

Abstract

This research has conducted the critical investigation on those factors that influence the consumer purchasing decision in the UK retail industry. From the retail industry of UK, case study of Sainsbury is selected. The aim is to investigate the factors that influence the purchase decision of consumers of retail sector. This aim was based on three objectives which has helped to accomplish it. Firstly, the objective is to critically review the literature related to factors that influence the purchase decision of consumers in retail sector. The next objective is to conduct a survey in the retail organization. The third objective of this research is to empirically test the influence of different factors that influence the purchase decision of consumers in retail sector. This research has adopted the quantitative research methodology where a survey was administered on the customers of Sainsbury. The statistical analysis is conducted to complete this study. On the basis of this research, it is concluded that cultural and social and personal factors are significant for the purchase decision of consumers but psychological factors do not play a significant influencing role in consumer purchase decision in retail sector. At the end, future research directions are provided

1.Chapter 1 – Introduction

1.1.Background of Research

The field of consumer behaviour is a widely researched area. Still, it is not possible to completely study this field as it is closely related to human mind. But, it is possible to forecast and predict that how human behaves on daily basis. It is still not clearly known which factors has a significant influence on buying behaviour of consumers. To make a purchase at retail store involves many kind of decisions, few might need less information search and others need much information search. The competitive retail market has a strong influence on consumer buying behaviour. The continuous development has

provided the enhanced array of possibilities to select the retail store, from a consumer point of view (Juster, 2015).

Moreover, with the increased sphere of internet commerce, the consumers has also become able to shop across countries from a range of retail stores. There are unparalleled opportunities for consumers to select the retail brand such that their needs are satisfied. There was a time when consumer behaviour was only influenced by the budgetary constraints and the influence of consumers' needs was very little on availability of products in the retail stores. Now, with the changing lifestyle and increased disposable income along with the improved access to information, consumers' role has increased.

In order compete in the competitive market, it has become important to know that what factors influence the consumer purchase decision. Every buying decision has certain characteristics which are at its back side. The most important factors influencing buying decisions are personal, social, cultural and psychological factors (Reny, 2015). These factors are so often used by the marketers that consumers often do not recognize that these are targeted by the marketers. Consumers might be believing that they always purchase the same product/brand without recognizing that the influencing factor is their personal/family. It is still less known that how consumers select particular retail store while they have to make a purchase decision, therefore, this research focuses on factors influencing the consumer buying behaviour in the retail sector of UK. As it might not be possible to consider the whole retail sector of UK, as it can widen the scope of present study. Therefore, for having limited scope, this research focuses on one retail organization of UK, namely Sainsbury.

1.2.Organizational Background

The present research focuses on one retail organization of UK, namely Sainsbury's which is the second largest chain of supermarkets of UK. It is holding around 16.9% market share in the retail sector of UK. It was founded by John James Sainsbury in 1869 and it was a small shop in Drury Lane, London. In 1992, it became the largest grocery retailer of the UK. It is one of

the first few retailers that introduced the self-service retailing in the UK (Sainsbury, 2015).

It was overhauled by Tesco in 1995 hence it could not become the market leader. In 2003, Asda became the second largest retailer. With this situation, it became the third largest retailer of UK till 2014. After 2014, it regained its second position in the retail industry (Ruddick, 2014a). There are three divisions of this company known as Sainsbury's Supermarkets Ltd., Sainsbury's Bank and Sainsbury's Convenience Stores Ltd. The present research is about retail industry of UK, therefore, it concentrates on Sainsbury's Supermarket Ltd (Sainsbury, 2015).

1.3. Significance of the Problem

Retail industry is such that there is a wide array of choices for consumers. In one area, there are usually many retail stores that could be used by the consumers for retail shopping. Only those retailers become successful who are able to understand the needs and desires of their targeted customers. The retail consumers are affected by many variables which must have to be identified and understood. Those retailers who understand which factors are important for the consumer behaviour, are more successful and profitable as compared to others. There is a great need of research on consumer purchase decision making of retail stores. Once it is clearly understood that which factors are crucial for consumers, the retail stores can devise their strategies, accordingly. The data can also be used in Retail Information System management and will also be useful for marketers to target the customers. Hence, present study has great significance for marketers of retail stores, as they can utilize the research findings for designing their marketing and advertising strategies.

Therefore, this research focuses on critically investigating the factors that can influence the purchase decision of consumers in the retail sector of UK. With the thorough identification and understanding of those factors that can influence the purchase decisions, the marketers of retail organizations will get an opportunity to develop their strategies such that they align with the needs of the consumers. Moreover, they can design their marketing message, advertising campaign and unique value proposition according to the influential

factors, which will make their strategies more efficient. There are four major factors that influence the purchase decision and that are cultural, personal, social and psychological (Pandey and Verma, 2015; Vyas and Siddiqui, 2015).

The preferences for certain retail store is developed on the basis of these factors. Indeed, all of these factors cannot be directly controlled by the marketers, but they are still in the position that thorough understanding of these factors can help them their marketing mix in a manner that it will become more appealing to their target market. While making any purchase decision, there are five stages that makes up the purchase decision of consumers. These stages are problem recognition, information search, and evaluation of alternatives, purchase decision and post purchase behaviour. It is common that length of decision varies. As there are certain factors that influence the purchase decision, it is important to know what factors are significant for retail purchases. This research critically investigate those factors and this will be significant not only for practitioners but for academicians as well.

1.4.Statement of the Purpose / Research Rationale

This research is conducted to minimize the identified gap in the literature. There are studies that has considered the factors influencing the purchase decision, but those studies has focused on different products/brands, sectors and countries. Lautiainen (2015) examined the factors that has impact on consumer buying decision of coffee brands of Denmark. It is recommended by the author that the other brands that have complex and different buying pattern than coffee brands, should be examined by the future researchers. Moreover, the author also recommended to consider cultural settings, other than Denmark. Therefore, the present study focuses on this literature gap which is more of the contextual gap and analyses the factors influencing the purchase decision in retail sector of UK. Pandey and Verma (2015) and Vyas and Siddiqui (2015) also recommended to study these factors in different context, as they studied this in Indian context.

1.5.Statement of the Problem

The UK retail industry is passing through a phase of change and growth. There is a need to explore that what are the factors that are influencing the purchase decision of consumers. There is a huge literature available on factors that influence the purchase decision of consumers, however, it is found that retail sector has remained unexplored. There is outlined significance of retail sector in every economy and as it is continuously growing, retailers are more interested in knowing that what specific factors are relevant to the consumers' purchase decision. In addition, this sector of UK market is never studied before, to the best of researcher's knowledge. Therefore, this research focuses on the factors which can influence the purchase decision of consumers in UK retail sector which will help understand the factors which are important for retailers.

Moreover, currently, there is a severe pressure on retail industry of UK. The sales of supermarket are decreasing, however, shareholders still expect the higher returns. Even though, the current CEO of Sainsbury's is performing well but in his tenure the pace of sales has lowered down. Although, the sales-led recovery is gifted to Sainsbury's by this CEO named Jutsin King, but there are few criticisms due to this slow pace of sales growth (Ruddick, 2014b). Two biggest retailers in British retail market are Tesco and Sainsbury's and both are enough capable to become successful at the same time. However, both retail stores have common customers and their store locations are also common (Akehurst and Alexander, 2013).

Recently, Tesco has done heavy investment of around £1 billion for modernizing its supermarkets and cutting the prices. In this situation, it has become difficult for Sainsbury's to target the potential customers and there are chances that Tesco will also take the market share of Sainsbury's. It is also not in position to do such heavy investments because as compared to its competitors, it is facing problems of hefty rent bills (Ruddick, 2013). Therefore, it has to take all marketing decisions after doing great analysis of the opportunity. In this situation, it becomes crucial for Sainsbury's to analyse and identify those factors that are important for consumer purchase decision making. After knowing these factors, it can redesign its marketing strategies for targeting potential customers. Therefore, the problem of this research is to work on the identification of factors that are important for retail store i.e. Sainsbury's.

1.6.Research Aim

The aim of present research is to investigate the factors that influence the purchase decision of consumers of retail sector. For studying the purchase behaviour, the case study of Sainsbury's is selected.

1.7.Research Objectives

There will be three objectives of this research which are presented below.

1. To critically review the literature related to factors that influence the purchase decision of consumers in retail sector
2. To conduct a survey in retail organization i.e. Sainsbury related to factors that influence the purchase decision of consumers in retail sector
3. To empirically test the influence of different factors that influence the purchase decision of consumers in retail sector

1.8.Research Questions

The following research questions are answered in this research.

1. What does previous studies say about factors that influence the purchase decision of consumers in retail sector?
2. What does survey results tell about factors that influence the purchase decision of consumers in retail sector?
3. How different factors has the impact on the purchase decision of consumers in retail sector

1.9.Dissertation Structure

There are five chapters which are part of this dissertation. The details of next four chapters are provided below.

Chapter Two: Literature Review: This chapter is about critical review of previous studies that have been conducted on consumer purchase decision making along with the factors that influence it. This chapter also presents the theoretical framework and hypotheses which are empirically tested in this research.

Chapter Three: Research Methods: This chapter explains that which methods has been selected for this research. It provides the reason for the selection of all research methods.

Chapter Four: Findings and Analysis: This is the most important chapter of the research. It presents the findings of the survey through tables and graphs. Moreover, it presents the analysis which is done using SPSS 13.0. On the basis of collected data, it tests the hypotheses which were constructed in chapter two.

Chapter Five: Conclusion and Recommendations: This chapter provides the conclusion of this research. It summarizes findings and provides recommendations to marketing managers and future researchers.

2.Chapter 2 – Literature Review

2.1.Introduction

In this chapter, literature related to the present research issue is analysed. It takes start from the literature related to consumer buying behaviour. Then it sheds light on the factors which might have the influence on the purchase decision of the consumers. It critically analyses the previous literature. Moreover, one of the objectives of this research is about analysing the literature about the factors that has an influence on consumer buying decisions. Therefore, this chapter reviews the literature such that the respective objective is fulfilled.

2.2.Consumer buying behaviour

Consumer behaviour is a vast topic studied under the influence of consumers' decision making process while buying products. Conferring to Kotler et al.(2009) views, it is defined as the sum total of attitude, intentions, decisions and preferences of the consumer regarding making the purchase for a product or service. Basically, consumer buying behaviour and purchase decision are similar and used interchangeably in this research. It also refers to people and society buying behaviour like how they purchase, utilizes and organize the products, services, designs and knowledge or skill to gratify their needs and wants. According to initial times consumer behaviour was considered as the purchaser behaviour that indicates the collaboration amid customer and manufacturer while making purchases but according to recent times sellers identify consumer behaviour not only the when consumer consume money for products and services rather it is far more this give and take. It is now recognized as the on-going process (Solmon, 1996)

According to one research vendors and dealers consider customer as the "man with a problem" (Bell, 1968). Hence a customer buying is in reaction to that problem aroused. The methods of purchasing patterns practiced by consumers are very fascinating for many the big firms. Marketers are eagerly interested in studying the buying behaviour of consumers that what are the goods customer purchase, what is the reason of that purchase, at what time and what place that purchase happened. The reason for "why" that purchase happened is quite difficult to find out as it is very easy to know the place from where purchase occurred or time when purchase happened and by what means that purchase happened. According to survey that reason found for why purchase took place is it is customer's head planning why certain thing is to be purchased. (Kotler et al. 2008).

2.3.Consumer Purchase Decision Making

Different firms design different marketing strategies to effect consumer's behaviors and his purchase decisions but it's quite complicated to predict their responses. The marketing impetuses consist of four P's known as Product, price, place and promotion. Moreover there are more incentives for example need assessment info, estimation of substitute purchase decisions and after purchase actions. Financial, governmental, social and technology based forces are key factors that influence consumers' atmosphere these are all

motivation and spurs that enters in buyer's black box liable to the effect of customer's qualities and the purchaser brings out the noticeable buying behavior such as goods to be closed, brand selection, seller's selection and buying effectiveness and consumption quantity (Kotler et al. 2008).

For big firms to attain viable success it is necessary for marketers to thoroughly understand consumer behaviour. The association amid customer behaviour and advertising tactic is stressed as the accomplishment of firms' promotion schemes rely upon executives' considerations for customer buying behaviour. This knowledge of customer buying behaviour is particularly essential in downturns (Kotler and Caslione, 2009).

Purchaser purchasing choices specify the soundness of firm's promotional schemes that perfectly fits to demands in marketplace. Therefore, advertising starts and finishes with the customer. Studies related to customer behaviours are mainly founded on the purchasers buying decisions where he plays three separate characters consumer, spender and purchaser. Studies have revealed that consumers' behaviours' are not easy to be anticipated even specialists fail to identify (Armstrong and Scott, 1991). Customer behaviour comprises the psychological practices that customers experience in distinguishing their necessities, discovering techniques to fulfill these requirements, making buying decisions (for instance, should he buy goods and product, if yes from which brand and what place he should go to purchase that product) understand info, formulae strategies, and apply these strategies (for example, through getting involved in comparison spending or really buying a product).

2.4.Stages of Consumer Purchase Decision Making

Generally consumer go through five phases to make any purchase resolution. Firstly consumer identifies the variations in his present state and idyllic state and later on distinguishes his requirements, wants and dearth for anything. Exterior provocations and stimuli can also trigger his needs and necessities for certain product. Consumer continues to look for desired material and knowledge to cater his requirements with the help of various networks such as family, peers, ads, billboards and other broadcastings. Once enough

knowledge assembled, the buyer examines the information and analyses the substitute brands available as an option. Eventually, he/she buys the products which fulfil his/her demands the best. Subsequent to his/her purchases, the customer will take additional steps and provide feedback to manufactures related to his contentment and disappointment. (Kotler et al. 2008). The further details of consumer purchase behaviour are discussed in below section.

- I. **Need Recognition:** It is the most important step of this process. Without the need or problem, the purchase process never starts. Whenever there is a difference in the actual and ideal situation, this recognition occurs. Important to note is that, all needs do not result in a purchase (Solomon, 2014). The gap between actual and desired stated is crucial along with the path (e.g. price, acquisition ease) that is to be used for reaching the desired situation. This path or way must be acceptable by the consumer, based on certain factors. This recognition of consumers' need occurs due to internal or external stimuli. Internal stimuli is related to the individual factors that result in a feeling of physiological need like thirst or hunger (Goh, Heng, and Lin, 2013).

On the other hand, external stimuli is the need which occurs when an individual is exposed to any marketing effort like advertisement. There can be various types of needs for example functional need, social need and need for change. As per theory of Maslow's hierarchy of needs, the classification of needs is done in five types i.e. physiological, safety, social, self-esteem and self-actualization needs (Claiborne and Sirgy, 2015).

- I. **Information search:** Once the need has been identified, the consumer start searching information so that solutions to the identified problem i.e. need could be found. The level of information which has to be collected is dependent on the complexity of choices along with the involvement level. For taking decision regarding the purchase process, consumers seek information so that they could devise their opinion to guide their choice (Juster, 2015).

There are two sources of information i.e. internal and external. Internal information is availability in the memory of consumers on the

basis of his/her past experience. For purchasing routine products like consumer packaged goods and fast moving consumer goods, the internal information is considered sufficient. However, when there is high uncertainty and involvement in the purchase decision, the consumers opt for the external information search which can be obtained from family, friends, and other consumers. The official business sources also provides this kind of information. It is important to consider that consumers give more attention to internal information along with the information received from their family and friends. The information received from official sources like advertisements is considered less objective (Mullen, and Johnson, 2013).

- I. **Alternative evaluation:** After collecting substantiate information, the consumers start evaluating the available alternatives. Through this evaluation, that alternative is selected which has potential to fulfil the needs of consumers which has been identified in initial stage. Both objective and subjective characteristics of the alternatives are evaluated (Kardes, Cronley, and Cline, 2014). The objective characteristics are about functionality and features of the product. On the other hand, subjective characteristics are related to perception of customers related to the product along with the perceived value of the brand. These attributes vary person to person and different importance is given to these objective and subjective attributes while making the final purchase decision (Cantalops and Salvi, 2014).

Usually, consumers evaluate the alternatives on the basis of collected information and subjective perception of brand. From this evaluation, 'evoked set' and 'consideration sets' are created which are characterized by the set of products and brands that can meet the need of customers and have a positive image in mind of customers. likewise, 'inept set' is also created which is characterized by those products and brands that has no probability to be selected by the consumers. These brands has a negative image in mind of customers (Solomon, 2014). Moreover, 'inert set' is also created in which those brands and products are added for which consumers are neutral. For higher involvement purchases, the number of alternative

is usually higher. On the other hand, for lower involvement purchases, the number of alternative is quite small. Usually, retail products have the low involvement, therefore, less alternatives are evaluated for retail stores (Claiborne and Sirgy, 2015).

- I. **Purchase decision:** Now, when the evaluation process is also completed, it is the time to take the final purchase decision after evaluating the available alternatives. The alternatives that are more feasible for fulfilling the needs of the consumers are selected at this stage. The final purchase decision selection is influenced with the collection information and considered alternatives in the previous stage. Moreover, the purchase decision is also influenced with the quality of shopping experience in the retail store. Likewise, terms and conditions and promotion availabilities also influence this decision (Juster, 2015).
- II. **Post-purchase behaviour:** After making the final purchase, the decision is evaluated where comparison is made with the original need which means whether or not it has satisfied the need. There are two possibilities i.e. sense of satisfaction or disappointment. When recognized need is adequately fulfilled, the consumers become satisfied. In opposite to this, when the need is not fulfilled, it results in disappointment (Mullen and Johnson, 2013). This evaluation has the potential to influence the purchase decisions in future. If consumers are satisfied, then the time spent on information search and evaluation of alternative will reduce and consumers start purchasing same product or brand again. This also donates the loyalty of customers.

However, when consumers are dissatisfied they will have to repeat the above stages again to make the decision such that the need is effectively fulfilled. When consumers disappoint from a certain brand, that brand goes in the 'evoked set' in the next cycle of purchase. This post purchase behaviour is crucial as the response of customer is based on this. The satisfaction, loyalty and repeat purchases are dependent on this post-purchase evaluation (Solomon, 2014). For retail brands, if once a consumer becomes satisfied, there are more chances that he/she will become a loyal and regular customer of that retail brand. In post purchase evaluation stage, consumers are also in position to share their opinion in front of family, friends and

colleagues. Therefore, this stage should not be overlooked as consumers now share their opinion on social media networks and product review website. On unhappy consumer can create negative word of mouth in the whole market. Therefore, this stage is quite important for all organizations. Marketers often use techniques like efficient customer service, guarantees and warranties along with call centre services to improve the post purchase evaluation of their consumer (Cantalops and Salvi, 2014).

2.5.Black Box Model – Theoretical Foundation

Buyer behaviour study challenges to comprehend the purchaser decision-making procedure, both independently and jointly. According to this specific customer features for instance demographics and social variables are important in order to comprehend customer's needs (Schiffman & Kanuk, 2007). By the recent essential assumptions in customer behaviour study that consumer normally buy products that are subjected to perceived values other than their basics purposes. (Stávková, Stejskal & Toufarova, 2008). It does not specify that main purpose of the product is not essential rather the existing characteristic of product is more valuable than its basic usage worth. Solomon, 2004). Often, customers do not evaluate goods conferring to their basic characteristics (for example, the chief service they deliver) however, it supposed actual product e.g. a specific goods' potentials and the long-drawn-out manufactured goods, that signifies the range of incorporeal elements which converse a preferred supposed benefit on the customer comprising appearance, consultancy, and post-sale facility (Foret & Procházka, 2007).

The black box model demonstrations in what way stimuli, customer individualities, decision making methods and customer feedbacks interrelate. The impetuses can be famous amid social stimuli (among individuals) or intrapersonal staimuli (within people) (Sandhusen, 2000)

EXTERNAL STIMULI	BLACK BOX (BUYER'S MIND)	RESPONSES
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Table 1: Black Box Model

Marketing mix • Product • Price • Place • Promotion	Internal influences • Beliefs/attitudes/values • Learning • Motives/Leeds • Perception • Personality • Lifestyle	Purchase • Product • Brand • Source • Amount • Method of payment
Other • Demographic • Economic • Situational • Social • Lifestyle	Decision-making process • Problem solving • Information search • Alternate evaluation • Purchase • Post purchase evaluation	No purchase

Source: Keegan et al., 1992

The black box model is associated with the “black box theory of behaviourism” according to this theory the main concern is not to analyse inside the customer but to find the association among the stimulus and the customer reactions. Marketing incitements are designed and formed by organizations, while the ecological stimulus is produced by societal elements, founded on the financial, governmental and cultural conditions of the public. The buyer’s black box comprises the consumer’s features and the decision practice that controls the consumer’s reaction (Keegan et al., 1992).

2.1.Factors Influencing Consumer Behaviour

In the light of this model, Kotler and Armstrong (2007), stated that promotional tactic and other stimuli enters the customers black box to generation certain responses. The objective of promotional strategies to identify what is

happening in the consumer's brain referred as black box. The consumer's qualities effect in what way he/she recognizes the stimuli and what is to buy is determined by consumer's decision making process. Numerous elements effect a customer's buying choices and purchasing behaviour. The past studies categorizes and configure these elements in several techniques. Regardless of these dissimilarities, customer behaviour is usually inclined by aspects that can be categorized into five sets: cultural aspects, societal elements, physical influences, individual influences and the marketing mix. With the help of these elements the effect it can be found what influence they possess over customer behaviour and how they help dealers to formulate and design the promotional policies. Consequently, these element are utilized in market segmentation and targeting particular group of consumers. The objective of this paper is to recognize the inspirations of the elements that were recorded in a study on buying behaviour.

Literature proposes that consumers usually pass by a five-phase decision-making procedure when they buy any product. According to literature review the dynamics influencing Customer Purchasing Behaviour are: individual elements, societal influences (Enis, 1974), collective features, physical aspects (Cross and Peterson, 1987), individual elements, public influences, corporal issues (Dibb and Etal, 1991), marketing mix, corporeal influences (Cohen, 1991), shared aspects, ecological dynamics, distinct features (Zikmond and Amico, 1993), physical features, societal reasons (McCarthy and Perreault, 1993), physical influences, societal causes, cultural elements (Narayyana and Raol, 1993), societal influences, national issues, financial aspects, geographic aspects (Keegan, 1992) , Individual factors, advertising mix, ecological aspects (Setlow, 1996), Social factors, physical factors, attitudinal aspects (Stanton, 1997), physical reasons, societal reasons, ethnic issues (Lancaster and Reynold, 1998) physical features, social dynamics, cultural aspects, personal factors (Kotler and Armstrong, 2007) demographic influences, way of life (Straughan and Roberts , 1999), community aspects, corporeal issues, attitudinal elements (Pride and Ferrell ,2000).

The model implies that customers pass through all of the stages in every purchase. Nonetheless, by additional repetitive consumptions, customers often overlook or inverse few of the phases. Need of recognition initiate the

buy process of every customer. Once this phase is reached the buyer identifies the necessities, desires and reacts to the marketing promotional strategies. At the next stage consumer is required to analyse what amount of information is required to put forth a fulfilling buying decision. Their purchasing decision is intended to be made efficiently if the need of consumer is strong and desired product that fulfils that necessity is readily available. Inversely, if this is not the situation the information quest begins again (Kivetz and Simonson, 2000).

A purchaser can attain info and required data from numerous channels: private sources (household, peers), marketable sources (marketing, vendors, wrapping), and communal sources (journalists, journals, broadcasting, TV, Internet). The effectiveness and the extent to which every source of information effects differs by the product required and the customer. It is noteworthy that sellers nowadays take a superior amount of check and balance over the info that is delivered (or not delivered) to buyers and the way in which this material is offered (Kivetz and Simonson, 2000).

When reached in the assessment phase, the purchaser needs to select amid substitute brands, goods and services. An essential factor which determines the degree of assessment is to identify the how much the customer is indulged in that product. A purchaser's degree of association defines why he is interested to pursue info related to a specific product or brand whereas nearly overlooking other brands and goods. The degree of indulgence, in addition to other factors, influence a person's choice of one of three kinds of customer purchasing behaviour: predictable reaction behaviour, inadequate decision making, and prolonged decision making (Pride and Ferrell, 2007).

While making repetitive purchase consumers usually do not consult their family or peers or look for other reaches to gain information related to products bought on daily bases. They usually not prefer to look in to reviews and take very less time in deciding. Nonetheless, when met with 'ethical' products, customers frequently become extra indulge, which refers to much more comprehensive research related to that product (Carrigan & Attalla, 200). The greatest compound kind of purchasing behaviour, protracted decision making, happens when buying unexperienced, luxurious, or rarely bought goods (for example laptop, TV, car or land). Many customers rarely

make procurements exclusively on instinct, somewhat on the foundation of any of the discussed three purchasing behaviours (Zander & Hamm, 2011).

An impulse purchasing is considered as the most unintentional purchase before buying any goods or services. These buying behaviours varies from minor (sweet, toffee, juice) to considerably big (garments, ornaments, painting) and occasionally refers to difficulties for example monetary problems, family discontentment, or remorse or dissatisfaction (Business Dictionary, 2012). This suggests that list of factors that influence the consumer purchase decision is quite large. As this might not be possible to consider all factors in this research, therefore, it focuses on cultural, social, personal and psychological factors to have the researchable scope of this research.

2.2.Cultural and Social Factors

Maheswaran and Shavitt (2000) highlighted the new issues in recent research dealing with the cultural issues which highlighted the increasing interest in cultural dissimilarities and their influence on consumer purchase decisions. The study also signifies the importance of cultural factors in buying patterns in international market. Cultural factors considerably effect customers' spontaneous purchasing behaviour. Precisely, the concept related to individualism and collectivism grasps substantial understandings related to customer behaviour which is beneficial in gaining enhanced and comprehensive knowledge referring to impulsive buying behaviour (Triandis, 1995). From this, it can be said that culture and society are important for making any decision of purchase. There are various factors which are part of the society which are discussed below.

2.2.1.Groups

In order to quench their thirst for societal association humans belongs to different social groups. To adjust in certain group and to please their people around they observe each and other to get hints to survive in their groups (Solomon, 1996). Groups that directly effects the people associated are famous as membership groups. Amongst these association groups some are principal sets for example household, peers, fellow citizen and co-workers in between there exist the constant however casual connections. Minor clusters

comprise spiritual, specialized and trade unions assemblies in which more official and a smaller amount of consistent connections exist (Kotler et al. 2008).

Referral groups are those groups that provide uninterrupted and secondary impact upon a individual's approaches, ambitions or conduct. In these referral groups individuals who have certain qualities to inspire others with their exceptional skills and knowledge are known as "Opinion leaders". (Kotler et al. 2008).

2.2.2.Family

Family is considered as the buying and decision making entity which is chief element in consumer behaviour (Commuri and Gentry, 2000). A person is more associated to its household and the members of the house hold have strong impact on purchase behaviour. For most of the customers, family is very significant societal organization that powerfully effects the purchasing patterns, morals, approaches and self-image. Family is constantly accountable to the children for socialization practice in transferring the social customs and ethics. Offspring inevitably acquire the purchase designs of their parents and possess the same buying manners for upcoming years (Lamb et al 2008). Off springs who are potential buyers of the market are chiefly inspired by their parents (Ward, 1990).

2.2.3.Roles and status

Each person in the civilization possess diverse characters and rank contingent to the place and association that they embraces in diverse groups, societies. Every single role possessed by the individual has an impact on they purchase patterning and decision making trends. The character he plays in different societies and groups are owing to the honour given to him by the relative society which is known as status. Status is additional aspect that should be considered by him while purchasing any product. As an executive he holds supplementary status in public as compare to the role of husband or father. Hence, he should make purchase that justify his status and rank in the society. (Kotler et al 2008)

2.3. Personal Factors:

2.3.1. Age and life-cycle stage

According to the transformation in life style the purchase patterns and trends are changed as well. Flavors in food, garments, fixtures and leisure are usually associated with age that varies with the passage of time. Purchasing is also fashioned according to domestic life-cycle phase. (Kotler et al 2008) .moreover the purchasing patterns pattern of the individuals of similar age group and sex varies owing to dissimilarity in their domestic life-cycle phase (Lamb et al 2010). In the light of Lamb et al research “The family life cycle (FLC) is a sequence of periods identified by a grouping of age, marital status, and the presence or absence of the children”

2.3.2. Economic Circumstances

Vendors, hence aim customers who have ample money in their hands and other properties, charging expenses according to them. For instance, Rolex places its extravagance watches to greater earnings persons as “a compliment to class, an entity of desire, and a sign for all time”. In contrast few dealers aim customers with extra meek earnings. Timex produce extra reasonable watches aiming customers except greater income as “take a licking and keep on ticking’. (Kotler et al 2008)

2.4. Psychological factors:

2.4.1. Personality and self-concept

Customers are more inclined in purchasing brand that match up and associates to their personalities. Buyers individually incline to classify themselves with specific brands or utilize brands as a way of individualism and self-impression (Kim, 2000). This implies that brands are also observed to own certain personalities just like human beings. Conferring to Aaker (1997) a brand character is thus can be demarcated as the group of social features linked with a brand that inclines to work as a figurative and self-expressive

role. Aaker (1997) also stated five capacities related to brand character containing existence, delight, aptitude, intricacy and sharpness.

Carl Rogers (1959) state in one of his studies that self-concept comprises three different constituents.

1. Self-image (the opinion you hold for yourself)
2. Self-esteem (in what way you assess yourself)
3. Ideal self (what you desire to be)

These three components always affect the buying behaviour of a buyer. All these the constituent of self-concept influences the buying behaviour. while making purchase decision consumer always think of his self-image such as what he think he is, how much worth he hold in his eyes hence purchases the product or avail the services according to his worth that best suits his personality. (O'Cass and Frost, 2002).

2.5.Theoretical Model:

Below is the research projected framework designed in the light of this literature review:

Theoretical Model

Source: Self-created (2016)

H1: Cultural and Social factors has a significant impact on consumer purchase decision.

H2: Personal factors has a significant impact on consumer purchase decision.

H3: Psychological factors has a significant impact on consumer purchase decision.

2.6.Chapter Summary/Conclusion

In this chapter, it is analysed that there are many factors that could have an influence on the purchase decision of the individuals. The social, personal, cultural and psychological factors are identified as the main factors which has an influence over the purchase decision of the consumers. Therefore, the framework and hypotheses is presented, accordingly. Next to this, this research will analyse these factors, in the context of Sainsbury.

3.Chapter Three: Methodology

3.1.Introduction

In this chapter, research methods adopted for this research are discussed. The methodology has been selected considering the aim and nature of this research. The aim of present research is to investigate the factors that influence the consumer purchase decision in retail sector of UK. Therefore, every selection is made after taking care of the aim and objectives of this research.

3.2.Research Philosophy

According to Easterby-Smith et al (2008), all the beliefs and assumption which are held by the researcher must be in connection with the aim and nature of the research. Two most commonly used research philosophies in social sciences are positivism and interpretivism. The quantitative studies relies on positivism beliefs and assumptions. Such research relies more on scientific methods like facts, numbers, figures etc., (Bryman and Bell, 2007). It is based on experimental research type. The role of researcher and observer is mostly objective where fundamental laws and facts are given more importance. The process of hypotheses testing is part of this research and it also requires the sample of large size (Collins, 2010). For operationalization of qualitative aspects, quantitative tools are adopted. The advantage of using this research

philosophy is that researcher can be completed in a simpler and cost effective manner. Moreover, the findings are also considered more reliable (Cooper and Schindler, 2007). The other alternative which is named as interpretivism has the belief that this world is subjective and everything is socially constructed (Tharenou et al, 2007). For exploring the underlying meanings of some phenomenon or conceptualization of some constructed, this philosophy is preferred. It allows to consider the totality of each situation and then draw ideas which are also novel (Blaxter et al., 2010; Goodwin, 2002). This research either relies on qualitative or mixed methods for exploring different perspectives related to the research issue. It can be conducted effectively on small sample size as purpose is to do in-depth analysis which can be done on small sample as well (Creswell, 2012; Cooper & Schindler, 2007). The present research adopts the positivism research philosophy as it aims to investigate the factors that has an impact on consumer purchase decision making. This research also involves hypotheses testing. Moreover, the researcher wants to ensure more reliability and validity of the research.

3.3. Research Approach

Through research approach, it is decided that how the research problem is going to be investigated. There are two kinds of research approaches which are named as deductive and inductive (Kumar, 2005). In inductive approach, a narrow research question is taken as an initial point and this helps in developing a new theory. In opposite to this, in deductive approach a thorough review of literature is done (Ramamurthy, 2011). After this, hypotheses are develop and these are tested in the research so that already existing theory could be accepted or rejected (Goodwin, 2002). Inductive approach explores one research issue through various perspectives while deductive tests the causality (Sapsford, 2007). As per the nature of present research and aim of this research, it is appropriate to select the deductive research approach. Firstly, a through literature is reviewed, then hypotheses are constructed related to factors that influence the purchase decision making of retail consumers. These are further examined/tested in the next chapter.

3.4. Research Strategy

There are numerous research strategy alternatives, names of common strategies are survey, experiments, observation, ethnography, case study and action research. These all must have to be selected as per the requirement of the research. For this research, case study research strategy has been selected. The rationale for selecting case study is to ensure detailed examination and in-depth analysis. As mentioned by Yin (1989), “an empirical inquiry that investigates a contemporary phenomenon within its real-life context, when the boundaries between phenomenon and context are not clearly evident”. Through this research strategy, understanding related to the research problem could be enhanced (Stake, 2000). So considering the context of the research problem, the analysis could be ensured through this research strategy. Hence, the present research analyses the factors influencing consumer purchase decision making without ignoring the context of retail sector (Ghauri, 2004). The purpose of selecting this research strategy is that it allow to narrow down a broad research issue into a specific researchable issue hence more realistic responses could be generated for the research questions. As the nature of present study is that it intends to focus on the retail sector of UK, hence, the most appropriate and feasible strategy is case study. Considering this, single case study of Sainsbury’s is selected. The unit of analysis in this research is the ‘organization’ from the retail sector of UK.

3.5.Research Design

The research design could be quantitative or qualitative. In quantitative research design, there is more use of numeric while qualitative does not involve number, facts and numeric (Saunders et al., 2003). For studying the beliefs, norms, values, qualitative research design is preferred and the view point of various experts or subjects is considered. Using the small sample size, the qualitative research can be completed. However, this research design involves higher level of subjectivity. This subjectivity often leads to biasness which adversely affects the quality of results. To avoid this issue and considering the aim and objectives of present research quantitative research design is selected. Saunders et al., (2007) highlighted that quantitative research design involves large sample size and relies on scientific methods,

hence results are more reliable. Likewise, quantitative research design has higher generalizability of the findings as analysis relies on sophisticated statistical and mathematical approaches. Creswell (2009) highlighted another point and stated that due to the systematic examination, quantitative research design has more generalizability. Bryman and Bell (2007) stated that indeed both research designs have their own advantages and disadvantages, it is up to the researcher to select the method which is more feasible for the research study and which can allow to fulfil aim and objectives in a better manner. Therefore, considering pros and cons along with the aim and objectives of the present research, quantitative research design is selected for this research.

3.6.Data Collection Methods

The alternatives for data collection are primary and secondary data methods. For getting better insight into the research issues, secondary data method is preferred (Saunders et al., 2009). The rationale for selecting this approach is that it allows to collect data in lesser time and in-depth analysis could be continued (Saunders et al., 2003). This is also quite easy as most of the data could be accessed from online data sources (Sapsford, 2007). However, as also identified by Sekaran (2003), secondary data collection is not always relevant to the research questions. For present research, there was an issue of relevancy as the research cannot get the relevant secondary data, therefore, primary data collection technique is selected. Moreover, secondary data involve due diligence in process of data presentation and analysis as there are higher chances of conflicting and confusing results (Kumar, 2005; Ramamurthy, 2011). Likewise, it does not provide updated information and data (Sekaran and Bougie, 2010). In contrast to this, it is easier to manage and control the primary data, therefore, the present research uses the primary data collection. Moreover, it is also possible to get a control over time, location and sample size, hence the researcher will select these things according to his own feasibility. Most importantly, the updated data is collected through this primary data collection method (Sekaran, 2003; 2007; 2009; 2012; Tharenou et al., 2007), which definitely improves the implications of the research. Considering these all points, the researcher selected primary data collection method for identifying the factors that influence the consumer purchase decision making in retail sector of UK.

3.7.Data Collection Instruments

The present research uses the questionnaire as the instrument for data collection. As per suggestion of Sapsford (2007), the questionnaire is designed as per the themes which are emerging from the literature related to factors influencing consumer purchase decision. There were two sections in the questionnaire. In the first section, only demographic questions were added. The rationale for adding demographic section was to examine who are the participants of this research. In the section section, the questions about main variables i.e. factors that influence consumer purchase decision making has been added.

3.8.Sampling

For selecting the subset from the population, sampling has to be done which is a step by step process for selection. Using the sample, the results could be generalized to the whole population (Sekaran, 2003). The options of sampling techniques are probability and non-probability sampling technique. The present research uses the non-probability sampling technique considering the constraint of accessing the sampling frame which is the list of all sample units. From the non-probability sampling, the selected technique is of convenience sampling where the researcher is in position to select those individuals as the sample that are easily accessible to the researcher (Goodwin, 2002). As population consists of all customers of Sainsbury's, the sample is selected on the basis of convenience. The sample size for this research is of 150 customers of Sainsbury's. The location of data collection is Sainsbury which is near to Cardiff, Metropolitan University. Few students who are customers of Sainsbury were also part of this sample.

3.9.Reliability and Validity

The measure of reliability and validity is to ensure that data which is collected is consistent and accurate. Basically reliability is about the consistency in the collected data, while validity ensures that accurate data is collected through the research instrument. For reliability of present research, statistical analysis has been performed. The relevant measure for reliability analysis is the

Cronbach's Alpha value. Saunders et al., (2003) and Collins (2010) suggested that the value should be greater than 0.6, hence it was ensured that all variables has Cronbach's alpha value of greater than 0.6. For ensuring validity of the data, face validity has been ensure through using the simple, use friendly layout and easy to understand language is used. For ensuring content validity, supervisor's expert opinion has been taken. After taking his recommendations, appropriate changes were made in the questionnaire. After taking these steps related to validity and reliability, it could be stated that collected data is reliable and valid, hence, the findings could not be challenged on the basis of reliability or validity (Creswell, 2012).

3.10.Ethical Considerations

Cooper and Schindler (2007) argued that it is important to consider the relevant ethical standards while conducting any research study. Therefore, the present research tries best to ensure that everything is done in an ethical manner. Before starting the research, ethical code of conduct for doing a research project was being consulted. As per suggestions, all relevant concerns were given importance. For data collection process, all ethical standards were followed critically as this stage is more crucial. First of all, it is ensured that personal information is not shared with any third party without the consent of the participants. The data collection process was designed such that it does not harm anyone physically or psychologically. The respondents below the age of 16 are not selected as the sample of this study. As per suggestion of Creswell (2009), the information sheet was being prepared and it was distributed to the participants before their consent. Once they read the information sheet on which aim and objectives were mentioned, the consent form was given to them. Hence, their participation in this research was as per their consent. No one was being coerced or influenced for participating in this research. In this research, no unauthentic and unrealistic data is being used. All secondary data which is being used is properly cited and referenced. Hence, proper acknowledgement is given to the original authors if their views are incorporated in this research.

3.11.Limitations

In this research, the biggest limitation was related to time. This research has to be completed in a limited time period of two semesters. Therefore, it was not possible to use both qualitative and quantitative research designs. The experts like Saunders et al., (2003) and Sekaran (2003) suggested that mixed research design provides better results. However, due to time and budget constraint, it could not be ensured. Similarly, it was not possible to consider sample of more than 150 which is another limitation.

3.12. Chapter summary/conclusion

In this chapter, research methods has been explained with a greater detail. From philosophy to the limitation, everything is selected with the proper logic and reason. Therefore, justification of every method is also provided in this chapter. This chapter has also discussed the sample and sampling technique. Moreover, limitations of this research methods are also part of this study. Data of present research is collected and analysed in an ethical manner, therefore, ethical considerations are also discussed in this chapter.

4. Chapter Four: Findings and Analysis

4.1. Introduction

In this chapter, the main findings of this research are presented. This chapter has analyzed the survey data in descriptive and inferential manner. The aim of this chapter is to empirically test the hypotheses which are made after reviewing the literature.

4.2. Descriptive analysis

The first part of this chapter presents the collected data with the help of charts and tables. Firstly, it presents the collected data which is about the main variables. Then after presenting the main variables i.e. consumer buying behaviour, cultural and social factors, personal and psychological factors, the

demographic variables are presented with the help of charts. For main variables, bar charts and are used while for demographic variables pie charts are used. All the tables of the bar graphs and pie charts are presented in the appendix B.

Figure 1: Consumer Buying Behaviour – Question 1

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The purpose of this question is to analyse whether or not the participants are the routine purchaser of the Sainsbury. The results as depicted in the above graph has showed that majority of the customers has agreed with this statement that they are the routine purchaser of this retail store.

Figure 2: Consumer Buying Behaviour – Question 2

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The purpose of this question was to see how many customers are making the limited purchases from this retail store. The results has again showed that majority of them are making the limited purchases. Moreover, after this, secondly the majority of the customers are uncertain about this statement.

Figure 3: Consumer Buying Behaviour Question 3

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The purpose of this question is to analyze whether or not customers of Sainsbury do extensive purchasing at the store. The results have showed that majority of customers agree that they do extensive purchasing. Next to this, many customers were also uncertain about their response.

Figure 4: Cultural and Social Factors – Question 1

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

This question analyses whether or not the customer have associations or membership with the certain groups. This question basically gauges the

cultural and social impact through associations with certain groups. Majority of Sainsbury's customers have agreed with this statement.

Figure 5: Cultural and Social Factors – Question 2

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

This question asks the respondents that whether or not they do struggle for being part of their referral groups. The results showed customers are agreeing on majority basis.

Figure 6: Culture and Social Factors – Question 3

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The purpose of this question is to gauge the influence of associations and referral groups on the buying or purchase decision. As per the response of this question, majority of customers of Sainsbury has disagreed that their association and referral groups has an influence on the buying or purchase decision.

Figure 7: Cultural and Social Factors – Question 4

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

As literature tells that family and household is considered important for making the purchase decisions, so the purpose was to analyse how the family or household is influencing the purchase decision of customers of Sainsbury.

The results showed that majority of customers are either disagreed or uncertain about the present statement of the question.

Figure 8: Culture and Social Factors – Question 5

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The role of society is also important for purchase decisions. Therefore, the purpose of this question was to analyse how this is having an influence or how it is considered important for the customers of Sainsbury. The results showed that majority disagreed with this that society is important for their purchase decisions.

Figure 9: Cultural and Social Factors – Question 6

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

When customers become status conscious, it is quite obvious that it has an influence over their purchase decisions. This question aims to analyse the role of status consciousness on the purchase decision. As expected, majority of customers agreed.

Figure 10: Personal Factors – Question 1

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

In the purchase decisions, the role of personal factors can never be neglected. This question tries to analyse how much influence does age have on the consumer buying behaviour. The results have showed that currently majority of customers of Sainsbury told that age is an important factor for making any purchase decision.

Figure 11: Personal Factors – Question 2

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The literature has already established this view that being single or married has an influence over the purchase decisions. As the needs of single and married people vary greatly, this question aims to analyze the consumer behavior of participants from Sainsbury. The results showed that majority of customers has agreed that being single or married is having influence over their purchase decisions.

Figure 12: Personal Factors – Question 3

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

As being single or married is important for purchase decisions, children of the family are also important and they do have a great role to play in the family decisions of purchase. The results showed that majority of customers agreed that children are important. But it is also noteworthy that a large percentage of customers has actually disagreed with this statement that children are important for their purchase decisions.

Figure 13: Personal Factors – Question 4

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Income does make a difference in purchases which are made by a customer. This question analyses that majority of customers of Sainsbury also agreed that their income is an important factor for their purchase decisions.

Figure 14: Personal Factors – Question 5

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

This question analyses whether or not personal factors, as a whole, are considered important for customers of Sainsbury. The results showed that majority of customers are agreeing that the personal factors are critical for making any purchase decision.

Figure 15: Psychological Factors – Question 1

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The psychological factors' importance could not be neglected in the purchase decisions. But the results of this research are quite opposite. The results are showing that customers disagreed that brand are important way to depict self-impression and individualism when they are making a retail purchase.

Figure 16: Psychological Factors – Question 2

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

This question gauges whether or not purchasing from retail brands is important for existence, aptitude, sharpness, intricacy and delight of customers of Sainsbury. Results are depicting that majority of customers are uncertain. Next to this, more customers are disagreeing with the statement of this question.

Figure 17: Psychological Factors – Question 3

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Though on normal purchases, self-image is important, but the results from this results showed that for retail purchases, self-image is not that much important as majority of the customers has disagreed.

Figure 18: Psychological Factors – Question 4

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Self-esteem plays important role in consumer behaviour. The results as depicted above are telling that for retail purchases the role of self-esteem is not that much critical. There are a large percentage of customers that has actually disagreed that self-esteem is important for them when they make any purchase decisions from Sainsbury.

4.3.Demographic analysis

The purpose of this section is to do the descriptive analysis of demographics of the customers of Sainsbury.

Figure 19: Gender Distribution of Sainsbury Customers

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

As depicted above, the results has showed that majority of customer were females while other were males.

Figure 20: Qualification Statistics of Customers of Sainsbury

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

As depicted in the above pie graph, majorly the customers of Sainsbury are having the qualification of bachelors while the next popular group is having the masters degree. While very few has the above masters qualification and high school or below.

Figure 21: Age Statistics of Customers of Sainsbury

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

From the results of survey, this could be analysed that majority of customers were from the age group of 19-25 years. As many university students has participated in this survey, therefore, the proportion of young participants is high than other groups.

Figure 22: Marital Status of Customers of Sainsbury

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Most of the participants who has taken part in this survey were single while very few were married.

Figure 23: Number of Children of Customers of Sainsbury

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The majority of respondents stated that they have 1-2 children only. Forty two percent stated that they have 1-2 children while thirty point seven stated that they have no children.

4.4. Reliability Analysis

After analysing the data in a descriptive manner, it is also important to do the inferential analysis. Before moving to inferential analysis, reliability analysis is performed. The purpose of this analysis is to see whether the consistent data is collected or not.

Table 2: Reliability Analysis

Reliability Statistics	
Cronbach's Alpha	N of Items
.931	22

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The results has told that the instrument which is used for this research is adequately developed such that it collects the data in a consistent manner. As per the reliability statistics, the instrument has higher reliability. There is ninety three point one percent certainty that consistent data is collected for this research.

Table 3: Item-Total Statistics				
	Scale Mean if Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
You are a routine purchaser of Sainsbury's.	62.6642	240.235	.563	.929
You make only limited purchases at Sainsbury's.	62.7176	246.873	.502	.930
You make extensive purchases at Sainsbury's.	62.5442	243.927	.609	.928
You have associations/memberships to certain groups.	62.5309	241.154	.597	.928
You strive to be part of the referral groups.	62.5576	245.394	.498	.930
Your associations and referral groups has a significant role over the buying or purchase decisions.	62.2709	243.824	.534	.929

The family/household is significant for your decisions.	62.2776	245.149	.512	.930
The role which is played in society is crucial for you.	62.2776	239.900	.650	.927
You are quite status conscious which has an influence over the purchase decision.	62.5642	238.689	.659	.927
Your age plays an important role when making any purchase.	62.4042	236.273	.762	.925
Being married or single influence the purchase decisions.	62.2109	237.233	.718	.926
Children of your family plays a significant role on your family decisions.	62.2242	240.074	.665	.927
Your income is important factor for making any purchase decision.	62.4176	237.512	.715	.926
The personal factors are always considered while making any decision by you.	62.4109	240.163	.640	.927
Brands are an important way to	61.8576	250.254	.279	.935

depict self-impression and individualism.				
By purchasing brands, existence, delight, aptitude, intricacy and sharpness is ensured.	62.0442	245.758	.462	.931
Your self-image is important for you.	61.9376	241.495	.528	.930
Self-esteem is also critical for you.	61.7909	245.140	.494	.930
Consumer Buying Behavior	62.6420	243.321	.673	.927
Social Factor	62.3829	242.453	.805	.926
Personal Factor	62.3336	237.856	.856	.924
Psychological Factor	61.9076	244.880	.649	.928

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The results shown in above table are showing that all questions of the questionnaire are effectively designed and no question is harming the consistency of overall data collection process. Therefore, collected data is reliable.

4.5. Correlation Analysis

The purpose of correlation analysis is to analyse the strength of relationship which exist among variables of this study.

Table 4: Correlation Analysis

Correlations

	Consumer Buying Behavior	Cultural and Social Factor	Personal Factor	Psychological Factor
Consumer Buying Behavior	1	.566**	.485**	.269**
		.000	.000	.001
	150	150	150	150
Cultural and Social Factor	.566**	1	.603**	.352**
	.000		.000	.000
	150	150	150	150
Personal Factor	.485**	.603**	1	.518**
	.000	.000		.000
	150	150	150	150
Psychological Factor	.269**	.352**	.518**	1
	.001	.000	.000	
	150	150	150	150

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

From the above table, it has become clearer that there exist significant relationship among consumer buying behavior and other influencing variables. The nature of correlation is positive for all dependent and independent variables. There is moderate correlation which exists among cultural and social factors and personal factors with the consumer buying behavior. However, the psychological factors have a weak correlation with the consumer buying behavior.

4.6. Regression Analysis

This research is based on three hypothesis. Therefore, to test those hypotheses, it is important to perform regression analysis.

Table 5: Regression Analysis – Summary Table

Variables Entered/Removed^b			
Model	Variables Entered	Variables Removed	Method
1	Psychological Factor, Cultural and Social Factor, Personal Factor ^a	.	Enter
a. All requested variables entered.			
b. Dependent Variable: Consumer Buying Behavior			

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The above table lists the independent and dependent variables along with the method used for regression analysis.

Table 6: Regression Analysis – Model Summary

Model Summary					
Model		R	R Square	Adjusted Square	R Std. Error of the Estimate
dimensio n0	1	.594 ^a	.353	.339	.79845
a. Predictors: (Constant), Psychological Factor, Cultural and Social Factor, Personal Factor					

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The value of R Square is 0.353 depicting that moderate correlation exists among the independent and dependent variables of this research. The value

of standard error of estimate shows the influence of extraneous variables on consumer buying behavior.

Table 7: Regression Analysis - ANOVA

ANOVA^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.720	3	16.907	26.519	.000 ^a
	Residual	93.079	146	.638		
	Total	143.799	149			
a. Predictors: (Constant), Psychological Factor, Social Factor, Personal Factor						
b. Dependent Variable: Consumer Buying Behavior						

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The value of significance depicts that regression model which is being studied here is significant.

Table 8: Regression Analysis – Coefficients

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.562	.284		1.979	.050
	Cultural and Social Factor	.488	.095	.430	5.143	.000
	Personal Factor	.224	.091	.225	2.455	.015

	Psychological Factor	.001	.081	.001	.014	.989
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a. Dependent Variable: Consumer Buying Behavior

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

The above table has depicted that social factors has a significant influence on consumer buying behavior. Likewise, the personal factors are also significant for consumer buying behavior. However, the role of psychological factors in purchase decision at Sainsbury is not significant.

4.7.Discussion on Results

Therefore, the below table presents summary of hypotheses results.

Table 9: Summary of hypotheses testing

Hypothesis	Results
H1: Cultural and social factors has a significant impact on consumer purchase decision.	Accepted
H2: Personal factors has a significant impact on consumer purchase decision.	Accepted
H3: Psychological factors has a significant impact on consumer purchase decision.	Rejected

Source: self-created (2016)

4.7.1.Discussion on First Research Question

The answer of the first research question is that previous studies has stated that purchase decision is influenced with various factors but the most common ones are culture, social, psychological and personal factors. The consumer

purchase behaviour could be routine, limited or extensive. All the cultural, social, psychological and personal factors are important for influencing the consumer behaviour. This is something which is told by the literature.

4.7.2. Discussion on Second research question

The demographic analysis showed that there were forty two point seven percent males while fifty seven percent females which participated in the survey which is collected for this research. The results showed that there were nine percent respondents having high school or less education. Fifty three percent were having degree of bachelors, thirty two point seven percent were having masters while only four point seven percent had above masters qualification. The analysis of age statistics revealed that majority of customers of Sainsbury which participated for this research are from age group of 19-25 years. Majority of respondents which participated in this research said that they are single.

It could be analysed that majority of customers of Sainsbury agreed that they are its routine purchasers. There were forty four percent respondents which states that they agree that they are its routine purchasers. The collected data has revealed that forty percent said they do the limited purchases at Sainsbury while only thirteen percent strongly agreed for this. The majority of customers also said that they are making extensive purchases at Sainsbury. Retail store purchasing is different than others, therefore, it could be said that this is consistent with the literature as Goworek and McGoldrick (2015) told that retail purchasing is done extensively. There approximately thirty nine percent of customers of Sainsbury which said that they agree that they do extensive purchasing at this retail store.

The survey results showed that majorly the customers are having associations with certain groups. Thirty five percent said that they feel themselves associated with certain groups. Likewise, there were thirty six percent respondents who has stated that they strive to be part of the referral groups, this again shows that social factors are important for the customers of Sainsbury. The descriptive results showed that there are thirty percent respondents from Sainsbury customers that disagreed that their associations and referral groups are playing any role for their purchase decisions.

Furthermore, approximately twenty percent respondents disagreed that their family and household is significance for their decisions. This shows the individualistic cultural characteristics of their culture that family and household is not considered important for making purchase decisions. This is somehow opposite to the arguments presented by Shavitt and Cho (2016). As per the descriptive data, the role of society is not considered important by thirty seven point seven percent respondents. However, a large percentage of customers also agreed that society is crucial for their decision. As there were twenty eight point seven percent respondents that said they agree while ten percent said they strongly agree with the statement that society is crucial for their decisions. The role of status is often considered important for customers while taking decisions of purchase. Similar is also found by Sargunani and Bruce (2015). The results showed that thirty point seven percent has stated that they agree that status consciousness is influencing their purchase decisions.

Consistent with findings of Gifford and Nilsson (2014), the results further showed that personal factors are important. There were thirty two percent customers of Sainsbury which said that their age is important for their purchase decisions. The role of marital status is also important as per the descriptive data. Most of the customers of Sainsbury also believed the same. There were thirty one point three percent respondents which stated that being married or single decides their purchasing decisions. Majority of respondents i.e. fifty percent stated that children of family also has a critical role in family purchase decisions. However, as said by Muruganantham and Bhakat (2013), it should not be neglected that thirty percent stated that they disagree with the statement that children influence their family's purchase decisions. Thirty six percent respondents has stated that income is an important predictor for their purchase decisions. Overall, the majority of customers has responded in the favour this statement that personal factors has an important role in making decisions for purchases.

Consistent with Schiffman et al., (2013), the role of psychological factors could not be ignored in purchase decisions. But the result of survey conducted on customers of Sainsbury revealed that majority of customer disagreed that brand are important for them as a way to depict individualism and self-impression. Likewise, majority of the customers of Sainsbury i.e. thirty point seven percent were actually uncertain that whether the purchase brand

enhances the aptitude, delight, intricacy and sharpness or not. Self-image is not considered important by majority of customers of Sainsbury. There were thirty six point seven percent respondents of this survey which stated that they disagree that self-image is important. In a similar manner, thirty six point seven percent disagreed that self-esteem is critical for their decisions of purchase at Sainsbury.

4.7.3.Discussion on third research question

The comparison of these results with the literature showed that consistent with the findings of Solomon (1996), Kotler et al (2008) and Commuri and Gentry (2000), this research has proved that cultural and social factors has a significant role in consumer buying behaviour. Likewise, this is also said by Lamb et al., (2010) that personal factors are critical for consumer purchase decision and similar has been proved in this research. Inconsistent with the findings of Kim (2000) and O'Cass and Frost (2002), this research has revealed that psychological factors are not significant for purchase decision. This might be because of the reason that this research is conducted in retail sector and consumer buying behaviour for retail sector is expected to be different.

4.8.Chapter Summary/Conclusion

In this chapter, survey research findings are presented. Firstly, it has analysed the data in a descriptive manner where charts and tables are used to present the data. secondly, data is critically analysed with respect to the aim and objectives of this research. Thirdly, reliability analysis is done and various statistical tests are performed to test the hypotheses. At the end, results are compared and contrasted with the literature.

5. Chapter Five: Conclusion and Recommendations

5.1. Introduction

This research has conducted the critical investigation on those factors that influence the consumer purchasing decision in the UK retail industry. From the retail industry of UK, case study of Sainsbury is selected. This chapter aims to conclude this research.

5.2. Summary of Findings

To restate aim of this research, it could be said that the aim was to investigate the factors that influence the purchase decision of consumers of retail sector. This aim was based on three objectives which has helped to accomplish it. The following section explains how these objectives are accomplished.

To critically review the literature related to factors that influence the purchase decision of consumers in retail sector

On the basis of the literature review, it is concluded that the social, cultural, personal and psychological factors are those factors which could influence the consumer purchase decision.

To conduct a survey in retail organization i.e. Sainsbury related to factors that influence the purchase decision of consumers in retail sector

The next objective was to conduct a survey in the retail organization regarding. This survey is conducted with the help of a questionnaire, which was designed on the basis of themes emerging from the literature. This questionnaire had four main variables' questions i.e. consumer buying behaviour, psychological, personal, social and cultural factors which may have an influence over the consumer buying behaviour.

To empirically test the influence of different factors that influence the purchase decision of consumers in retail sector

The third objective of this research was to empirically test the influence of different factors that influence the purchase decision of consumers in retail sector. On the basis of this research, it is concluded that cultural and social factors are significant for the purchase decision of consumers. Likewise, it is also concluded that the role of personal factors is important in making purchase decisions. On the other hand, it is found that psychological factors do not play a significant influencing role in consumer purchase decision in retail sector.

5.3.Future research recommendations

In this research, there were few limitations which should not be ignored and must be acknowledged. This research is totally based on the quantitative data. As per the recent trend in business and management research studies, it is appropriate to combine the quantitative methods with the qualitative methods. The mixed methodology improves the rigor of the research. therefore, it is recommended to future researchers that they must use mixed research methods for studying similar research issue. Furthermore, this is specific to retail sector but it has studied only one retail organization i.e. Sainsbury as the case study. The results could be improved using the multiple case study method. Therefore, future research studies should analyse the same research issue using the multiple case studies.

5.4.Chapter Summary/Conclusion

This chapter has concluded this research. firstly it summarizes the research findings analysing how the research aim and objectives are fulfilled. Secondly, it provides recommendations for future researchers.

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Appendix : Questionnaire

This research is about factors that influence consumers purchasing decision in the UK retail industry. The selected retail organization is Sainsbury's. As you are one of the valuable customers of Sainsbury's, your participation is valuable in this research. Please take out 10-15 minutes and fill the attached questionnaire. The necessary information about this project is provided in

information sheet. Before filling this questionnaire, please read the information sheet and sign the consent form. . All information given will be treated confidentially.

Social and Demographic Profile

Please tick the appropriate bracket below

1. Gender

- Male ☐
- Female ☐

1. Qualification

High school or below ☐

Bachelors ☐

Masters ☐

Above ☐

1. Age

Below 18 years ☐

19-25 years ☐

26-35 years ☐

36-45 years ☐

46-55 years ☐

Above 56 years ☐

1. Marital Status

- Single ☐
- Married ☐

1. Children

- 0 []
- 1-2 []
- 3-4 []
- 4-5 []

Main Part

Consumer Buying Behaviour

You are a routine purchaser of Sainsbury's.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

You make only limited purchases at Sainsbury's.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

You make extensive purchases at Sainsbury's.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

Social Factors

You have associations/memberships to certain groups.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

You strive to be part of the referral groups.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

Your associations and referral groups has a significant role over the buying or purchase decisions.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

The family/household is significant for your decisions.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

The role which is played in society is crucial for you.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []

- Strongly Disagree []

You are quite status conscious which has an influence over the purchase decision.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

Personal factors

Your age plays an important role when making any purchase.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

Being married or single influence the purchase decisions.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

Children of your family plays a significant role on your family decisions.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []

- Strongly Disagree []

Your income is important factor for making any purchase decision.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

The personal factors are always considered while making any decision by you.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

Psychological Factors

Brands are an important way to depict self-impression and individualism.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

By purchasing brands, existence, delight, aptitude, intricacy and sharpness is ensured.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

Your self-image is important for you.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

Self-esteem is also critical for you.

- Strongly Agree []
- Agree []
- Uncertain []
- Disagree []
- Strongly Disagree []

Thank you very much for your time!

Appendix B: tables

Table 10: Consumer Buying Behaviour – Question 1

You are a routine purchaser of Sainsbury's.			
		Frequency	Percent
Valid	S.A	27	18.0
	A	66	44.0
	U	27	18.0
	D.A	21	14.0
	S.D.A	9	6.0

	Total	150	100.0
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Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 11: Consumer Buying Behaviour – Question 2

You make only limited purchases at Sainsbury's.			
		Frequency	Percent
Valid	S.A	20	13%
	A	61	40%
	U	44	29%
	D.A	19	12%
	S.D.A	6	4%
	Total	150	100%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 12: Consumer Buying Behaviour Question 3

You make extensive purchases at Sainsbury's.			
		Frequency	Percent
Valid	S.A	13	8.7%
	A	59	39.3%
	U	40	26.7%
	D.A	30	20.0%
	S.D.A.	8	5.3%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 13: Cultural and Social Factors – Question 1

You have associations/memberships to certain groups.			
		Frequency	Percent
Valid	Strongly Agree	23	15.3
	Agree	53	35.3
	Uncertain	41	27.3
	Disagree	29	19.3
	Strongly Disagree	4	2.7
	Total	150	100.0

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 14: Cultural and Social Factors – Question 2

You strive to be part of the referral groups.			
		Frequency	Percent
Valid	Strongly Agree	20	13.3
	Agree	54	36.0
	Uncertain	43	28.7
	Disagree	27	18.0
	Strongly Disagree	6	4.0
	Total	150	100.0

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 15: Cultural and Social Factors – Question 3

Your associations and referral groups has a significant role over the buying or purchase decisions.

		Frequency	Percent
Valid	Strongly Agree	17	11.3%
	Agree	38	25.3%
	Uncertain	35	23.3%
	Disagree	46	30.7%
	Strongly Disagree	14	9.3%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 16: Cultural and Social Factors – Question 4

The family/household is significant for your decisions.

		Frequency	Percent
Valid	Strongly Agree	17	11.3%
	Agree	34	22.7%
	Uncertain	43	28.7%
	Disagree	43	28.7%
	Strongly Disagree	13	8.7%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 17: Cultural and Social Factors – Question 5

The role which is played in society is crucial for you.			
		Frequency	Percent
Valid	Strongly Agree	15	10%
	Agree	43	28.7%
	Uncertain	32	21.3%
	Disagree	46	30.7%
	Strongly Disagree	14	9.3%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 18: Cultural and Social Factors – Question 6

You are quite status conscious which has an influence over the purchase decision.			
		Frequency	Percent
Valid	Strongly Agree	26	17.3%
	Agree	46	30.7%
	Uncertain	35	23.3%
	Disagree	30	20.0%
	Strongly Disagree	13	8.7%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 19: Personal Factors – Question 1

Your age plays an important role when making any purchase.			
		Frequency	Percent
Valid	S.A	16	10.7%
	A	49	32.7%
	U	36	24.0%
	D.A	35	23.3%
	S.D.A.	14	9.3%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 20: Personal Factors – Question 2

Being married or single influences the purchase decisions.			
		Frequency	Percent
Valid	S.A	11	7.3%
	A	47	31.3%
	U	32	21.3%
	D.A	40	26.7%
	S.D.A.	20	13.3%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 21: Personal Factors – Question 3

Children of your family plays a significant role on your family decisions.

		Frequency	Percent
Valid	S.A	9	6%
	A	50	33.3%
	U	30	20.0%
	D.A	45	30.0%
	S.D.A.	16	10.7%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 22: Personal Factors – Question 4

Your income is important factor for making any purchase decision.			
		Frequency	Percent
Valid	S.A	15	10%
	A	54	36%
	U	33	22%
	D.A	32	21.2%
	S.D.A.	16	10.%
	Total	150	100.%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 23: Personal Factors – Question 5

The personal factors are always considered while making any decision by you.

		Frequency	Percent
Valid	S.A	18	12.0%
	A	47	31.3%
	U	34	22.7%
	D.A.	38	25.3%
	S.D.A.	13	8.7%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 24: Psychological Factors – Question 1

Brands are an important way to depict self-impression and individualism.			
		Frequency	Percent
Valid	S.A.	17	11.3%
	A	24	16.0%
	U	24	16.0%
	D.A	59	39.3%
	S.D.A	26	17.3%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 25: Psychological Factors – Question 2

By purchasing brands, existence, delight, aptitude, intricacy and sharpness is ensured.

		Frequency	Percent
Valid	S.A.	13	8.7%
	A	27	18.0%
	U	46	30.7%
	D.A.	43	28.7%
	S.D.A.	21	14.0%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 26: Psychological Factors – Question 3

Your self-image is important for you.			
		Frequency	Percent
Valid	S.A.	18	12.0%
	A	22	14.7%
	U	30	20.0%
	D.A.	55	36.7%
	S.D.A.	25	16.7%
	Total	150	100.0%

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 27: Psychological Factors – Question 4

Self-esteem is also critical for you.			
		Frequency	Percent
Valid	Strongly Agree	9	6.0
	Agree	26	17.3
	Uncertain	31	20.7
	Disagree	55	36.7
	Strongly Disagree	29	19.3
	Total	150	100.0

Table 28: Gender Statistics of Customers of Sainsbury

Gender			
		Frequency	Percent
Valid	Males	64	42.7
	Females	86	57.3
	Total	150	100.0

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 29: Qualification Statistics of Customers of Sainsbury

Qualification			
		Frequency	Percent
Valid	High school or below	14	9.3
	Bachelors	80	53.3

	Masters	49	32.7
	Above	7	4.7
	Total	150	100.0

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 30: Age Statistics of Customers of Sainsbury

Age			
		Frequency	Percent
Valid	Below 18 years	30	20.0
	19-25 years	62	41.3
	26-35 years	31	20.7
	36-45 years	8	5.3
	46-55 years	15	10.0
	Above 56 years	4	2.7
	Total	150	100.0

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 31: Marital Status of Customers of Sainsbury

Marital Status			
		Frequency	Percent
Valid	Single	106	70.7
	Married	44	29.3
	Total	150	100.0

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)

Table 32: Number of Children of Customers of Sainsbury

Children			
		Frequency	Percent
Valid	0	46	30.7
	1-2	64	42.7
	3-4	27	18.0
	4-5	13	8.7
	Total	150	100.0

Source: Created in SPSS from Survey conducted at customers of Sainsbury (2016)