be understood and analysed in order to analyse their purchase decision making. It has also been found that since the concept of supermarkets is new to the elderly consumer segment, they need assistance and more guidance to have a convenient shopping experience. However, if they have an overall positive experience, then a supermarket can certainly expect to have the elderly consumers back to the place for repeat purchases, reflecting upon their store and brand loyalties. Thus, while the perceptions, needs and preferences, the rational thinking and age-based experiences of the elderly consumers would be different from younger segments; at the same time, the responsibility of the supermarkets lie with ensuring positive experience and factors that can attract this particular segment towards buying from the supermarkets.

8.1 DISCUSSION

In the present research, a new conceptual model has been proposed to explain the buying intention of consumers in supermarkets. This model, based on the literature review carried out in chapter 2, indicates that buying intention depends on 3 variables: Behavioural intention toward deals, Attitude toward deals and Cost/Benefit estimation. In turn, the variables related to the deals are conditioned by consumer loyalties (Store loyalty and Brand loyalty), without forgetting that Attitude toward deals is an antecedent of Behavioural intention toward deals. The model proposes that the main predictor of Store loyalty is consumer's Satisfaction with the store. Finally, satisfaction depends on certain characteristics of store management and design: product range, shelf management, physical surroundings, personal service, food quality and shopping convenience.

The results obtained in the empirical study and the corresponding validation of this conceptual model highlight, first of all, its sufficient explanatory capacity. This capacity has been supported by the reliability and validity of the model, both from the point of view of the measurement model and the structural model. It has been feasible to explain Buying intention with an acceptable explanatory power (Adjusted R2 = 0.395), close to 40% of the variation of this variable.

Secondly, the analysis of the specific relationships between the variables of the model allows us to stress the following facts in relation to the hypotheses proposed and the previous findings of the literature consulted.

Regarding the hypotheses related to Satisfaction, it should be noted that, on the one hand, only two of the six hypotheses proposed, H1 and H2, have been confirmed, and in total agreement with the findings of Teller & Gittenberger (2011): both Product range and Shelf management affect Satisfaction. Second, that contrary to Teller Gittenberger (2011) "Shopping convenience" does not positively influence Satisfaction, but negatively (H6). Third, the effect of Physical surroundings on Satisfaction, although positive, is not significant, coinciding in part with the results presented by Huang, Tsai & Chen (2015), who point out the existence of a partially positive relationship. Fourthly, the effect of Personal service shows the expected sign, but without becoming relevant; contrary to what Huang et al. (2015) indicate. Finally, the case of Food quality is noteworthy, since the results achieved, although not significant, are contrary to the proposed hypothesis and to the findings of Huang et al. (2015): a negative relationship.

The result on the relationship between Satisfaction and Store loyalty is in line with the hypothesis proposed (in addition, this variable explains 63% of the variance) and highly significant. This result is in agreement with the findings of different research works consulted: Espejel, Fandos & Flavian (2008), Hsu, Huang & Swanson (2010), Teller & Gittenberger (2011) and Servera-Frances & Piqueras-Tomas (2019).

The effects on Behavioural intention toward deals of the 3 antecedent variables (Store loyalty, Brand loyalty and Attitude toward deals) are all positive and significant, supporting the 3 proposed hypotheses. While the significance of Attitude toward deals confirms the results found in the study of Laroche, Pons, Zgolli, Cervellon & Kim (2003), the same is not true for the other two relationships, as these authors found negative and significant relationships (completely opposite to those of our study).

In the case of the effects of Store loyalty and Brand loyalty on Attitude toward deals (positive and significant), these are the opposite of those presented by Laroche et al. (2003).

Finally, with regard to the variable buying intention and its determinants, it should be noted that it is positively influenced by the 3 variables proposed, although not significantly in all

cases. Behavioural intention toward deals does not reach a sufficient level of influence, unlike Attitude toward deals and Cost/Benefit estimation.

8.2 CONCLUSIONS

The research findings have led to interesting and important conclusions in respect of the factors that determine and influence the purchasing behaviours and response of the elderly customers in UAE supermarkets. While the factor of ageing has been the core focus of this research to understand how it affects or influences customers' purchasing behaviours in respect of supermarkets, the study has however analysed the topic considering selected variables to measure the impacts of the same on the purchasing behaviours of the elderly individuals. The variables that have been tested include – Product range, Shelf management, Physical surroundings, Personal service, Food quality, Shopping convenience, Satisfaction, Store loyalty, Brand loyalty, Attitude toward deals, Behavioural intention toward deals, Cost/benefit estimation and Buying intention, as made available in and by the supermarkets in the UAE. Although the key survey participants are residences of Fujairah, which is one of the emirates in the UAE, and hence do not cover the entire UAE's elderlies; nonetheless, the findings can be said to have offered a representative knowledge and idea as to how these key supermarket factors (variables) tend to influence or impact the purchase behaviours of the elderlies in the UAE.

Most importantly, from the findings obtained in this research, it can be concluded that the elderly individuals are indeed a significant market segment for the supermarkets, as the UAE elderlies have positive and favourable opinion in general about their experiences at the supermarkets, and they are also found to be loyal to the supermarkets of their choice. Their preference to make repeat visits to the supermarkets and make their purchases depending on their needs and requirements evidently shows that supermarkets are well-accepted and preferred by the elderly customers in the region. Here, the findings have also obtained that Carrefour and Lulu are the two supermarkets that the elderly customers have the most preference for, in the region. It can be concluded here therefore that these two supermarkets have proven to be successful in attracting the elderly market segment effectively in the region, which also shows the high level of importance that the supermarkets offer to this particular segment, in spite of the fact that the needs and requirements of elderly individuals are varied from that of their younger counterparts.

FACTORS AFFECTING ELDERLY PURCHASING RESPONSE IN SUPER MARKETS

From what has further been obtained upon measuring and analysing the individual factors influencing or affecting the supermarket purchase behaviours of the elderly customers, it may be concluded that the purchase behaviours of the elderly customers clearly depend on these factors. Thus, if the elderly customers are preferring the supermarkets, it is because of these factors being favourable for them and their shopping experiences and convenience. From the specific findings of this research, the preferences have been found to be higher for Carrefour and Lulu, wherein the concentration of elderly customers has been found to be more than 60 percent. With 54.4 percent of the surveyed elderlies proving to be loyal to the stores they visit, it can also be concluded that store loyalty is an important factor that drives the elderly customers to their preferred choice of supermarkets in the region. At the same time, the study has obtained that the elderly customers also look for the stores to be nearer their residences and tend to spend less than 2 hours a day for purpose of their shopping at the supermarkets. These findings are interest and clearly suggest that based on key factors of their convenience and needs-fulfilment, the elderly customers are significantly driven towards a positive purchase behaviour for the UAE supermarkets.

Based on the specific variables that have been tested in this research for their impacts on the supermarket purchase behaviours of the elderly customers in UAE, key conclusions may be drawn as have been discussed here. For the factor of 'product range', favourable opinions have been obtained from the surveyed elderlies, based on which it can be concluded that the supermarkets and their offers for a wide range of products prove to be satisfactory for the elderly customers, allowing fulfilment of their needs as well, which is reflected in their favourable opinion as shared in the surveys. The wide range of product in the UAE supermarkets therefore can be said to be a key determining factor driving positive purchase behaviour of the elderlies in the supermarkets. The factor of 'shelf management' has also obtained favourable score, wherein from their shared data, it can be concluded that shelf management is an important factor that determines the purchase behaviour of the elderly customers. Factors such as bulk packaging tend to have a negative impact in this case, and customers tend to look for speedy location of the products they need.

Physical surroundings too have been found to be extremely important to drive the purchase behaviours of the elderlies, with factors such as music, and smell in the surroundings being important for the customers. Here, it may be concluded that the physical surroundings need to be suitable and impressive to drive positive purchase behaviours of the elderly customers. The

personal attention or service which the customers receive at the supermarkets, has also been found to have strong influence on the purchase behaviours of the elderly customers, leading to positive buying behaviours when the personal service received by them is of high quality, which is the case with the UAE supermarkets and hence reflect satisfaction among the elderly individuals. Interestingly, the quality of food has also been found to be a factor of attractiveness wherein the elderly customers are found to look for high quality and safe food items while shopping, and which drives their positive purchase behaviours in the supermarkets.

Based on the findings obtained for the factor of 'shopping convenience' it can be concluded that the factor is a key determining factor of the purchase behaviours of the elderly individuals. However, in case of the UAE supermarkets, the high levels of crowd have been found to impact the convenience levels of the customers, which makes it inconvenient for the customers to move around. Here it may be concluded therefore that a better crowd management might lead to increased convenience for the elderly customers and further enhance their positive purchase behaviours in the supermarkets, among other factors. The overall 'satisfaction' levels of the customers have been found to be high, which may be concluded as driven by all the factors combined that are serving the elderly customers right in the supermarkets, and hence leading to their positive purchase behaviours.

For the factors of store and brand loyalty, the conclusion can be drawn that while the elderly customers are loyal to the stores they visit, however in respect of brands, they prefer to try new brands, particularly considering factors of cost and quality offered by different brands. This is also related to the findings obtained for the 'attitude to deals' wherein the elderly customers are found to be attracted to deals, and hence it can be concluded that offers and discounts are important which can save costs for the elderly customers in the supermarkets. However, the customers do not show behavioural intention for the deals, although their attitudes reflect attractiveness for the deals when the supermarkets make such offers. Further, it can be concluded here that based on the cost/benefit factors considered by the elderly customers, it is clearly that the customers look for higher quality while benefitting from lower priced items. The overall satisfaction in the shopping experience in the supermarkets finally lead to their positive buying intention, which in the case of the UAE supermarkets therefore, has been found to be positive and strong, with certain factors such as crowd, bulk packaging, and smell, being required to be addressed more towards further influencing the positive purchase behaviours of the elderly customers. Thus, to conclude the overall findings, the key supermarket factors that

have been studied in this research clearly reflect a positive correlation with the purchase behaviours of the elderly customers in the UAE supermarkets. As the supermarkets have been able to offer positive aspects in respect of these factors, the attraction and loyalty and positive buying behaviours are also prominent among the elderly customers in the region.

Thus, the main conclusions derived from this work are presented below.

1. First, this study has enabled the design and validation of a measurement tool, based on the results of previous research, which allows the following variables related to the attitudes, beliefs and perceptions of the country's supermarket users to be assessed in the geographical framework of the UAE: Product range, Shelf management, Physical surroundings, Personal service, Food quality, Shopping convenience, Satisfaction, Store loyalty, Brand loyalty, Attitude toward deals, Behavioural intention toward deals, Cost/benefit estimation and Buying intention.

2. Differences have been identified on the basis of certain characteristics of the interviewees that occur in their perceptions of the variables analysed. The construct with the fewest cases of significant differences is "Brand loyalty", since the differences only occur on the basis of the respondent's reference supermarket.

3. Thirdly, an explanatory model of "Buying intention" has been presented and validated, as demonstrated in the preceding discussion, which is valid, although it can logically be improved. The model has shown that "Buying intention" is directly conditioned by "Cost/Benefit estimation" and "Attitude toward deals". On the other hand, the variable "Attitude toward deals" depends directly on both "Brand loyalty" and "Store loyalty".

The conclusions, as have been drawn here, based on the primary findings and analysis of the research, can also said to have been found to be complementary with the findings from the review of existing literature, as has earlier been done for this study. That ageing is an important factor influencing the perceptions, buying intensions, levels of satisfactions with supermarkets, the kind of ambience and services consumers look for, and hence their overall attitude and behaviours, including loyalty has been obtained from theoretical reviews as well, similar to what have been obtained through primary data findings. It has well been realized that the

cognitive factors related to older consumers tend to vary significantly from younger consumers, and hence the overall purchase decision making process also varies with older people. For the older consumers, their in-store experiences are extremely important to influence and drive them for future visits and purchases in supermarkets, reflecting both benefits and barriers which older people experience in supermarkets, and hence specific factors have been found to be important to analyse in respect of older consumers to attract them to supermarkets, implying the need to specifically meet their requirements, demands, and offer them with a positive shopping experience.

8.3 LIMITATIONS AND FUTURE RESEARCH LINES

This research can be said to have its limitations in that, the study has been based in the UAE and hence the findings can be said to be mostly applicable in the specific case of the UAE. This implies that the findings of the current research cannot be generalized. However, considering some interesting findings being obtained in this study, there is significant scope for future research on this or similar research topics, which can be considered globally, or making comparisons between countries, considering the growing importance of the elderly consumer segment.

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APPENDICES

APPENDIX A

FINAL SURVEY (Written version)

Córdoba University is currently carrying out an investigation to know the consumer behaviour in elderly at supermarkets. Filling out this questionnaire will take less than 5 minutes. **All the answers collected in this survey are confidential and none will be identified individually.** Your participation is vital for the purpose of the project. **Thank you for your cooperation.**

Name of the student: Khaled Alhammadi
Facultad de Ciencias Empresariales y Económicas, Universidad de Córdoba, Córdoba.
For any questions you may have about the content of this questionnaire, you can contact us through:
E-mail: ep2alalk@uco.es

UNIVERSIDAD DE CORDOBA

SECTION A: GENERAL ISSUES

1. **How many days do you usually go to supermarket per month? ___**
2. **Name of this supermarket: ___**
3. **What do you feel is the best about this supermarket? ___**
4. **How long have you been shopping at this supermarket store? (1 – less than 1 year; 2 – 1-3 years; 3 – 3-5 years; 4 – more than 5 years) ___**
5. **How often do you shop at this supermarket? (1 – less than once a month; 2 – monthly; 3 – fortnightly; 4 – weekly; 5 – more often) ___**
6. **How long do you usually spend inside the supermarket doing the shopping? __**
7. **How far is your supermarket from your residence? __**

SECTION B: BUYING BEHAVIOUR

	Store loyalty	**Nothing**				**Much**
SL1	I do most of my shopping in the stores I have always shopped in	1	2	3	4	5
SL2	I feel loyal to this store	1	2	3	4	5
SL3	I will recommend this store	1	2	3	4	5
	Brand loyalty					
BL1	For most supermarket items, I have favourite brands and limit my purchasing to them	1	2	3	4	5
BL2	I often buy other brands to see if they are better than the brands usually buy	1	2	3	4	5
BL3	There are certain products I exclusively purchase at this store no matter what the price is	1	2	3	4	5
	Cost/Benefit estimation					
CB1	Promotions can save me a lot of money	1	2	3	4	5
CB2	I like to buy brands rather high price	1	2	3	4	5
CB3	This store offers customers something extra if they keep buying there	1	2	3	4	5
CB4	This store offers discounts to customers for their patronage	1	2	3	4	5
	Behavioural intention toward deals					
BID1	During the last month, I bought products offered, with a "two for one" promotion	1	2	3	4	5
BID2	I have favourite brands but if I see a "two for one" offer for any brand, I will buy it	1	2	3	4	5
BID3	I am more likely to buy brands for which I have a coupon	1	2	3	4	5
BID4	If a product that I usually buy is being promoted, I will increase the quantity of my purchases	1	2	3	4	5
	Attitude towards deals					

AD1	When I take advantage of "buy one get one free" offer, I feel good	1	2	3	4	5
AD2	Redeeming coupons makes me feel good	1	2	3	4	5
AD3	I enjoy buying brands that are promoted	1	2	3	4	5
AD4	Receiving a promotional offer which a product purchase makes me feel like I am a good shopper	1	2	3	4	5
Physical surroundings						
PS1	I will only like to purchase the product when the interior designing of the supermarket will be impressive	1	2	3	4	5
PS2	I will only like to purchase the product when the supermarket is nicely odour	1	2	3	4	5
PS3	I will only like to purchase the product when I entertained from nice music in the supermarket	1	2	3	4	5
Personal service						
PSE1	I think the assistance at information desk is important to me when choosing a supermarket	1	2	3	4	5
PSE2	I think neat uniforms of employees at information desk are important to me when choosing a supermarket	1	2	3	4	5
PSE3	The personal service is very attentive to me	1	2	3	4	5
Product range						
PR1	There is a wide variety of products	1	2	3	4	5
PR2	There is a wide variety of brands	1	2	3	4	5
PR3	The store has products that are not available at other stores	1	2	3	4	5
Food quality		1	2	3	4	5
FQ1	The food sold in this market is fresher than its closest competitor	1	2	3	4	5
FQ2	The food sold in this market is safer than its closest competitor	1	2	3	4	5
Shopping convenience						
SC1	It is too crowded with people	1	2	3	4	5
SC2	It takes too much time to be checked out	1	2	3	4	5
SC3	It is inconvenient to move around with a cart due to narrow aisle	1	2	3	4	5
SC4	Overall, the layout makes it easy to get around					
Shelf management						
SM1	Packages units are too bulky to purchase	1	2	3	4	5
SM2	The products are clearly arranged	1	2	3	4	5
SM3	Sought products can be found quickly	1	2	3	4	5
SM4	Products can be reached easily	1	2	3	4	5
SM5	Prices can be read without problems	1	2	3	4	5
Buying intention						
BI1	I intend to continue buying here	1	2	3	4	5
BI2	If a friend or relative recommend me this supermarket, I would go	1	2	3	4	5
BI3	My favourable opinion toward this supermarket will led me to buy in the future	1	2	3	4	5
Satisfaction						
SA1	I am satisfied with my decision to shop at this supermarket	1	2	3	4	5
SA2	Based on my experience with this store, I am very satisfied with it	1	2	3	4	5
SA3	My shopping experience in this store have been always very rewarding	1	2	3	4	5

SECTION C: SOCIO-DEMOGRAPHIC DATA

C1	**Gender:** Male □, Female □
C2	**Age:** 50-55 □, 56-59 □, 60-64□, 65-69 □, 70-74 □, 75-79 □, 80 or more □
C3	**Nationality** ___ , (City:)
C4	**Past Activity:** Student □, Self-employed worker □, Employed □, Unemployed □
C5	**Income level:** less than 999€ □, 1.000 -1.499 □, 1.500 - 1.999 □, More than 2.0000 □

C6	**Marital status:** Single □, Married □, Couple □, Divorced □, Widowed □
C7	**Household size:** Individual □, 2 members □, 3 members □, 4 members □, 5+ members □
C8	**Educational level:** Preparatory □, High school □, University □, Other: ___

APPENDIX B

Table B.1. Percentage distribution of the indicators of the theoretical scales of the measuring instrument

Product range	1 Nothing	2	3	4	5 Much
There is a wide variety of products	4.1	2.5	15.0	30.4	48.0
There is a wide variety of brands	3.1	4.1	15.7	26.6	50.5
The store has products that are not available at other stores	4.1	6.3	18.8	26.3	44.5
Shelf management					
Packages units are too bulky to purchase	13.8	15.0	27.3	19.4	24.5
The products are clearly arranged	3.1	4.4	12.9	26.3	53.3
Sought products can be found quickly	2.8	5.3	15.4	26.6	49.8
Products can be reached easily	2.2	4.7	15.7	24.1	53.3
Prices can be read without problems	3.4	4.7	17.6	22.6	51.7
Physical surroundings					
I will only like to purchase the product when the interior designing of the supermarket will be impressive	6.6	9.7	24.1	27.3	32.3
I will only like to purchase the product when the supermarket is nicely odour	7.2	4.7	18.2	31.3	38.6
I will only like to purchase the product when I entertained from nice music in the supermarket	9.4	12.9	21.0	21.9	34.8
Personal service					
I think the assistance at information desk is important to me when choosing a supermarket	5.0	8.2	21.3	25.4	40.1
I think neat uniforms of employees at information desk are important to me when choosing a supermarket	5.6	7.8	18.2	27.3	41.1
The personal service is very attentive to me	3.1	3.8	17.6	26.6	48.9
Food quality					
The food sold in this market is fresher than its closest competitor	2.2	6.0	17.2	32.9	41.7
The food sold in this market is safer than its closest competitor	2.8	5.3	18.8	29.2	43.9
Shopping convenience					
It is too crowded with people	1.9	9.4	24.1	31.7	32.9
It takes too much time to be checked out	6.6	17.9	26.3	24.8	24.5
It is inconvenient to move around with a cart due to narrow aisle	28.5	12.2	17.2	21.3	20.7
Overall, the layout makes it easy to get around	2.5	3.4	16.9	27.0	50.2
Satisfaction					

I am satisfied with my decision to shop at this supermarket	1.6	5.0	15.4	25.4	52.7
Based on my experience with this store, I am very satisfied with it	2.2	4.1	16.9	21.6	55.2
My shopping experience in this store have been always very rewarding	2.2	4.1	16.9	26.3	50.5
Store loyalty					
I do most of my shopping in the stores I have always shopped in	1.9	5.0	15.7	27.6	49.8
I feel loyal to this store	5.6	5.0	21.0	26.6	41.7
I will recommend this store	3.8	5.0	15.7	31.0	44.5
Brand loyalty					
For most supermarket items, I have favourite brands and limit my purchasing to them	1.3	7.2	18.8	34.8	37.9
I often buy other brands to see if they are better than the brands usually buy	1.9	7.8	20.7	32.3	37.3
There are certain products I exclusively purchase at this store no matter what the price is	2.5	5.0	19.1	30.4	42.9
Attitude towards deals					
When I take advantage of "buy one get one free" offer, I feel good	1.9	5.6	19.4	29.2	43.9
Redeeming coupons makes me feel good	2.8	7.8	18.2	27.6	43.6
I enjoy buying brands that are promoted	3.1	8.2	20.4	24.1	44.2
Receiving a promotional offer which a product purchase makes me feel like I am a good shopper	4.1	6.0	23.5	26.6	39.8
Behavioural intention toward deals					
During the last month, I bought products offered, with a "two for one" promotion	4.7	7.2	21.6	28.2	38.2
I have favourite brands but if I see a "two for one" offer for any brand, I will buy it	4.7	8.8	21.0	27.3	38.2
I am more likely to buy brands for which I have a coupon	3.4	4.1	19.1	29.5	43.9
If a product that I usually buy is being promoted, I will increase the quantity of my purchases	3.8	7.2	21.3	29.5	38.2
Cost/Benefit estimation					
Promotions can save me a lot of money	1.9	5.6	19.7	29.5	43.3
I like to buy brands rather high price	13.2	18.5	24.5	21.6	22.3
This store offers customers something extra if they keep buying there	6.9	8.5	19.1	29.2	36.4
This store offers discounts to customers for their patronage	3.8	6.3	18.2	32.3	39.5
Buying intention					
I intend to continue buying here	1.9	3.4	18.8	24.1	51.7
If a friend or relative recommend me this supermarket, I would go	3.1	4.4	21.0	20.4	51.1
My favourable opinion toward this supermarket will led me to buy in the future	1.9	5.0	18.8	25.1	49.2

Source: Own elaboration (319 surveys).

Figure B.1. Graphic representation of PRODUCT RANGE indicators
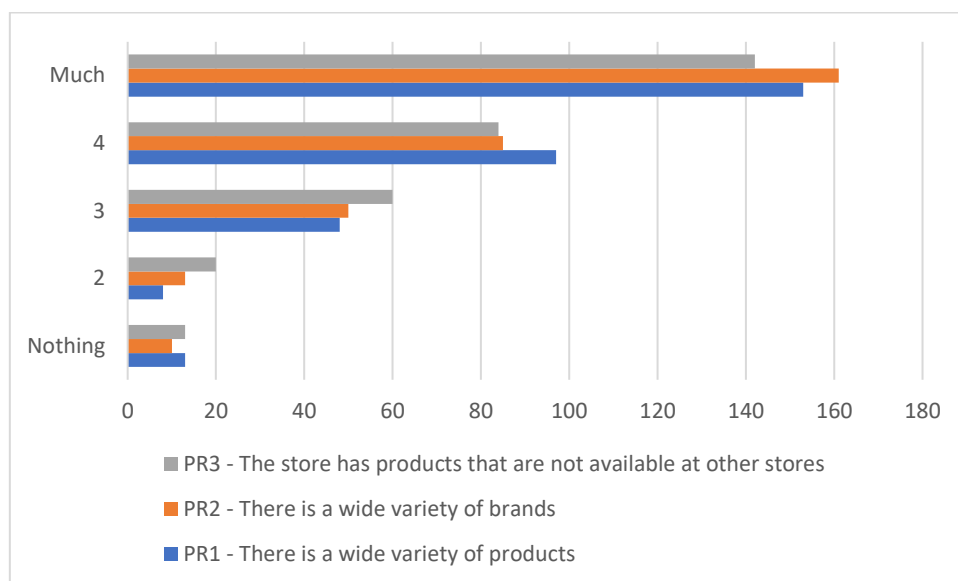
Figure B.2. Graphic representation of SHELF MANAGEMENT indicators
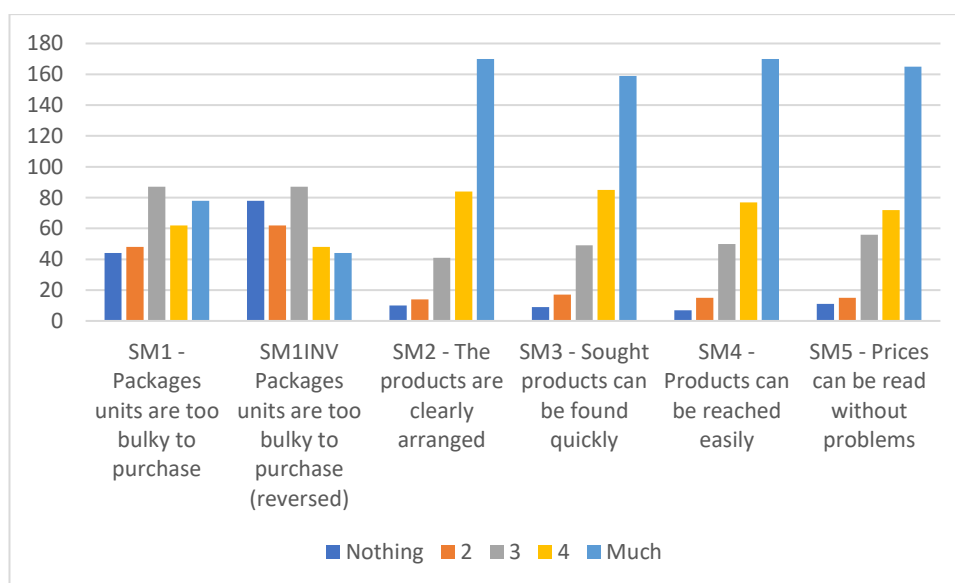
Figure B.3. Graphic representation of PHYSICAL SURROUNDINGS items

PS3 - I will only like to purchase the product when I entertained from nice music in the supermarket

PS2 - I will only like to purchase the product when the supermarket is nicely odor

PS1 - I will only like to purchase the product when the interior designing of the supermarket will be impressive
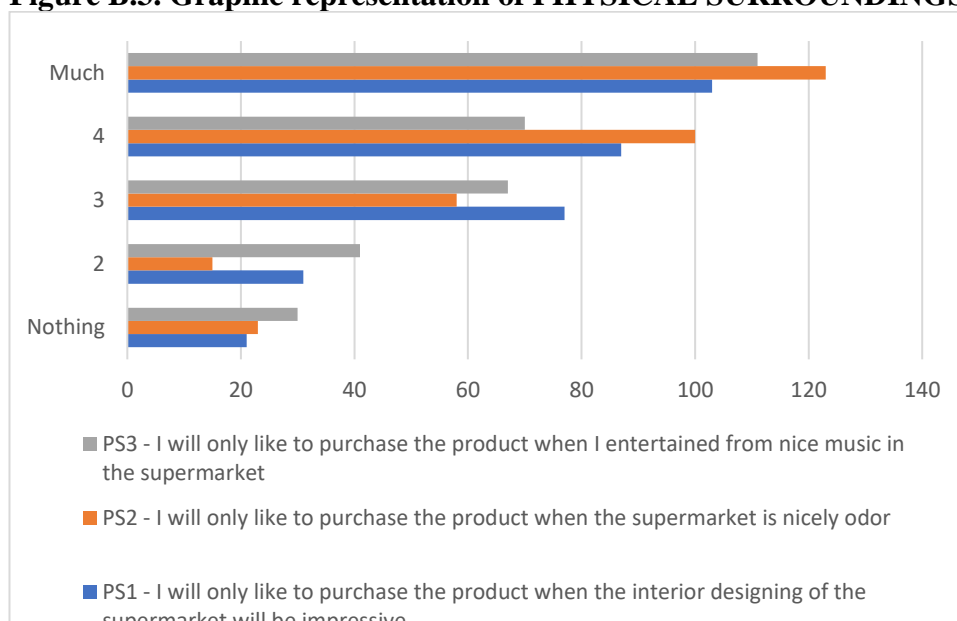
Figure B.4. Graphic representation of PERSONAL SERVICE components

PSE1 - I think the assistance at information desk is important to me when choosing a supermarket

PSE2 - I think neat uniforms of employees at information desk are important to me when choosing a supermarket

PSE3 - The personal service is very attentive to me
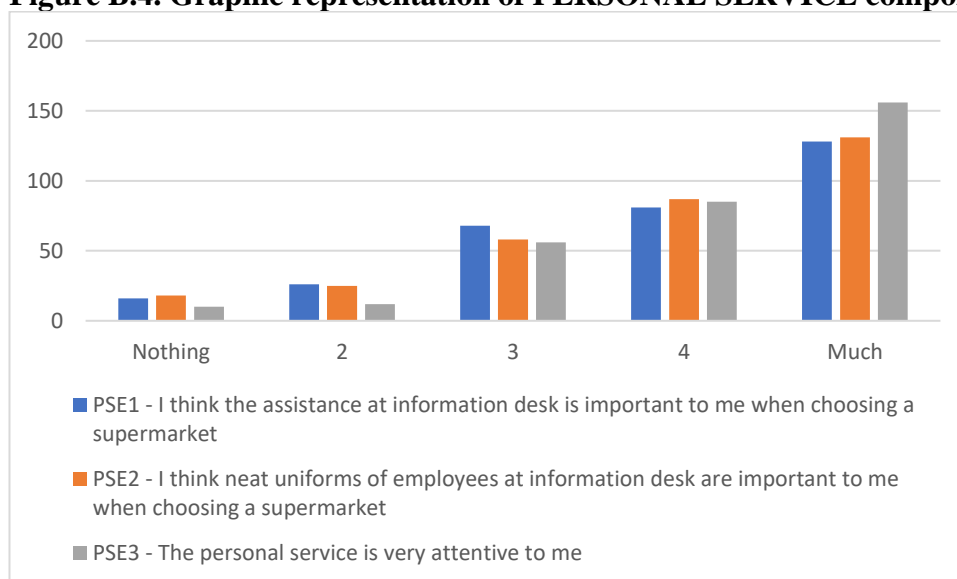
Figure B.5. Graphic representation of FOOD QUALITY indicators
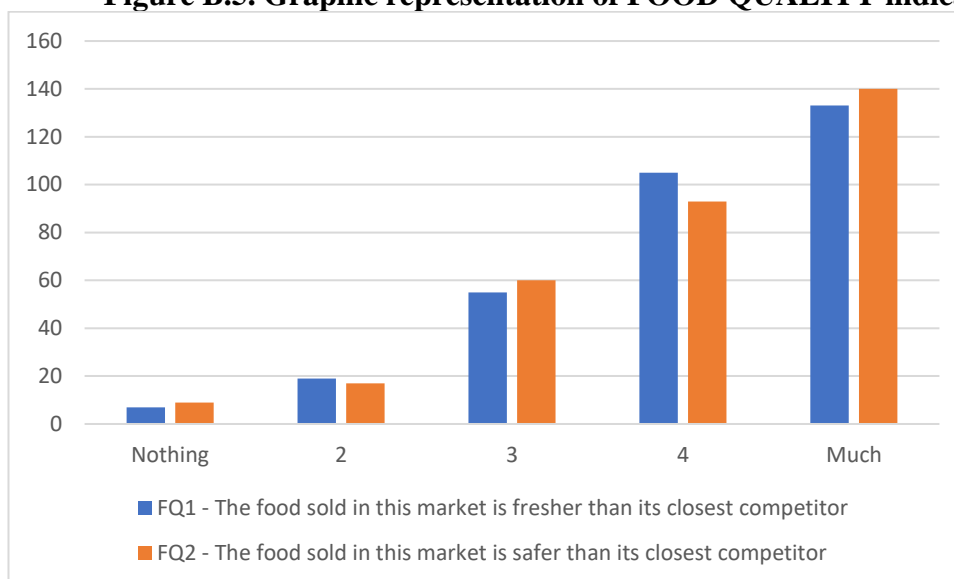
Figure B.6. Graphic representation of SHOPPING CONVENIENCE elements
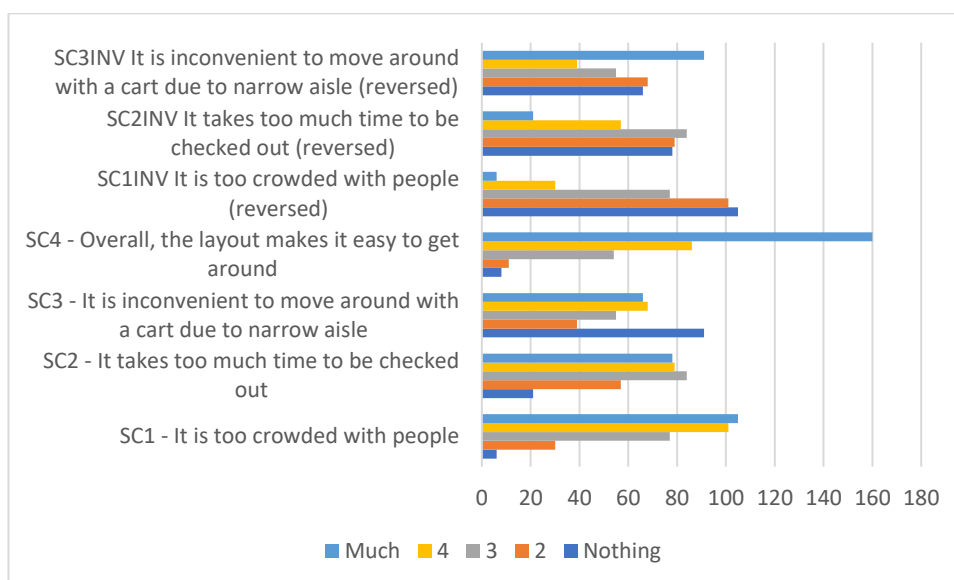
Figure B.7. Graphic representation of SATISFACTION items
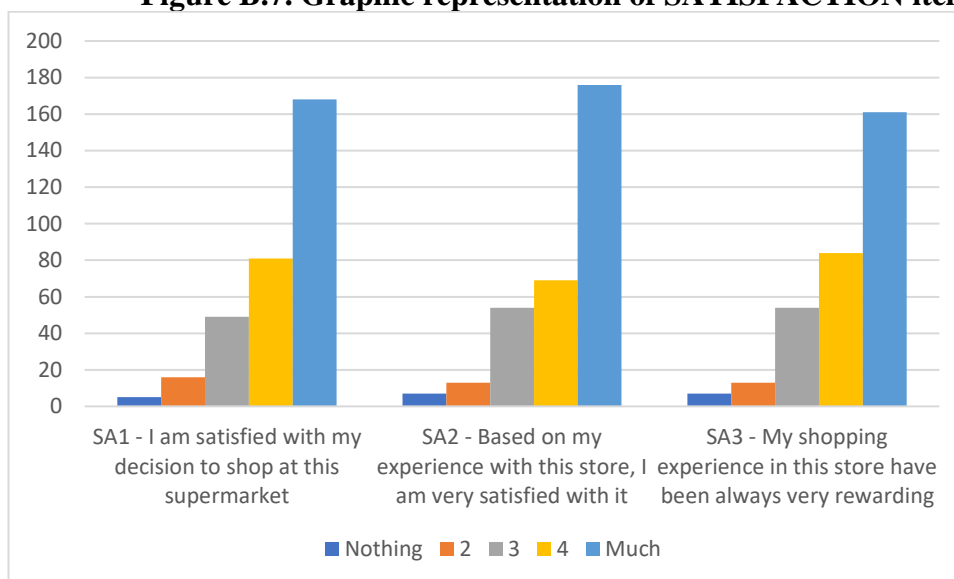
Figure B.8. Graphic representation of STORE LOYALTY components

Figure B.9. Graphic representation of BRAND LOYALTY indicators

- ■ BL1 - For most supermarket items, I have favorite brands and limit my purchasing to them
- ■ BL2 - I often buy other brands to see if they are better than the brands usually buy
- ■ BL3 - There are certain products I exclusively purchase at this store no matter what the price is
- ■ BL2 INV I often buy other brands to see if they are better than the brands usually buy (reversed)

Figure B.10. Graphic representation of ATTITUDE TOWARDS DEALS elements

- ■ Much ■ 4 ■ 3 ■ 2 ■ Nothing

Figure B.11. Graphic representation of BEHAVIORAL INTENTION TOWARD DEALS indicators

BID1 - During the last month, I bought products offered, with a "two for one" promotion

BID2 - I have favorite brands but if I see a "two for one" offer for any brand, I will buy it

BID3 - I am more likely to buy brands for which I have a coupon

BID4 - If a product that I usually buy is being promoted, I will increase the quantity of my purchases

Figure B.12. Graphic representation of COST/BENEFIT ESTIMATION items

CB2INV I like to buy brands rather high price (reversed)

CB4 - This store offers discounts to customers for their patronage

CB3 - This store offers customers something extra if they keep buying there

CB2 - I like to buy brands rather high price

CB1 - Promotions can save me a lot of money

Figure B.13. Graphic representation of BUYING INTENTION components
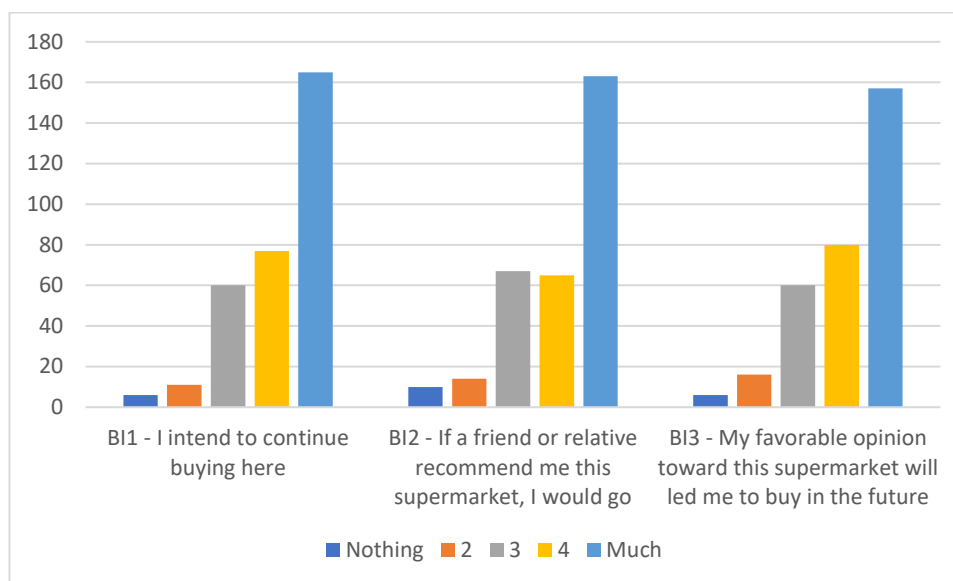
APPENDIX C

Table C.1. ANOVA results for "supermarket"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	13,175	6	2,196	2,528	,021
	Within Groups	270,083	311	,868		
	Total	283,258	317			
"Shelf management"	Between Groups	9,124	6	1,521	2,964	,008
	Within Groups	159,572	311	,513		
	Total	168,695	317			
"Personal service"	Between Groups	22,605	6	3,768	3,885	,001
	Within Groups	301,565	311	,970		
	Total	324,171	317			
"Physical surroundings"	Between Groups	33,861	6	5,644	5,602	,000
	Within Groups	313,325	311	1,007		
	Total	347,187	317			
"Food quality"	Between Groups	15,337	6	2,556	2,844	,010

		Sum of Squares	df	Mean Square	F	Sig.
	Within Groups	279,528	311	,899		
	Total	294,865	317			
"Shopping convenience"	Between Groups	7,372	6	1,229	2,565	,019
	Within Groups	148,996	311	,479		
	Total	156,368	317			
"Satisfaction"	Between Groups	16,234	6	2,706	3,541	,002
	Within Groups	237,638	311	,764		
	Total	253,872	317			
"Store loyalty"	Between Groups	20,873	6	3,479	4,744	,000
	Within Groups	228,074	311	,733		
	Total	248,947	317			
"Brand loyalty"	Between Groups	3,605	6	,601	2,487	,023
	Within Groups	75,139	311	,242		
	Total	78,744	317			
"Behavioural intention towards deals"	Between Groups	15,610	6	2,602	3,356	,003
	Within Groups	241,101	311	,775		
	Total	256,711	317			
"Attitude towards deals"	Between Groups	6,337	6	1,056	1,220	,296
	Within Groups	269,220	311	,866		
	Total	275,558	317			
"Cost/Benefit estimation"	Between Groups	8,690	6	1,448	3,247	,004
	Within Groups	138,714	311	,446		
	Total	147,404	317			
"Buying intent"	Between Groups	9,859	6	1,643	1,980	,068
	Within Groups	258,035	311	,830		
	Total	267,894	317			

Table C.2. Results of ANOVA for "visit frequency"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	11,762	4	2,941	3,401	,010
	Within Groups	271,509	314	,865		
	Total	283,271	318			

"Shelf management"	Between Groups	6,464	4	1,616	3,128	,015
	Within Groups	162,240	314	,517		
	Total	168,705	318			
"Personal service"	Between Groups	5,886	4	1,472	1,447	,218
	Within Groups	319,340	314	1,017		
	Total	325,227	318			
"Physical surroundings"	Between Groups	3,702	4	,926	,845	,498
	Within Groups	344,015	314	1,096		
	Total	347,717	318			
"Food quality"	Between Groups	10,863	4	2,716	3,002	,019
	Within Groups	284,006	314	,904		
	Total	294,868	318			
"Shopping convenience"	Between Groups	6,475	4	1,619	3,390	,010
	Within Groups	149,958	314	,478		
	Total	156,433	318			
"Satisfaction"	Between Groups	3,486	4	,871	1,092	,361
	Within Groups	250,590	314	,798		
	Total	254,075	318			
"Store loyalty"	Between Groups	8,379	4	2,095	2,734	,029
	Within Groups	240,572	314	,766		
	Total	248,951	318			
"Brand loyalty"	Between Groups	1,607	4	,402	1,634	,166
	Within Groups	77,223	314	,246		
	Total	78,830	318			
"Behavioural intention towards deals"	Between Groups	5,131	4	1,283	1,601	,174
	Within Groups	251,586	314	,801		
	Total	256,717	318			
"Attitude towards deals"	Between Groups	7,912	4	1,978	2,318	,057
	Within Groups	267,898	314	,853		
	Total	275,811	318			
"Cost/Benefit estimation"	Between Groups	8,872	4	2,218	5,027	,001
	Within Groups	138,556	314	,441		
	Total	147,429	318			

		Sum of Squares	df	Mean Square	F	Sig.
"Buying intent"	Between Groups	7,317	4	1,829	2,198	,069
	Within Groups	261,290	314	,832		
	Total	268,607	318			

Table C.3. Analysis of variance for "seniority"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	9,247	3	3,082	3,542	,015
	Within Groups	273,234	314	,870		
	Total	282,481	317			
"Shelf management"	Between Groups	11,105	3	3,702	7,398	,000
	Within Groups	157,103	314	,500		
	Total	168,207	317			
"Personal service"	Between Groups	2,664	3	,888	,867	,458
	Within Groups	321,507	314	1,024		
	Total	324,171	317			
"Physical surroundings"	Between Groups	1,810	3	,603	,550	,648
	Within Groups	344,282	314	1,096		
	Total	346,092	317			
"Food quality"	Between Groups	,989	3	,330	,353	,787
	Within Groups	292,992	314	,933		
	Total	293,981	317			
"Shopping convenience"	Between Groups	23,426	3	7,809	18,514	,000
	Within Groups	132,436	314	,422		
	Total	155,862	317			
"Satisfaction"	Between Groups	6,900	3	2,300	2,929	,034
	Within Groups	246,559	314	,785		
	Total	253,459	317			
"Store loyalty"	Between Groups	7,814	3	2,605	3,404	,018
	Within Groups	240,261	314	,765		
	Total	248,075	317			
"Brand loyalty"	Between Groups	1,128	3	,376	1,521	,209
	Within Groups	77,616	314	,247		

		Sum of Squares	df	Mean Square	F	Sig.
	Total	78,744	317			
"Behavioural intention towards deals"	Between Groups	,339	3	,113	,139	,937
	Within Groups	255,225	314	,813		
	Total	255,564	317			
"Attitude towards deals"	Between Groups	1,038	3	,346	,397	,755
	Within Groups	273,765	314	,872		
	Total	274,803	317			
"Cost/Benefit estimation"	Between Groups	6,775	3	2,258	5,067	,002
	Within Groups	139,939	314	,446		
	Total	146,714	317			
"Buying intent"	Between Groups	3,498	3	1,166	1,385	,247
	Within Groups	264,396	314	,842		
	Total	267,894	317			

Table C.4. ANOVA results for "shopping time"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	13,840	3	4,613	5,394	,001
	Within Groups	269,430	315	,855		
	Total	283,271	318			
"Shelf management"	Between Groups	11,656	3	3,885	7,793	,000
	Within Groups	157,049	315	,499		
	Total	168,705	318			
"Personal service"	Between Groups	6,286	3	2,095	2,069	,104
	Within Groups	318,941	315	1,013		
	Total	325,227	318			
"Physical surroundings"	Between Groups	10,307	3	3,436	3,207	,023
	Within Groups	337,410	315	1,071		
	Total	347,717	318			
"Food quality"	Between Groups	4,456	3	1,485	1,611	,187
	Within Groups	290,413	315	,922		
	Total	294,868	318			
"Shopping convenience"	Between Groups	8,527	3	2,842	6,054	,001

		Sum of Squares	df	Mean Square	F	Sig.
	Within Groups	147,905	315	,470		
	Total	156,433	318			
"Satisfaction"	Between Groups	12,053	3	4,018	5,229	,002
	Within Groups	242,022	315	,768		
	Total	254,075	318			
"Store loyalty"	Between Groups	14,857	3	4,952	6,664	,000
	Within Groups	234,094	315	,743		
	Total	248,951	318			
"Brand loyalty"	Between Groups	,268	3	,089	,359	,783
	Within Groups	78,562	315	,249		
	Total	78,830	318			
"Behavioural intention towards deals"	Between Groups	12,108	3	4,036	5,198	,002
	Within Groups	244,609	315	,777		
	Total	256,717	318			
"Attitude towards deals"	Between Groups	15,574	3	5,191	6,284	,000
	Within Groups	260,236	315	,826		
	Total	275,811	318			
"Cost/Benefit estimation"	Between Groups	12,043	3	4,014	9,340	,000
	Within Groups	135,385	315	,430		
	Total	147,429	318			
"Buying intent"	Between Groups	10,641	3	3,547	4,331	,005
	Within Groups	257,966	315	,819		
	Total	268,607	318			

Table C.5. Analysis of variance for "remoteness"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	5,773	3	1,924	2,185	,090
	Within Groups	277,497	315	,881		
	Total	283,271	318			
"Shelf management"	Between Groups	7,284	3	2,428	4,738	,003
	Within Groups	161,421	315	,512		
	Total	168,705	318			

FACTORS AFFECTING ELDERLY PURCHASING RESPONSE IN SUPER MARKETS

"Personal service"	Between Groups	9,936	3	3,312	3,309	,020
	Within Groups	315,291	315	1,001		
	Total	325,227	318			
"Physical surroundings"	Between Groups	5,767	3	1,922	1,771	,153
	Within Groups	341,951	315	1,086		
	Total	347,717	318			
"Food quality"	Between Groups	7,295	3	2,432	2,664	,048
	Within Groups	287,573	315	,913		
	Total	294,868	318			
"Shopping convenience"	Between Groups	9,495	3	3,165	6,785	,000
	Within Groups	146,937	315	,466		
	Total	156,433	318			
"Satisfaction"	Between Groups	4,508	3	1,503	1,897	,130
	Within Groups	249,567	315	,792		
	Total	254,075	318			
"Store loyalty"	Between Groups	4,571	3	1,524	1,964	,119
	Within Groups	244,379	315	,776		
	Total	248,951	318			
"Brand loyalty"	Between Groups	1,336	3	,445	1,810	,145
	Within Groups	77,495	315	,246		
	Total	78,830	318			
"Behavioural intention towards deals"	Between Groups	3,781	3	1,260	1,570	,197
	Within Groups	252,935	315	,803		
	Total	256,717	318			
"Attitude towards deals"	Between Groups	7,235	3	2,412	2,829	,039
	Within Groups	268,575	315	,853		
	Total	275,811	318			
"Cost/Benefit estimation"	Between Groups	3,600	3	1,200	2,628	,050
	Within Groups	143,829	315	,457		
	Total	147,429	318			
"Buying intent"	Between Groups	3,928	3	1,309	1,558	,199
	Within Groups	264,679	315	,840		

		Sum of Squares	df	Mean Square	F	Sig.
	Total	268,607	318			

Table C.6. Results of ANOVA for "educational level"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	3,599	2	1,800	2,076	,127
	Within Groups	265,294	306	,867		
	Total	268,893	308			
"Shelf management"	Between Groups	10,115	2	5,058	10,339	,000
	Within Groups	149,694	306	,489		
	Total	159,809	308			
"Personal service"	Between Groups	,322	2	,161	,162	,850
	Within Groups	303,420	306	,992		
	Total	303,742	308			
"Physical surroundings"	Between Groups	4,242	2	2,121	1,985	,139
	Within Groups	326,896	306	1,068		
	Total	331,138	308			
"Food quality"	Between Groups	1,520	2	,760	,850	,428
	Within Groups	273,443	306	,894		
	Total	274,963	308			
"Shopping convenience"	Between Groups	1,923	2	,962	2,008	,136
	Within Groups	146,585	306	,479		
	Total	148,508	308			
"Satisfaction"	Between Groups	6,211	2	3,106	4,095	,018
	Within Groups	232,085	306	,758		
	Total	238,296	308			
"Store loyalty"	Between Groups	1,270	2	,635	,835	,435
	Within Groups	232,875	306	,761		
	Total	234,145	308			
"Brand loyalty"	Between Groups	,790	2	,395	1,590	,206
	Within Groups	76,024	306	,248		
	Total	76,814	308			
	Between Groups	1,497	2	,748	,946	,390

		Sum of Squares	df	Mean Square	F	Sig.
"Behavioural intention towards deals"	Within Groups	242,211	306	,792		
	Total	243,708	308			
"Attitude towards deals"	Between Groups	1,833	2	,917	1,075	,343
	Within Groups	260,890	306	,853		
	Total	262,723	308			
"Cost/Benefit estimation"	Between Groups	,825	2	,413	,897	,409
	Within Groups	140,812	306	,460		
	Total	141,638	308			
"Buying intent"	Between Groups	8,094	2	4,047	5,051	,007
	Within Groups	245,152	306	,801		
	Total	253,246	308			

Table C.7. ANOVA results for "household size"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	6,853	4	1,713	1,939	,104
	Within Groups	274,823	311	,884		
	Total	281,677	315			
"Shelf management"	Between Groups	6,065	4	1,516	2,939	,021
	Within Groups	160,454	311	,516		
	Total	166,519	315			
"Personal service"	Between Groups	21,545	4	5,386	5,552	,000
	Within Groups	301,735	311	,970		
	Total	323,280	315			
"Physical surroundings"	Between Groups	33,094	4	8,274	8,229	,000
	Within Groups	312,692	311	1,005		
	Total	345,786	315			
"Food quality"	Between Groups	14,190	4	3,547	3,959	,004
	Within Groups	278,668	311	,896		
	Total	292,858	315			
"Shopping convenience"	Between Groups	13,014	4	3,253	7,073	,000
	Within Groups	143,044	311	,460		
	Total	156,058	315			

"Satisfaction"	Between Groups	7,530	4	1,882	2,386	,051
	Within Groups	245,327	311	,789		
	Total	252,857	315			
"Store loyalty"	Between Groups	3,526	4	,881	1,130	,342
	Within Groups	242,542	311	,780		
	Total	246,068	315			
"Brand loyalty"	Between Groups	,728	4	,182	,728	,574
	Within Groups	77,841	311	,250		
	Total	78,569	315			
"Behavioural intention towards deals"	Between Groups	19,425	4	4,856	6,397	,000
	Within Groups	236,103	311	,759		
	Total	255,527	315			
"Attitude towards deals"	Between Groups	11,145	4	2,786	3,294	,012
	Within Groups	263,041	311	,846		
	Total	274,186	315			
"Cost/Benefit estimation"	Between Groups	6,334	4	1,583	3,570	,007
	Within Groups	137,943	311	,444		
	Total	144,277	315			
"Buying intent"	Between Groups	10,912	4	2,728	3,354	,010
	Within Groups	252,971	311	,813		
	Total	263,883	315			

Table C.8. Analysis of variance for "marital status"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	9,972	3	3,324	3,831	,010
	Within Groups	273,298	315	,868		
	Total	283,271	318			
"Shelf management"	Between Groups	7,234	3	2,411	4,704	,003
	Within Groups	161,471	315	,513		
	Total	168,705	318			
"Personal service"	Between Groups	11,944	3	3,981	4,003	,008
	Within Groups	313,283	315	,995		

	Total	325,227	318			
"Physical surroundings"	Between Groups	10,264	3	3,421	3,194	,024
	Within Groups	337,453	315	1,071		
	Total	347,717	318			
"Food quality"	Between Groups	8,654	3	2,885	3,175	,024
	Within Groups	286,214	315	,909		
	Total	294,868	318			
"Shopping convenience"	Between Groups	10,990	3	3,663	7,934	,000
	Within Groups	145,443	315	,462		
	Total	156,433	318			
"Satisfaction"	Between Groups	8,993	3	2,998	3,853	,010
	Within Groups	245,082	315	,778		
	Total	254,075	318			
"Store loyalty"	Between Groups	6,403	3	2,134	2,772	,042
	Within Groups	242,548	315	,770		
	Total	248,951	318			
"Brand loyalty"	Between Groups	1,455	3	,485	1,975	,118
	Within Groups	77,375	315	,246		
	Total	78,830	318			
"Behavioural intention towards deals"	Between Groups	4,729	3	1,576	1,971	,118
	Within Groups	251,988	315	,800		
	Total	256,717	318			
"Attitude towards deals"	Between Groups	2,073	3	,691	,795	,497
	Within Groups	273,737	315	,869		
	Total	275,811	318			
"Cost/Benefit estimation"	Between Groups	2,121	3	,707	1,532	,206
	Within Groups	145,308	315	,461		
	Total	147,429	318			
"Buying intent"	Between Groups	7,248	3	2,416	2,912	,035
	Within Groups	261,360	315	,830		
	Total	268,607	318			

Table C.9. ANOVA results for "income level"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	12,496	3	4,165	4,841	,003
	Within Groups	270,165	314	,860		
	Total	282,661	317			
"Shelf management"	Between Groups	8,311	3	2,770	5,424	,001
	Within Groups	160,385	314	,511		
	Total	168,695	317			
"Personal service"	Between Groups	7,051	3	2,350	2,323	,075
	Within Groups	317,695	314	1,012		
	Total	324,745	317			
"Physical surroundings"	Between Groups	6,110	3	2,037	1,873	,134
	Within Groups	341,451	314	1,087		
	Total	347,561	317			
"Food quality"	Between Groups	8,925	3	2,975	3,267	,022
	Within Groups	285,940	314	,911		
	Total	294,865	317			
"Shopping convenience"	Between Groups	12,623	3	4,208	9,191	,000
	Within Groups	143,749	314	,458		
	Total	156,372	317			
"Satisfaction"	Between Groups	8,981	3	2,994	3,840	,010
	Within Groups	244,792	314	,780		
	Total	253,772	317			
"Store loyalty"	Between Groups	7,508	3	2,503	3,270	,022
	Within Groups	240,303	314	,765		
	Total	247,811	317			
"Brand loyalty"	Between Groups	,423	3	,141	,565	,639
	Within Groups	78,321	314	,249		
	Total	78,744	317			
"Behavioural intention towards deals"	Between Groups	7,530	3	2,510	3,163	,025
	Within Groups	249,182	314	,794		
	Total	256,711	317			
"Attitude towards deals"	Between Groups	11,006	3	3,669	4,359	,005

		Sum of Squares	df	Mean Square	F	Sig.
	Within Groups	264,244	314	,842		
	Total	275,250	317			
"Cost/Benefit estimation"	Between Groups	8,186	3	2,729	6,213	,000
	Within Groups	137,902	314	,439		
	Total	146,088	317			
"Buying intent"	Between Groups	14,476	3	4,825	5,978	,001
	Within Groups	253,451	314	,807		
	Total	267,927	317			

Table C.10. Results of ANOVA for "activity"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	12,583	3	4,194	4,903	,002
	Within Groups	268,590	314	,855		
	Total	281,173	317			
"Shelf management"	Between Groups	5,302	3	1,767	3,413	,018
	Within Groups	162,598	314	,518		
	Total	167,899	317			
"Personal service"	Between Groups	25,492	3	8,497	8,983	,000
	Within Groups	297,035	314	,946		
	Total	322,527	317			
"Physical surroundings"	Between Groups	17,267	3	5,756	5,478	,001
	Within Groups	329,919	314	1,051		
	Total	347,187	317			
"Food quality"	Between Groups	10,961	3	3,654	4,057	,008
	Within Groups	282,781	314	,901		
	Total	293,742	317			
"Shopping convenience"	Between Groups	4,479	3	1,493	3,085	,028
	Within Groups	151,953	314	,484		
	Total	156,433	317			
"Satisfaction"	Between Groups	7,622	3	2,541	3,238	,022
	Within Groups	246,406	314	,785		
	Total	254,028	317			

		Sum of Squares	df	Mean Square	F	Sig.
"Store loyalty"	Between Groups	3,182	3	1,061	1,360	,255
	Within Groups	244,893	314	,780		
	Total	248,075	317			
"Brand loyalty"	Between Groups	,658	3	,219	,882	,451
	Within Groups	78,170	314	,249		
	Total	78,829	317			
"Behavioural intention towards deals"	Between Groups	16,246	3	5,415	7,071	,000
	Within Groups	240,465	314	,766		
	Total	256,711	317			
"Attitude towards deals"	Between Groups	8,167	3	2,722	3,212	,023
	Within Groups	266,083	314	,847		
	Total	274,249	317			
"Cost/Benefit estimation"	Between Groups	1,700	3	,567	1,221	,302
	Within Groups	145,720	314	,464		
	Total	147,420	317			
"Buying intent"	Between Groups	11,289	3	3,763	4,632	,003
	Within Groups	255,091	314	,812		
	Total	266,380	317			

Table C.11. Analysis of variance for "nationality"

		Sum of Squares	df	Mean Square	F	Sig.
"Product range"	Between Groups	1,339	2	,670	,751	,473
	Within Groups	281,931	316	,892		
	Total	283,271	318			
"Shelf management"	Between Groups	,996	2	,498	,939	,392
	Within Groups	167,708	316	,531		
	Total	168,705	318			
"Personal service"	Between Groups	14,411	2	7,206	7,326	,001
	Within Groups	310,815	316	,984		
	Total	325,227	318			
"Physical surroundings"	Between Groups	33,859	2	16,929	17,045	,000

		Sum of Squares	df	Mean Square	F	Sig.
	Within Groups	313,859	316	,993		
	Total	347,717	318			
"Food quality"	Between Groups	5,642	2	2,821	3,082	,047
	Within Groups	289,226	316	,915		
	Total	294,868	318			
"Shopping convenience"	Between Groups	6,369	2	3,185	6,706	,001
	Within Groups	150,063	316	,475		
	Total	156,433	318			
"Satisfaction"	Between Groups	,651	2	,325	,406	,667
	Within Groups	253,424	316	,802		
	Total	254,075	318			
"Store loyalty"	Between Groups	1,992	2	,996	1,275	,281
	Within Groups	246,958	316	,782		
	Total	248,951	318			
"Brand loyalty"	Between Groups	,359	2	,179	,722	,487
	Within Groups	78,472	316	,248		
	Total	78,830	318			
"Behavioural intention towards deals"	Between Groups	12,350	2	6,175	7,985	,000
	Within Groups	244,366	316	,773		
	Total	256,717	318			
"Attitude towards deals"	Between Groups	8,973	2	4,486	5,313	,005
	Within Groups	266,838	316	,844		
	Total	275,811	318			
"Cost/Benefit estimation"	Between Groups	,439	2	,219	,472	,624
	Within Groups	146,990	316	,465		
	Total	147,429	318			
"Buying intent"	Between Groups	,611	2	,305	,360	,698
	Within Groups	267,997	316	,848		
	Total	268,607	318			

Table C.12. ANOVA results for "income level"

		Sum of Squares	df	Mean Square	F	Sig.

"Product range"	Between Groups	28,303	5	5,661	6,904	,000
	Within Groups	252,536	308	,820		
	Total	280,839	313			
"Shelf management"	Between Groups	8,932	5	1,786	3,495	,004
	Within Groups	157,407	308	,511		
	Total	166,339	313			
"Personal service"	Between Groups	30,582	5	6,116	6,464	,000
	Within Groups	291,453	308	,946		
	Total	322,036	313			
"Physical surroundings"	Between Groups	42,006	5	8,401	8,626	,000
	Within Groups	299,967	308	,974		
	Total	341,973	313			
"Food quality"	Between Groups	26,204	5	5,241	6,071	,000
	Within Groups	265,891	308	,863		
	Total	292,096	313			
"Shopping convenience"	Between Groups	6,497	5	1,299	2,722	,020
	Within Groups	147,003	308	,477		
	Total	153,500	313			
"Satisfaction"	Between Groups	23,622	5	4,724	6,450	,000
	Within Groups	225,587	308	,732		
	Total	249,209	313			
"Store loyalty"	Between Groups	11,917	5	2,383	3,149	,009
	Within Groups	233,078	308	,757		
	Total	244,995	313			
"Brand loyalty"	Between Groups	2,288	5	,458	1,852	,102
	Within Groups	76,090	308	,247		
	Total	78,378	313			
"Behavioural intention towards deals"	Between Groups	14,371	5	2,874	3,768	,003
	Within Groups	234,935	308	,763		
	Total	249,306	313			
"Attitude towards deals"	Between Groups	23,032	5	4,606	5,688	,000
	Within Groups	249,449	308	,810		

		Sum of Squares	df	Mean Square	F	Sig.
	Total	272,480	313			
"Cost/Benefit estimation"	Between Groups	4,158	5	,832	1,801	,112
	Within Groups	142,240	308	,462		
	Total	146,398	313			
"Buying intent"	Between Groups	21,809	5	4,362	5,582	,000
	Within Groups	240,674	308	,781		
	Total	262,483	313			

Table C.12. ANOVA results for "age"

		Sum of Squares	df	Mean Square	F	Sig.
PRODRANGE	Between Groups	28,303	5	5,661	6,904	,000
	Within Groups	252,536	308	,820		
	Total	280,839	313			
SHELFMNG	Between Groups	8,932	5	1,786	3,495	,004
	Within Groups	157,407	308	,511		
	Total	166,339	313			
PERSSERV	Between Groups	30,582	5	6,116	6,464	,000
	Within Groups	291,453	308	,946		
	Total	322,036	313			
PHYSSOUR	Between Groups	42,006	5	8,401	8,626	,000
	Within Groups	299,967	308	,974		
	Total	341,973	313			
FOODQUAL	Between Groups	26,204	5	5,241	6,071	,000
	Within Groups	265,891	308	,863		
	Total	292,096	313			
SHOPCON	Between Groups	6,497	5	1,299	2,722	,020
	Within Groups	147,003	308	,477		
	Total	153,500	313			
SAT	Between Groups	23,622	5	4,724	6,450	,000
	Within Groups	225,587	308	,732		
	Total	249,209	313			
STORELOY	Between Groups	11,917	5	2,383	3,149	,009

	Within Groups	233,078	308	,757		
	Total	244,995	313			
BRANDLOY	Between Groups	2,288	5	,458	1,852	,102
	Within Groups	76,090	308	,247		
	Total	78,378	313			
BEHINTDEAL	Between Groups	14,371	5	2,874	3,768	,003
	Within Groups	234,935	308	,763		
	Total	249,306	313			
ATTDEAL	Between Groups	23,032	5	4,606	5,688	,000
	Within Groups	249,449	308	,810		
	Total	272,480	313			
COSTBEN	Between Groups	4,158	5	,832	1,801	,112
	Within Groups	142,240	308	,462		
	Total	146,398	313			
BUYINT	Between Groups	21,809	5	4,362	5,582	,000
	Within Groups	240,674	308	,781		
	Total	262,483	313			