

Determinants of Buying Behavior of Consumers in the Organized Retail Market of Developing Countries

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Abstract:

This article investigates how the demographic profiles of consumers influence their buying behavior in the organized food retail industry in India. Data was procured by using a self-administered survey of a convenient sample of 175 organized food retail consumers of India. Results show that income is the most significant demographic profile of consumers, which affects their buying behavior. The article concludes that gender is another demographic profile of consumers which significantly affects their buying behavior besides income. Managerial implications of this research find that the causal relationship between the demographic profiles (income and gender) and buying behavior of consumers enable the retail managers in better planning and execution of retail strategies, with a better understanding of consumer buying behavior.

Keywords — Buying Behavior, Organized Retail, Food Retail, Demography, Logistic Regression, Linear Regression

I. INTRODUCTION

The progression of organized retailing has a lasting impact on consumers' buying preferences. Marketers around the globe involved in the commercial sector of the economy are keen to understand the aspects of consumer's behavior to design their marketing program. Discussing healthcare marketing and its management, Kotler counts the 'encouraging behavior likely to be productive of better health' as one of the important marketing efforts.

Expanding consumer's expenditure in the retail food segment has escalated the food quality's concern among the Indian consumers (Ali et al., 2010; Mugaonkar et al., 2011; Zameer & Mukherjee, 2011) and quality is considered as a substantial factor for which a consumer strives for (Goswami & Khan, 2015; Hasan & Mishra, 2015; Krishnakumar, 2014; Rishi & Singh, 2012), whenever he/she does shop in

organized retail. Moreover, from USD 641 billion in the year 2016, the Indian retail sector market is expected to reach USD 1.3 trillion by the year 2026, with a Compound Annual Growth Rate (CAGR) of 10 percent [8].

The choice of customer has increased manifold with the intervention of organized and modern retailing, simultaneously organized retailing has increased the food product's quality, and provides better procurement of food products by using the latest technologies. Thereby, providing better health management both at consumers as well as at the retailers' end. Healthcare managers and marketers have realized that understanding consumer behavior is mandatory. Moreover, the healthcare segment helps in identifying the gaps and fulfilling them with the requisite research. Henceforth, this paper largely focuses on buying behavior which may negate to create better health management by the consumption

and selling of food articles in the organized retail stores which provides safer and clean foods to consume.

Consumers used to buy from an organized retail store because of the availability of fresh and processed food, which makes the whole buying process more convenient and simpler. In India, consumer buying behavior in the food segment of organized retail demonstrates the requirement of fresh food from a retail store. In the organized retail segment of India, buying behavior of consumers has demonstrated a sizable change in its attributes because of a change in modern shopping [2], lifestyle [3], retail store expansion [4], psychological variables [5], and demography [6], which entails the organized retail managers and researchers to gain an insightful view of consumer buying behavior in order to tap the organized retail market.

Better acquisition of food products by wielding the latest technologies turned the food products healthier and qualitative in the organized retail segment of India, resulting in an additional number of consumer's visiting retail stores.

Advancing consciousness of brand, health, quality, variety, and price of food products are other challenges that need to be addressed by organized retailers. Henceforth, organized retailers are offering economical food products with more Stock Keeping Unit (SKU) to meet the needs of Indian consumers. Consumers are soliciting a number of product ranges and offerings from an organized retailer, to exhibit their buying behavior efficiency.

In other words, the dynamisms of the organized retail market have a close relationship with consumer's behavioral change. Similarly, the demographic profile of consumers in India has enticed the organized retailers to maximize the consumer's flow en route to their retail stores. India witnessed a change in demographic profile of consumers during the post liberalization era (i.e. the period after 1992) with an augmentation of double income households, which is triggering the financial investments in the organized retail segment of India. Double income

household finds its presence both in urban and rural cities of India (associated with the economic contribution by female members of the family). In addition, India holds the world's largest youth population, adhered to consumerism and brand association. All these demographic changes are optimistically impacting the organized retail segment of India, as favorable demography is one of the major factors stimulating the organized retailers.

Indian consumer market holds a distinctive feature with a blend of organized and traditional stores. Traditional stores predominate Indian retail market, and are preferred for more frequently purchased products such as fresh fruits, rice, flour, and vegetables, while organized retail outlets are preferred for packaged foods and durable goods. At this juncture, traditional stores are dispensing stiff competition to organized retail outlets. Moreover, studying consumer behavior encompasses the decision-making process of buyers (both as an individual and as a group), where demographic profile of consumers is a significant factor entailing the organized retailers to strategies their policies accordingly.

A profound and precise cognizance of consumer buying behavior is a prerequisite condition for organized retailers to develop a vigorous retailing strategy, with keeping abreast of retention of consumers and consumer Relationship Management (CRM). Along with the strategic and marketing interventions of the organized retailers, various other factors are also influencing the buying behavior of consumers. In the context of changing buying behavior of consumers with the change in their respective demography, the current research is intended to study the role of consumer's demographic profile influencing their buying behavior in developing countries like India. In particular, this study is an attempt to understand the determinants of the consumer buying behavior in the food segment of organized retail. Secondly, this research analyses the significance of different attributes of food products, and its concern among the consumers. The research concentrates on the consumer buying behavior of the organized food

retail market in Jharkhand state, of Eastern India. Hopefully, the outcome of this study will be advantageous for other countries having similar demographic characteristics and also for the regions across the globe offering a similar business environment, lifestyle, and socio-economic conditions.

LITERATURE REVIEW

In organized retail, consumer's demographic profiles (age, income, gender, employment status, education level, and location) remarkably influence their buying behavior. When we classify the demographics of retail consumers, we found that the young population of consumers (both male and female) constitutes a major segment of retail buyers in India. Wherein, Dhiman et al., (2018) cites those demographics of the young population is an uncontrollable factor, when it comes to manifesting their consuming behavior. Henceforth, retailers ought to strategies their retailing policies with a key focus on consumer's younger generations; as both genders exhibit identical buying behavior. Moreover, consumers need satisfaction through the products bought, and demographic variables tend to change consumer satisfaction. To know the effect of demographic variables, because of which consumer satisfaction varies, Ubeja and Bedia (2012) conclude that consumers are most recreational in their shopping behavior with respect to 4Ps i.e. place, price, product, and promotion. Discussing the relationship between the demographic factors and psychographic buying behavior of female shoppers, Gupta and Batra (2017) highlights a remarkable relationship between the demographic factors and psychographic buying behavior of the female shoppers; wherein marital status, education and income level of female consumers weightily impact their psychographic buying behavior. Furthermore, some authors posit that consumers with different age groups and different household sizes act differently in expressing their buying behavior. For example, Fox & Hoch (2005) found that cherry-picking behavior (buying selective products with selective locations and prices) differs with household characteristics of families; it may be found as positive and may be found as negative. They further

conclude that, senior citizen head of household, larger family size and home ownership demonstrate positive cherry-picking behavior, while working women in household and family income demonstrate negative cherry-picking behavior. In addition, while examining the effect of television advertisement among the children's buying behavior approach, Priya et al., (2010) suggest that children's perception towards the advertisement majorly affects the demand for the advertised products. Meanwhile, gender is also a vital demographic variable influencing the buying behavior of consumers. While discussing luxury and its perception in a developing nation, with economic and cultural mix, Jain et al., (2015) found gender as a moderating variable between the antecedent of buying and buying behavior. Moreover, building a conducive retail environment is a prerequisite challenge for the organized retailers to increase consumer's footfall, where social factors i.e. salesman behavior and choice of children are the central element of the shopping factors (Rishi & Singh, 2012). In addition, it was also observed that a marketplace with the additional services of attractions for children, basic amenities and affordability allures the consumers (Ali et al., 2010). Further, demography incorporates location of consumers too, and bifurcates retailing strategies into rural and urban preferences. While discussing the changing retail habits and store patronage of the rural consumers of India, Singh (2010) obtained that rural consumers prefer to buy cheaper and economical products, in order to maintain their status and keep possession of goods/articles. Consumer's consumption rate diverges with a divergence in location largely due to concentration of high-income groups, henceforth sales in the apparel segment of organized retail is more in tier 1 city (Kaur & Devgan, 2014). In addition, demand for counterfeit products (CFP) also varies with a variation in the consumer's demographic profile. Sharma and Chan (2011) observed that consumers of young age, low education and income are more prone to CFP, and vice-versa. With reference to above cited literature review, following are the literature categorized on the basis of various indicators of buying behavior for this current research.

Quality and health

Moreover, food quality is correlated with the health, hygiene, and safety of food products, which persuade a consumer towards an organized food retail store. Hence, preference of quality and hygiene by consumers has led to a transformation in the organized food retail industry of India (Kotni & Karumuri, 2015). Demographically, quality and service are mostly sought by the consumers aged above 40 years, as Paul (2017) notes that service quality doesn't act as a primary factor of attracting the young consumers en route to organized retail. In addition, health and safety are the two crucial factors desired by consumers in food products (Marsh & Bugusu, 2007), and to perceive the health benefits from food products, consumers check the food product's label (Abbott, 1997; Coulson, 2000; Drichoutis et al., 2006; Kempen, 2011; Trijp & Lans, 2007).

Contradictorily, unfamiliarity or lack of source fabricate some of the consumers, while understanding and interpreting the health related nutritional value through the food product's label (Sadler, 1999; Shannon, 1994).

Price and discount

Food product's price is a pivotal factor which impacts the buying behavior of consumers in organized food retail (Ali et al., 2010; Mooij, 2019). As far as pricing is concerned, in contrast to traditional retailers, organized retailers induce the consumers by extending additional options of slashing down the product's price (Minten et al., 2010). In addition, buying behavior of consumers varies with respect to the demographic profile of consumers. For instance, Ubeja and Bedia (2012) note that female consumers are relatively less price conscious. Demography includes location too, and Kaur and Devgan (2014) construed that pricing policy and discounted rates can increase the sale in Tier II cities of India. However, supply chain plays the role of a key impetus in minimizing the food product's price, also persuasive to enlargement and spreading of organized retailing (Minton & Reardon, 2008). Discount also influences the buying behavior

of consumers along with the price, which tends to change with a reported change in the age of consumers. Such as Paul (2017) notes that most of the young consumers prefer to shop at large malls because of the latest and trendy items and discount offers in well-known brands. Furthermore, a food product's price corresponds with the selection of a retail store, which a consumer selects for purchasing (Seiders et al., 2000; Zameer & Mukherjee, 2011). However, adversely, it was also argued that price is not an essential factor to entice a consumer towards a particular fast food retail outlet (Kotni & Karumuri, 2015).

Brand and label

In recent decades, India witnessed a robust cognizance of the brand among its consumers. An inclination to brand awareness and brand equity by the Indian consumers has significantly reshaped their buying behavior preferences in organized food retail of India (Kumar & Kapoor, 2014; Shafi & Madhavaiah, 2013). However, it was argued that the role of consumer's demography determines their buying behavior towards branded products (Nandamuri and Gowthami, 2012). Furthermore, Singh (2010) observed that demographically, rural consumers between the age group of 27-35 prefer brands as the only choice factor irrespective of the product category (here brand refers to the local retailer's brand-image and their relationship with the consumers). It was also found that brand image influences the buying behavior of the consumer in the food and grocery retail segment (Narayan & Chandra, 2015). Moreover, brand integrates with the label of food product, wherein brand delivers prestige and satisfaction to a consumer, and labelling of food products renders the products's information a consumer seeks. Thus, organized retailers can initiate a new brand either with collaborating two names, or by setting up a new name, or by employing their own firm's name (Keller, 2003). For example, to fetch up the low income group consumers, some organized retailers in India such as Reliance Retail and Future Value Retail Limited (FVRL; also known as Big Bazaar) sell private labelled branded products. Besides this, quality is also a parameter

which assists the consumers in judging a national food brand label (Omar, 1996).

Income

Income of a consumer is one of the most prominent demographic profiles, which influences and shapes the buying behavior of consumers in organized food retail. Thus, it was argued that with an increase in the disposable income (total personal income which remains after deduction of personal current taxes) of the consumer, food consumption is speculated to increase (Venkatesh, 2008). In addition, an increase in the disposable income of the consumers turns out to be upbeat for the organized retailers, as it leads to expanding the buying capacity of consumers (Mishra & Das, 2018; Srivastava, 2008). Adversely, a minimization in the disposable time observed in the organized food and grocery retail of India, with an increase in the disposable income of consumers (Sengupta, 2008). Moreover, further segmentation of income classifies the consumers into high, middle, and low class. Henceforth, products in sachet packs were introduced by the organized retailers to entice the consumers of low income class (Karthikeyan et al., 2010). However, income's effect on buying behavior is not confined to the food segment, such as Nandamuri and Gowthami (2012) cites that in the consumer durable segment of organized retail, income and occupation of a consumer are two foremost factors affecting the buying behavior of a consumer.

Frequency of visit to a retail store and type of food products purchased

Income, gender, and age are the key consumer's demographics, which influences a consumer frequency of visits to a retail store. For instance, Dhiman et al., (2018) highlights that some consumers use to buy only on festive and promotional offers days, while some use to buy at any time of the year (irrespective of an offer). They further note that female buyers purchase more frequently than male buyers. Adversely, Pare and Pourazad (2017) found that both genders of the consumers i.e. male and female act similarly in terms

of demonstrating their frequency of visit to a retail store. Furthermore, Fox and Hoch (2005) found that cherry-picking behavior is more apparent on weekends than weekdays, and fruits and vegetables are mostly purchased on a daily or twice a week basis (Ali et al., 2010). However, discussing the time spent in a retail store, Srivastava (2008) noted that nearly 75 percent of the consumers used to spend 1-3 hours in the mall.

Considering the above review of literature, the current paper has taken the following as the enablers of the behavior of a consumer which indicates their health concern.

1. Quality and Health
2. Price and discount
3. Brand and Label
4. Monthly expense in a retail store
5. Frequency of visit to a retail store
6. Type of food product purchased

RESEARCH GAP

The existing literature suggests that a gap exists in identifying a causal relationship between the above listed enablers of buying behavior and the demographic characteristics of consumers. In particular, studies are limited to understanding the above indicators as the influencing factors, but not particular to health management. It is important to note that the current research accepts these enablers as the influencing factors, but there are limitations in measuring this as an independent variable. Therefore, the current study is an attempt to fill that gap in the literature.

ANALYTICAL FRAMEWORK AND HYPOTHESES

The present research intended to carry out an experimental study for analyzing determinants of buying behavior of consumers while buying food products from organized retail markets, which can pave the way to determine the framework of health management for the retailers. As discussed earlier, the study aims at identifying a causal relationship between demographic profiles and identified

enablers of buying behavior of consumers. Moreover, the products for which consumers' preferences are studied, are related to packaged and unpackaged food products. However, for further simplicity this research further assumes that consumers also buy unpackaged food products like; vegetables and fruits from organized retail markets. Accordingly, the following null hypothesis and alternative hypotheses to be tested are;

H₀₁; There is no significant effect of demographic profile of consumers on their buying behavior with respect to quality and health

H₁₁: There is a significant effect of demographic profile of consumers on their buying behavior with respect to quality and health

H₀₂; There is no significant effect of demographic profile of consumers on their buying behavior with respect to price and discount

H₁₂: There is a significant effect of demographic profile of consumers on their buying behavior with respect to price and discount

H₀₃; There is no significant effect of demographic profile of consumers on their buying behavior with respect to brand and label

H₁₃: There is a significant effect of demographic profile of consumers on their buying behavior with respect to brand and label

H₀₄; There is no significant effect of demographic profile of consumers on their buying behavior with respect to retail environment and availability of food product's variety

H₁₄: There is a significant effect of demographic profile of consumers on their buying behavior with respect to retail environment and availability of food product's variety

H₀₅; There is no significant effect of demographic profile of consumers on their buying behavior with respect to selection and location of a retail store

H₁₅: There is a significant effect of demographic profile of consumers on their buying behavior with respect to selection and location of a retail store

H₀₆; There is no significant effect of demographic profile of consumers on their buying behavior with respect to the influence of reference group in selecting retail stores and food products

H₁₆: There is a significant effect of demographic profile of consumers on their buying behavior with respect to the influence of reference group in selecting retail stores and food products

H₀₇; There is no significant effect of demographic profile of consumers on their buying behavior with respect to their monthly expense on food

H₁₇: There is a significant effect of demographic profile of consumers on their buying behavior with respect to their monthly expense on food

H₀₈; There is no significant effect of demographic profile of consumers on their buying behavior with respect to the type of food products purchased

H₁₈: There is a significant effect of demographic profile of consumers on their buying behavior with respect to the type of food products purchased

H₀₉; There is no significant effect of demographic profile of consumers on their buying behavior with respect to their frequency of visit to a retail store

H₁₉: There is a significant effect of demographic profile of consumers on their buying behavior with respect to their frequency of visit to a retail store

RESEARCH METHOD

Questionnaire Design

The first part of the questionnaire consisted of the demographic and socio-economic profile of respondents based on the discrete choice questions, including gender, age, marital status, educational

qualification, income level, employment type, and occupation type, based on earlier research (Dhiman et al., 2018; Nandamuri & Gowthami, 2012; Pare & Pourazad, 2017). In addition, the socio-economic profile of the consumers also found a place in research to assess the buying behavior (Prasad & Aryasri, 2011).

In the second part of the questionnaire, respondents were questioned on a range of factors influencing their buying behavior through a cross-sectional survey design, based on the scales of multiple-item (consuming behavior) and single-item measurement (quality and health, price & discounts, and brand and label). Consumer behavior has been constituted as a multiple-item in the earlier literature also (Kumar & Kapoor, 2014; Narayan & Chandra, 2015; Upadhyaya, 2017). Items related to measuring consumer buying behavior (price, quality, variety of food products) were taken from previous research of Ali et al., (2010), and these items were attuned to specific attributes of this research fixture. Reliability test was conducted in stage 1 for the first 09 questions, wherein three consumer buying behavior items were selected and measured on a five-point Likert scale (varying from 1=strongly disagree to 5=strongly agree) to remove the biasedness in the responses of the sample element. Earlier, such scales were used by some authors (Ali and Sudan, 2018; Lysonski & Durvasula, 2013). Scales were pre-tested with Cronbach's Alpha test. For the first 09 questions, Cronbach's Alpha is 0.825, which indicates that our questions are reliable and have high internal consistency (Leontitsis & Pagge, 2007). Similarly, the mean score of individual questions varies from 3.4 to 4.2, suggesting the score is more or less similar for all the questions. There are no questions with a higher mean score than any other questions. Moreover, Chronbach's Alpha remains 0.81 to 0.83 if any other question is deleted. This suggests that the questions are reliable and possess internal consistency.

Again, the reliability test was conducted in stage 2 for all 12 questions related to consumers buying behavior, including question numbers Q10, Q11, and Q12. These three questions are not measured on the

Likert Scale. In order to analyze questions asked on the Likert scale, the questions were grouped and the scale of measurement is also accordingly averaged. Thus, an average of more than two questions was used for regression analysis. When the reliability test is carried out on all 12 questions, the reported Chronbach's Alpha is 0.760 which is still high. Because question numbers Q10, Q11, and Q12 were not in the Likert scale, henceforth Chronbach's Alpha statistics is high if these questions are deleted. However, the research proposes to analyze these questions owing to the high value of Chronbach's Alpha. Considering the high reliability value of Chronbach's Alpha, the questionnaire was further used for data collection.

Sample

To test the proposed model, data were obtained from self-administered survey questionnaires of a convenient sample of organized food retail consumers of Jharkhand state, of Eastern India. Data used for this research were collected through direct and indirect interviews (both online and offline). Out of 283 questionnaires distributed, 108 respondents were removed due to non-sampling errors, hence 175 responses were used for further analysis. The sample size is calculated assuming a 95% confidence level and with an allowable margin of error (Gill & Johnson, 2010). Assumptions for calculation of sample size are minimum 80% power and 5% significance level (significant at 95% confidence level). The paper assumes a probability of success of 50% to maximize the sample size. With the above assumptions and a margin of error (confidence interval) of +/- 10%, the sample size is calculated as 150 subjects for the study. The formula used for the calculation of sample size is as follows:

$$\text{Sample Size Formula} = \frac{(Z\text{-score})^2 \times P \times (1-P)}{(\text{margin of error})^2}$$

Where Z-score is 1.96,
p = 0.50,
q = 0.50 and
D (margin of error) = 0.08

The sample size used for this study is 175 which is larger than the targeted sample size.

Research Objectives

- To understand the determinants of the consumer buying behavior in the food segment of organized retail.
- To analyze the significance of different attributes of food products and food retail stores, and its concern among the consumers.

Result

Ali et al. (2010) have used descriptive statistical analysis, frequency distribution, cross tabulation, analysis of variance, and factor analysis to examine the consumer’s preference of food and grocery items in the market characteristics. In addition, Kumar and Kapoor (2014) used logistic regression in order to do such analysis on a Likert scale data set. It should also be noted that Karthikeyan, et al. (2010) and Ali and Sudan (2018) used multiple linear regression for establishing such causal relationships considering the nature of the data set.

Data were mainly analyzed by using SPSS 17.0. We used logistic regression to forecast distinct outcomes based on the characteristics of data for dependent variables of Q1-Q9. Output of this exercise includes model fitting information (Table 1), goodness of fit statistics (Table 2), pseudo-R-square (Table 3) and parameter estimates (Table 4). For the remaining three questions i.e. from Q10-Q12, simple linear regression was used to analyze dependent variables. These questions are not measured on the Likert scale, however, the scale is defined in order. For example, the lesser the monthly expense on retail food, the lower is the scale of measurement, and vice-versa. Similar scales were measured in the case of frequency of visits. On the other hand, types of food products were measured on a categorical and nominal scale. Output of this exercise includes model summary (Table 5), ANOVA (Table 6), coefficients (Table 7).

In Table 1 we present *P-value* obtained for the dependent variables to define the probability of an event. As reported in this table, obtained *P-value* of the model fit information is 0.007 for quality and health, which exhibits that the independent variables are enough to explain the variations in the dependent variable and the model is fit. For price and discount, the obtained *P-value* of the model fit information is 0.203, which shows that the independent variables are not enough to explain the variations in the dependent variable, hence the model is not fit. Moreover, a similar result was reported for brand and label, where *P-value* of the model fit information is obtained 0.565. Table 1 also includes -2 Log likelihood for making a comparison between the models and to analyze whether the inclusion of an additional item in the model will notably ameliorate model fit or not (Gaur and Gaur, 2009). It also includes Chi-Squared statistics (X^2) to determine the influencing ratio of each dependent variable on consumer buying behavior.

Table 1: Model Fitting

Dependent Variables	Model	-2 Log Likelihood	Chi-Square	Df	Sig.
Quality and Health	Intercept Only	593.455			
	Final	574.105	19.35	7	0.007
Price and Discount	Intercept Only	627.9			
	Final	618.154	9.746	7	0.203
Brand and Label	Intercept Only	612.024			
	Final	606.236	5.788	7	0.565

Link function: logit

To further check whether the model is fit or not, each dependent variable was measured on goodness of fit statistics to obtain Chi-Square for Pearson and deviance with their output in *P-value* between 0 and 1, indicating higher the value the better the model is fit (Allison, 2014). Pearson statistics was used to analyze the overall difference between the calculated probabilities and estimates from the model fit, while

deviance statistics was used to analyze the overall difference between the Log likelihood and the model chosen. The results obtained in Table 2 shows that the model is fit for analysis, as for each dependent variable, goodness of fit statistics including both Pearson statistics and deviance statistics is reported non-significant. Chi-Square for Pearson and deviance statistics are obtained non-significant, respectively for quality and health (*P-value* of 0.10 and 1.00), price and discount (*P-value* of 0.16 and 1.00), brand and label (*P-value* of 0.45 and 1.00). Henceforth, the results support that model is fit for analysis.

To further check whether the model is fit or not, each dependent variable was measured on goodness of fit statistics to obtain Chi-Square for Pearson and deviance with their output in *P-value* between 0 and 1, indicating higher the value the better the model is fit (Allison, 2014). Pearson statistics was used to analyze the overall difference between the calculated probabilities and estimates from the model fit, while deviance statistics was used to analyze the overall difference between the Log likelihood and the model chosen. The results obtained in Table 2 shows that the model is fit for analysis, as for each dependent variable, goodness of fit statistics including both Pearson statistics and deviance statistics is reported non-significant. Chi-Square for Pearson and deviance statistics are obtained non-significant, respectively for quality and health (*P-value* of 0.10 and 1.00), price and discount (*P-value* of 0.16 and 1.00), brand and label (*P-value* of 0.45 and 1.00). Henceforth, the results support that model is fit for analysis.

Table 2: Goodness of Fit

Dependent Variables	Model	Chi-Square	df	Sig.
Quality and Health	Pearson	1091.02	1033	0.1
	Deviance	531.42	1033	1.00
Price and Discount	Pearson	1343.74	1293	0.16
	Deviance	565.66	1293	1.00

Brand and Label	Pearson	1168.56	1163	0.45
	Deviance	567.71	1163	1.00

Link function: logit

Table 3: Pseudo R -Square

Dependent Variables	Cox and Snell	Nagelkerke
Quality and Health	0.105	0.108
Price and Discount	0.054	0.055
Brand and Label	0.033	0.033

Link function: logit

In Table 3 we present logistic regression model pseudo- R^2 statistics to analyze the anticipating robustness (Hu et al., 2006), and to analyze the proportion of the variance of hypothetical variables illustrated by the covariate (McKelvey and Zavoina, 1975). In social science research pseudo- R^2 has gained momentum in the recent time (Laitila, 1993). In addition, Cox and Snell and Nagelkerke R Square value were also analyzed in Table 3 to obtain the level of variation in the dependent variable, explained by the assumed model (Gaur & Gaur, 2009). Result of Table 3 shows that Cox and Snell R^2 and Nagelkerke R^2 were obtained as 0.105 and 0.108 for dependent variable quality and health, which exhibits that 10.5 % (approximately) variations in the dependent variable are explained by the independent variables. For price and discount, it was reported as 0.054 and 0.055, manifesting that 5.4 % (approximately) variations in the dependent variable are explained by the independent variables. For brand and label, it was noted at 0.033 and 0.033, which indicates 3.3 % (approximately) variations. This is important to note that these are the statistics which suggest that models are appropriate to explain the causal relationship between independent and dependent variables. In a time series data and panel data, these statistics are high. However, in cross sectional data, statistics like Cox and Snell R^2 and

Nagelkerke R^2 are low and considered normal for further analysis.

Next, as we developed various logistic regression models to predict the discrete outcomes on the basis of dependent variables, we exercised an added analysis to gain an extensive and insightful view of the dependent variable’s role in influencing the buying behavior of consumers. Henceforth, in Table 4 we used parameter estimates including estimates for threshold and estimates for location i.e. independent variables. Parameter estimates were used to analyze the maximum likelihood estimation for calculating the extent of influence, in which independent variables affect the dependent variables (Czepiel, 2002). Dependent variables are already discussed above, while independent variables include gender, age, marital status, education level, income level, employment type, and occupation type of the consumers. These independent variables are categorical with more than two categories for all the independent variables except gender and marital status.

Results of parameter estimates are reported in Table 4, exhibiting that with respect to quality and health consciousness sought by a consumer, gender (.001) significantly influences their buying behavior, followed by income (.022). This result seems to validate the previous study of Nandamuri and Gowthami (2012), who found that income is one of the most vital factors influencing the consumer buying behavior in the consumer durable segment. With respect to prices and discounts, the result shows that income (.048) of the consumers significantly affects their buying behavior. However, none of the independent variables are significantly affecting the dependent variable with respect to dependent variables brand and label & retail environment and availability of food product variety. While analyzing the parameter estimates for location and selection of a retail store, it was reported that gender (.002) is significantly affecting the choice of retail store on account of location, however to some extent, age (.054) of the consumers also affects their buying behavior. Final result of parameter estimates manifests that none of the independent variables

significantly affect the dependent variable i.e. reference group information, also cited by Chaudhary at al., (2018), who found that 42.50 per cent of the students opt to buy food/beverage items without consulting their parents. Therefore, based on the results, the null hypothesis is partially rejected and largely accepted for $H01$, $H02$, and $H05$. This means the statistics indicate that alternate hypotheses $H11$, $H12$, $H15$ are partially accepted and largely rejected. The null hypotheses $H03$, $H04$, and $H06$ are also accepted and alternate hypotheses $H13$, $H14$ and $H16$ are rejected. The current paper suggests that gender has a partial impact on buying behavior of consumers in particular with respect to indicators related to quality and health and also location of store. Nandamuri and Gowthami (2012) note that gender plays a neutral role in determining the consumer buying behavior in the consumer durable segment. However, on other indicators of buying behavior, gender has a neutral role, validating the findings by Rao (2008).

Table 4: Parameter Estimates

Dependent variables	Independent variables	Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Quality and health	Gender	0.968	0.295	10.746	1	.001*	0.389	1.547
	Age	-0.392	0.23	2.913	1	0.088	-0.843	0.058
	Marital Status	0.302	0.334	0.815	1	0.367	-0.353	0.957
	Education	-0.13	0.203	0.412	1	0.521	-0.529	0.268
	Income	0.246	0.107	5.24	1	.022*	0.035	0.456
	Employment	-0.037	0.137	0.073	1	0.787	-0.306	0.232
	Occupation type	0.051	0.132	0.153	1	0.696	-0.207	0.31
Price and discount	Gender	0.246	0.286	0.739	1	0.39	-0.314	0.805
	Age	0.099	0.226	0.192	1	0.661	-0.344	0.542
	Marital Status	-0.076	0.331	0.052	1	0.819	-0.724	0.572
	Education	-0.127	0.201	0.403	1	0.526	-0.521	0.266
	Income	0.209	0.106	3.909	1	.048*	-0.416	-0.002
	Employment	-0.083	0.136	0.37	1	0.543	-0.348	0.183

	Occupation type	-0.2	0.13	2.33	1	0.127	0.45	0.057
Brand and label	Gender	0.12	0.28	0.183	1	0.669	0.68	0.438
	Age	0.15	0.22	0.496	1	0.481	0.60	0.284
	Marital Status	0.27	0.33	0.682	1	0.409	0.37	0.924
	Education	0.16	0.20	0.634	1	0.426	0.23	0.555
	Income	0.05	0.10	0.259	1	0.611	0.15	0.259
	Employment	0.02	0.13	0.041	1	0.84	0.29	0.239
	Occupation type	0.10	0.13	0.637	1	0.425	0.36	0.152
	Gender	0.17	0.28	0.379	1	0.538	0.73	0.383
Retail environment and food product's availability	Age	0.17	0.22	0.594	1	0.441	0.61	0.268
	Marital Status	0.16	0.33	0.246	1	0.62	0.81	0.483
	Education	0.14	0.2	0.514	1	0.473	0.24	0.537
	Income	0.09	0.10	0.775	1	0.379	0.11	0.297
	Employment	0.08	0.13	0.401	1	0.527	0.18	0.351
	Occupation type	0.03	0.13	0.081	1	0.775	0.29	0.217
	Gender	0.92	0.3	9.531	1	.002*	1.51	-0.338
	Age	0.45	0.23	3.698	1	.054*	0.91	0.009
Selection and location and of a retail store	Marital Status	0.52	0.34	2.344	1	0.126	1.19	0.146
	Education	0.35	0.20	2.891	1	0.089	0.05	0.758
	Income	0.15	0.10	2.187	1	0.139	0.37	0.052
	Employment	0.10	0.13	0.528	1	0.467	0.17	0.374
	Occupation type	0.06	0.13	0.239	1	0.625	0.32	0.196
	Gender	0.49	0.29	2.72	1	0.099	0.09	1.072
	Age	0.28	0.23	1.44	1	0.23	0.73	0.177
	Marital Status	0.2	0.34	0.341	1	0.559	0.47	0.87
Reference group influence	Education	0.16	0.20	0.631	1	0.427	0.57	0.242
	Income	0.03	0.10	0.088	1	0.766	0.24	0.179
	Employment	0.10	0.14	0.524	1	0.469	0.17	0.376
	Occupation type	0.03	0.13	0.068	1	0.794	0.22	0.297

Link function: Logit., * Significance at 0.05 level

In Table 5 we present the model summary to obtain the results with respect to the effect of regression lines on the total variation of dependent variables. Model summary represents the simple linear equation technique to analyze the influence of independent variables explaining the variation in dependent variables. R Square was analyzed to get

the percentage of variation in the dependent variable, subject to increase when an independent variable is being added to a multiple regression model (Karthikeyan et al., 2010). In addition, adjusted R Square was measured to obtain the percentage of variation illustrated by the independent variable and its effect on the dependent variable. As shown in Table 5, coefficient statistics Adj. R^2 obtained at 0.132 for monthly expenses as dependent variable and rest of the demographic profile as independent variables. This exhibits that only 13.2% of the variations in the dependent variable are explained by the independent variables. For type of food products purchased as dependent variable, Adj. R^2 reported at 0.047, manifesting that only 4.7% of the variations in the dependent variable are explained by the independent variables. Finally, Adj. R^2 obtained at 0.014 for frequency of visit, which shows that only 1.4% of the variations in the dependent variable are explained by the independent variables.

Table 5: Model Summary

Dependent Variables	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Monthly expense	1	.409a	0.167	0.132	0.73
Type of food products purchased	1	.293a	0.086	0.047	1.532
Frequency of visit	1	.232a	0.054	0.014	0.577

a. Predictors (Constant): Occupation type, age, gender, employment, income, marital status, education

In Table 6 analysis of variance ANOVA statistics was conducted to investigate the model's overall result in explaining the variance of dependent variables (Kamil et al., 2016). In addition, P -value of F -statistics were also analyzed in Table 6 to obtain their level of significance. As per the results of Table 6, F -statistic reported as significant with P -value of 0.00 for monthly expense as a dependent variable, showing a monotonic relationship between the dependent variable and the independent variables. For type of food products, F -statistic obtained as significant with P -value of 0.035, which exhibits that

the dependent variable and the independent variables are linearly related. Again *F-statistic* obtained as significant with *P-value* of 0.232 for frequency of visits, manifesting there is not a monotonic relationship between the dependent variable and the independent variables. Thus, the result of ANOVA suggests a significant relationship between independent variables and dependent variables.

behavior of buyers. Regression coefficient for frequency of visit, only income (.034) is significantly affecting the frequency of visit to a retail store of the consumers. Therefore, the null hypothesis *H08* is accepted and alternate hypothesis *H18* is rejected. Similarly, null hypothesis *H07* and *H09* is accepted and alternate hypothesis *H17* and *H19* are rejected.

Table 6: ANOVA^b

Dependent Variables	Model	Sum of Squares	df	Mean Square	F	Sig.
Monthly expense	Regression	17.754	7	2.536	4.761	.000a
	Residual	88.435	166	0.533		
	Total	106.19	173			
Type of food purchased	Regression	36.496	7	5.214	2.22	.035a
	Residual	389.809	166	2.348		
	Total	426.305	173			
Frequency of visit	Regression	3.133	7	0.448	1.345	.232a
	Residual	55.24	166	0.333		
	Total	58.374	173			

a. Predictors (Constant): Occupation type, age, gender, employment, income, marital status, education

b. Dependent variable

Coefficient of regression is presented in Table 7 to analyze the very effect of each independent variable in forecasting the dependent variable. Simultaneously, unstandardized coefficient and standardized coefficient (beta value) were also analyzed. Unstandardized coefficient was used as coefficient of independent variable with a constant, to anticipate the value of dependent variable (Gaur and Gaur, 2009). As shown in Table 7, for monthly expenses as dependent variables and rest of the demographic profiles as independent variables, only income (.000) significantly affects the monthly expenses of the consumers. For type of food purchased, results suggest that none of the independent variables significantly affect the

Table 7: Coefficients

Dependent Variables	Independent variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Monthly expense	(Constant)	0.685	0.496		1.381	0.169
	Gender	-0.133	0.118	-0.084	1.128	0.261
	Age	0.055	0.093	0.048	0.585	0.559
	Marital Status	0.007	0.137	0.004	0.048	0.961
	Education	0.041	0.083	0.042	0.498	0.619
	Income	0.185	0.043	0.360	4.278	.000*
	Employment	-0.051	0.056	-0.069	0.916	0.361
	Occupation type	0.058	0.054	0.086	1.080	0.281
Type of food products purchased	(Constant)	2.964	1.042		2.846	.005*
	Gender	-0.255	0.248	-0.081	1.031	0.304
	Age	-0.162	0.196	-0.072	0.824	0.411
	Marital Status	0.525	0.287	0.159	1.829	0.069
	Education	0.294	0.174	0.148	1.686	0.094
	Income	-0.123	0.091	-0.120	1.356	0.177
	Employment	0.069	0.118	0.046	0.586	0.559
	Occupation type	-0.095	0.113	-0.070	0.840	0.402
Frequency of visit	(Constant)	2.958	0.392		7.544	.000*
	Gender	0.002	0.093	0.002	0.022	0.983
	Age	-0.129	0.074	-0.154	1.746	0.083
	Marital Status	-0.169	0.108	-0.138	1.559	0.121
	Education	-0.053	0.066	-0.072	0.806	0.421
	Income	0.073	0.034	0.192	2.141	.034*
	Employment	-0.019	0.044	-0.035	0.432	0.666
	Occupation type	0.017	0.043	0.034	0.403	0.688

* Significance at 0.05 level

DISCUSSION

We used structural equation modelling to analyze the efficacy of our model with an exploratory design.

The study emphasized the influence of consumer’s demographic profile on their buying behavior. Our study manifests that income is the most significant demographic profile of consumers, which affects their buying behavior when consumers seek quality and health & price and discount from food products. Shortly refuting the previous research of Parsad et al., (2017), citing that the demographic profile of the consumers plays an insignificant role while deciding the impulsive buying of the shoppers. In addition, gender is the other demographic profile of consumers which significantly affects the buying behavior of consumers with respect to quality and health & selection and location and of a retail store. Furthermore, A more specific understanding of our study shows that income significantly affects the consumer’s monthly expense in food items and their frequency of visit to a food retail store, in accordance with the preceding research of Hunter and Worsley (2009) noting that a reduced level of income tends to change the consumer buying behavior of food. Seemingly, this result substantiates the role of demographic profile of consumers in anticipating their buying behavior. Our study also exhibits that 85.7 percent of respondent’s age lies between 20-39 years (as reported in the demographic profile), which is harmonious with earlier study of Mugaonkar et al., (2011), asserting that the majority of consumers belong to the age group of 25-35 years and upper middle class (in terms of income) in the organized retail outlet of fish in India. However, the respondent’s income level varies over different groups. Therefore, in some cases income level is significantly affecting the choices of buyers. On the other hand, the rest of the demographic profiles are not affecting the choices of buyers significantly. Therefore, the null hypothesis is accepted in most of the cases.

IMPLICATIONS, LIMITATIONS AND CONCLUSION

The findings of this study include some managerial implications in the decision making of consumer behavior, particularly for retail managers of the food retail industry. First finding specifies that income

plays a presiding role in influencing the buying behavior of consumers. Hence, organized retailers and marketers should constantly lay out the food products in accordance with the consumer's income to satisfy and gratify consumers. Second, gender also plays a relatively vital role in determining the buying behavior of consumers. Therefore, a viable marketing and retailing strategy ought to be adopted by the retail managers in order to ameliorate the food product quality and health. However, this study also identifies that age, marital status, education, employment, and type of occupation doesn't significantly affect the choice of food products by consumers. Thus, an awareness should be taken by the retailers regarding these factors. Additional focus needs to be addressed in resolving the price and discount parameter, found to be sought by the consumers. Management and retail employees should attempt to meet the consumer's expectation (in terms of providing a good retail environment, types of food products, brand and label), while scheming the retail strategies to escalate the consumer's foot fall.

There are some limitations in our study that need to be covered in the interpretation of implication and results. Firstly, the sample size of our study is appropriate, but somehow it is short for structural equation modelling. As a result, a five-point Likert scale was used to minimize the biasedness from the responses received. Hence, in future research a large sample of data may be used. In addition, the low degree of reported coefficient of determination (Adj. R^2) may be due to a large number of independent factors. Secondly, convenience sampling was used to collect the respondent's data, as most of the consumers in India still prefer to buy food products from the unorganized retail sector. Finally, a cloning of this study may be advantageous for the analogous demographic profile and research setting in other parts of the globe and to other services, such as; health care, FMCG, etc.

In the conclusion part, this study manifests how income affects the buying behavior of consumers in the organized food retail industry. We are capable of recognizing that income is an important

demographic profile of consumers, which influences their buying behavior (in terms of quality and health, price and discount, monthly expense, and frequency of visit). This study also exhibits that gender is also a vital demographic profile affecting the buying behavior of consumers (in terms of quality and health & selection and location and of a retail store). We finally encapsulate that income and gender of consumers asserts an influence in their buying behavior.

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