Factors affecting Purchase behavior of Women grocery consumer- An Insight

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Abstract

Women are most powerful consumers in the world as they control almost 80 percent of the household spending. And no longer can the women’s spending powers and influence be neglected. The role of women in the society and their effects has changed. Most of the marketers know that ‘women are different’, but we actually need a deep rooted understanding of how and why they are different. Studying women could be interesting as Family grocery shopping is the accepted domain of women; however, modern social and demographic movements challenge traditional gender roles within the family structure. This paper makes an attempt to understand the women’s purchase behavior along with an attempt to know what factors play a significant role in her purchase behavior.

Keywords: Consumer Attitude, Consumer Behavior, Retail sector, Purchase behavior, Women Grocery consumers

Introduction

In present era consumer is the king. When the predominance of people in a particular group feel one way or another about a product, service, entity, person, place or thing, it is said to be a generalized consumer attitude that could affect the marketing of that person, product or entity in positive or negative ways. Marketers strive to influence consumer attitudes, and understanding the prevailing attitude is the first step to changing it if needed. Attitudes are “mental states used by individuals to structure the way they perceive their environment and guide the way they respond to it.”

Consumer behaviour is the study of how people buy, what they buy, when they buy and why they buy. It attempts to understand the buyer decision processes/buyer decision making process, both individually and in groups. It studies characteristics of individual consumers such as demographics, psychographics, and behavioural variables in an attempt to understand people’s wants. It also tries to assess influences on the consumer from groups such as family, friends, reference groups, and society in general.[1] Studying consumer behaviour in retail holds importance as Retail is India’s largest industry. It accounts for over 10 per cent of the India’s GDP and around eight per cent of the employment. Retail sector is one of India’s fastest growing sectors with a 5 per cent compounded annual growth rate. India’s huge middle class base and its untapped retail industry are key attractions for global retail giants planning to enter new markets. Driven by changing lifestyles, strong income growth and favourable demographic patterns, Indian retail is expected to grow 25 per cent annually. It is expected that retail in India could be worth US$ 175-200 billion by 2016.[2],[3] But Behavior is a big field, and how women make purchasing decisions should be the largest part of it. The differences between male and female gender cultures mean there can’t be a homogenous definition of how consumers behave.[5] Now-a-days women are not only playing role of hardcore ‘housewives’, they are also playing a different role of ‘chief purchasing officer’ & controlling 85% of buying decisions and women make 85% of all consumer purchases in the United States. For such reasons the Economic world is now thinking in favor of the fairer sex.

Based on exclusive survey of shopping attitudes by GFK custom research, the PLMA survey inquired into the habits of women when they do grocery shopping, meal preparation and other household tasks. Questions included: Do you make a shopping list? ...clip coupons?...look for deals? ...get ideas for meals? ...consider other brands? ...browse the aisles?; importantly, How long do you stay in the store? ...how quickly do you want to get out? Other questions sought to find out who prepares the family meals, does the laundry, cleans the house, stocks the medicine cabinet, mows the lawn and tends to household repairs.

The study reveals that the role of women has not changed in many ways. Two thirds or more of the 1,000 women in the study say they handle the bulk of the grocery shopping for the family, are most often the exclusive preparer of meals, clean the house, do the laundry, stock the medicine cabinet and shop for family needs other than food.

Outside the home, women now account for a third of the nation’s lawyers and doctors and about half of the labor force. Seven in ten say they work out of economic necessity and four in ten are sole providers for their households. One magazine predicted that based on present trends, by the next generation, more families will be supported by women than by men. Indeed, women now make up almost 60% of college students and earn the majority of doctorates and master’s degrees.[6] Gender culture affects a woman during every moment of her life.
What the marketer, care about, though, are the moments when she is thinking about marketer’s product, or the competitor's product. Men and women due to their different upbringing and socialization along with various other social, biological and psychological factors depict different types of behaviour at various situations. Whether it is decision making in personal life or professional life, whether it is about shopping or eating, both the genders behave differently.

**Consumer Purchase Process**
One can simplify the consumer's purchase process into five stages,

a) **Activation** - The awareness there's a need to be met.
b) **Nomination** - The selection of various choices to evaluate.
c) **Investigation and Decision** - Learning about and evaluating the choices before actually buying.
d) **Retention** - Using the product/service and deciding upon repeat purchases.
e) **Recommendation** - Referring (or warning against) the product/service.[5]

As the Spiral Path graphic illustrates, from start to finish, women and men seek, search and research differently. Women have a more complex and detailed decision-making process when making a purchase. They tend to advance toward a decision in a series of cycles, often looping back to an earlier stage of the process as they reconsider previous decision factors and integrate new information, seeking the Perfect Answer. Women are great influencers when it comes to buying decision of the family. No doubt that when it comes to individual buying, women are the sole decision makers in the decision.[7]

**Objectives of Study**
The objectives of the research entitled “Women grocery consumer- A Purchase Behaviour Study” are:-

a. To study purchase behaviour of the women grocery consumer.
b. To search the key influences which affect the purchase behaviour of women grocery consumer in Big Bazaar & More Mega Store.
c. To critically examine the areas of improvement in women grocery stores.

**Scope of the Study**
For the purpose of research, a sample of 125 respondents is taken during February- March 2014 from two big retail stores namely- Big Bazaar and More Mega Store. An attempt is made to analyse the women grocery consumer’s purchase behaviour with the help of examination of prior researches and secondary data on the subject. Primary data was taken to find out the most significant factors which affect the purchase behaviour of women grocery consumer in Big Bazaar & More Mega Store. The data is collected from the customers of Big Bazaar, More Megastore of Delhi Region at different times of the day.

**Research Methodology**
The Research study is descriptive in nature. Descriptive research is an exploration of the certain existing phenomenon. It is mostly done when a researcher wants to gain a better understanding of the topic. This type of study is quiet factual, accurate and systematic.

**Data collection**
A research can call for gathering primary data, secondary data or both. The data have mainly been collected via primary source. However a good amount of secondary data was also used to have a general understanding of the subject.

a. **Primary Source**
The primary data gathered includes direct communication and feedback from customer of BIG BAZAAR, MORE MEGA STORE. For the purpose of collection of information from customers, a standardised questionnaire was formulated and the customers were directly contacted.

b. **Secondary Source**
The secondary source of information here includes library resources, articles in various newspapers and magazines, research papers, companies’ brochure and online resources like company websites, online reports and articles.

**Sample Design And Sampling Technique**
The study was restricted to New Delhi city only keeping in mind convenience (convenience Sampling method is used) to sample because of accessibility lack of abun-
dance of time and cost and because of the fact that the population of these cities is composed of people of diverse demographic characteristics.

Sample Size - The sample size taken for the purpose of study is 125.

Sampling unit - Sampling units are customers of BIG BAZAAR, MORE MEGA STORE and other retail stores.

The research methodology can be summarised as under:

<table>
<thead>
<tr>
<th>Population</th>
<th>Customers of BIG BAZAAR and MORE MEGA STORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sampling frame</td>
<td>Delhi &amp; NCR Region</td>
</tr>
<tr>
<td>Sample size</td>
<td>125</td>
</tr>
<tr>
<td>Sampling Technique</td>
<td>Convenience Sampling</td>
</tr>
<tr>
<td>Project Instrument</td>
<td>Standardised Questionnaire based on Likert Scale</td>
</tr>
<tr>
<td>Type of questions</td>
<td>Closed ended questions</td>
</tr>
<tr>
<td>Statistical technique</td>
<td>Factor analysis</td>
</tr>
<tr>
<td>Tools</td>
<td>SPSS and MS excel</td>
</tr>
</tbody>
</table>

**Literature Review**

Although nobody totally understands consumers, it is important to operate a business according to consumer knowledge. However, this knowledge is concealed in the minds of the consumers. Sales can be achieved through brand awareness. Thus, brand awareness is important to less knowledgeable consumers. In this research, an endorser is an external factor that will enhance new product awareness. New local brand awareness is expected to be endorsed by hypermarkets since they are the places that many consumers go to purchase their basic household necessities.

Most consumers believe that they are highly involved with grocery retailing. Consumer behaviour is more unpredictable today than in previous decades since consumers tend to seek greater variety. The change in consumer behaviour is due to an assortment of factors and is influenced by ethics, value, economics and family structure. It is impossible to treat all shoppers homogeneously, and, indeed, the same shopper might also change their behaviour depending on the situation. Actual experience will provide product or service knowledge [16].

**Buying Behaviour**

Shainesh (2004) presents that buying behavior in a business market is characterized by long cycle times, group decision making, participants from different functional areas and levels and sometimes divergent objectives, and changing roles of the participants during the buying cycle. The high levels of market and technological uncertainty of services is the complexity in the buying process. Despite all this, marketers have been remarkably remiss in not looking at women as a separate segment.[8]

Dr. M. Subrahmanian (2011) examines in his study “buying behavior of the new aged Indian women” in the city of Chennai” with respect to the age, marital status, occupation, professional status factors, etc. to identify the decision maker and the influencer for the purchase made by the women. A sample of 200 women from the few distinct geographical areas of the Chennai city was collected. According to this study the women’s value perception is multi-faceted and they are more quality oriented. When it comes to the price attribute women donot opt for the products even if it is heavily priced or low priced but to the maximum prefer when it is reasonably priced within the affordable range.[9]

**Women Buying Behaviour**

Empirically, studies have been carried out in order to develop a general understanding of what influences and performs gender in organizations (Harding, 2003; Hancock & Tyler, 2007; Tyler & Cohen, 2008; Panayiotou, 2010; Philips & Knowles, 2012.)

Analysing practice requires a shift in focus Gender scholars favour a social constructionist approach to understanding and explaining gender (Courtenay, 2000; Fox and Murray, 2000; Leaper, 2000; Poggiolo, 2006).

Dr. Gary Mortimer and Dr. Peter Clarke (2011) in their paper on “Australian Supermarket Consumers and Gender Differences Relating to their Perceived Importance Levels of Store Characteristics” The overriding research objective was to identify which store characteristics male and female grocery shoppers consider as important and what differences exist between the levels of importance and the shopper’s gender. To that end, the results demonstrate that male and female grocery shoppers consider important store characteristics differently and there are specific characteristics that men and women consider more important. Male shoppers considered speed, convenience and efficiency to be the most important factors. Female shoppers, in contrast, reported characteristics relating to pricing, cleanliness and quality.

Mintel, (2008) initiates that 20-24 and 25-34 age groups are of utmost importance to the marketers as women are less anxious about quality than style in their clothing.[10] whereas Euromonitor, (2007) insists that in terms of spending on clothing, age is a stronger determinant of women’s budget than their socio-economic status.[11] Zeb, Hareem; Rashid, Kashif; Javeed, M. Bilal (2011) in their paper “Influence of Brands on female consumer’s buying behavior in Pakistan” attempted to examine Pakistani female consumer’s buying behavior and understand the key factors of branded clothing which influence female consumer’s involvement towards...
trendy branded clothing. In this research the prime focus is on females of age 20-35 years to analyze and evaluate their perception and behavior, when they purchase their clothing brands. The results show that all the factors discussed in the literature account for their impact on the consumer involvement in fashion clothing.[12]

**Ashwin Kumar** (2011) conducted a research on “Indian Women’s Buying Behavior & Their Values for the Market” This paper examined the buying behavior of Indian women & their values for the market. To achieve the objectives of the study total 500 women respondents had been selected from Delhi-NCR region. A well structured questionnaire had been drafted to get the information regarding buying behavior of women. As we know that market cannot operate without the consumer so, the consumer is known as God for the market, as he behaves market work accordingly. Women as a consumer were also participating in buying the goods. Indian women were dominating the market by making her presence in every purchase decision. So, it is also required to know that how women behave during purchasing & it is also required that what is the value of women for the market. An effort has been made to judge the Indian women buying behavior & their values for the market in this paper. Analyses of the study found that Indian women are playing a new role as a facilitator.

Previously, the Indian women concentrated on purchases that based on family needs and wants. Her only personal indulgences were items of clothing and adornment. But now she regularly moving to Malls for shopping & take her decision herself, she has full freedom to buy & bargaining for the commodity. She also takes interest in advertisement on TV, magazines & newspaper for discount offers & new schemes on the commodity. They also realize the importance of corporate social responsibility to make their buying decision

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**Dr. Sriparna Guha** (2013) conducted a research study on “The changing perception and buying behaviour of women consumer in Urban India”. The working women segment has significantly influenced the modern marketing concept. The objective of this paper is to identify the changing perception and comparison of buying behaviour for working and non-working women in Urban India. It suggests that women due to their multiple roles influence their own and of their family members’ buying behaviour. The study also reveals that working women are price, quality and brand conscious and highly influenced by the others in shopping.

**Dr S. Varadaraj and S. Kumar** (2013) conducted a research study on “A Study on Buying Behaviour of Women Customer’s towards Jewellery Products with Special Reference to Tirupur City”. The purpose of this research is to find out buying behaviour of women customer’s towards jewellery products with special reference to Tirupur city. The objective of the study is to get the feedback about various factors affecting Buying behaviour of Jewellery products, Evaluate the brand awareness and buying attitude of the women customer’s in purchasing of gold at the various jewellery retail stores. The research design used in this study is descriptive research design. Data was collected from around 200 customers from the Sri Kumaran, Joy Alukkas, TA-
TA gold, RBS, Thangamayil jewellery retail stores by survey method. The primary data is collected through questionnaire and personal contact with customer. The secondary data is collected from journals, text books and through the internet. The data collected and analysed using simple percentage method. Chi Square and Ranking method is the statistical tool for analysing the collected data. The collected data includes personal details, customer opinion in the Jewellery retail stores, services and current benefits provided in the jewellery retail stores, rewards, autonomy, recognition and competitiveness. This paper analyses the Buying behaviour of women customer’s towards jewellery products. The study was restricted only to Tirupur city. So the results cannot be generalized. Some of the customers are not serious in their responses to the survey and as a result there are some difficulties in reaching to the right conclusion. The results may help the management of Jewellery retail stores to understand about the factors that influence the satisfaction of customers towards retail stores.

Isa Kokoi (2011) conducted a research on “Female Buying Behaviour Related to Facial Skin Care Products” This study examines the buying behaviour of Finnish women related to facial skin care products. The primary purpose of the study is to discover the similarities and differences in the buying behaviour of young and middle-aged women when purchasing facial skin care products. The objective is to study what kinds of factors affect the buying behaviour of both young (20 to 35 years old) and middle-aged (40 to 60 years old) women and then compare the findings from both groups. The results indicated that 20-35 and 40-60 year-old Finnish women were rather similar in terms of the factors affecting their buying behaviour related to facial skin care products. Although existing literature suggests that factors such as age have an impact on buying behaviour, the results showed that it does not have that big of an impact on the purchasing behaviour of Finnish women related to facial skin care products. However, the research findings of this study can definitely benefit the case company Lumen in their business actions.

Kristen Wiig and Chery Smith (2008) conducted a research study on “The art of grocery shopping on a food stamp budget: factors influencing the food choices of low-income women as they try to make ends meet” in his journal Public Health Nutrition: 12(10), 1726–1734. The main objective of the research was Amidst a hunger-obesity paradox, the purpose of the present study was to examine the grocery shopping behaviour and food stamp usage of low income women with children to identify factors influencing their food choices on a limited budget. Focus groups, which included questions based on Social Cognitive Theory constructs, examined food choice in the context of personal, behavioural and environmental factors. A quantitative grocery shopping activity required participants to prioritize food purchases from a 177-item list on a budget of SUS 50 for a one-week period, an amount chosen based on the average household food stamp allotment in 2005. Efforts to improve food budgeting skills, increase nutrition knowledge, and develop meal preparation strategies involving less meat and more fruits and vegetables, could be valuable in helping low-income families nutritionally make the best use of their food dollars.

Nagunuri Srinivas (2013) conducted a research study on “women consumer’s preferences on grocery items – a study with reference to hyderabad city”. The purpose of this study is to examine the “women consumer’s preferences towards branded and unbranded grocery items in Organized/Unorganized Retail Environment” and also aim to study the changing market scenario i.e. transition from unorganized sector to an organized one, Due to increasing self-service and changing consumers’ lifestyle the interest in branding and stimulator of impulsive buying behaviour is growing increasingly. In India according to many research Surveys there is huge growth potential for all the FMCG companies as Well-established distribution networks and intense competition between the organised and unorganized retailers. Again the demand or prospect could be increased further if these companies can change the consumer's mindset and offer new generation products. Earlier, Groceries were usually purchased by the housewife from small neighborhood grocery stores with an average size of about 250 square feet. Her loyalty was strong, based on convenience and added services such as credit and free home delivery, but today, Different brands are available and the same consumers are gradually shifting towards branded quality Products.

Madalena Pereira and Jo–ao Ferreira and Vilma Pedroso (2008). conducted a research on “Consumer Buying behaviour in Fashion Retailing: Empirical Evidences” Consumer behaviour research is the scientific study of the processes consumers use to select, secure, use and dispose of products and services that satisfy their needs. Firms can satisfy those needs only to the extent that they understand their customers. The main objective of this paper is to study the gender differences in consumer buying behaviour of a Portuguese population when they go shopping to buy apparel products. To attain this objective a survey was developed and administered across Portugal. The findings confirm the differences between women and men especially in terms of What, Where, When, and How they buy.

Swarna Bakshi.(2009) conducted a research study on “Impact Of Gender On Consumer Purchase Behaviour”. Men and women due to their different upbringing and socialization along with various other social, biological and psychological factors depict different types of be-
haviour at various situations. Whether it is decision making in personal life or professional life, whether it is about shopping or eating, both the genders are completely different at every stage of decision making. Right from need recognition through the evaluation of alternatives to the post purchase behaviour, men and women work differently with different types of stimuli and different parameters of evaluations. Women seem to have satisfaction and find pleasure while they shop whereas men appear to be more disdain towards shopping. In this paper an attempt is made to study these differences at various levels of purchase decision.

Tenekecioğlu Birol and Çalık Nuri (2011), conducted a research on “inter differences in consumer brand purchasing behavior - do women really differ from men? An application from turkey”. This paper intends to study the gender differences between males and females from purchasing behaviour point of view. The extensiveness of the subject compels the authors of this paper to reduce it to some basic and outstanding concepts so as to give an understanding of whether gender plays a discriminating role in shopping behaviour or not. The paper comprises a field research on 650 respondents in Eskişehir City which is amongst the largest cities in Turkey with 500,000 inhabitants. Stratified sampling method is used in data collection process and respondents are asked to answer 25 questions of which five are related to demographic factors. The study is consisted of four main parts of which first part is an introduction to the subject; second part gives theoretical background about brand loyalty and brand switching; new product adoption attitude; attitude towards price and promotions; shopping habits and finally emotional responses. Third part deals with research methodology and data collection, hypotheses and analysis. Analyses undertaken revealed some significant differences between males and females in terms of brand purchasing behaviour Fourth part reflects the conclusions gathered in this research.

Vinod Kumar Bishnoi, Bharti and Nidhi Gupta (2011), conducted a research study on “Consumer Shopping Behaviour in Organized Food and Grocery Stores: A Case Study of National Capital Region”. Organized retail sector is growing rapidly and consumers are shifting to shopping in organized retail stores. Thus, understanding of shoppers’ behaviour is the key to success for the retailers. Marketers will have to understand the consumers’ shopping behavioural dimensions that will help them to tap the consumer in a better way.

The customers visiting organized food and grocery stores are status and quality conscious while deciding on the store to purchase from and brands to purchase. They always look for the benefits of shopping in a store over the traditional retail outlets in terms of self-sele

tion, variety, comparison of brands and discounts available and also seek value for the money they pay. They love to spend time in shopping and prefer to visit store along with family and friends; in all, they seek for complete entertainment while shopping. In order to taste success a marketer has to equip himself by taking into consideration all the said aspects of the study because potentiality in itself is not going to serve any purpose.

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Factor Analysis

Factor Analysis is used to analyze the data that arises from more than one variable. When information is stored in huge database tables in various rows and columns, multivariate analysis is used to process information in a meaningful fashion. It examines the interrelationships among a large number of variables and then provides underlying theory or constructs of highly correlated variables.

a. KMO and Bartlett’s Test

In order to establish the strength of the factor analysis solution it is essential to establish the reliability and validity of the obtained reduction. This is done with the help of KMO and Bartlett’s test of sphericity below:

<table>
<thead>
<tr>
<th>KMO and Bartlett’s Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</td>
</tr>
<tr>
<td>Bartlett’s Test of Sphericity</td>
</tr>
<tr>
<td>Approx. Chi-Square</td>
</tr>
<tr>
<td>df</td>
</tr>
<tr>
<td>Sig.</td>
</tr>
</tbody>
</table>

Analysis: The result for KMO value is 0.880. The value of the KMO should be more than 0.5.

Interpretation: The result for KMO and Bartlett’s test is shown in the table above. The sample size taken should be 3-4 times the number of variables. So KMO value in that case should be greater than 0.5. But in our study the number of variables is only 20 so KMO value is 0.880, indicating that factor analysis could be used for given data.

b. Rotated Component Matrix

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>0.183</td>
<td>0.044</td>
<td>0.320</td>
<td>-0.118</td>
<td>-0.153</td>
</tr>
<tr>
<td>0.893</td>
<td>0.126</td>
<td>0.277</td>
<td>-0.126</td>
<td>-0.442</td>
</tr>
<tr>
<td>0.081</td>
<td>0.130</td>
<td>0.073</td>
<td>-0.269</td>
<td>-0.082</td>
</tr>
<tr>
<td>-0.040</td>
<td>0.057</td>
<td>0.220</td>
<td>-0.832</td>
<td>0.523</td>
</tr>
<tr>
<td>0.150</td>
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</tbody>
</table>

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization

C. Summary Of Factor Analysis:

a) 6 variables have been reduced to 5 uncorrelated factors.

b) A common name has been assigned to the variables under each factor having absolute value of more than 0.8

c) Communalities are denoted and it indicates how much of each variable is accounted for by the underlying factors taken together.

d) There are 5 factors with eigenvalues greater than 1. The percentage of variance can be calculated using eigenvalues.% of variance of factor 1= (Eigenvalue of factor 1/Sum total of the eigenvalues)*100 These computations as obtained from SPSS output are presented in the above tables.(Fig A)

e) The correlation coefficient between the factor score and the variables included in the study is called factor loading and is presented (fig B), called factor matrix (component matrix).

f) In figure A, based on the correlation between the original variables, we attempt to explain the variance between these based on some common factor.

g) Based on the component score coefficients it was able to obtain the factor scores for the extracted factors. For example, the correlation coefficient between factor 2 and variable 3 is 0.266.

h) After figure A, the next task is to rotate the component matrix. For this the software has a provision for Varimax rotation which results in independent factors. The purpose of rotation is to have the factor loading in such a way that they are neither close to zero or to -1 or to +1. This means that the factor loadings are high on some variables and low on some other variables. In this case, the results obtained after Varimax rotations are given in figure B.

Conclusion

Power of grocer cannot be undermined. America’s largest grocer, is at the bottom of the food chain[15]. Marketers should note that the selling process
of women take longer than men primarily due to backward spiral during purchase decisions, but the post purchase behaviour of women on a brand/product/service can have huge implication. Hence it is important for a marketer to provide as much information to a woman buyer as he can because communication plays an integral part in buying decisions. Men rely on their personal assessment while women rely more on personal trust when it comes to buying and are open for inputs at various stages. It is important for Marketer to understand that the factors like Promotional strategy, Festival offers, Discounts, Availability, Billing Speed and Ambience play a decisive role in purchase behaviour of Women Grocery consumers. Hence, it becomes important to position a product in a way that it aims at prioritizing the strategies accordingly.

Research Findings-
Since 6 variables have been reduced to 5 uncorrelated factors. It was found that the six factors out of twenty were considered most significant factors influencing purchase behaviour of women grocery consumers

Accordingly it can be stated that following are the most significant factors which affects the purchase behaviour of the women. On the basis of these factors women select the grocery store. These factors are:

Factor 1: Promotional strategy
Factor 2: Festival offers
Factor 3: Discounts
Factor 4: Availability
Factor 5: Billing Speed
Factor 6: Ambience

(Appendix On The Last Page)

REFERENCES

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Appendix
### Figure A: Total variance explained

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial Eigenvalues</th>
<th>Extraction Sums of Squared Loadings</th>
<th>Rotation Sums of Squared Loadings</th>
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<td></td>
<td>Total</td>
<td>% of Variance</td>
<td>Cumulative %</td>
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<td>45.169</td>
<td>45.169</td>
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<tr>
<td>2</td>
<td>2.410</td>
<td>12.050</td>
<td>57.220</td>
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<tr>
<td>3</td>
<td>1.741</td>
<td>8.705</td>
<td>65.924</td>
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<tr>
<td>4</td>
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<td>7.845</td>
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<td>8</td>
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Extraction Method: Principal Component Analysis.

### Figure B: Transformation Matrix

**Transformation Matrix**

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Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.