

ST. MARY'S UNIVERSITY
FACULTY OF BUSINESS
MBA PROGRAM



DEPARTMENT OF BUSINESS ADMINISTRATION MANAGEMENT

**DETERMINANTS OF BUYING BEHAVIOR OF CUSTOMERS: THE
CASE OF SHOA SHOPPING CENTER IN ADDIS ABABA**

BY:

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JANUARY 2023

SMU

ADDIS ABABA

**DETERMINANTS OF BUYING BEHAVIOR OF CUSTOMERS: THE CASE OF SHOA
SHOPPING CENTER IN ADDIS ABABA**

**A SENIOR RESEARCH SUBMITTED TO THE DEPARTMENT OF BUSINESS
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DEGREE OF ART IN BUSINESS ADMISTRATION**

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Declaration

I, hereby, declare that this study entitled “Determinants of Buying Behavior of Customers: The Case of Shoa Shopping Center in Addis Ababa” is my original work prepared under the guidance of my advisor Dr. Maru Shete (Assoc. Prof). This paper is submitted in partial fulfillment of the requirement for the Master’s degree of Art in Business Administration and it has not been previously submitted to any diploma or degree in any college or university. I would like also to confirm that all the sources of materials used in this study are duly acknowledged.

By: Ruth Lemma Tsegaye

Date _____

Signature _____

Place of Submission _____

Abstract

This study focused to examine Determinants of Buying Behavior in the case of Shoa Shopping center. Consumer behavior involves the psychological process that consumers go through in recognizing needs, finding ways to solve these needs by making purchasing decisions. Thus, two variables were demonstrated, dependent and independent. The student researcher chose casual/experimental research method to study the effect of independent variables (marketing mix elements, determinants of purchasing behavior and plastic money-debit card) on dependent variable-buying behavior. In order to make quantitative analysis the student researcher uses SPSS model. Provide insight to make analysis. The correlation matrix indicated that purchasing behavior have positive relation with the above mentioned independent variables. The regression model result indicated that independent variable explain 50.5% of the variance of independent variable. According to the analysis, marketing mix element has more correlation effect on dependent variable. Based on the findings the researcher recommended to provide more focus on marketing mix elements and dynamic nature of buying behavior of customers.

Letter of Certification

This is to certify that Ruth Lemma carried out her study on the topic entitled “Determinants of Buying Behavior of Customers: The Case of Shoa Shopping Center in Addis Ababa”. This work is original in nature and suitable for submission for the award of the Master’s Degree of Art in Marketing Management.

Maru Shete

Dr. Maru Shete (Assoc. Prof)

Signature

Date

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Nobody has been more important to me in the pursuit of this project than the ALMIGHTY GOD. May his grace would be for all of you.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Consumer behavior has no history or body of research of its own. It is a new discipline that borrows and combines factors from Psychology (study of the individual), Sociology (study of groups), Social Psychology (study of how an individual operates in groups), Anthropology (the influence of society on the individual), and Economics which attempts to understand the buyer decision-making process individually and in groups. Several early theories related to consumer behavior were based on the economic theory, on the notion that individuals act rationally to maximize their benefits in the purchase of goods and services. Consumer behavior research attempts to understand the buyer decision-making process, both individually and collectively. It studies individual consumer characteristics behavioral variables in an attempt to understand people's wants. Consumer is that foundation of every business. What consumer sees, thinks, prefers, and buys is of great importance to marketers to fine tune their marketing offers and achieve high level of consumer acceptance and satisfaction. Therefore, making a decision, the buyer considers many factors such as cultural factors, social, personal and psychological categories. It is essential for marketers to understand consumers to survive and succeed in the competitive marketing environment (Doodoo, 2007).

Consumer buying behavior is defined by Stallworth (2008), as a set of activities, which involves the purchase and use of goods, and services, which resulted from the customers' emotional and mental needs and behavioral responses. Gabbot and Hogg (1998), that the process may contain different activities and stages further state it.

Albert (2000), defined consumer buying behavior as the study of individuals or organizations and the processes consumers use to search, select, use and dispose of products, services, experience, or ideas to satisfy needs and its impact on the consumer and society.

According to Blackwell et al (2006), consumer-buying behavior is itself is a complex, dynamic issue which cannot be defined easily and commonly. Consumers are affected by different factors on their daily buying pattern. Different scholars through time have conducted the major impacts. Thus, some major mentioned factors and other unknown/unidentified factors make customers to be dynamic and hard to be conducted by professional marketers.

Different group of factors could affect customers buying behavior. The factors include; cultural factors (social class which will be identified by income, educational level, wealth, and occupation, lifestyles), social factors such as family, friends, social organizations, and professional associations, demographic factors (age life-cycle stage, occupation, economic circumstances, lifestyle, personality), psychological factors (motivation, perception, learning, and beliefs and attitudes). (Govindarajan, 2007 and Embaye, 2010).

Marketing mix or 4Ps of marketing is one of the major concepts in the field of marketing and each individual element of marketing mix can be adopted as an instrument in order to affect consumer behavior. Core elements of marketing mix consist of product, price, place and promotion. Marketing mix has been expanded to comprise additional 3Ps as processes, people and physical evidence. Importance of the marketing mix can be explained in a way that “successful marketing depends on customers being aware of the products or services on offer, finding them available in favorably judging that practitioners of the offering in terms of both price and performance”. It clearly states how customers propagate their view of purchasing and enhances a guidance of on how consumer-buying behavior is measured. (Meldrum and McDonald, 2007).

1.2 Statement of the Problem

Convenience store is a growing concept in Ethiopia. Consumers' buying behavior is changing rapidly through these stores. Failure to understand the dynamic buying behavior, improper allocation and coordination of resource will lead the organization to great loss. The better marketers are at understanding consumer behavior, the better information will be find in compiled form and will utilize for competitive analysis of marketing overview.

Nowadays companies are more concerned on individual consumer behavior. It helps them to yield information about how the consumers think, feel and choose their products. Every individual is consumer. Consumer behavior is the study of the processes involved when individual or groups select, purchase, use, or dispose of the product, service, ideas or experiences to satisfy needs and desires (Michael R.Solomon, 1998).

Some shopping centers in Ethiopia are opening different outlets to reach their customers. As Addis Ababa, the capital city of Ethiopia is metropolitan city; maximizing branches/outlets at different venue enhance customers to take opportunity of location wise shopping center. As one of them is Shoa shopping center, sales volume record indicates variation among different outlets. As almost all the centers' outlets provide the same goods, yet its sales volume or total revenue has gap from one to the other.

The expand view of consumer embrace much more than the study of why and what consumer buy, but also focuses on how marketer influence consumers and how consumers use the products and services. Customers are in a tough spot. Individuals have exposed to different window of information and varieties of products; many great deal of choices and options available in the market place impulse their purchase decision. However, the interpretation and decision making is different among individuals and influenced by internal consumer behavior (perception, altitude, and motivation) and external factors (family roles, peer influence and group influence). Shopping centers are one of an interesting area for the study where features of consumer behavior can easily be seen. However, the problem exhibited is that as customers varies so is choice of reference. Here the student researcher is trying to conduct a research on major determinants and dynamic nature of customers, supply and demand availability, economic value and market share, spontaneous explosion of marketing attitude, globalization by collaborating with factors affecting buying behaviors of customers.

Furthermore, consumer and buyer behavior is in fact an ongoing process; two not merely indicates the interaction between consumers and producers at the time of purchase but it includes various stages in the consumption process: pre purchase issue, purchase issues and post purchase issues. (Solomon, 2013).

Knowledge Gap:

In some studies, different scholars/researchers (Block & Morwitz, 1999; Muller et al., 2007) emphasized what was happening in their countries. Some researchers only focus on determinants of consumer buying behavior from their study place point of view. Accordingly, they describe the factors in professional way. These researchers or scholars based their studies on immediate consumers, industrial consumers and other consumers conveyed from shopping centers, financial sectors (specifically from banking sector), service providing sectors like (educational institute, health care centers....etc.). As regard to their description cultural, psychological and social factors plays important role to determine the general purchasing intention of customers. Yet, these determinants imposed by major/traditional marketing tools (4P's). It should be noted that other factors have major impact on this phenomena as well.

Majorly these scholars and researchers are from Far East, Scandinavians and other central part of Asia. Accordingly, (Norum, 2008; Gbadamosi, 2009) they focused on determinants of consumer buying behavior prior to plastic money (credit, debit and specific out let card) usage from their county's perspectives. As plastic money usage is not new concept for them, merely focus is on usage, trend and challenges of plastic money. To elaborate more on this, these scholars do not merge the idea with other relating concepts. They only run research on concept of usage of plastic money as raw idea. Thus, deliver highly professional synthesized information. Even if some of them mix the concept of usage of plastic money with other phenomenon, their mode of selection is from credit card. This is because; credit card is the major informative tool for their financial pattern in their routine of transaction.

Nevertheless, in this thesis the student researcher approach the concept of determinants of consumer buying behavior in shopping center with sub section of other major determinants that affect the dynamic nature of purchasing behavior from our country's customer point of view. Here, plastic money usage is one factor that affects the buying and transaction pattern of buying behavior. To clarify more, study on determinants of buying behavior is the bigger picture. Under this topic, the student researcher merges major factors that affect purchasing behavior, purchasing intention prior to determinants (social, cultural, psychological) and sales volume. Hence, the key to approach these factors are marketing mix elements (4P's) and usages of plastic money (debit card; as it is the only applicable card in Ethiopia) are among the mentioned factors as well.

1.3 Basic Research Questions

1. What are the factors to determine the buying behavior of customers around shopping area?
2. How implementations of marketing mix elements affect purchasing behavior of customers?

1.4 Research Objectives

The following are the general and specific objective of the study.

1.4.1 General Objective

The general objective of this study is to identify the determinants of buying behavior of customers in the Shoa shopping center.

1.4.2 Specific Objective

The following are related objectives related to the study via independent variables:

- ☞ To discover how implementation of marketing mix elements affects purchasing intention.
- ☞ To find out which determinants (cultural, demographic, psychological, personal and other related actors as well) have impact on purchasing intention.
- ☞ To discover how plastic money has impact on purchasing intention.

1.5 Research Hypothesis

H1. Determinates of purchasing behavior is expected to have significant effect on purchasing intention.

H2. Implementation of Marketing mix elements (4P's) will have significant effect on dynamic nature of purchasing intention.

H 3. Usage of plastic money/debit card is expected to have significant impact on purchase intention under dynamic nature of factor affecting purchasing behavior.

1.6 Scope and Limitation of the Study

In the study of consumer, buying behavior is affected by the major determinants of buying behavior. Such phenomena is incorporated by; customer buying decision, the attachment of marketing mix with buying behavior, effect of buying behavior on purchasing intention. Hence, for this study the research paper focuses on the overall consumer buying behavior with the factor that constraint and impact the buying behavior of customers and marketing mix elements on purchasing intention.

As per the above-mentioned variables via different researchers' point of view, student researcher developed relevant hypothesis and conceptual framework based on the previous models. Purchase intention is approached as dependent variable that is affected by independent variable such as determinants of purchasing behavior as well as marketing mix elements.

It is known fact that other variables exist which can enhance research measurement for purchasing intention. However, the reason the student researcher has chosen these measuring /independent variable is that:

- ✓ Both coincide with the concept of shopping center attribute.
- ✓ Some solely mentioned measuring tools are inclusive concept of the mentioned variables.
- ✓ Prior to the mentioned variable, others are irrelevant to the shopping center research background. Rather, it can fit to other concepts. For example Celebrity endorsement. This phenomenon can fit in the features of brand attribute or any other related issues. As shopping center is usually for consumable goods, celebrity endorsement has little effect to the raised dependent variable research place.

The study address store's final customers (end users of the retail store) at large. The mentioned population is chosen as a study group is for the reason that it is believed that the necessary information could be obtained for the study.

Since the customers are many in number it is not possible to address all in this study; A result, the student researcher choose certain areas for the study, which include customers found in Lebu and Jemo stores. These areas are select based on location wise.

The research study time limit is from 2010 to 2014 E.C. The reason for this time limit is because, in accordance with the research paper ideology in the chosen outlet of the shopping centers are such recent despite the retail store is found in the capital city.

As the student researcher was doing this paper, finding historical background of the shopping center was impossible.

1.7 Significance of the Study

As long as a research is operates through facts with less or almost no error, it enhances as document and reference. First and most this thesis paper show my capability of doing such research in accordance with what I have experienced through my study periods. Thus it shows, my forward insight to graduate with advantageous, problem solving research paper. It gives explanation on Determinants of buying behavior of customers: In Shoa shopping center. It also provides facts for marketers, whom try to understand effect of buying behavior on purchase intention. Lastly, it may enhance as reference for the next under graduating students as well as whomever tries to collect information relating to the topic.

1.8 Organization of the Study

This research paper comprises five basic chapters. Introduction is in the first chapter, which includes background of the study, statement of the problem, basic research questions, and objective of the study, research hypothesis, and significance of the study, scope/limitation of the study, research design and methodology and organization of the study. The second chapter will be dealing about review of relevant literature. Then chapter three will describe on data presentation, analysis and interpretation. Summary, conclusion and recommendation will be included in the fourth chapter. Finally, the bibliography and appendixes will be attached at the end of the research paper.

CHAPTER TWO

REVIEW OF RELATED LITRATURE

2.1 Introduction

Consumer behavior has been always of great interest to marketers. The knowledge of consumer behavior helps the marketer to understand how consumers think, feel and select from alternatives like products, brands and the like and how their environment, the reference groups, family, and salespersons influence the consumers and so on. A consumer's buying behavior is influenced by cultural, social, personal and Psychological factors. Most of these factors are uncontrollable and beyond the hands of marketers but they have to be considered while trying to understand the complex behavior of the consumers. Consumer is the study "of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires" (Solomon, 1995).

This chapter will provide some theoretical background and empirical evidence to support and point out any difficulties, risks or limitations of the topic. Moreover, the last part of the chapter contains the conceptual framework of the research.

To elaborate more on the empirical and theoretical literature the following guideline is used.

- i. **Input:** factors affecting consumer's buying behavior of the shopping centers. Major determinants are listed as follows:
 - ☞ Personal influence
 - ☞ Cultural influence
 - ☞ Social influence
 - ☞ Psychological influence and others as well.
- ii. **Process:**
 - ☞ Evaluation of marketing mix's impact on buying behavior and sales volume.
 - ☞ Evaluation of plastic money usage on buying behavior and sales volume.

iii. **Output:**

- ☞ Major consumer buying behaviors with its prominent internal and external factors is identified and measured.
- ☞ Recommendation for the improvement is realized.

2.2 Theoretical Review

2.2.1 Consumer Buying Behavior

The topic of consumer behavior is one of the massively studied topics by the researchers and marketers in the past and still being studied. Researchers show different reasons as to why consumer behavior has been the topic of many academics and researchers. One of the common views is that understanding consumer behavior has become a factor that has a direct impact on the overall performance of the businesses (Kotler and Keller, 2012).

Consumer behavior studied the shopping habits of consumers to form an idea of whether or not the store concepts, product ranges and strategies of the companies are appropriate towards consumer requirements. They believed that consumer behaviors are unpredictable and changing continuously changing; while trying to understand how individual or group make their decision to spend their available resources on consumption-related items. These factors influence the consumer before, during, and after a purchase. For example, feedback, from other customers, packing, advertising, product appearance, and price (Peter and Olson etc, 2005).

The physical action or behavior of consumer and their buying decision every day can be measured directly by marketers. For that reason many organizations these days are spending lot of their resources to research how consumer makes their buying decision, what they buy, how much they buy, when they buy, and where they buy. To get a well coherent result, organizations normally looked at these behavior base their analysis on difference conceptions; whether customers buying behavior were measured from different perspectives, such as product quality and better service, lower price structured etc. (Papanastassiu and Rouhani, 2006)

Consumer purchasing behavior tends to determine what it exactly is that drives consumers when making buying decisions. Many studies have been performed including the above mentioned

with regard to consumer behaviorism. Three theories those understand the consumers' buying decision are; radical, teleological, and Pico economics behaviorism. Even though, all three theories take their own the consumers' choice, "They still plays complementary role with consumer behavior" (Foxall, 2007).

- I. **Radical Behaviorism:** Of course, the informational reinforcement outcome is not applicable to every product that can be bought, as one will not obtain any social status from buying nails for example, on the other hand, people are often judged by the car they drive, making cars an excellent example of the informational reinforcement. Lastly, aversive consequences can be described as the costs of consuming; having to wait in line, not being able to buy alternative products, relinquishing money, etc. (Foxall, 2007).

Based on the level of informational and utilitarian reinforcement a grid can be composed that divides consumer behavior in four broad categories, Maintenance purchases are characterized by necessity; therefore, this category can be compared to the physiological level in Maslow's hierarchy of needs, which stands for the basic requirements for human survival. Accumulation purchases refer to consumer behavior related to certain kinds of collecting, saving and installment buying. Hedonism or pleasure purchases refer to the consumption of popular entertainment. (Maslow, 1943).

- II. **Teleological Behaviorism:** Teleological behaviorism helps to understand why consumers only consider only a few brands out of all the brands they can choose from when making a buying decision (Foxall, 2007).

Consumers will only consider brands of which they have direct use-knowledge and which products characteristics show the greatest match compared to the consumer's spending power. Teleological behaviorism also helps understanding why consumers change patterns and decide to buy another brand than they usually do. It does so by acknowledging the conflict consumers can face between utilitarian reinforcement and informational reinforcement (Rachlin, 1994).

- III. **Pico-economics:** According to Pico economics "there is a conflict of interests brought about by the differences in situation between the point at which an intention is expressed and that at which the opportunity to behave emerges" (Foxall, 2007).

This conflict originates due to incentives available to the consumer now of purchase. When the opportunity to behave emerges, the consumer has two choices, customer stays loyal to his buying pattern, or, the consumer changes his pattern based on a variable presented by the current behavior setting (Ainslie and Hofmeyr, 2010).

2.2.2 Decision Making

A consumer's decision-making process includes five stages that the consumer goes through before the actual purchase. These stages were introduced in 1910 by a psychologist name Dewey. According to Dewey, these stages are a framework to evaluate a consumer buying behavior leading up to and after the purchase transaction have been completed. With that being said, a consumer was not always following these steps with every purchase. (Dewey, 1910).

During these stages, the consumer recognizes the need, gathers information, evaluates alternatives and makes the purchase decision. After the actual purchase comes post purchase behavior where the consumer evaluates the received satisfaction level. Kotler and Armstrong, suggest that the consumer can skip a few stages during a routine purchase. However, when a consumer faces a new and complex purchase situation, all of five stages that are need to be used to complete the buying process. (Kotler & Armstrong, 2010).

In the evaluation stage, the consumer ranks brands and forms purchase intentions. Generally, the consumer's purchase decision will be to buy the most preferred product, but two factors can come between the purchase intention and the purchase decision. The first factor is the attitudes of others and another is unexpected situation factors (Kotler, 2011).

A number of other researchers has also studied five Stages Model of consumer decision-making process. Although different researchers offer various tendencies towards the definitions of five stages, all of them have common views as they describe the stages in similar ways. Blackwell et al have offered one of the common models of consumer decision-making process. According to him, the five stages of consumer decision-making process are followings: problem/need recognition, information search, evaluation of alternatives, purchase decision made and post-purchase evaluation (Blackwell et al, 2006).

The concept of decision making perceived by buying behavior as a problem-solving activity that consumer undergo to solve different problems. The stages include; need recognition, striving for information, evaluates the alternative, purchase decisions, and post-purchase evaluations. Consumer decisions making can sometimes be confusing and relate to many ideas and beliefs. There are numerous perspectives of consumer decision making that include the ‘cue utilization theory’, value perspective, emotional perspective, and information processing perspective (Fishbein, 1980).

I. Value Perspective:

This emphasizes trade-off circumstances. The common value terms often involve in the trade-off between quality and price, which also may also be defined the ‘value-for-money between quality and price, which also may defined the ‘value-for-money perspective. The claims that customer has perceived value may be seen as a reacting of the overall evaluation of the consumption of a product or service based on perceptions of what is received and what is given. (Change and Wildt, 1994)

Moreover, Blackett and Robins (2001) consistently said that, the key drivers of demand for products are awareness/familiarity, perceived quality, sales quality and price. These tool drivers influence the perception of customer in term of the decision-making. .

II. Cue Utilization Theory:

This phenomenon allowed consumer to judge the quality and multiplicity of different product when deciding what to purchase and how many. Perhaps it might be extremely hard for consumers to evaluate the essence of different in quality aspects in relation to each other and in relation to requirement or intention to consumer the products. This has led consumers to encounter instabilities when making judgments about product quality, but may not have sufficient of time or the motivation to the considered products’ comparative. Attempting to overcome their uncertainty and the shortage of information, following the ‘cue utilization theory’, consumers may select one or more indicators (cues or stimuli) to help their judgment of the product quality (Olson and Jacoby, 1972).

A number of cues are studied in many researches. In judging the product quality, these cues can be used to indicate, including country of origin, product composition, brand name, store name and price. As mentioned in the cue utilization theory, consumers try decrease risk by applying cues (e.g. brand name, price, color, advertising, etc.) as a way of determining the service or the product quality. Thus, the reliance on one or more cues is a risk-reduction strategy.(Shapiro, 1973; Brooker et al., 1986).

Dawar and Parker (1994) depicted that, cues assist consumers to determining the quality of the product when there is a need to reduce the perceived risk of purchase and when consumer involvement is low. ‘Low-involved’ consumers use simple decision ways or indicators in their assessments to the quality or the overall performance of a product. In contrast, the behavior of ‘high-involved’ consumers are analyzed and described based on the information processing perspective.

III. Information Processing Perspective

The information processing perspective indicated that consumer act as problem-solving ‘cognitive’ individual researching for a reasoned decision (Kassarjian, 1981).

Dubois (2000) describes that, consumers are expected to apply their cognitive resources in creating ‘beliefs’ (cognitive part) about the attribute of a product, which may result of the progression of an overall feeling (affective part) in the sense of liking/disliking product. Consumers with a positive ‘attitude’ to a product are expected to be more willing to consider purchasing in (cognitive part) than consumers with less positive attitude to the same product.

Emotional perspective is not the response of an evaluation process in buying a product, but it is an effective reaction to consumers’ perceptions of stimuli in the environment. It represents an effective view of consumer behaviors and it is caused by consumers’ appearance to particular stimuli (Bagozzi et al., 1999).

Zajonc and Markus (1982) discussed that; the ‘traditional’ cognitive view should be complemented by determining consumers’ affective responses, like the emotional responses to the perception and assessment of products and experiences. Consumer involvement also influences to emotion perspective and product evaluations.

Peter et al (1999), debated that if product involvement is high, people may experience stronger affective reaction such as emotions and stronger feelings.

I. Additional Factors on Decision Making Concept

Many other causes have tremendous effect on consumer decision-making process. Such as - perceptions and attitudes.

A. Perceptions

Perceptions take consumers to the process of selecting, organizing, and interpreting stimuli to a meaningful and coherent picture of the world (Schiffman and Kanuk, 2007).

Because there are so many marketing stimuli, consumers need to limit the information of product that will have an effect on the decision-making. As purposed, there are plenty of customers that have 'perceptual vigilance' that is the stage of being screening information that is relevant. On perception process, customers express their own final perception using their consuming behavior (Bolfing, 1988).

B. Attitudes

In the purchase stage, there is attitude in the consumers' mind. Without attitude, an alternative brand may be purchased. Good attitude towards the product might move to a purchase decision. Attitude is connected to behavioral intention and buying forecast (Fishbein, 1980).

Attitude is what we can feel about a concept that could be a person, a brand, a category, an ideology or other things we can think about and applying feeling into. Attitudes are individuals' broad evaluations of a concept or subjective assessments of an idea (Kotler and Armstrong, 2001).

Attitude can be the most important factor in consumer decision process because they theoretically conclude that a consumer evaluation of an object (product, brand or company) represent positive or negative feeling and behavioral towards the object. Attitude influences each stage of the buying decision, as the simple assumption that attitudes causes behavior to ignores

other determinants such as personality traits, self-image, motives, behavior and the social and physical setting in which the action occurs (Foxall, 1998).

2.2.3 Consumer Decision Making Process

The decision making process can be used to analyzed consumer purchasing decision of certain product that required enormous level of engagement from a customer (Kotler & Armstrong, 2002).



Figure 2.1. A buyer's decision-making process (Riley, 2012).

Five-Stage Model of the buying process:

(Kotler, 1993):

I. Need Recognition

Need recognition is the leading thoughts that intercede between the confusing touch in customer's mind, simply put, the consumer desire state and actual state (Lazar & Hansen, 2008).

The actual state mainly focused on consumer who encounters difficulty with product that does not bring desire satisfaction, particular if the customer desire state is yearning for something new, the aspiration to minimize the gap between the customer desire state and current situation (Kotler & Armstrong, 2002).

II. Information Search

Consumer searches for information after they have recognized the need. In cases where customers drive is strong, information is searched externally and more extensively. When a problem has been identified, the consumers tend to engaging information search, for reducing the risk of making a 'wrong' choice. Thus, such a consumer will have a high degree of 'cognitive' activity and will make strong efforts in evaluating and comparing of products before making decision. In addition, cues, which are important in low involvement, can be only as 'pieces of information' in an information processing (Bruner & Pozmal, 1988).

According to Hupfer and Gardner, the products can be important in one of the elements to influence consumer to select the choice and acquisition process. Not all purchasing decisions involve equally the same high level of customer interest and engagement. However, Hoyer suggested that it is impossible to apply these theories to every aspect of decisions making. (Hoyer, 1984).

III. Evaluating Alternatives & Purchase

Alternatives valuations are significantly different from large product categories. For a better understanding in a certain product category, customers use a variety of criteria in deciding which store to visit and which product to buy, including selection, price, quality, service, value, and convenience (Boone and Kurtz, 2006).

According to Kotler (1996), consumer use store and product attribute varies among consumers. However, management must know which attribute consumers consider and the important the consumer places on them. Evaluation of alternative that consumer can make decision can be

made from price, location, quality and pharmacists relationship to choose a pharmacy (David H, 2007).

The evaluation process is particularly helpful in influencing customers, particularly, when customers are familiar with the desire product, their purchase behavior tends to be quite small, consisting on average between three and five brands (Schiffman et al., 2008).

IV. Purchase Decision

Bruner and Pomazal (1988) argue that, a consumer does a purchase after s/he first recognizes some kind of problem, and thus the purchase is a solution to the experienced problem. Further, both state that to be able to conduct a purchase the problem recognized needs to be defined. Consumer tend to choose to buy the product by considering characteristics such as location, price assortment personnel, store image and service etc.

In executing a purchase intension, there are five purchase sub decisions, which consumers may make up (product choice, brand choice, dealer, purchase timing, and purchase amount. In order, words consumer may answer the question of which product to buy, or might as well form a purchase intention to buy the most preferred brand. Sometimes consumers may have to choose which dealer or store they will go for purchase. In some cases, consumers may be willing to accept high prices for electronically products if the quality of the product is perceived to be of high quality (Kotler, 1996).

V. Post-Purchase Evaluation

In most purchase behaviors, customers tend to evaluate purchasing through a trail or experience some level of satisfaction or dissatisfaction. If the product meets his or her expectations, the consumer is likely to satisfied, but if it falls short, the consumer is likely to be dissatisfied. Thus, customers may evaluate the product prior to their preconceived expectations (Schiffman, 2008).

An outcome of the evaluation is either the performance that matches expectations, that performance which exceeds expectations or that the performance below expectations. The amount of dissatisfaction depends on the size of the different between expectations and performance (Kotler, 1996).

2.2.4 Determinants of Consumer Buying Behavior

Academics and scholars on identifying and analyzing those factors affecting the consumers' buying behavior have carried out a number of researches and as a result, various types of factors have been identified. These factors have been classified into different types and categories in different ways by different authors. Wiedermann et al. (2007) classified them into internal and external factor.

On the other hand, Winer (2009) divided them into social, personal and psychological factors.

Despite the fact that they have been classified into different groups by different authors, they are similar in scope and purpose (Rao, 2007).

I. Cultural Factors

Cultural factors integrate rules and traditions of the members of the society, shared religion. A particular group of people usually has a unique culture (Luna & Gupta, 2001).

Consumer culture decides the relationship between consumers and different activities or products and decides the success or failure of specific products and services. (Solomon, 2002).

The culture exists in every organization or society and it affects the purchase behavior differently in different countries. Social classes identify group of people. Typically, people in the same class exhibit similar buying behavior. (Kotler & Armstrong, 2007).

However, the subculture, social class are the also important factors of consumer behavior. The firms can capture the picture of consumers' need and identify their wants by identifying the cultural of their societies. In addition, the cultural is the norms, rituals and traditional among the society (Solomon, 1999).

On the other side Foxall (1993), there are some social activities and cultural activities, which are considered to obtain the consumer behavior. Generally, the culture can be divided into the three parts namely cultural, sub-cultural and social class. The role of sub-cultural is to identify the nationalities, religions and geographic regional. Here elaborated as follows:

i. Culture:

Karanhanna and Evaristo (2005), who argued that the levels of the different cultural is based on the nature of consumer behavior, thus behavior which is include strong value and sub cultural.

Culture is a very complex belief of human behavior it includes the human society, the roles that the society plays, the behavior of the society, its values customs and traditions. Culture needs to be examined, as it is a very important factor that influences consumer behavior. (Moore, 2008).

ii. Sub-culture:

It is quite important to understand about sub-cultural because it helps to the firms to provide the best services and product in the market size (Schiffman & Kanuk, 2007).

iii. Social Class:

The all-human societies' exhibit social stratification and some time, it takes the form of a caste system. However, the social class not only includes the income of person but it shows the level of education and occupation (Kotler, 2004).

The social class is not same in dressing style or speech patterns but it is different. Therefore, in the current situation, it is important to identify the dimensions of cultural before they are going to sell product and services. In addition, the following is the theoretical model of the culture, which identifies that how the cultural is affect to the consumer behavior. (Solomon, 2007).

II. Social Factor

According to Peterson (1987), human beings are social animals and our desire is to fit in and or to identify by individuals or groups, which are the primary motivation for buying product and services in the services industry. After the cultural factors in the study of consumer behavior, the Social factors also affect the consumer behavior. From the early year, Peterson found that socialization which is determined the way of patterns of behavior or the process by which the person can adopt social roles.

Where the family has powerful social factors influence, it affects the consumer behavior rather than social norms. Furthermore, the social factors include self-concept and personality. These social factors are affected by reference groups and family and social roles and statuses. A reference groups of person, which include different types of groups like friendships groups, work and shopping groups that impact on consumer behavior. (Kotler, 2003).

i. Reference group:

Under social factors, reference groups have a great potential of influencing consumer behavior. Of course, its impact varies across products and brands. This group often includes an opinion leader. (Gaumer & Leif, 2005).

These are indication of groups (social groups, work groups, family, or close friends) a consumer need to identify with and may want to join with. They influence consumers' attitudes and behavior. If you have ever dreamed of being a professional player of basketball or another sport, you have an aspiration reference group. That is why, for example, Nike hires celebrities such as Michael Jordan to pitch the company's products. There may also be dissociative groups or groups where a consumer does not want to be associated. (Campbell, 2004).

Every consumer is an individual, but still belongs to a group. The group to which a consumer belongs is called a membership group. This is a direct and simple classification. The second group type is a reference group. The reference group influences the self-image of consumers and consumers' behavior. The reference group provides some points of comparison to consumers about their behavior, lifestyle or habits. Usually there are many smaller reference groups, which are formed by family, close friends, neighbors, work group or other people that consumers associate with. The groups to which a consumer does not belong yet can also influence. These

aspiration groups are groups where a consumer aspires to belong and wants to be part in the future. (Kotler & Armstrong, 2010; Khan, 2006).

ii. Family:

Their motivations and personalities but also their families and family members who can two or more people living together either because of blood relationship or because of marriage do not only influence the behavior of a consumer. (Hornik & Miniero, 2009).

Most market researchers consider a person's family to be one of the most important influences on their buying behavior. Like it or not, you are more like your parents than you think, at least in terms of your consumption patterns. Many of the things you buy and do not buy are a result of what your parents bought when you were growing up. Products such as the brand of soap and toothpaste your parents bought and used, and even the "brand" of politics they leaned toward (Democratic or Republican) are examples of the products you may favor as an adult. (Waddell, 2009).

iii. Role and status:

People who belong to different organizations, groups or club members, families play roles and have a status to maintain. These roles and status that they have to maintain also influences consumer behavior as they decide to spend accordingly. (Rosenbloom, 2009).

III. Personal Factor

The consumer behavior also depends on the personal characteristics. The way of the consumer behavior is determined by buyer's age and stage in the life cycle, personal occupation, economic circumstances and lifestyle of person and behavior is affects by personality and self-concept (Kotler, 2003).

In addition, in the lifetime, people are not buying the same product and services, their need of product and services are changed by time to time. For the example, in the early year, the person used pager for the communication but nowadays, they are different, they prefer to buy mobile for the purpose of communication. Solomon argued that, in the traditional societies, the lifestyle which is affecting a pattern of selecting product and services and reflecting a person choice of how he/she spends time and money. In addition, today consumer is buying product and services

over others because they are connected with other person lifestyles. However, the research found that the lifestyle of the person is changing by time to time. (Solomon, 1999).

Nowadays, advertising is become most affecting factor to the consumer behavior, because advertising is become essential to get information about new product and it result in better products for the public. Furthermore, the personality, product quality, self-concept and self-power, the way of product display methods are the major factors which impact on consumer behavior in the services industry (Schiffman and Kanuk, 2007).

Personality, lifestyles and attitudes are the major characteristics of consumers, which provide understanding about consumer behavior into the services industry (Schiffman, 2007).

i. Age:

Age of a consumer and his life cycle are two most important sub factors under personal factors. With the age and the life cycle, the consumers purchase options and the motive of purchase changes, with his decisions of buying products change. Hence, this stage does affect consumer behavior. (Hill & Harmon, 2007).

ii. Occupation:

Occupation of a consumer is affects the goods and services a consumer buys. The occupations group has above average interest in buying different products and services offered by organizations. In fact, organizations produce separate products for different occupational groups. (Schmitt, 2008).

iii. Economic situation:

Everything can be bought and sold with the help of money. If the economic situation of a consumer is not good or stable it will affect his purchase power, in fact if the consumers or the economy of a nation is suffering a loss it defiantly affects the consumers purchase or spending decisions. (Ward & Thuhang, 2007).

iv. Life style:

People originating from different cultures, sub cultures, occupations and even social class have different styles of living. Life style can confirm the interest, opinions and activities of people. Different life styles affect the purchase pattern of consumers. (Schiffman and Kanuk, 2007).

Consumers' life style tells how the person lives and spends money. It is combined from earlier experiences, current situation and congenital characteristics. The product choices that consumers make are related to their lifestyle. An individual's lifestyle consists of different life style dimensions. (Khan, 2006). These dimensions are:

- ☞ Activities describe how consumers spend their time, e.g. work, hobbies or vacations.
- ☞ Interests are consumers' preferences and priorities e.g. family, home or food.
- ☞ Opinions tell how consumers feel about different issues, e.g. themselves, politics or products. (Plummer, 1974).

v. Personality:

To define the market, it is important for marketer to know about what customer is like or dislikes. However, from the early years, the researcher was estimated that family decision is one of important factors that effect on consumer purchase decision. In addition, Bonnet who identify that attitudes towards food product or high risk involving product is comes from family. However, the peer group, personality is the also major affecting factor which applicable to change customer-buying behavior. (Simon, 1999).

Every individual is different and have different and distinct personalities. Their distinct personalities and distinct physiology effects their buying decisions. Hence, purchase of products and services defers from person to person. (Barak & Gould, 1985).

IV. Psychological Factor

In the field of consumer behavior, the cultural affects most to the consumer behavior and within different types of societies. Managers of any firms must have to consider about psychological and behavioral effects (Cleveland and Change, 2008).

Rosenthal (1992), who identify that within culturally heterogeneous societies like the United States, and the countries of Western Europe, "the psychological and behavioral consequences of

ethnic group membership are of considerable importance”. The consumer choices cannot be identified without taking culture context in which they are made.

Psychological factors play important role to determine the consumer behavior. These factors are affected by four major factors like motivation, perception, and learning. This psychological factor decides the personality and lifestyle. The demonstration influence is also dependent upon psychology of an individual. Furthermore, Learning can change the consumer behavior from experience. Most of behavior is learning from the current environment. Nowadays, learning is the major factors in the study of consumer behavior because when people act, at that time, they learn something (Kotler, 2003).

i. Motivation:

Motivation is activating the internal needs and requirements of the consumer. It can also be described as goals and needs of the consumers. Motivation arouses and directs the consumers towards certain goals. These needs can be psychological needs, needs of security, social needs, esteem needs and self-actualizing needs. (Berner, 2006).

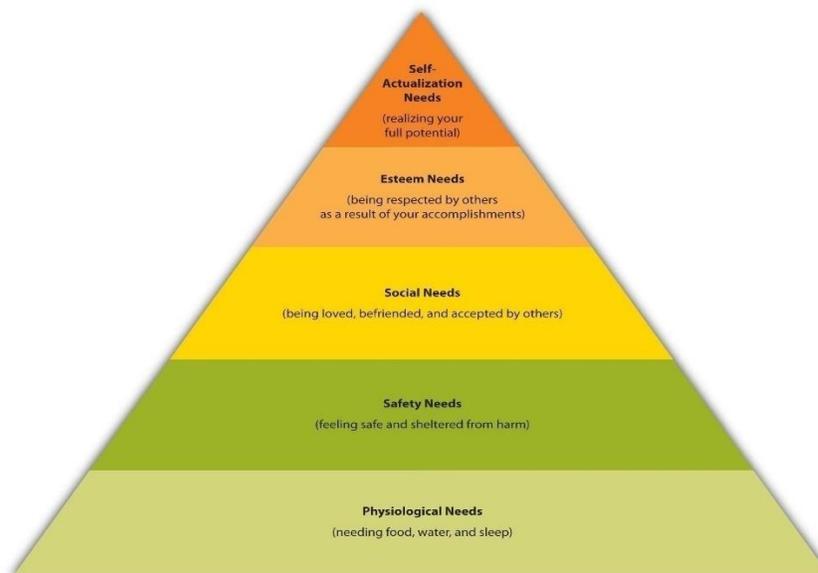


Figure 2.2. Maslow’s Hierarchy of Needs. (Jares, 2010).

ii. Perception:

Perception is sensing the world and the situations around and then taking a decision accordingly. Every individual look at the world and the situations differently. The judging ability and capacity of every individual is different and hence the look at the world differently. This is what separates the decision taking abilities. (Ries, 2009).

iii. Belief and attitude:

Consumers have a wide range of attitudes towards the product, services, advertisements, and internet and towards retail store. Whenever, any customers ask him/her-self about product and services, at that time, we are being asked to express our attitudes. If any marketer wants to understand about attitudes of consumer, they need to understand about consumer beliefs towards product or services brand (Kotler, 2003).

These beliefs and preference is attributing to define consumer's attitudes towards a brand. In the study of consumer attitudes, the lifestyle is the most important concepts to understanding consumer behavior. Most of researchers agree that there are three components like affect, behavior and cognition. These all components are connected to each other. Where the affect, which refers to the attitudes object and in Behavior, customer involves intentions to do something towards their attitudes object. The cognition refers the belief on attitudes object. This model of attitudes is called ABC model (Simon, 1999).

iv. Learning and experience:

Learning is the research of products and services before the consumer takes the decision of buying a product. Learning and self-educating these days is done online and in groups. Experience is taking a lesson from the experiences of a product and service. Learning and experience both again play an important role in influencing the consumer's behavior as it influences their purchase decision. (Mantone, 2009).

It refers to the process by which consumers change their behavior after they gain information or experience. It is the reason you do not buy a bad product twice. Learning does not just affect what you buy; it affects how you shop. People with limited experience about a product or brand generally seek out more information to people who have used a product before. (Jares, 2010).

I. External Constraints:

- A. Experience:** is one of the most important factor of external information search. According to Hample, (1969) and Bettman, (1987), experience plays an important role in consumer buying decisions. The experienced customers know which dimensions and considerations are important. These customers would be very clear and consistent in the decision making process. However, inexperienced buyers who not have much external knowledge are more susceptible to external influence.
- B. Customer belief and attitude:** the belief and attitude is another factor, which affect external information search by the consumers. Some attitudes of the consumer have direct effect on the external information search process. There are certain consumers who like the shopping process rather that the external information searches process. In this case, the consumers would like to visit the open house and inspect the properties before making any decision. These type of consumers do not generally go in depth in to collecting information from external sources. However, on the consumers who are satisfied with the amount of information obtained would probe into and collect information from various external sources. (Punj and Staelin, 1983; Beatty and Smith, 1987).
- C. Demographics:** age is one such demographic characteristic, which is negatively related to the amount of external information search. It is evident that greater the accumulated knowledge and experience for an individual there is a reduced desire to search and obtain more information. (Balasubramanian and Cole, 1993).

Apart from age, Hample (1969), the education level of consumers also plays an important role in external information search process. The consumers, who are well educated, seek for more information due to the greater confidence and their ability to search and to make effective use of the information gathered.

- D. Situation:** the quantity and availability of information in the market place and the time pressure are on the consumer. These situation constraints are also proved to affect the external information search of the consumer. (Beatty and Smith, 1987).

According to Cahill (1995), most of the consumers feel that they lack sufficient information from the external source to make suitable and favorable decision while purchasing property.

Moreover, most of the consumers feel that they have less access to information especially after they have decided to purchase the property.

Jud (1983), regarding to the uniformity of the access to the information, it is found that the access to information is not uniform. Therefore, this uneven access leads to differing time and differing intensity.

Time constraint is part of the situational constraints: as Baryla and Zumpano (1995), time constraints reduce the level of external information search by consumers.

E. Product: it affects the consumer buying decision. The variety, type of product features and the price are some of the variables associated with the product determinants. In case of products where the consumer perceives few differences between the available choices, they are likely to make few comparisons and view fewer properties. (Kiel and Layton, 1981).

II. Internal Constraints:

A. Motivation: is a need arousing a drive for a consumer to take action in attempts to reach a goal. (Engel and Miniard, 1995).

Needs arise from the discrepancy between actual and desired state of being. Wants refer to a specific product that consumers believe will satisfy the need. (Foxall and Goldsmith, 1994).

The most important elements, which dramatically affect a motivation of consumer, are needs drives and goals. Need is the basic element which provokes consumer to start the certain actions to satisfy the certain desire. Other elements can be considered of the same importance as needs, but need is a key element in chain of needs-drives-goals (Boyd, 2010).

According to Lantos needs can be defined as states of the felt lack of vital physiological requirements for optimal environment conditions (Lantos, 2010).

It should be mentioned that need is only a small impulse for the future actions; there are also other factors which have more influence on the motivation (Strydom, 2005). The needs can be divided into two basic groups: **Utilitarian and Hedonic**.

The major difference is, Hedonic needs acquire to satisfy the need with emotional element, but utilitarian is meant to simply satisfy the aroused need and to receive benefit (Lantos, 2010).

B. Attitudes: is overall evaluation about something that combines cognitive belief, emotional affects and behavioral intentions. (Engel and Miniard, 1995).

Attitude may vary in terms of strength, direction (positive or negative) and stability. (Eagly and Chaiken, 1993).

Not all attitudes are held with the same degree of confidence. Attitude based on direct experience with a product are usually held with more confidence than those derived from indirect experience. Confidently held attitudes will usually be relied on more heavily to guide behavior. (Fazio and Zanna, 1978; Berger, 1992).

Ajzen and Fischbein, (1980), emphasize on one of the most widely accepted framework of relationship between attitudes and consumer behavior in the extended Fishbein model, also known as Theory of Reasoned Action. This model stated that behavior is best predicted by intention. Intention is a function of a person's attitude towards a behavior contingent on subjective norms that influence the behavior. Attitude develop from belief about the favorableness of a behavior and the strength of those beliefs.

C. Perception: deal with recognizing, selecting, organizing and interpreting stimuli to make sense of the world. (Solomon, 1996).

Consumers tend to use perceptual filtering whereby they only pay attention to stimuli deemed relevant to existing needs, wants, beliefs, attitudes and disregard to the rest. (Janiszewski, 1993).

Perception is a phenomenon widely used in consumer behavior theory. The term “perception” can be defined as a process of interpreting the environmental factors such as smell, touch, vision, sound within the customer’s frame of reference (Strydom, 2005).

Perception is a complex process, which is widely used in theory of consumer behavior. The procedure consists of three main stages: sensation, attention, and interpretation (Askergaard, and Hogg, 2006). It is important to follow the consumer on the perception path, it helps to

understand the possible reactions and analyze the problem from the psychological perspective.

Surroundings can affect buying behavior. The excitement of an auction may stimulate impulse buying. Surroundings may discourage buying too. For example, some people do not like to stand in checkout line where others can see what they are buying. Needs, benefits sought, attitudes, motivation, and even how a consumer selects certain products all vary depending on the purchase situation. (Jeroneand, 1999).

Person does or does not purchase (response):

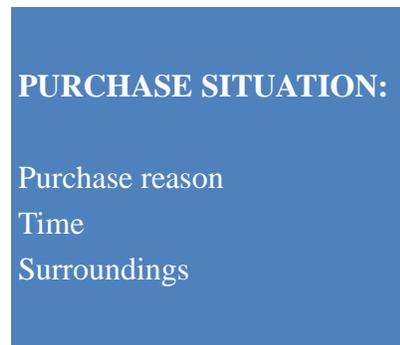
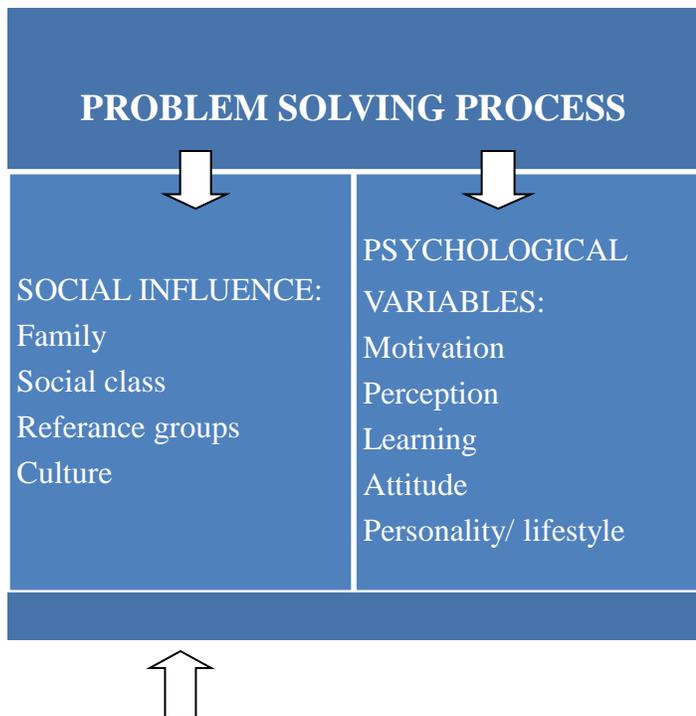


Fig 2.3. A model of buyer behavior. (Jerone and William, 1999).

All other stimuli Marketing mixes

The main risk while reading and interpreting the consumer behavior is the fact of high level of individualism in the modern society. Majority of people have their own preferences towards various products, as a consequence their consumer behavior can be misunderstood by marketers due to the fact that target groups are highly generalized (Kotler, 2009). Understanding the consumer behavior from the wrong perspective might cause the problems to a firm.

There are certain areas which research does not focus on because consumer behavior is complex. To understand consumer behavior in more detail it is necessary to understand the psychology of an individual in the first place. Psychological perspective has a dramatic impact on business and consumer behavior theory: analyzing the memory and self-concept phenomena might be the factors to consider in future. Additionally, studying the background of a consumer more precisely is highly recommended due the fact that culture, subculture, lifestyle and social class have a dramatic influence on an individual. Consumers are individuals and their personalities might also change or be affected by the reference groups or other external factors (Sandhusen, 2000).

2.3 The Impact of Marketing Mix on Consumer Buying Behavior

Zhou and Gu (2015) state that the price-based promotions have been increased in the last years because of its ability to stimulate the sales and the amount of money or percentage-off based price presentation has a significant impact on impulse purchasing.

It is also mentioned that, non-users use them from a retailer's point of view, price off promotions to increase market share and to get trial of product. Price reduction has a significant effect on unit sales (Blattberg et al., 1981).

As pointed out by Stilley et al., (2010) and Peck and Childers, (2006), in-store promotions also have a positive impact on purchasing since they might remind the forgotten needs to the customers.

As Pawar et al. write (2016), in store promotions or events include a variety of promotional vehicles such as on-pack promotions (buy 1 get 1 free), in-store demonstrations, product sampling etc. Promotions encourage shoppers through the decision-making process, by raising

awareness and interest of products, and converting the interest into actual purchase. In addition, this would increase impulse buying behavior.

There is no point in developing a product or serviced that no one wants to buy, yet many businesses decide what to offer first and then hope to find a market for it afterwards. According to The Chartered Institute of Marketing (2009), the perfect product must provide value for the customer which means that the company should give their customers what they want not what they think their customer want. The first element of marketing mix, which is product, is what I being sold by the company. It is more than a simple set of tangible features; it has a complex bundle of benefits that satisfy customer needs. (Ivy, 2008).

The Chartered Institute of Marketing (2009), a product is only worth what customer is prepared to pay for it. The price also need to be competitive, but this does not necessarily mean the cheapest, the small business may be able to compete with larger rivals by adding extra services or details that will offer customers better value for money. First, the higher price we charge to customer, the more value or quality that our customers will expect for their money. This is because they expected to get the quality product and goods services equal to what they have paid if the price charge by company is too expensive. Second, is existing customer being generally less sensitive about price than new customer because the often buy the product from company and they know the quality of product and services offered by company.

Another very important element of marketing is a place that is also called the distribution, which is defined as the process and methods by which products or services reach customers. Distribution is the elements that help customers and users to find and keep purchase those products from those manufacturers / providers with them at the time of need. Thus, the distribution may become a functioning complex system where producers, brokers and independent trade and the interests of consumers wholly compatible with each other in a certain environment and a certain time. (Išoraitė, 2016).

Good promotion is not one-way communication, it should be paves the way for a dialogue with customers and communicates the benefits that a customer obtains from a product, and not just the features of that product. Promotion strategies a major component in the marketing mix strategy. It helps company to communicate on their product or services to the customers. Promotional strategy constitutes a number of elements that include personal selling, sales promotion,

advertising, public relations and direct marketing to attract the potential buyers. These elements have an influence on the relationship of the customer and the firm that is essential towards improving the sales of a product or service. (Muchiri, 2016).

2.4 The Impact of Debit Card on Consumer Buying Behavior

Some buyers have been shown to use debit cards than other cash user consumers (O'Guinn & Faber, 1989).

According to Karbasivar and Yarahmadi (2011), the use of debit card is one of the factors to cause consumer purchase impulsively. As customers do not have to pay instantly, they are more likely to overspend and purchase impulsively. Besides, debit card owners are found to be less conscious on the price of goods and this can cause them to buy goods with higher prices.

Previous research (Rook, 1987; Rook & Gardner, 1993) shows that, buying occurred under both positive and negative moods. Similarly, they have demonstrated that a consumer's mood influences the amount of money spent on impulse purchases.

As noted by, Kacen and Lee (2002) consumers' positive mood is shown to be more important to the buying behavior than negative, while impulse buying happens under both positive and negative moods. Conversely, Rook (1986), states that consumers engage in impulse buying behavior to acquire the things that they desire and to feel good or transform a negative mood state.

Berneman and Heeler (1986) found that shoppers compensate for negative mood states and complement positive mood states through shopping activities.

2.5 Purchasing Intention

2.5.1 Introduction

Purchase intention is the preference of consumer to buy the product or service. In another words, purchase intention has another aspect that the consumer will purchase a product after evaluation. Many factors affect the consumer's intention while selecting the product and the ultimate decision depends on consumers' intention with large external factors (Keller, 2001).

The purchasing process to buy a particular brand or product is affected by various factors such as price of the product, design, packaging, knowledge about product, quality, celebrity endorsement, fashion and sometimes family relation as well (Shafiq et al., 2011).

More than any other factor, perceived value is the prime factor for purchase intention. Customer Knowledge about product, product packaging/design and celebrity endorsement are factors that have indirect relationship with purchase intention while the direct relationship with the perceived value of the product. When making a purchase of any product, customers often rely on personal memory/knowledge to make decision. (Franz et al, 2006).

According to Blackwell et al., (2001) that the decision making of consumers about particular brand based on searching for the internal and external environment. With reference of internal information, it is collected from previous experiences due to advertisement etc. and external information may be gathered from peers or market place etc. In addition, previous studies argued that the external factors for instance, demographic, group and geographic have the influence on purchase intention. However, some there are some problems in applying these factors and some issues regarding the measurements of purchase intention. The influence of demographic on purchase intention is difficult that needs to be examined.

Madahi and Sukati (2012) describe that the purchase intention has become complicated and significant in recent era. Consumers have known how from different advertisements, reports and articles about products. Moreover, different kind of brands, products, superstores etc. have complicated and difficult decision-making.

2.5.2 Variables That Affect Purchasing Intention

Consumers' purchase intentions or behavior is generally an attribute of human behavior. The description of consumers' behavior is generally a collection of actions intended to meet the consumption needs of individuals with different personalities. There are many theories of consumer behavior that include for example: the economic man approach, psychodynamic approach, rising income theory, behaviorist approach, and cognitive approach. (D. Malmarugan, 2008).

Decision making about purchase is affected by, the group in selection procedure of a brand for known products. The selection of a brand based on group cohesiveness of the brand. The information about the brand have been used by the other group members also affect the decision to skip the existing brand and to move on to the purchase those brand that is using by other group members (Witt & Bruce, 1972).

Therefore, the great orientation to consumer members' impact to other members to buy particular brand used by the other group members. Many factors intended to purchase intention, which is customer knowledge, perception of consumers, product packaging or design and celebrity endorsement etc.(Moschis, 1976).

2.6. Empirical Evidence

As the modern marketing trend is dynamic in nature, either creating awareness or updating the existing knowledge on consumer buying behavior is crucial. In connection to this understanding about purchasing intention is its tool with other relating issue; determinants of purchasing behavior and marketing mix elements. Regarding this, the student researcher found many researched documents from both Ethiopia and other countries. Then will be mentioned research, enhance the student researcher to formulate conceptual framework and discussion has been made.

I. Consumer Buying Behavior

Hawi Tadele (2019), studied on Consumer Buying Behavior: Digital marketing. After drawing conceptual framework and hypothesis from the model, she concluded that digital marketing as social media, online display ad and website are positive related to consumer buying behavior.

Bobby Doorduyn (2012), studied online consumer behavior. The author used (Bailey, 2010) model to build up its hypothesis and measure its effectiveness. At the end, the author was able to find out attitude towards gathering information and comparing products on the internet has a positive effect on the attitude towards price-comparison websites and the attitude towards price-comparison websites has a positive effect on the likelihood of purchasing on the internet. The attitude towards gathering information moreover, comparing products on the internet has

apparently no effect on the likelihood of purchasing a product online. High self-efficacy, on the other hand, positively affects the attitude towards information seeking and attitude towards the comparison of attributes of different products on the internet.

II. Purchasing Intention

Meseret Wube Temechewu and Mulugeta Gebremedhin (2020), has studied on Factors Affecting Consumers' Purchase Decision of Over-The-Counter (OTC) Medicines: Empirical Evidences from Community Pharmacies in Ethiopia. Based on Cîrstea, et al. (2017), they made conceptual framework to investigate the validity of hypothesis. As per the finding, pharmacist's recommendation, price, and country of origin of OTC medicines have positive and significant effect on consumers' purchase decision. Thus, consumers' purchase decisions of OTC medicines were mainly determined by the pharmacist's recommendation, price, and country of origin of OTC medicines. However, experience and family's and friends' recommendation have positive effect on consumers' purchase decision, it is not statistically significant.

Mingyan Yang, Sarah Al-Shaabani and Tram B. Nguyen (2014), studied on Consumer Attitude and Purchase Intention towards Organic Food. The authors used, Theory of Planned Behavior (TPB) has been regularly applied in the food choice domain and to model organic food choice (Saba and Messina, 2003; Tarkianien and Sundqvist, 2005; Chen, 2007; Gracia and de Magistris, 2007, Dean et al., 2008). In the end, the result revealed that the hypothesis between consumer attitude and purchase intention is accepted in high significance. The more positive attitude Chinese consumers have towards organic food, the more likely they are to purchase organic food. Nevertheless, factors like environmental friendly and quality of organic food have been rejected.

III. Determinants of Buying Behavior

Heroni Tadesse (2020) took research on Factors Affecting Buying Behaviors of Customers: Car Market in Addis Ababa. Based on Ram and Manoj (2014) conceptual framework she drove hypothesis to prove the concept. Thus, at the end she demonstrated that positive experience with trust, product image and variety, convenience and life study would influence buying behavior of customers. Customers prefer to purchase a well-known brand product, need to choose among various brands, demanded suitable market place and trust is what they need the most. Product

image have found good place in customers 'mind and they have positive past experience about them like Toyota. They spend more time and more efforts to buy cars. Nevertheless, they can attain this aim if they gain a lot from it. It will make the customers to have trust the brand name more and result of that customer become a more loyal to that brand. When customers have an emotional association with the product image, he or she will have more confidence on the brand and it is more possible that customers will become faithful. Consumer behavior is based on the act of individuals who make decision to spend their available resource (money, time& effort) on consumption of related item. Thus, there is a positive and significant effect of trust, life style, product variety, convenient and product image on consumer behavior.

Dr. SA Mohamed Aliand N Ramya(2016) has studied on factors affecting customer-buying behavior. At the end, they were able to find out that, for a successful consumer oriented market service provider should work as psychologist to procure consumers. By keeping in mind, affecting factors things can be made favorable and goal of consumer satisfaction can be achieved. Study on consumer buying behavior is gateway to success in market.

2.7 Conceptual Framework and Hypothesis of the Study

2.7.1 Conceptual Framework

A conceptual framework is an analytical tool with several variations and contexts. It is used to make conceptual distinctions and organize ideas. Strong conceptual framework captures something real and does this in a way that is easy to remember and apply (www.wikipedia.org, as read in April 2016).

Model Development

Various theories have been applied to explain different criterion variables (e.g. identification, attitude, satisfaction, product consumption, and media consumption). (Madrigal, 2001).

Table 2.1 Summary of the measurements that have impact on purchase intention. (Journal of Customer Behavior, 2015).

Variable	Studies	Frequency	Summary of findings
Consumer Characteristics			

Demographic variable	Alreck & Settle, 2002; Boyle & Ruppel, 2006; Calik & Ersoy, 2008; Chen & Lee, 2005; Clemes et al., 2014; Doolin et al., 2005; El Ansary & Roushdy, 2013; Fan & Miao, 2012; Girard & Silverblatt, 2003; Gong & Maddox, 2011; Koyuncu & Lien, 2003; Lian & Yen, 2014; Rodgers & Harris, 2003; Saprikis, 2013; Stafford et al., 2004; Thamizhvanan & Xavier, 2013; Vaidehi, 2014; Van Slyke et al., 2002; Wang et al., 2010	19	Significant impact (except Wang et al., 2010)
Purchase experience	Bhatnagar et al., 2000; Cho, 2004; El Ansary & Roushdy, 2013; Calik & Ersoy, 2008; Citrin et al., 2000; Dai et al., 2014; Doolin et al., 2005; Gong & Maddox, 2011; Koyuncu & Lien, 2003; Kuhlmeier & Knight, 2005; Liao & Cheung, 2001; Nysveen & Pedersen, 2004; Park & Jun, 2003; Punj, 2011; Saprikis, 2013; Van Slyke et al., 2002; Wang et al., 2010	17	Significant positive impact
Culture	Chau et al., 2002; Koyuncu & Lien, 2003; O'Keefe et al., 2000; Park & Jun, 2003; Rodgers & Harris, 2003; Shiu & Dawson, 2002; Stafford et al., 200	7	Significant impact (except Koyuncu & Lien, 2003)
Plastic money/Credit card usage	Hamizhvanan & Xavier, 2013; Van Slyke et al., 2002	2	Significant impact (partially Thamizhvanan & Xavier, 2013)
General Variables			
Marketing mix elements	Liao & Cheung, 2001; Mehta & Kumar, 2012	2	Significant impact
Service value	Hackman et al., 2006	1	Significant positive impact
Merchant Characteristics			
Reputation	Aghdaie et al., 2011; Goode & Harris, 2007; Ha & Lennon, 2010	3	Significant positive impact
Brand	Gatautis et al., 2014; Momtaz et al., 2011	2	Significant positive impact

Perceived usefulness	Aghdaie et al., 2011; Bonera, 2011; Chen et al., 2002; Gatautis et al., 2014; Wang et al., 2010	5	Significant positive impact
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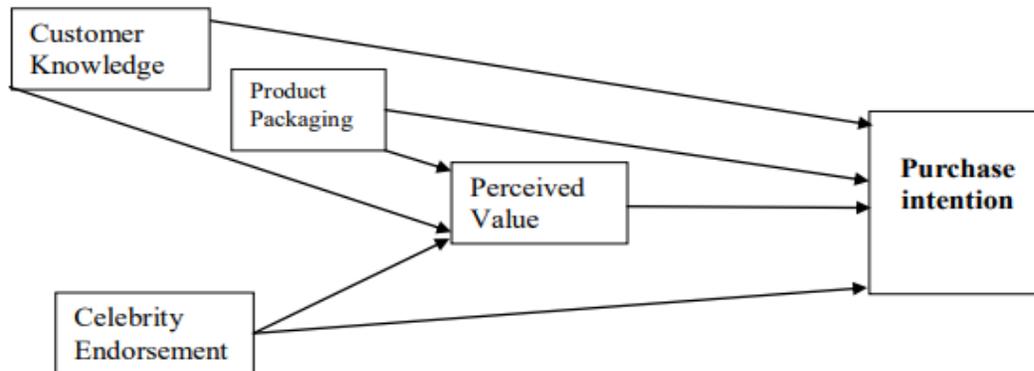
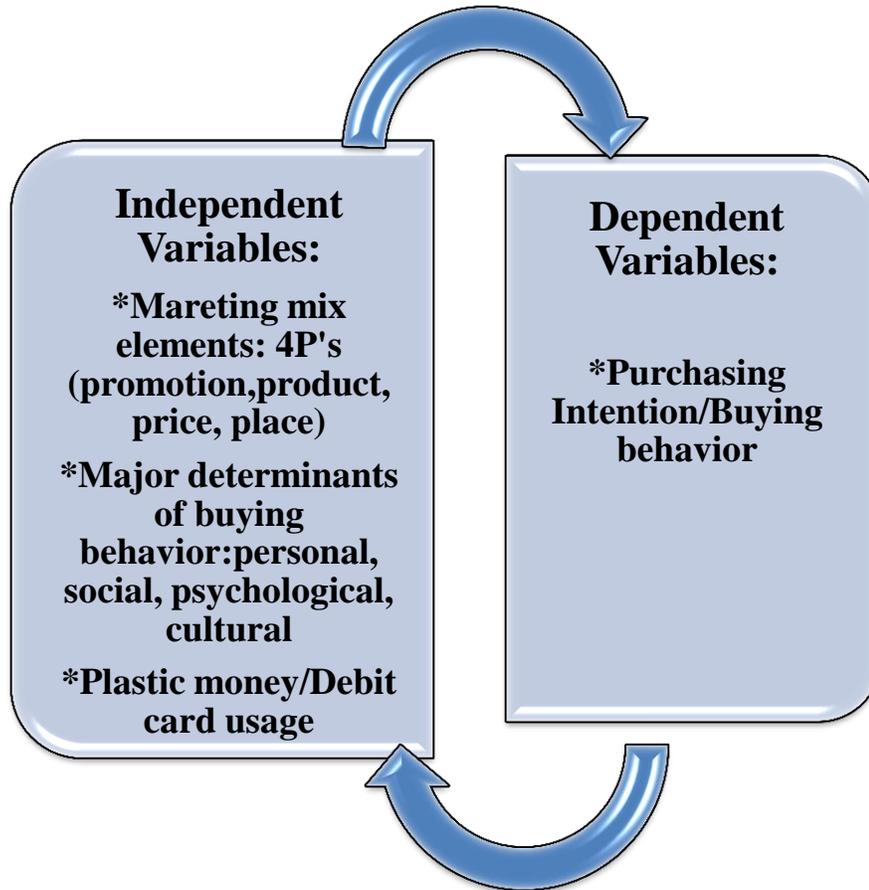


Fig 2.4. A model for measurement of purchasing intention. (African Journal of Business Management, 2011).

As per the above-mentioned variables via different researchers' point of view, student researcher developed relevant hypothesis and conceptual framework based on the previous models. Purchase intention is approached as dependent variable that is affected by independent variable such as determinants of purchasing behavior as well as marketing mix elements.

It is known fact that other variables exist which can enhance research measurement for purchasing intention. However, the reason the student researcher has chosen these measuring /independent variable is that:

- ✓ Both coincide with the concept of shopping center attribute.
- ✓ Some solely mentioned measuring tools are inclusive concept of the mentioned variables.
- ✓ Prior to the mentioned variable, others are irrelevant to the shopping center research background. Rather, it can fit to other concepts. For example Celebrity endorsement. This phenomenon can fit in the features of brand attribute or any other related issues. As shopping center is usually for consumable goods, celebrity endorsement has little effect to the raised dependent variable research place.



According to the above demonstration, the following conceptual framework is driven based on other model of preference.

Fig 2.5: Conceptual Framework

2.7.2. Hypothesis of the Study

The hypothesis of the study was developed after a care full empirical review and based on the proposed conceptual framework as listed below.

HO: There is no significant relationship between determinants of buying behavior, marketing mix elements and usage of plastic money with buying behavior of customers at Shoa shopping center.

H₁. Determinates of purchasing behavior is expected to have positive and significant effect on purchasing intention.

H₂. Implementation of Marketing mix elements (4P's) has positive and significant effect on dynamic nature of purchasing intention.

H_{2.1}. Usage of plastic money/debit card is expected to have significant impact on purchase intention under dynamic nature of factor affecting purchasing behavior.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design

There are different types of research design.

Causal knowledge is one of the most useful types of knowledge. Causal research aims to investigate causal relationships and therefore always involves one or more independent variables (or hypothesized causes) and their relationships with one or multiple dependent variables. Causal relationships can be tested using statistical and econometric methods. (Harmen Oppewal, 2010).

In doing this paper, the research was subjected to Casual/Experimental research method. Casual/Experimental research: comprises survey used to determine the cause and effect relationship between two variables. This research is in use mainly to identify the cause of the given behavior. Using causal research, we decide what variations take place in an independent variable with the change in the dependent variable. The most distinguish feature of this method is that the student researcher have control over selecting dependent and independent variables. The student researcher has to report the immediate findings between the effect of dependent and independent variable. The student researcher has examined the independent variable; which was factors affecting buying behavior of customers, while the dependent variable; was variation of sales volume or total revenue of different outlets of the shopping centers. The method of explanatory research was to conduct research in order to identify the extent and nature of cause-and-effect relationships. Meanwhile, Chi-Square method is use to demonstrate the demographic characteristics with purchase intention.

Quantitative methods focused on attention on measurements and amounts (more and less, larger and smaller, often and seldom, similar and different) of the characteristics displayed by the people and events that the researcher studies (Thomas, 2003). The student researcher applied quantitative approach. Thus, it indicates the number of respondents, numerical data representation of sales volume. As a reference, it will use percentage form. Hence, the overall

understanding of factors affecting consumer-buying behavior with imposing factors of sales volume ought to be vivid.

3.2 Population, Sampling Techniques and Sample Size

In addressing the research questions, the student researcher considered the final consumers as respondents. Customers that visit/purchase selected as respondents. In addition to customers, managers and supervisors were selected as a respondent.

Non-probability sampling method: selection was not based on probability. Are instances in which the chances (probability) of selecting members from the population in to the sample were not definite. Hence, using convenience method/random selection, customers were selected and filled the form.

Concerning customers selection, convenience, non-probability sampling approach was used for the reason that their exact number and list was not available; this helped to choose samples based on the student researcher's and customer's conveniences in terms of time and place. For this reason, the student researcher has chosen outlets that are found at Lebu and Jemo area.

These branches were selected based on record of sales volume, number of customers, facility provision of the shopping center, customer inquiry data, opening duration time of the branch, location of the stores. This made customers selection somehow fair and the response to be fairly dispersed among the respondents.

Based on the recommendation of Malhotra, (2006) a total number of 400 respondents was taken as a reliable sample size. To make the study feasible the student researcher communicated managers and supervisors form each outlet. For ethical purposes, the student researcher explained the purpose of the research to make the respondents feel confident enough in providing the necessary information.

In this paper, 400 (Four Hundred) questionnaire with the same item were distributed equally for the two chosen outlets. The sample of the study was drawn from customers whom visit the shopping center. Within the time specified, a total of 400 questionnaires believed to be filled but some of them wouldn't be taken into account because of being incomplete or filled incorrectly

and analyzes was performed on the fully complete questionnaires surveys. Since the exact numbers of customers of the organization is not known, the student researcher used the model provided by Malhotra (2007) as per the author suggestion of 200 respondent customers (400 in total) as representative sample in order to have sufficient and reliable data.

In this research, the participant of the study will be the customers and employee of the store. Here, the researcher purposively select Lebu and Jemo store due to time and geographical constraint. Thus, collectively both of the stores got 368 respondents.

3.3 Types of Data Collected

Primary source of data is used to take on the study. The information gathered through questionnaires from the sample chosen respondents will be used for primary data. The respondents' response through questionnaire is used as primary source of data.

The student researcher used both primary and secondary data. The primary data was collected from a customer who visits/purchase from the selected outlets. In addition, managers and supervisors in these selected outlets used as a primary source of information. The secondary data was obtained from the documentations, relevant books, articles and journals. In this way, the research can provide both previous works of others as a reference and direct response of the customers.

3.4 Method of Data Collection

The student researcher collected primary data through questionnaire and interview. The questionnaire included close ended and open-ended questions. The interview was conducted with manager and supervisors of the organization. Thus, structured interview was applied. In addition, the secondary data were collected through reviewing different documents, company's record on customer buying behavior analysis, record from customer buying attitudes that use debit card for purchasing purpose and other related sources.

To get first-hand information which is important to the study, questionnaire was prepared under six major variables on a 5 point leaker scale and distributed among customers while structured

interview checklist was prepared to collect the necessary data from managers and supervisors. The questionnaire included both open ended and close-ended questions that helped the student researcher to acquire adequate information in conducting the research. The questionnaire was adopted from other research works, which help the student researcher to acquire the necessary data. The sample of the study drawn from customers of the shopping center. The respondents reached via online Google questionnaire form and through hard copies. It was requested to answer the questionnaire by giving link where the questionnaire was hosted. IP protected limitation was arranged in order to enable the completion of the questionnaire for only once by each user. Within the specific time, 400 questionnaires were filled but 32 of them were not taken into account because of being incomplete or filled incorrectly.

For ethical purposes, the student researcher explained the purpose of the research to make the respondents feel confident enough in providing the necessary information. The questionnaire were distributed to the respondents through student researcher and employees of the store to fill it while them in visit.

3.5. Method of Data Analysis

Quantitative techniques were used for data analyze mechanisms. Linear regression analysis was used for find magnitude between relationship of two or more than two variables i.e. dependent and independent, based on quantitative statistics that also helped to check and balance the hypotheses. It used to measure the effect of independent variables with dependent variable in relation to the general topic of the research.

A correlation Pearson analysis is employed to determine which variables to include in the final linear regression model analysis. Thus, the data collected through questionnaires was coded, tabulated and interpreted based on the analysis; enhanced by Software Package for Social Science (SPSS).

3.5.1 Regression Model

I. Pearson's Correlation Coefficient

In this study Pearson's Correlation Coefficient was used to determine the relationship between Buying Behavior dimensions (Marketing Mix elements, determinants of buying behavior and plastic money) in relation to Purchasing Intention. Pearson's Correlation was used to test the formulated hypothesis.

II. Specification of the Multiple Regression Model

Regression analysis is a statistical measure that attempts to determine the strength of the relationship between one dependent variable and a series of other changing variables (known as independent variables). More specifically, regression analysis helps one understand how the typical value of the dependent variable (criterion variable) changes when any one of the independent variables is varied, while the other independent variables remain constant.

Hence, under this thesis the effect of determinants of purchasing behavior and marketing mix elements (independent variable), purchasing intention (dependent variable) are studied. Observation for the hypothesis was tested using linear regression analysis. At the end ANOVA test was used for conformation/rejection.

Andrew W. Moore (2006), argued the following formula for Multiple Signals;

$$Y = a + b_1X_1 + b_2X_2 + \dots + b_nX_n$$

Where:

Y=Dependent Variable to be Predicted

B=Coefficient of Factors

A=The Constant

X=Independent

Variables

Therefore the model of this study is: Purchasing Intention= a+ B1 (Determinants of Buying Behavior) + B2 (Marketing Mix elements) +B3 (Plastic Money)

3.6 Validity and Reliability Tools

3.6.1 Validity

Hair et al (2010) identify validity as the extent to which a measure accurately represents what it's supposed to. Ensuring validity requires a thorough understanding of what is to be measured and making it as accurate and right as possible.

The validity of measuring tool means that it can measure the relevant specification not any other variables.

3.6.2 Reliability

Reliability refers to whether an instrument can be interpreted consistently across different situation. Reliability differs from validity in that it relates not to what should be measured, but instead how it is measured.

Hair et al (2010) defines reliability as the extent to which a variable or set of variables is consistent in what it is intended to measure.

The Cronbach's Alpha has been used to measure the internal consistency of the scale in this research for the estimation of the consistency of the individual respond to items within the scale.

Thereby, it can be said that it is proved that the questionnaire is valid, reliable and ready for distribution. There by the following results were obtained.

George and Mallery (2003), who are often cited, provide the following rules of thumb: $\alpha > 0.9$ (Excellent), > 0.8 (Good), > 0.7 (Acceptable), > 0.6 (Questionable), > 0.5 (Poor), and < 0.5 (Unacceptable).

Table 3.1 The Cronbach's Alpha test result from SPSS

		N	%
Cases	Valid	368	51.1
	Excluded ^a	352	48.9
	Total	720	100.0

a. List wise deletion based on all variables in the procedure.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.881	.881	39

As Cronbach's Alpha result is 0.881 it fits George and Mallery ideology scale of measurement (excellent relation of dependent and independent variable; the questionnaire fits the study measurement scale). Thus implies that, the prepared question to do this research can measure the variable which would compute and show homogeneity of the variables and questionnaire.

3.7 Ethical Issues

The study was conducted in such a way that it is considered ethical responsibility that is being honest about what exactly the study is all about and what it will intend to measure. The respondents were assured that the information that they provide were confidential and only be used for the intended purpose.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This part of the research paper deals with analysis and interpretation of the collected data through questionnaires (open ended and close-ended questions).

The questionnaires were distributed to customers of Shoa shopping center, among the distributed 400 copies of questionnaires 368 (92%) were collected but the rest 32 (8%) of the questionnaires were not collected due to different reasons. The questionnaires for the customers were close ended and open ended, while the interview were semi-structured and undertaken with marketing manager of the company. To represent the collected data from the sample respondent's descriptive analysis that are tabulation and percentage methods are used.

To get firsthand data of the study, questionnaires were prepared and distributed among the company's customers and interview was conducted with the company's managers.

Qualitative questionnaires and interview was analyzed by qualitatively using high-organized essay. While closed ended questions analyzed by numerical representation or quantitative measurement using percentage, frequency, correlation and other measurement used in SPSS numerical method.

Non-probability sampling method: selection is not based on probability. For instances in which the chances (probability) of selecting members from the population in to the sample were difficult.

4.1 Quantitative Analysis

4.1.1 General Profile of Respondents

The first section of the questionnaire was contained the demographic information of the respondents. Demographic characteristics of the respondents include; gender, age, education, occupation and income.

Table 4.1: Demographic Characteristics: Respondents' Personal Information

Item	Questions	Alternative	Frequency	Percentage
1	Gender	Male	172	46
		Female	196	53
		Total	368	100%
2	Age	18-25	35	9
		26-30	97	26
		31-40	108	29
		41 or above	128	34
		Total	368	100%
3	Educational Status	Below 10 th	68	18
		Diploma	67	18
		Degree	116	31
		Masters and above	117	31
		Total	368	100%
4	Occupation	Trade	91	24
		Own business	79	21
		Government work	83	22
		Private organization	55	14
		Other	60	16
		Total	368	100%

(Source: own survey, 2022)

As can be seen the demographic characteristics of the respondents on table 4.1; item1, 196 (53%) majority of the respondents are female and the rest minority of the respondents 172 (46%) of them are male. Thus, majority of safe way supermarket's customers are female. As it is retail store women purchase or consume what is available for their house hold based on their interest. Yet male also participate in the purchase process.

As the age respondents on table 4.1; item 2, it shows that minority 35 (9%) respondents are between the age of 18 to 25 years, 97(26%) of respondents are between 26 to 30 years and 108(29%) of them are between 31 up to 40 years. And majority 128(34%) of them are above 41 years. Here, we can see majority of the respondents whom aged from above 41 are among early adult consumers. The other customers are beyond of this age.

According to table 4.1; item3, 68(18%) of the respondents are below 10th grade, minority 67(18%) of them have diploma, 116 (31%) of them were degree holders and majority 117(31%) of them were masters and above holders. According to this analysis majority of the customers whom has advanced academic path compare to 10th graders and diploma holders. Thus, they are very sharp in their consuming behavior. Hence, they don't have problem of understanding of the complicated labels on goods. As this is the fact they also need products or service which must match to their level of understanding. From neutral side point of view exceeding is good. But the retail store must be careful that it would be less.

Item 4 on table 4.1; shows that 91(24%) majority of the respondents are on their trade activity, 79(20%) of the respondents have their own business, 83 (22%) are in government work, minority 55 (14%) are in private organization, but the rest 60 (16%) of the respondents are in other sector. As majority of customers are in trade activity, it implies that the store's customers are very busy. Thus, the store is responsible to facilitate easy and quick function. Because, from observed this customers don't have patience and they are very sensitive of their surroundings. So they might switch to other competitors whom may please them with less time and high quality of performance.

4.2 Analysis for Buying Behavior/Purchase Intention Using Different Dimension

To measure buying behavior of customers at Shoa shopping center SPSS model is used in the study. It measures their buying behavior irrespective of different variables. The model contains 68 questions (including demographic related) and uses a five point Likert scale to measure impact of Marketing Mix elements, determinants of buying behavior. The mean value has been computed to represent the result as follows.

Accordingly, the data related with this study is presented and analyzed in detail manner. The following section is further categorized into three broad proportion-Independent Variable (Marketing Mix elements, Determinants of Buying Behavior, Plastic Money). Based on this customers of Shoa Shopping center were asked to rate the level of provision of Buying Behavior in relation to Purchase Intention. In order to request their opinion on the Dependent Variable and deliver the required measure data of Independent Variable different questions were included in each indicators.

4.2.1 Analysis for Marketing Mix Elements

Marketing mix elements show the basic feature of the shopping center prior to its place-surrounding/environment, products-provided products, price-estimated price of goods prior to quality and promotion-ability to make awareness about the store and attracting new customers by retaining the existed ones.

Table 4.2: Descriptive Statics for Marketing Mix Elements

		N	Mean	Std. Deviation
Product Related				
1.	Several brand and quality goods are available to choose.	368	3.1033	1.27015
2.	Good Packing and Visual appearance.	368	3.0326	1.23704

3.	Available products are good for health and environment.	368	3.0625	1.23699
4.	Taste of organic product is good.	368	3.0978	1.25765
Price Related				
5.	Healthy products are available with reasonable price.	368	3.0625	1.23699
6.	Quality of the product is related with price.	368	3.0842	1.28329
7.	Price of healthy and quality products are high.	368	3.0978	1.25765
Place Related				
8.	The store is conveniently located/easily accessible.	368	3.0842	1.28329
9.	Appealing store atmosphere.	368	3.0924	1.29646
10.	Easy layout of shelf and other available placement approach.	368	3.0842	1.28329
Promotion Related				
11.	Using Offered coupon to encourage.	368	3.1033	1.27015
12.	Using free home delivery to encourage.	368	3.0924	1.29646
13.	Giving discounts to regular buyers.	368	3.1033	1.27015

According to table 4.2, for product dimension the statement of possible existence of several brand and quality goods are available to choose at the store scored mean value of 3.1033 and standard deviation value of 1.27015. Availability of good Packing and Visual appearance of products in the shopping center scored mean value of 3.0326 and standard deviation of 1.23704. Available products in the store which are good for health and environment score mean value of 3.0625 and standard deviation of 1.23699. Taste of organic product which is available at the store is good scored mean value of 3.0978 and standard deviation of 1.25765.

Thus, from the result we can conclude that the overall availability of products' measurement at the shopping store fall between disagree and neutral.

According to table 4.2, under-price dimension healthy products are available at the store with reasonable price scored mean value of 3.0625 and standard deviation of 1.23699. The store relate quality of the product with price scored mean value of 3.0842 and standard deviation of 1.28329. Price of healthy and quality products are high in the store scored mean value of 3.0978 and standard deviation of 1.25765.

Hence, price dimension scale customers fall between disagree and neutral.

According to table 4.2, for place dimension the store is conveniently located/easily accessible scored mean value of 3.0842 and standard deviation is 1.28329. Appealing store atmosphere scored mean value of 3.0924 and standard deviation is 1.29646. Easy layout of shelf and other available placement approach of the store scored mean value of 3.0842 and standard deviation of 1.28329.

The above result for place shows that all participated customers for the study fall between disagree and neutral scale of measurement.

According to table 4.2, under promotion dimension using offered coupon to encourage customers scored mean value of 3.1033 while standard deviation of 1.27015. Using free home delivery to encourage customers and promote unique service of the store scored mean value of 3.0924 and standard deviation of 1.29646. Giving discounts to regular buyers of the shopping center scored mean value of 3.1033 and standard deviation of 1.27015.

Therefore, promotion dimension of store measurement scale, majority of the customers fall between disagree and agree score.

4.2.2 Analysis for Determinants of Buying Behavior

Determinants of Buying Behavior show the basic feature of the shopping center prior to its major measuring scales as of culture, social status and psychology identity.

Table 4.3: Descriptive Statics for Determinants of Buying Behavior

		N	Mean	St. Deviation
Culture Related				
14.	I only use products, which are acceptable by my culture.	368	3.0978	1.25765
15.	My culture affects my buying behavior	368	3.0978	1.25765
16.	My belief affects my buying behavior.	368	3.0978	1.25765
17.	The norm of my society affects my buying behavior.	368	3.1033	1.27015
Social Related				
18.	Products available at Shoa shopping center fit my role and status.	368	3.0978	1.25765
19.	My relationship (boyfriend, girlfriend) determines the type of product I want to have.	368	3.0842	1.28329
20.	My religion plays a role in determining what I want to use.	368	3.1033	1.27015
Psychology Related				
21.	I use products, which are usually consumable.	368	3.0978	1.25767
22.	I use products, which have a fantasy (unique) name.	368	3.1033	1.27015
23.	I use products according to my motivation/without-external influence.	368	3.0625	1.23699
24.	I use product, which I am aware of it.	368	3.1033	1.27015

According to table 4.3, under dimension of culture, customers of the shopping center only use products, which are acceptable by their culture score mean value of 3.0978 and standard

deviation of 1.25765. Customers of shoa shopping center is affected by culture on buying behavior scored mean value of 3.0978 while standard deviation is 1.25765. Belief of the customers of shoa shopping center affects buying behavior scored mean value of 3.0978 and standard deviation is 1.25765. The norm of my society for customers at the store affect their buying behavior scored mean value of 3.1033 and standard deviation of 1.27015.

Accordingly, for culture determinants customers of Shoa shopping centre fall under disagree and agree measurement scale.

According to table 4.3, for dimension of social products available at Shoa shopping center fit role and status scored mean value of 3.0978 and standard deviation of 1.25765. Relationship (boyfriend, girlfriend) determines the type of product they want to have scored mean value of 3.0842 and standard deviation of 1.28329. Customers' religion plays a role in determining what they want to use scored mean value of 3.1033 and standard deviation of 1.27015.

Hence, for social determinants customers of Shoa shopping center fall between disagree and neutral.

According to table 4.3, item for psychology customers use products which are usually consumable scored mean value of 3.0978 while standard deviation of 1.25767. Customers use products, which have a fantasy (unique) name scored mean value of 3.1033 and standard deviation of 1.27015. Customers of the store use products according to their motivation/without-external influence scored mean value of 3.0625 and standard deviation of 1.23699. Customers of the store use product, which they are aware of it scored mean value of 3.1033 and standard deviation of 1.27015.

Therefore, psychological determinants measuring scale for customers at the shopping center fall between disagree and neutral.

4.2.3 Plastic Money

Table 4.4: Descriptive Statics for Plastic Money

	N	Mean	St. Deviation
I choose debit card to feel relaxed not to carry cash all the time	368	3.0625	1.29646
I am able to save time by not physically appearing at the bank for drawing cash.	368	3.0625	1.23699
I choose because it is the most popular electronic payment system.	368	3.1033	1.27015
I choose it because it get less challenge.	368	3.0924	1.29646
Debit cards are most preferred payment method.	368	3.0870	1.29684
In few years, people will hardly use cash money to make purchase.	368	3.1033	1.27015
Your satisfaction level on debit card meeting personal needs.	368	3.0978	1.25678
I unknowingly spend a lot of money when I use my debit card.	368	3.1033	1.27015

According to table 4.4, for statement of customers choice of debit card to feel relaxed not to carry cash all the time scored mean vale of 3.0625 and standard deviation is 1.29646. Customers' ability to save time by not physically appearing at the bank for drawing cash scored mean value of 3.0625 and standard deviation is 1.23699. Customers of the shopping centre choose the card because it is the most popular electronic payment system scored mean value of 3.1033 and standard deviation is 1.27015. Customers choose it because it has less challenge scored mean value of 3.0924 and standard deviation is 1.29646. Debit cards are most preferred payment method scored mean value of 3.0870 and standard deviation is 1.29684. In few years, people will hardly use cash money to make purchase made mean score point of 3.1033 and standard

deviation is 1.27015. Satisfaction level on debit card meeting personal needs scored mean value of 3.0978 and standard deviation of 1.25678. Unknowingly spend a lot of when in use of debit card scored 3.1033 and standard deviation is 1.27015.

Hence, Customers' measurement scale for usage of plastic money at Shoa shopping centre falls between disagree and agree.

4.3 Correlation Analysis

According to Julie (2005) Correlation coefficient is a measure of relationship (association) and strength between two variables. The correlation coefficient ranges between -1 and 1. If the two variables are in perfect positive linear relationship, the correlation coefficient will be 1 and if they are in perfect negative (inverse) relationship, the correlation coefficient will be -1. The correlation coefficient is 0 (zero) if there is no linear relationship between the variables.

A low correlation coefficient (r), between 0.1 and 0.29, suggests that the relationship between the two variables is weak or non-existent. If r is between 0.3 and 0.49, the relationship is moderate and a high correlation coefficient, i.e. $r > 0.5$, indicates a strong relationship between the variables. The direction of the dependent variables change depends on the sign of the coefficient. If the coefficient is a positive number, then the dependent variable will move in the same direction as the independent variable and if the coefficient is negative, then the dependent variable will move in the opposite direction of the independent variable.

In this study, Pearson's correlation coefficient is used to find out the relationship between buying behavior and its computing variables.

Table 4.5 Pearson's Correlations with Matrix Correlation

		PURCHASE INTENTION	MARKETING MIX ELEMENTS	DETERMINANS OF BUYNG BEHAVIOR	DBT CARDS
PURCHASEINTENTION	Pearson Correlation	1	.707**	.550**	.654**
	Sig. (2-tailed)		.000	.000	.000
	N	368	368	368	368
MARKETINGMIXELEMENTS	Pearson Correlation	.707**	1	.717**	.889**
	Sig. (2-tailed)	.000		.000	.000
	N	368	368	368	368
DETERMINANTSOFBUYNG BEHAVIOR	Pearson Correlation	.550**	.717**	1	.710**
	Sig. (2-tailed)	.000	.000		.000
	N	368	368	368	368
DBTCARDS	Pearson Correlation	.654**	.889**	.710**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	368	368	368	368

** . Correlation is significant at the 0.01 level (2-tailed).

The above table 4.5 shows that all the independent variable (i.e determinants of buying behavior, marketing mix elements and plastic money) are positively correlated to Purchasing Intention/Buying Behavior of customers at Shoa shopping center.

As such correlation between purchase intention and marketing mix elements is indicted by $r=0.707^{**}$ with sig. value of 0.00. Relation between purchase intention and determinants of buying behavior is shown by $r=0.550^{**}$ and sig. value of 0.00. Purchase intention and debit card relation is shown by $r=0.654^{**}$ and sig. value of 0.00.

Relation of marketing mix elements and purchase intention is shown by $r=0.707^{**}$ and sig. value of 0.00. Determinants of buying behavior and marketing mix elements relation is indicated by $r=0.717^{**}$ and sig. value of 0.00. Marketing mix elements and debit card's relation is shown by $r=0.889^{*}$ and sig. value of 0.00.

Relation of Determinants of buying behavior and purchase intention is shown by $r=0.550^{**}$ and sig. value of 0.00. Determinants of buying behavior has $r=0.717^{*}$ correlation with marketing mix

elements while sign. Value of 0.00. Determinates of buying behavior has correlation of $r=0.710^*$ relation with debit card and sig. value of 0.00.

Relation of debit card with purchase intention is shown with $r=0.654^{**}$ and sig. value of 0.00. Marketing mix elements has $r=0.889^{**}$ correlation with debit card having sig value of 0.00. Determinants of buying behavior has correlation $r=0.710$ with debit card having sig. value of 0.00

From this we can conclude that there is statically significant (at $P<0.05$) positive relationship between determinants of buying behavior, marketing mix elements and usage of plastic money of customers forum at Shoa shopping center. The next step is to test the assumption to carry out multiple linear regression analysis.

4.4 Multiple Regression Analysis

Regression analysis is a statistical measure that attempts to determine the strength of the relationship between one dependent variable and a series of other changing variables (known as independent variables). More specifically, regression analysis helps one understand how the typical value of the dependent variable (criterion variable) changes when any one of the independent variables is varied, while the other independent variables remain constant.

For the purpose of determining the extent to which overall Determinants of Buying Behavior (depends) on the independent variables such as Purchase Intention, Marketing Mix elements and Plastic Money.

Table 4.6: Multiple Regression Analysis for the Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.711 ^a	.505	.501	2.53610

a. Predictors: (Constant), DBTCARDS, DETERMINANTS OF BUYING BEHAVIOR, MARKETING MIX ELEMENTS

Table 4.6 above shows that R, R square, Adjusted R square and standard of the estimate. Furthermore, it lists the independent variable that are entered in to the regression mode. R (0.711) is the correlation of independent variable with the dependent variable. The model summary above shows that R square is 0.505. This indicated that how much of the variance in the dependent variable (Purchasing Intention in Shoa Shopping Center) is explained by the independent variable (as of determinates of buying behavior, marketing mix elements and plastic money/debit card). Hence, independent variable explains 50.5% of the variance Purchasing Intention/Buying Behavior (dependent variable.)

Table 4.7 ANOVA

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2391.298	3	797.099	123.931	.000 ^b
	Residual	2341.181	364	6.432		
	Total	4732.478	367			

a. Dependent Variable: PURCHASE INTENTION

b. Predictors: (Constant), DBTCARDS, DETERMINANTS OF BUYING BEHAVIOR, MARKETING MIX ELEMENTS

As the research have one dependent and three independent variables, the student researcher used multiple regression to interpret the data. Thus Adjusted R-square is used in the process.

From the above ANOVA table 4.7, it has been determined that the independent variable dimensions have significant effect on dependent variable-purchasing intention/buying behavior at F=123.931 and sig. is .000. This implies that, the result depicted that the alternative hypothesis is accepted which leads to rejection of the null hypothesis.

To check the validity of R square from the ANOVA table, the student researcher used the following formula:

$$R^2 = 1 - \frac{\text{Residual sum of squares}}{\text{Total sum of squares}}$$
$$\therefore R^2 = 1 - \frac{RSS}{TSS}$$

$$R^2 = 1 - \frac{2341.181}{4732.478}$$

$$R^2 = 0.505$$

Overall, the model is significant to carry out regression analysis.

Table 4.8 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.307	.754		9.688	.000
MARKETING MIX ELEMENTS	.285	.042	.569	6.791	.000
DETERMINANTS OF BUYING BEHAVIOR	.034	.025	.075	1.378	.169
DBTCARDS	.069	.060	.095	1.149	.251

a. Dependent Variable: PURCHASE INTENTION

The regression function for Buying Behavior/Purchasing Intention can be derived from the above table as follows;

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

$$Y = 7.307 + 0.034 (\text{determinants}) + 0.285 (\text{Marketing Mix}) + 0.069 (\text{Plastic Money})$$

Where: Y is Buying Behavior and X1, X2 and X3 are Determinants, Marketing Mix and Plastic Money respectively.

Checking significance value of the independent variables help to focus on which of it has visible effect on dependent variable. The result of this study revealed that all measuring variables for Buying Behavior intentions; determinants, marketing mix elements have positive relation. Thus, have significant effect on Customers Buying Behavior at Shoa shopping center. The highest correlation is between Marketing Mix elements. The model result shows us an increase in Marketing Mix, Determinants of buying behavior by one unit and multiplying by their coefficient cause to increase by providing information which factor affect Buying Behavior the most.

To elaborate Beta-value from the above coefficient table 4.8, as dimension of marketing mix elements increased by 1% mean of purchasing intention/buying behavior get to increase by 28.5%. Accordingly, as dimension of determinants of buying behavior increased by 1% mean of

purchasing intention get to increase its value with 3.4%. Lastly, as dimension of debit card users increase by 1% mean of purchasing intention/buying behavior get to be inclined by 6.9% of value.

According to the standardize terminologies of significance value, P-value for Effect of plastic money on purchasing behavior and determinants of buying behavior exceeds 0.05. It implies that there is no sufficient reaction to support effect of plastic money on purchasing intention and its determinants of consumer buying behavior.

4.4 Test of Hypothesis

HO: There is no significant relationship between determinants of buying behavior, marketing mix elements and usage of plastic money with buying behavior of customers at Shoa shopping center.

H₁. Determinates of purchasing behavior is expected to have positive and significant effect on purchasing intention.

H₂. Implementation of Marketing mix elements (4P's) has positive and significant effect on dynamic nature of purchasing intention.

H_{2.1}. Usage of plastic money/debit card is expected to have significant impact on purchase intention under dynamic nature of factor affecting purchasing behavior.

The result of the correlation matrix analysis found that the variable marketing mix elements is equal to $r=0.707^{**}$ value and significant at 0.00% as shown from table 4.5. These findings indicate that the researcher has strong evidence to reject the null hypothesis and accept the alternative hypothesis. Thus, indicated as there is significant and strong relation between marketing mix elements dimension and purchasing intention/buying behavior.

H₁. Determinates of purchasing behavior is expected to have positive and significant effect on purchasing intention.

The finding in the data analysis presented in the table 4.5 shows that the variable determinants of buying behavior dimension and purchasing intention/buying behavior had $r=0.550^{**}$ and the p-

value was less than one percent (1%). Hence, the determinants of purchasing behavior dimension was significant contributor to purchasing intention/buying behavior.

The result showed that determinants of buying behavior dimension significantly contributed to purchasing intention/buying behavior of customers at Shoa shopping center. Therefore, there is significant evidence to reject the null hypothesis and accept the alternative hypothesis (H_1).

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

In this chapter, the major findings of analyzed data is concluded and based on it required recommendation is given for the problems on the overall practice that are required to change consumers buying behavior and understanding of major determinants including additional variables of Shoa shopping center.

5.1 Summary of Major Findings

The purpose of this study was to measure Purchase intention/Buying Behavior with its measuring dimension level of customers found at Shoa shopping center in Addis Ababa. The study was carried out using Experimental/Casual method. The study used questionnaire to collect the primary data from customer of Shoa shopping center. Out of 400 questionnaires, 368 were analyzed using SPSS to achieve the research objective of the study.

As independent variables- determinants of buying behavior and usage of plastic money has no significance value on the dependent variable, the description would focus on independent variable-marketing mix elements. Based on the result obtained from chapter four, the following points were summarized as follows:

On average all respondents or participants of customers-Shoa shopping center, majority of the respondents 84.5% agree on that several brands and quality goods are available to choose, while 13.0% strongly disagree on the fact. Majority 86.7% of the respondents agree on that good packing and visual appearance of the store, while minority 12.2% strongly disagree on the fact. Majority 86.4% agree, while the other 12.0% minority strongly disagree on available products of the store are good for health and environment. Majority of the respondents 85.3% agree, while minority 12.5% strongly disagree on taste of organic product provided by the store is good. Customers agree on healthy products are available with reasonable price. Thus majority 86.4% agree while the rest 12.0 strongly disagree on it. 84.5% majority of store's customers agree on quality of the product provided by the store is related with its price. Majority 85.3% agree while

12.5 strongly disagree on price of healthy and quality products provided by the store is high. Majority of the store's 84.5% agree while minority 13.6% strongly disagree on that the store is conveniently located/easily accessible area. Appealing store atmosphere, majority of the respondents 84.0% agree while 14.1% strongly disagree on the fact. Easy layout of shelf and other available placement approach of the store, majority of the respondents agree with 84.5% while the rest 13.6% strongly disagree on it. Using offered coupon to encourage majority of the respondents 84.5 agree on it while the rest 13.0% strongly disagree on it.

The correlation matrix results shows that dependent variable-purchasing intention/buying behavior has direct relation with independent variable-marketing mix elements. The model summary results depicted that it explains 50.5% of the variance in dependent variable.

5.2 Conclusion

In conclusion the shopping center would benefit from knowing how the store is using/applying basic marketing mix elements so as to attract new customers and retain the existed ones. Therefore, the management can use the specific data obtained from the effect of marketing mix elements on purchasing intention/buying behavior in their strategies and plans. This will help organizations to better understand various dimension would affect buying behavior. In this way, Shoa shopping center can better assess the factors which affect purchasing intention of customers to provide better products and services to their valuable and loyal customers. Thus, understanding buying behavior/purchasing intention is very crucial in this dynamic nature of competitive working environment.

Based on the findings; marketing mix elements, determinants of buying behavior and usage of plastic money has positive relation with purchasing intention/buying behavior. Nevertheless, as dimension of marketing mix elements has significant value with purchasing intention, dimension of usage of plastic money and determinants of buying behavior have no significant relation with its dependent variable-buying behavior/purchasing intention for this research.

5.3 Recommendation

Based on the findings obtained from the analyzed and interpreted data, the following recommendation on determinants of consumer buying behavior in the case of Shoa shopping center has been forwarded by the student researcher.

As Shoa shopping center is internationally standard store, its price is obvious. Not all products and service provided are cheap. Hence, more of expensive goods are provided. Thus, it should consider lowering its price, and give provision for all status of population. The store should need to deeply understand customers' family income and their social belongingness. Because these factors affect consumers buying behavior. Not only have these but they needed to be care full of products they put on their shelf. Not all products appeal their customers. Because customers whom they visit are culture oriented (norm and belief), and religious. As different spectrum of people visits, the store giving full attention for factors, which affect customer-buying behavior, is wiser decision.

In order to solve customers' problem marketing department should take survey to understand the dynamic nature of their buying behavior and of course their black box. This can be done through by simply asking customers face to face (what they like, how they like it, where do they like to see the products, how often would they purchase the products and so on), make them to feel applications related with the store environment, prepare and let customers express to write of their opinion, prepare panel to meet with customers. After all it shows how the company can solve their problem. Not only this method but the store has to come up with different mechanisms in order to collect information about their default. While doing this marketer manager has to be wise, because searching of once default make some customer to believe the store is not confident of what they are providing. In addition, some customers prefer not to talk of the failure they witness rather they simply shift to other competitors. Before this happen, by being creative in using any survey method marketers have to understand failure of the store or the cause of dissatisfaction of customers.

The reason why the store-marketing department should give attention on their customer buying behavior and the reason to solve such related factor with factors that affect buying behavior is that, to give their best value and to show their customers that they are better than their

competitors around them. Customers' satisfaction is a huge phenomenon in marketing concept. As it depends on different factors and as it is easily influenced by number of impacts, it is very sensitive issue. Follow up is a very important thing in marketing- Buying behavior/purchasing intention is not the only issue to be raised here but also, customer attraction and retention should also be the stores' agenda. In this stiff competitor's world attracting and retaining of customer is the hardest task marketer ever has to face. However, to make sure the store survive such phenomena has to be considered too deeply. After all, customers are the backbone of the store. Thus they have to be satisfied of the according to their spending.

As a result, the store should create a follow up system after altering its marketing strategies/making some amendments because buying behavior/purchasing intention is dynamic in its nature with the change of environment i.e technological changes, cultural shift, economic situation political issues and much more.

All the above mentioned facts would shine the importance of acknowledging dynamic nature of buying behavior if managers and supervisors even owners would together act upon it.

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APPENDIX

ST. Mary's University

Faculty of Business

Department of Business Administration

Questionnaires Filled by Customers of Shoa Shopping Centre

Introduction

The following questionnaires are developed by perspective postgraduate of 2023 G.C in the department of Business Administration at St. Mary University. This search is aim for gathering relevant information about determinants of consumer's buying behaviour in the Shoa Shopping Centre. This area includes two parts. The first part shows respondents to put personal information's before proceeding to the next part. The second part shows respondents to fill out the questions according to opinion and perception of their purchasing habit using debit card. Thus specific question will be used.

Guide for respondents are mentioned accordingly. Make sure you answer the questions honestly. Put your answer appropriately in answer circle. Make sure you answer all the questions.

Part one: Respondents' Personal Information

1. Gender?
 - a. Male
 - b. Female
2. Age group?
 - a. 18-25 years
 - b. 26-30years
 - c. 31-40 years
 - d. 41 years or above

3. Educational status?
 - a. Below 10th
 - b. Diploma
 - c. Degree
 - d. Master and above
4. Occupation?
 - a. Trade
 - b. Own business
 - c. Government work
 - d. Private organization
 - e. Others
5. Monthly income
 - a. 5000-15000
 - b. 15001-25000
 - c. 25001-35000
 - d. 35001 and above

Part 2: Measurement of Variables

I. Purchase Intention Related Questions:

Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
------------------------------	---------------------	--------------------	------------------	---------------------------

No	Statement	Rate				
		1	2	3	4	5
25.	I only consider branded products to purchase.					
26.	I would purchase what is only					

	available on self.					
27.	I am very attached to my favorite brand product.					
28.	I can recognize global brands among others.					
29.	I believe purchasing global brands plays good reputation for my self-image.					
30.	High quality items are reasonably priced/affordable.					
31.	I usually purchase household and grocery essentials.					

II. Marketing Mix: 4P's

Please tick at the appropriate column, which indicates the dimensions of Marketing Mix Elements.

NO	Statement	Rate				
		1	2	3	4	5
Product Related Questions						
32.	Several brand and quality goods are available to choose.					
33.	Good Packing and Visual appearance.					

34.	Available products are good for health and environment.					
35.	Taste of organic product is good.					
Price Related Questions						
36.	Healthy products are available with reasonable price.					
37.	Quality of the product is related with price.					
38.	Price of healthy and quality products are high.					
Place Related Questions						
39.	The store is conveniently located/easily accessible.					
40.	Appealing store atmosphere.					
41.	Easy layout of shelf and other available placement approach.					
Promotion Related Questions						
42.	Using Offered coupon to encourage.					
43.	Using free home delivery to encourage.					
44.	Giving discounts to regular buyers.					

III. Major Determinants of Purchasing Behaviour

Please tick at the appropriate column, which indicates the dimensions of Buying Behavior.

Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
------------------------------	---------------------	--------------------	------------------	---------------------------

NO	Statement	Rate
-----------	------------------	-------------

		1	2	3	4	5
Culture Related Questions						
45.	I only use products, which are acceptable by my culture.					
46.	My culture affects my buying behavior					
47.	My belief affects my buying behavior.					
48.	The norm of my society affects my buying behavior.					
Social Related Questions						
49.	Products available at Shoa shopping center fit my role and status.					
50.	My relationship (boyfriend, girlfriend) determines the type of product I want to have.					
51.	My religion plays a role in determining what I want to use.					
Psychology Related Questions						
52.	I use products, which are usually consumable.					
53.	I use products, which have a fantasy (unique) name.					
54.	I use products according to my motivation/without-external influence.					
55.	I use product, which I am aware of it.					

Specific Information

Please tick at the appropriate column, which indicates the dimensions of Plastic Money.

Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
------------------------------	---------------------	--------------------	------------------	---------------------------

No	Statement	Rate				
		1	2	3	4	5
56.	I choose debit card to feel relaxed not to carry cash all the time					
57.	I am able to save time by not physically appearing at the bank for drawing cash.					
58.	I choose because it is the most popular electronic payment system.					
59.	I choose it because it get less challenge.					
60.	Debit cards are most preferred payment method.					
61.	In few years, people will hardly use cash money to make purchase.					
62.	Your satisfaction level on debit card meeting personal needs.					
63.	I unknowingly spend a lot of money when I use my debit card.					

Any other suggestions

THANK YOU VERY MUCH FOR YOUR VALUABLE TIME AND INFORMATION!

Statistics

	Several brand and quality goods are available to choose.	Good Packing and Visual appearance.	Available products are good for health and environment.	Taste of organic product is good.	Healthy products are available with reasonable price.	Quality of the product is related with price.	Price of healthy and quality products are high.	The store is conveniently located/easily accessible.	Appealing store atmosphere.	Easy layout of shelf and other available placement approach.	Using Offered coupon to encourage.	Using free home delivery to encourage.	Giving discounts to regular buyers.
N Valid	368	368	368	368	368	368	368	368	368	368	368	368	368
N Missing	352	352	352	352	352	352	352	352	352	352	352	352	352
Mean	3.1033	3.0326	3.0625	3.0978	3.0625	3.0842	3.0978	3.0842	3.0924	3.0842	3.1033	3.0924	3.1033
Std. Deviation	1.27015	1.23704	1.23699	1.25765	1.23699	1.28329	1.25765	1.28329	1.29646	1.28329	1.27015	1.29646	1.27015
Variance	1.613	1.530	1.530	1.582	1.530	1.647	1.582	1.647	1.681	1.647	1.613	1.681	1.613

Frequency Table

Several brand and quality goods are available to choose.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	48	6.7	13.0
	Disagree	78	10.8	21.2
	Neutral	87	12.1	23.6
	Aree	98	13.6	26.6
	Strongly Agree	57	7.9	15.5
	Total	368	51.1	100.0
Missing	System	352	48.9	
Total		720	100.0	

Good Packing and Visual appearance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	45	6.3	12.2	12.2
	Disagree	91	12.6	24.7	37.0
	Neutral	88	12.2	23.9	60.9
	Aree	95	13.2	25.8	86.7
	Strongly Agree	49	6.8	13.3	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Available products are good for health and environment.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	44	6.1	12.0	12.0
	Disagree	88	12.2	23.9	35.9
	Neutral	87	12.1	23.6	59.5
	Aree	99	13.8	26.9	86.4
	Strongly Agree	50	6.9	13.6	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Taste of organic product is good.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	46	6.4	12.5	12.5
	Disagree	82	11.4	22.3	34.8
	Neutral	84	11.7	22.8	57.6
	Aree	102	14.2	27.7	85.3
	Strongly Agree	54	7.5	14.7	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Healthy products are available with reasonable price.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	44	6.1	12.0	12.0
	Disagree	88	12.2	23.9	35.9
	Neutral	87	12.1	23.6	59.5
	Aree	99	13.8	26.9	86.4
	Strongly Agree	50	6.9	13.6	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Quality of the product is related with price.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	50	6.9	13.6	13.6
	Disagree	81	11.3	22.0	35.6
	Neutral	82	11.4	22.3	57.9
	Aree	98	13.6	26.6	84.5
	Strongly Agree	57	7.9	15.5	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Price of healthy and quality products are high.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	46	6.4	12.5	12.5
	Disagree	82	11.4	22.3	34.8
	Neutral	84	11.7	22.8	57.6
	Aree	102	14.2	27.7	85.3
	Strongly Agree	54	7.5	14.7	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

The store is conveniently located/easily accessible.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	50	6.9	13.6	13.6
	Disagree	81	11.3	22.0	35.6
	Neutral	82	11.4	22.3	57.9
	Aree	98	13.6	26.6	84.5
	Strongly Agree	57	7.9	15.5	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Appealing store atmosphere.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	52	7.2	14.1	14.1
	Disagree	78	10.8	21.2	35.3
	Neutral	81	11.3	22.0	57.3
	Aree	98	13.6	26.6	84.0
	Strongly Agree	59	8.2	16.0	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Easy layout of shelf and other available placement approach.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	50	6.9	13.6	13.6
	Disagree	81	11.3	22.0	35.6
	Neutral	82	11.4	22.3	57.9
	Aree	98	13.6	26.6	84.5
	Strongly Agree	57	7.9	15.5	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Using Offered coupon to encourage.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	48	6.7	13.0	13.0
	Disagree	78	10.8	21.2	34.2
	Neutral	87	12.1	23.6	57.9
	Aree	98	13.6	26.6	84.5
	Strongly Agree	57	7.9	15.5	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Using free home delivery to encourage.

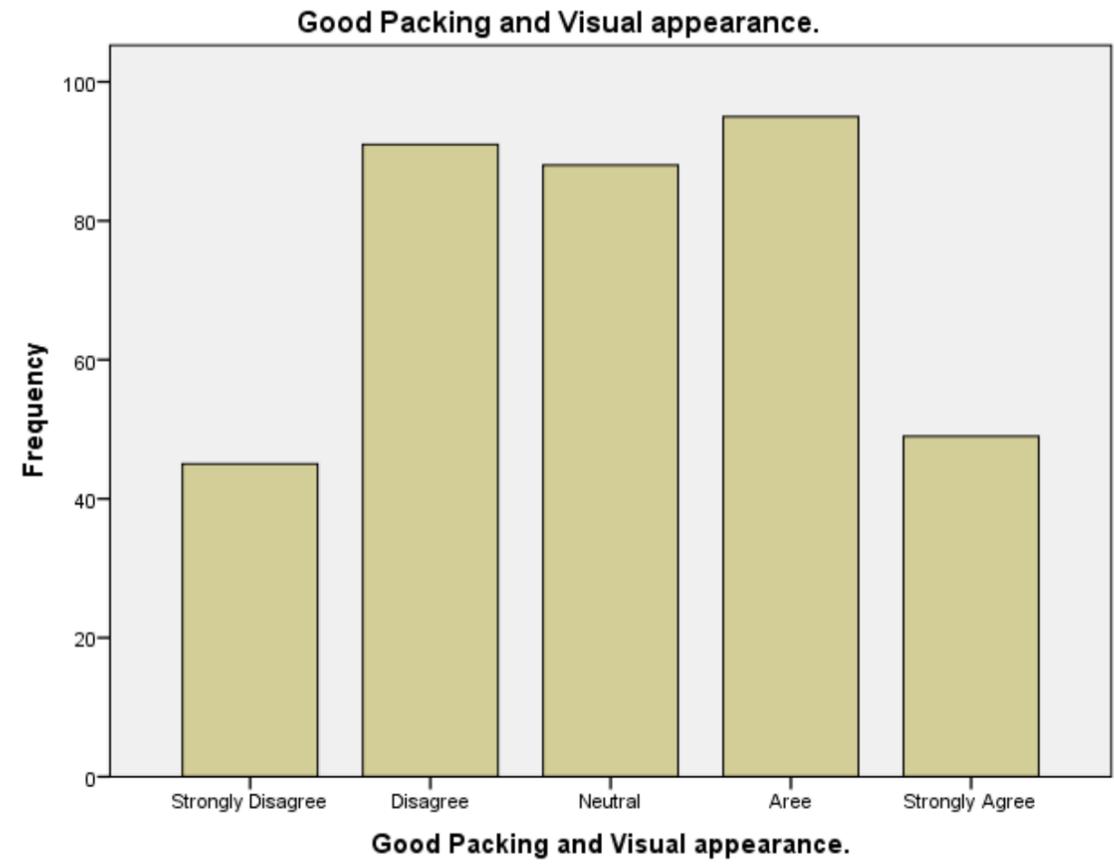
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	52	7.2	14.1	14.1
	Disagree	78	10.8	21.2	35.3
	Neutral	81	11.3	22.0	57.3
	Aree	98	13.6	26.6	84.0
	Strongly Agree	59	8.2	16.0	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Giving discounts to regular buyers.

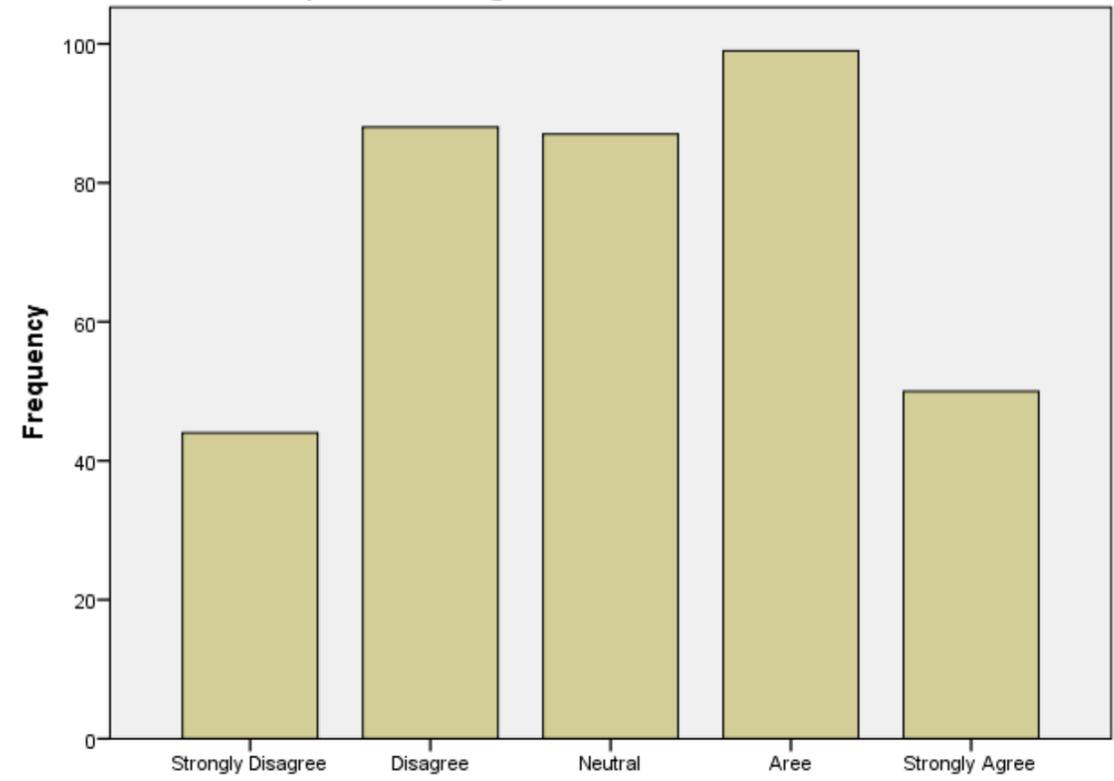
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	48	6.7	13.0	13.0
	Disagree	78	10.8	21.2	34.2
	Neutral	87	12.1	23.6	57.9
	Aree	98	13.6	26.6	84.5
	Strongly Agree	57	7.9	15.5	100.0
	Total	368	51.1	100.0	
Missing	System	352	48.9		
Total		720	100.0		

Bar Chart





Available products are good for health and environment.



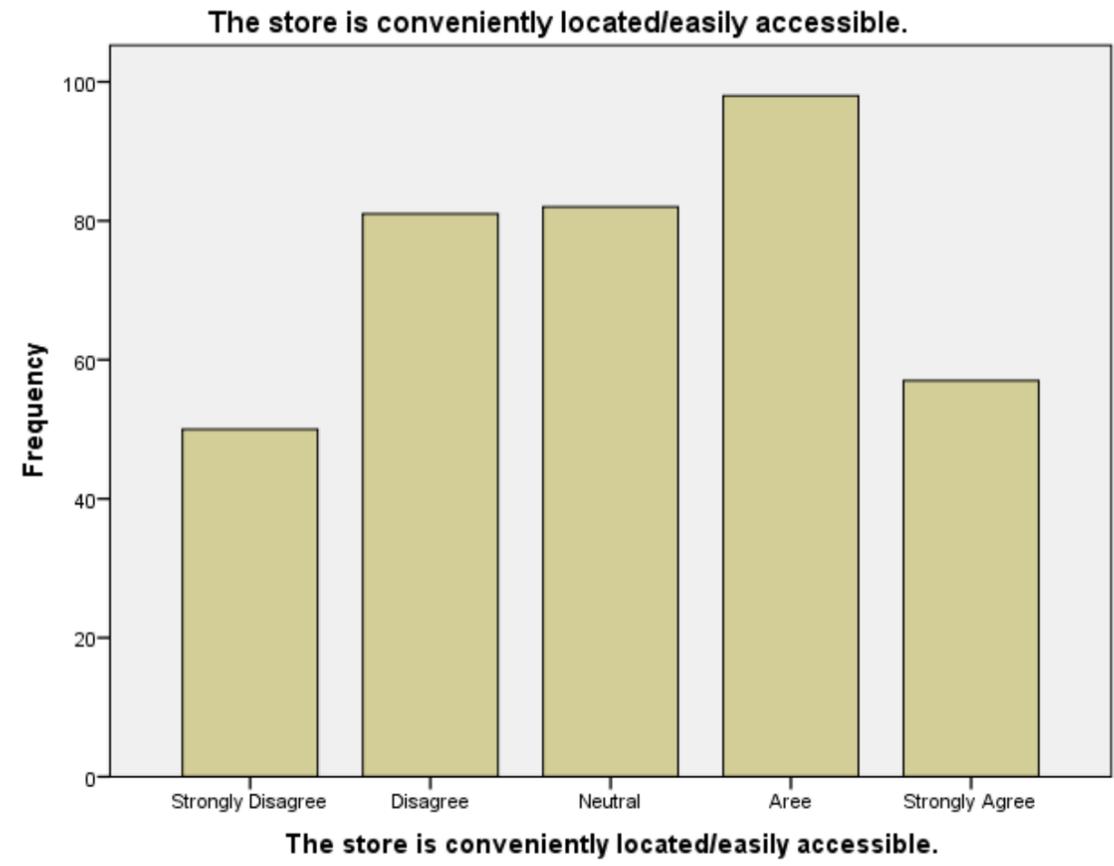
Available products are good for health and environment.













Easy layout of shelf and other available placement approach.

