AN EXPLORATORY ANALYSIS OF LOW-INCOME WOMEN CONSUMERS AND THEIR CONSUMPTION OF ‘LOW INVOLVEMENT’ GROCERY PRODUCTS

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ABSTRACT

In view of the diversity that exists among consumers, this study argues the importance of focusing on just one sub-group of consumers. Therefore, the study aims to explore the attitudes, motivations, and purchase behaviour of low-income women consumers to ‘low-involvement’ products. More specifically, the adopted methodology comprises of a focus group discussion followed by thirty semi-structured interviews.

Findings suggest that low-income women consumers engage in habitual purchasing and are not loyal to brands of grocery products. However, they often buy stores’ own value-range brands as they believe that these products are similar to manufacturers’ brands. They do not perceive price to be an indication of quality, rather they attribute basic differences between the stores’ own value-range and manufacturers’ brands as ‘expensive packaging’ and the popularity of the brand name. Value for money was revealed as a key motivation underlying their purchasing of grocery products. Consequently, they are very sensitive to sales promotions and actively engage in making comparisons between the promotions in different stores within their locality.

The implications of the study are twofold. Firstly, this research challenges the common assumptions within the consumer behaviour literature that all grocery products are low-involvement. Hence, generalisation in consumer behaviour without due reference to the contextual factors identified among low-income women consumers provides a limited understanding of their decision making and purchase behaviour. Secondly, from a marketing perspective, the study supports the importance of segmentation/targeting with regard to the design of appropriate sales promotion techniques for targeting low-income consumers.
CHAPTER ONE

GENERAL INTRODUCTION
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GENERAL INTRODUCTION

1.1 INTRODUCTION
This chapter serves as a general introduction to the whole work. It begins by providing a background to the study which centres on low-involvement products and low-income women consumers. It presents a description of the underlying aim, objectives, and research questions of the thesis. The originality and contribution of the study are highlighted followed by a brief description of the research methodology of the study. Finally, the proposed structure of the entire thesis is presented last in the chapter.

1.2 BACKGROUND TO THE STUDY
The marketing literature is replete with classifications for the "product" element of the marketing mix (e.g. consumer product and organisational product; durable product and non-durable product; physical product and service; service product and product service; core product, tangible product, and augmented product; and low-involvement product and high involvement product). Among these classifications, the schema of involvement products is the one most pertinent to this study, especially the conceptualisation of the low-involvement product.

With reference to the marketing and consumer behaviour literature, low-involvement products are regularly defined as products which are bought with little or no planning as the acquisition costs, the risks of making a wrong choice, and the benefits (both intrinsic and extrinsic) are low to the consumer (Laurent and Kapfere, 1985; Zaichkowsky, 1986; Zaickhowsky, 1987; Engel et al., 1993; Stanton et al., 1994; McWilliam, 1997; Assael.
It has been postulated that consumers exert less effort in the activities associated with the purchase of low-involvement products (Lastovicka and Gardner, 1978; Kassarjian, 1981; Stanton et al. 1994; Assael, 1998; Arnould, 2004); for example these activities range from the initial thought to buy the products, the brand decisions, in-store reactions to marketing stimuli among others. It has also been argued that most fast-moving consumer goods (FMCG) are 'trivial' and uninvolving regarding the amount of decision-making required for their purchase and in terms of personal relevance to the consumer (McWilliam, 1997).

The background characteristics of the consumer making the purchase constitutes one of the key areas that influence involvement in a product. Those background characteristics can include demographics (such as income), personality, and lifestyle (Wells and Prensky, 1996). Therefore, the need to explore how particular types of consumers react to low-involvement products becomes evident.

The majority of empirical studies appear to generalise on consumers' attitudes and behaviour in respect of the consumption of low-involvement grocery products. This is hardly surprising as these studies adopted a positivist approach which emphasizes generalisation of data based on sampled subjects (Easterby-Smith et al., 1991; Bryman and Bell, 2003; Gray, 2004). However, such generalization does not explain the attitudes and behaviours of all consumers, nor can the approach lay claim to an adequate explanation of the purchase of all types of products, as there are diversities among consumers in terms of their salient beliefs, motivations, attitudes, and behaviour. For example, low-income women consumers and low-involvement products would
constitute a distinct segment and a different product category respectively, and as such would warrant detailed and more focused research attention. Moreover, the little attention that has been devoted to issues associated with low-involvement products in earlier studies is a result of the overemphasis on the cognitive approach to consumer behaviour which explains learning within a framework of complex decision making. Researchers are now recognizing the value of the behavioural approach to understanding consumer behaviour which places little emphasis on thought process before decision making.

Although many other studies have explored conspicuous consumption and materialistic consumption (see for example Mason, 1984; Chung and Fischer, 2001; O’Cass and Frost, 2002; Prendergast and Wong, 2003; Park et al., 2007), very little is known about the specific attitudinal and behavioural responses of low-income consumers in respect of these products. Low-income consumers are defined here with reference to the European Commission as quoted by Fyfe (1994: p.2) that low-income consumers are “persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the member states in which they live”. Further explanation of low-income consumers by Fyfe (1994) reveals that these individuals would include people who are in low wage employment, and others who depend on very little resources from whatever sources such as the elderly, people with disability, single parents, students, the unemployed, and the homeless. However, given the need to have a more focused target, and the fact that women are known to be responsible for greater proportion of household shopping (Harmon and Hill, 2003), this study is designed to specifically focus on low-income women consumers.
1.3 RESEARCH AIMS AND METHODOLOGY

With the above empirical gaps in mind, the overriding aim of the study is to conduct an exploratory analysis of low-income women consumers' consumption of low-involvement products. A review of the consumer behaviour literature indicates that the existing studies on consumer involvement treat consumers as a homogeneous group and do not give explicit consideration to the likely diversity that exists among them as a result of a variety of factors such as their income status. Therefore, the objectives of the study are:

- To acquire an in-depth understanding of the theoretical influences upon consumer decision-making and purchase behaviour in relation to low-involvement grocery products;
- To provide an overview of low-income consumers in the UK;
- To explore and identify the salient beliefs, central motivations and attitudes of low-income women consumers in relation to their consumption of low-involvement grocery products.

This research has leanings towards the phenomenological tradition and logically, the research strategy is therefore qualitative. Evidence in the literature suggests that there is a vast array of methods for generating data qualitatively (Denzin and Lincoln, 2003), but with reference to the overall aim and objectives of this research, focus group discussion and individual interview were considered the most appropriate methods for this study.

The data collection process started with a focus group discussion with nine low-income women whose income statuses were confirmed before they were invited to participate. The decision to use a focus group discussion was favoured because, as anticipated, the participants were able to stimulate each other and share their ideas and thoughts in the group as noted in the relevant literature (Johnson 1996: Welman and Kruger 2001;
The second method used to collect data for this study was in-depth interview. This option was considered useful to the study because of its extensive advantages which include being a good means of establishing attitude-behaviour links, which are important in establishing the veracity of certain evidence (Smith and Fletcher, 2001), and being able to unravel sensitive and highly emotional issues which may not be possible with other techniques such as telephone interview and postal surveys (Welman and Kruger, 2001). A total of 30 in-depth interviews were conducted with low-income women in Salford (North-West of England). The participants were recruited via a snowball sampling method and were interviewed in their homes as this was the most convenient environment for the informants. The interviews lasted approximately one hour each and were tape recorded. The issue of confidentiality was maintained as promised at the outset of each of the interviews. The analysis of the data follows the principle of qualitative thematic analysis suggested by Miles and Huberman (1994) which comprises of data reduction, data display, and conclusion drawing and verification.

1.4 CONTRIBUTION TO KNOWLEDGE

The study challenges the common assumptions within the consumer behaviour literature that all grocery products are low-involvement and shows that generalisation in consumer behaviour without due reference to the contextual factors identified among low-income women consumers provides a limited understanding of their decision making and purchase behaviour.

The research contributes to the existing literature in the sense that it supplements the limited empirical information on low-income consumers. Moreover, given that the
study is specifically aimed at exploring the salient beliefs, central motivations, and attitudes of low-income women consumers in respect of low-involvement products, it is poised to provide a less generalised but more focused perspective of low-involvement products. Consequently, the study will be of interest to marketing practitioners as it will reveal potential directions for low-involvement product strategies in respect of the low-income consumer.

Furthermore, while existing studies on consumer involvement were predominantly based on positivist research paradigm (see for example Laurent and Kapferer, 1985; Ratchford, 1987; Zaichkowsky and Sood, 1988; Hsu et al., 1998; Bienstock and Stafford, 2006) which holds that human nature can be studied by imitating the natural sciences (Bryman and Bell, 2003), the present study contributes to the existing literature as its findings are products of phenomenological paradigm which emphasises understanding human behaviour from the participants' own frame of reference (Collis and Hussey, 2003).

1.5 STRUCTURE OF THE THESIS

The thesis is structured into seven chapters and the contents of each are summarised as follows:

**Chapter One – General Introduction**

This chapter introduces the entire thesis. It provides the background to the study which centres on low-income women consumers and low-involvement products. It also describes the research aims and methodology, the contribution of the study to relevant knowledge and summarises the entire work on a chapter by chapter basis.
Chapter Two - Consumer Involvement

This chapter is one of two that are devoted to a critical review of existing literature and focuses on consumer involvement. It examines the development of the concept of involvement, types of involvement, various determinants and consequences of involvement, levels of involvement, low-involvement products, and theories of low-involvement consumer behaviour.

Chapter Three – Linking Consumer Behaviour Theories and Models To The Low Income Consumer

This chapter forms the second part of the critical literature review and it centres on issues associated with consumer behaviour theories and models as they relate to low-income consumers and key marketing stimuli (i.e. branding, sales promotion techniques). Consumer learning processes and experience (i.e. habit) are also discussed here in relation to consumer decision-making processes. The chapter starts with an in-depth review of the literature on income and consumption. This covers issues such as low-income consumers in the UK, measures of poverty and common lifestyle characteristics.

Chapter Four – Research Methodology

This chapter describes the methodology of the study. It illustrates the research philosophy and paradigms, the choice of data collection methods and the justifications for why these methods were chosen among others. In addition, the sampling methods adopted and the discussion of why they were considered appropriate is also given. Other
areas that feature in this chapter include the description of the area where the study took place, and the adopted data analysis method.

Chapter Five – Findings and Presentation of Data

This chapter presents the findings of the focus group discussion and in-depth interviews. The main themes discussed under both methods include low-involvement products, learning and habitual purchasing, brand preference, value for money, and consumers' attitude to marketing stimuli.

Chapter Six – Discussion of Findings

This chapter discusses the themes that emerged from the study vis-à-vis the existing literature. In consistency with the findings reported in chapter five, the major themes discussed are low-involvement products, habitual purchasing, brand preference, value for money, and consumers' attitudes to marketing stimuli.

Chapter Seven – Conclusions and Implications of the Study

This chapter presents the conclusions that are drawn from the study and the contributions of the study to existing knowledge. It also features limitations of the study and recommendations for further studies.

1.6 SUMMARY OF THE CHAPTER

By providing an overview of product involvement and consumer behaviour, this chapter has facilitated an in-depth insight into the issues leading to this research. Furthermore, a strong justification for the undertaking of this research is provided, particularly as little prior research has been conducted in this area and that the theoretical contribution
offered is potentially significant. The aim of this thesis, the research objectives and its organisation are clearly specified, allowing the reader to monitor and understand the direction of the ensuing chapters.
CHAPTER TWO

CONSUMER INVOLVEMENT
CHAPTER TWO

CONSUMER INVOLVEMENT

2.1 INTRODUCTION

This second chapter of the thesis is one of the two chapters devoted to the meticulous and critical review of relevant literature. In this chapter, the development of the concept of involvement is traced in the literature and various types of involvement are identified.

Existing knowledge on various determinants and consequences of involvement as well as the levels of involvement are also discussed. The chapter ends with a review of the discussions on classification of products into high/low-involvement.

2.2 TRACING THE DEVELOPMENT OF THE CONCEPT OF INVOLVEMENT

The term involvement has attracted considerable thought in the consumer behaviour literature for the past few decades. This is not unconnected to its significance at providing some explanations to the complexities associated with consumer behaviour.

Going by the view of Beharrell and Denision (1995), the concept originated in the field of social psychology with the works of Sherrif and Cantril (1947) and Sherrif et al. (1965). In the former it was conceptualized as the relation between ego and an object, and in the latter (social judgement theory), it was described as the centrality of beliefs involved with an individual. But there seems to be an agreement in the extant marketing literature (for example, Kassarjian, 1981; Greenwald and Leavitt, 1984; Engel et al., 1993; McWilliam, 1997; Hsu et al., 1998; Foxall et al., 1998) that the concept of involvement was first popularized in marketing circles by Krugman (1965) whose focus was on advertising. According to Krugman (1965: p.355) 'by [involvement] we do not
mean attention, interest, or excitement but the number of conscious "bridging experiences" connections, or personal references per minute that the viewer makes between his own life and the stimulus". Given that the focus of Krugman's thesis was on advertising, it is not surprising that this definition is tuned in that direction. However, many more definitions of involvement have been proposed and unfortunately as emphasised by Liu (1986) there is no general agreement regarding the nature of the concept. Some of these definitions of consumer involvement are outlined here.

Involvement in general has been defined as the perceived level of personal importance of interest evoked by a stimulus within a specific situation (Arnould et al., 2004; Engel et al., 1995), a goal-directed arousal capacity (Park and Mittal, 1985), and the level of identification and personal relevance the purchase decision holds for the consumer (Robertson et al., 1984). Brennan and Mavondo (2000) refer to it as 'motivation to search for information'. According to them, it includes such motivational variables as aspirations and risk perception, and it is more clearly related to a consumer's state of motivation. Specifically, consumer involvement has been defined as perceived personal importance and/or the interest consumers attach to the acquisition, consumption, and disposition of a good, a service, or an idea (Celsi and Olson, 1988; Mowen and Minor, 1998). This is closely related to the perspectives which view involvement as "caring" which is the opposite of nonchalance (Mittal, 1989), and long term interest in a product (Lin and Chen, 2006). Since some of these definitions of involvement appear simple while others are more complex in nature, one could only infer further that the above literature underlines the diversity in the views on what involvement is all about. It is not surprising therefore that it is argued that despite the fact that involvement has recently
occupied a central position in consumer research. substantial confusion exists as to its nature (Muncy and Hunt, 1984).

Against this backdrop, Rothschild (1984: p.216) takes a critical look at the problem associated with involvement literature and argues that the problem could be summarised into the following: ' (1) there is too much theorizing: (2) there is too little data collection: (3) there is too much complaining about lack of structure: (4) there is too much repetitive reviewing of past review papers'. Similarly, Kapferer and Laurent (1985) argue that rather than pursuing the endless discussions on what the ‘real’ involvement is, it would be more fruitful to recognise that a consensus emerged on the generic definition of involvement which is proposed by Rothschild (1984). Hence with reference to Rothschild (1984), Kapferer and Laurent (1985: p.49) state that ‘involvement is an unobservable state of motivation, arousal or interest. It is evoked by a particular stimulus or situation and has drive properties. Its consequences are types of searching, information-processing and decision making’. Foxall and Pallister (1998: p.180) also observe that ‘involvement is to do with personal relevance, a perceived value in the goal object, an arousing motivation reflecting interest in the goal object, and that this arousal or motivation can be stimulated by communication, by the product itself or by the purchase decision context’. Indeed, thorough scrutiny of the last two definitions suggests there is accord between them and that they appear to be all encompassing and provide a platform for further and meaningful studies on involvement-related issues.

2.3 CONCEPTUALISING INVOLVEMENT

The complex nature of involvement becomes more noticeable in the areas of what researchers consider to be the different types of involvement. In its broad form.
involvement has been conceived as falling into two categories, namely enduring involvement and situational involvement (Day et al., 1995; Assael, 1998; Sheth et al., 1999), while the combination of these two makes a third category known as response involvement (Rothschild and Houston, 1980). In this classification, the degree of interest a consumer has towards a stimulus such as a product or service on an ongoing basis is the enduring involvement. This is described as internal to the individual and reflects the pre-existing relationship between the individual and a particular purchase decision (Parkinson and Schenk, 1980). Buttressing this point further is the view of Martin and Marshall (1999) who claim that as the name suggests (enduring or long-term), it relates to a consumers' personal interest. According to Sheth et al. (1999, p.362) 'the extreme form of enduring involvement is deep involvement. It is important because it is a window on a customer's key motivations, emotions, and even psychographics. People are fanatic about things they deeply care about. They use them for enjoyment, to derive life satisfactions, and even to define their identity.' One underlying suggestion that is common in these views is that this type of involvement is not situation-specific but spans over a considerable period of time.

The second form of involvement is identified to be situational involvement which refers to the degree of interest a consumer has with regards to a specific situation or circumstance. In its further description, Parkinson and Schenk (1980) argue that this type of involvement is external to the decision-maker as it describes the ability of a situation to elicit a behavioural response from a person in a particular situation. The type of involvement that is produced from the combination of both enduring and situational involvement is known as response involvement (Rothschild and Houston, 1980). In other words, response involvement captures the complexity or extensiveness
of behavioural processes that characterise an individual’s relationship to any given issue. For instance, levels of an individual’s response involvement in the purchase of a product are reflected in a sequence of stages associated with the process by which the individual reaches a decision regarding the purchase (Rothschild and Houston, 1980).

Given the divergent views on the nature of involvement, many more nomenclatures of involvement have emerged in the consumer behaviour literature. For instance, Muncy and Hunt (1984) observe that five concepts have been studied under the topic of involvement. These are ego involvement, commitment, communication involvement, purchase importance, and response involvement. According to these authors, ego involvement is about how a consumer’s value system is engaged during the purchase of a product. But commitment, as defined by Traylor (1983: p.75) refers to ‘an emotional or psychological attachment to a brand within a product class’. There is convergence of opinion on the views expressed by Muncy and Hunt (1984) and Traylor (1983) that while these two concepts (ego involvement and commitment) are related, the two are not necessarily the same. This argument is anchored on the claim that ego involvement can exist without commitment (Muncy and Hunt, 1984). Also, Traylor (1983) emphasises that high-brand commitment implies brand loyalty, but the converse does not necessarily hold. Hawkins et al. (2004) argue that brand loyal purchasing involves the act of being committed to buying a particular brand over time after having carefully selected it in the past and noticed that it satisfies the need. However, according to Hawkins et al. (2004), repeat purchasing is different from brand loyalty in that the former relates to buying a particular brand over time because of the belief that all the brands of the products are almost the same and one finds one satisfactory then keeps buying it but there is no commitment to the brand as in brand loyalty.
The third related concept identified by Muncy and Hunt (1984) is communication involvement. According to these authors, this type of involvement occurs only during the communication; it does not begin before the communication starts and will only continue as long as the communication does. This, they claim, is one of the key issues which distinguishes communication involvement from ego involvement. Moreover, in reaction to what they describe as the confusion of the term ego involvement with purchase importance, Muncy and Hunt (1984) postulate further that, although purchase importance can be a result of ego involvement, there is a need to note that other factors like perceived risk can cause high purchase importance. Hence a product might not be ego involving but have high-perceived risk and be considered to be high in purchase importance. The last concept considered by Muncy and Hunt is response involvement which features in Houston and Rothschild (1978) cited in Rothschild (1984). With reference to Houston and Rothschild, they note that response involvement is 'the complexity of cognitive and behavioural processes characterising the overall consumer decision process (Muncy and Hunt 1984: p.195)'. This is what has been described earlier as the combination of situational and enduring involvement.

Obviously, the above clarifications between these concepts enhance existing understanding of the consumer involvement literature and significantly add to knowledge of consumer theories in general. However, in agreement with the argument of Rothschild (1984), this classification of Muncy and Hunt appears similar to the three types or components identified earlier (enduring, situational, and response) and does not suggest to the contrary. This is why Rothschild (1984) refers to such effort as "recompartmentalization"
Consumers can be involved with various goal objects, which could be product categories, brands, advertisements, media, decisions, or activities (Arnould et al., 2004, Peter and Olson, 2005). Moreover, William et al. (1978) argue that customers could be involved with pricing or customer service practices, while Kassarjian (1981) suggests that consumers could be more involved in the consumer decision process. Studies have shown that consumers’ involvement with these diverse objects leads to different reactions. For example Sadarangani and Gaur (2002) indicate that consumers’ involvement with products leads to a greater perception of attribute differences, perceptions of greater product importance, and a stronger commitment to brand choice. It has been identified that being involved in purchases results in consumers searching for more information, spending more money, and spending more time searching for the right selection (Clarke and Belk, 1978; Sadarangani and Gaur, 2002). Wright (1974) cited in Zaichkowsky (1985) claims that consumers’ involvement in advertisements tends to make them engage in more counter-arguments to the advertising.

In their classification of customers on the basis of either low or high involvement along price and customer service shown in Figure 2.1 below, William et al. (1978) indicate that price-oriented shoppers would tend to select stores with a reputation for low prices while convenience oriented shoppers would tend to seek stores near their homes or offices, or having ample parking spaces.
In the typology represented in the figure, the involved shoppers have high involvement in the store or chain’s customer service practices and store or chain’s pricing practices, and perceive their store to be convenient and also have low prices, while the apathetic shoppers perceive both price and customer service levels in the stores in a negative manner (William et al., 1978: p.31). These findings further strengthen the argument in favour of the diversity in what could be the results of consumers’ involvement in goal objects.

Based on the postulation that people could be more involved in the consumer decision process, it is noted by Kassarjian (1981: p.32) that ‘such individuals may be addicted readers of Consumer Reports. who pay attention to advertising and personal influence, and to the business and consumer sections of newspaper. Some individuals may well be more price conscious, more alert to brand differences, generally more capable of discriminating quality differences, the more alert, the more conscious, the more
interested and involved consumer. It is therefore not surprising that Zaichkowsky (1985) notes that each area of involvement might have its own idiosyncratic result of the state of being involved with the stimulus.

Whichever is the goal object of the involvement, the involvement that consumers have for such things varies in terms of its level. Many studies have reported diversely and provide various levels at which involvement can be conceptualised. In the first instance, the most commonly held view is that involvement can be categorised into low and high levels. In this categorisation, in situations of high involvement, consumers behave as information processing, problem solving, and cognitive individuals reaching for a reasoned decision for some categories of goods and services (Kassarjian, 1981). In line with this claim, in a study on the effects of mood, involvement, and quality of store experience on shopping intention, Swinyard's (1993) findings show that highly involved consumers are more active processors of information cues. Although with specific focus on mass media, this active processing of information is further supported by Krugman (1965: p.355) who argues that 'with high involvement, one would look for the classic, more dramatic, and more familiar conflict of ideas at the level of conscious opinion and attitudes that precede changes in overt behaviour'. Given the profundity of activities involved in this level of involvement, one could state that a high level of involvement equates (approximately) to personal relevance or importance (Greenwald and Leavitt, 1984).

On the other hand, at low level of involvement, the responses of consumers are often characterised as indifference. In fact, it is reported that consumers with a low level of involvement may not even recognise their needs and wants prior to going shopping
(Hsu and Lee, 2003). For example, it is noted that for low-involvement product categories, similarities of attributes between competing brands lead to variety-seeking behaviour (Bolting, 1998). This indicates a lack of commitment. In support of the foregoing about low level of involvement, Kassarjian (1981: p.31) states that 'in...low-involvement decisions, the consumer unconcernedly purchases and consumes the product, tries new products, switches brand, obliviously ignores promotional activities and worries about the important events in his life – the automobile’s need for repairs, the children’s grade in school, irritants at work or what have you' Although this view seems to support the extant literature on the levity with which consumers treat issues at low level of involvement, it is yet unclear that consumers would downplay promotional activities in purchases of low-involvement products as suggested by Kassarjian, neither is it clear whether low-income consumers would react in similar manner to products at this level of involvement.

There are other perspectives regarding levels of involvements. Greenwald and Leavitt (1984) view advertising audience involvement as having four levels, comprising preattention, attention, comprehension, and elaboration. These four levels differ in terms of the abstractness of symbolic activity used in the analysis of an incoming message. In this postulation, the progression is from preattention which is the lowest, through elaboration which is the highest, such that lower levels use relatively little capacity and extract information needed to determine whether higher levels will be invoked. Although, this perspective is specific to advertising, some authors also canvass for viewing involvement as multi-level in nature, that is taking it to be a continuum rather than a dichotomous issue (William et al., 1978; Traylor. 1983; Sheth et al., 1999). However, while acknowledging that it is agreeable to view involvement as a continuous
variable. Rothschild (1984: p.216) notes that it is virtually impossible to study involvement in an experimental design if it is an independent variable; hence the dichotomy is most preferred. This argument further suggests the need for a new research methodological framework for the study of consumer involvement, such as the phenomenological paradigm which studies humans behaviour from their own frame of reference (Bryman and Bell, 2003; Collis and Hussey, 2003; Gray, 2004). While the appellation of low and high involvement levels in products, services, advertising, or other goal objects might still be a point of debate like the involvement construct itself, its use has been considerably favoured in the relevant literature (see for example, Le Claire, 1982; Batra, 1985; Liu, 1986; Chang and Hsieh, 1997; McWilliam, 1997; Terblanché et al., 1999; Ahmed, et al., 2004; Ndubisi and Moi, 2006; Aboulnasr, 2006).

It is considered important to review the broad perspectives of the key determinants of involvement in all the consumer goal objects already identified. This is considered potentially beneficial as it is claimed that its knowledge makes the nature of involvement clearer, and allows a prediction of the consequences of involvement (Kapferer and Laurent, 1985).

Various factors determine the level of involvement consumers have towards products, brands, advertisements, or any other stimuli. These factors have been identified to be the characteristics of the consumer making the purchase, the physical characteristics of the stimulus, and the situation (Zaichkowsky, 1986; Engel et al., 1995; Chung and Zhao, 2003). Wells and Prensky (1996) agree with this view. They state that these factors can be classified into three broad areas which are (1) the background characteristics of the consumer making the purchase (culture and values, demographics, personality, lifestyle,
psychographics): (2) product characteristics (attributes, benefits, cost, and the perceived risk of buying and using the product), and (3) situational effects that accompany a particular purchase or usage occasion or any competing needs that may arise at the same time. Although McWilliam (1997) also categorises the determinants of involvement into three, his combination is slightly at variance from the aforementioned ones. They are risk (be it financial, psycho-social, or time-generated risk), the expression of one’s own personality or mood (usually referred to as value-expressiveness or self concept), and hedonic expression. Perhaps the view that encapsulates most of these factors together is that of Laurent and Kapferer (1985) which indicates that involvement has five different facets or antecedents. These are perceived product importance (personal meaning), hedonic value (emotional appeal), sign or symbol value (the degree to which a product, its purchase or consumption can express one’s personality), and the perceived risks associated with purchase which can be subdivided into: perceived risk importance (the importance of negative consequences in case of poor choice) and perceived risk probability (the probability of making mistake in choice of product). A critical look at this classification suggests it also either directly or indirectly incorporates the commonly stated antecedents which are the characteristics of the products, the characteristics of the customer involved in the purchase, and the situation in which the decision takes place. Meanwhile, Robertson et al. (1984) state that the most important factors of these determinants are cost, interest, perceived risk, situation, and social visibility. If considered closely, this view also does not lose sight of the significance of the three basic antecedents which are deemed to give rise to the level of involvement one has towards a product.
With respect to product involvement, attempts have been made to model those factors which determine consumers' involvement in product decisions. This is shown in Figure 2.2 below.

**Figure 2.2: A Basic Model of Consumer Product Involvement**

![Diagram of consumer product involvement model]

This composite model argues that an individual's level of involvement is influenced by two sources of self-relevance. These are intrinsic and situational, and each of the sources can generate means-end chains linking product attribute knowledge to personally relevant consequences and values. While intrinsic self-relevance is based on consumers' means-end information stored in memory, situational self-relevance is a function of the immediate physical and social environment that activates important consequences and values (Peter and Olson, 2005). This model by Peter and Olson (2005) captures all of the various antecedents identified in different studies reviewed.

**Source:** Peter and Olson (2005: p.92)
earlier. However, concerning the component titled ‘consumer characteristics’, this model suggests a limited profile of consumers. For example, despite consumers’ income being a salient issue associated with consumption, this is not explicitly featured in this part of the model. The inclusion and consideration of such demographics into explanations of consumer involvement are necessary to contribute to the relevant literature.

2.4 CATEGORISING PRODUCTS INTO HIGH/LOW-IN Volvement

Given the aforementioned discussion, it is useful to consider whether products can be described as low-involvement in nature. Interestingly, involvement does not only vary by product, but also by brand, as it is certainly possible to have high-involvement brands among low-involvement products (Robertson et al., 1984). Some caution is therefore needed in attempting to define a ‘low-involvement product’. This is especially necessary as it is argued that the same product could be low involving for some and high involving for others (Sheth et al., 1999). Still many studies have attempted to categorise products as either low or high involvement (Ratchford, 1987; Zaichkowsky, 1987). The FCB1 grid of Vaughn (1980: 1986) and the Rossiter-Percy grid (1991) are further examples of studies that categorise products into high and low-involvement. Clarke and Belk (1974) assert that with a relatively homogeneous population, the rank orders of involvement with an array of products are expected to be reasonably similar. And it is argued further that, ‘consumers with similar involvement levels should have similar motivation towards the product (Zaichkowsky and Sood, 1988: p.32)’. Hence, it is argued that it may be possible to talk about high and low-involvement products (McWilliam, 1997). Furthermore, it is still deemed helpful to trace the discussion of

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1 FCB stands for Foote, Cone and Belding which is the name of the advertising agency for which the grid was developed.
product categorisation by levels of involvement into the link that has been made between advertising and product from the time the concept involvement was popularised in order to achieve a better appreciation of product involvement.

The discussion of involvement has been strongly linked to the belief that the human brain consists of two hemispheres and each specialises in a specific information processing itinerary (Krugman, 1977; Vaughn, 1980; Kassarjian, 1981; Vaughn, 1986; Ratchford, 1987; Nelmapius et al., 2005). known as hemisphere lateralisation (Nelmapius et al., 2005). In this postulation, the right brain, in the description of Schiffman and Kanuk (2004: p.232), is concerned with nonverbal, timeless, pictorial and holistic information and is emotional, metaphoric, impulsive and intuitive. On the other hand the left-brain is responsible for cognitive activities such as reading, speaking, and attributional information processing. This left-brain is described as active, realistic and rational. In summary, while the right brain is predominantly about feeling, the left-brain relates to thinking and information processing (Vaughn, 1986). This conceptualization has led to the development of grids which are used to classify products as either high or low-involvement products. Figure 2.3 below from Vaughn (1986) describes four advertising planning strategies, namely informative, affective, habitual, and satisfaction in Quadrant 1, 2, 3, and 4 respectively in line with product involvement categories. It is based on the knowledge of the traditional consumer response theories (such as the Marshallian Economic Model and the Veblenian Social-Psychological Model) and the hierarchy-of-effects model (Vaughn, 1986).
In the quadrant 1, thinking and economic considerations thrive, the hierarchy of effect is of the ‘learn - feel - do’ sequence, and the advertising strategy recommended is informative. Products in this category are highly involving and include items like cars (Vaughn, 1986) and refrigerators (Ratchford, 1987) as examples that fit this categorization. The second quadrant relates to products that are highly involving and are affective in nature, hence the hierarchy of effect follows the sequence ‘feel - learn - do’. and the relevant advertising strategy is affective. This strategy involves the use of emotional communications for promoting the product concerned. Examples of products in this category are cosmetics, jewellery (Vaughn, 1986) and wine for a dinner party (Ratchford, 1987). Quadrant 3 features low-involvement and thinking products and the decision process follow, ‘do - learn - feel’ sequence. This is characterised by routinized.

<table>
<thead>
<tr>
<th>THINK</th>
<th>FEEL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INFORMATIVE</strong> (Economic)</td>
<td><strong>AFFECTIVE</strong> (Psychological)</td>
</tr>
<tr>
<td>Learn ➔ feel ➔ Do</td>
<td>Feel ➔ Learn ➔ Do</td>
</tr>
<tr>
<td><strong>HABITUAL</strong> (Responsive)</td>
<td><strong>SATISFACTION</strong> (Social)</td>
</tr>
<tr>
<td>Do ➔ Learn ➔ feel</td>
<td>Do ➔ feel ➔ Learn</td>
</tr>
</tbody>
</table>

*Source: Vaughn (1986: p.58)*
purchase behaviour. As stated by Vaughn (1986) 'although some minimal level of awareness may precede purchase, deeper learning is not necessary for such products'. Habitual advertising strategy is suggested for this category of products to create and reinforce habits. Paper towel (Vaughn, 1986) and household cleaning products (Ratchford, 1987) are the cited examples of products that fall in this category. The fourth quadrant features the low-involvement/feeling products, and the sequence of the hierarchy of effects follows 'do – feel – learn'. Examples of products in this category are noted to be beer (Vaughn, 1986; Ratchford, 1987) and cigarettes (Vaughn, 1986) and the advertising strategy recommended is satisfaction. This strategy involves emphasising consumer personal satisfaction in the advertisement. These studies emphasise that 'do' or 'action' features first or early in the decision process to buy products that are classified as low-involvement in nature, and cognitive learning or extensive information search is not considered so relevant in these thresholds. A detailed grid with the various products plots is presented as Figure 2.4 below.
Figure 2.4: Major Study Grid – 60 Common Products

Think-Feel

Source: Ratchford (1987, p.31)
Moreover, Rossiter et al. (1991) developed another grid (Rossiter-Percy Grid), which plots products into low and high involvement categories. The basic difference between this and the FCB grid (Vaughn, 1980; 1986; Ratchford, 1987) are that the Rossiter-Percy grid discusses the following which are considered as improvements on the FCB grid: (1) brand awareness as a necessary precursor to brand attitude; (2) the involvement dimension of brand attitude; (3) the motivational dimension of brand attitude; (4) advertising tactics based on the grids; and (5) theoretical extensions of the Rossiter-Percy Grid (Rossiter et al., 1991: pp.11-12). This grid is presented below as Figure 2.5

**Figure 2.5: The Rossiter-Percy Grid**

<table>
<thead>
<tr>
<th>Brand Awareness</th>
<th>Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Brand Recognition</strong>&lt;br&gt;(at point-of-purchase)</td>
<td><strong>Brand Recall</strong>&lt;br&gt;(prior to purchase)</td>
</tr>
<tr>
<td><strong>Low Involvement</strong>&lt;br&gt;(trial experience sufficient)</td>
<td><strong>High Involvement</strong>&lt;br&gt;(search and conviction required prior to purchase)</td>
</tr>
<tr>
<td><strong>Type of Motivation</strong></td>
<td></td>
</tr>
<tr>
<td>Informational&lt;br&gt;(negative motivations)</td>
<td>Transformational&lt;br&gt;(Positive motivations)</td>
</tr>
<tr>
<td>Typical product categories&lt;br&gt;(brands may differ)</td>
<td>Typical product categories&lt;br&gt;(brands may differ)</td>
</tr>
<tr>
<td>aspirin</td>
<td>candy</td>
</tr>
<tr>
<td>light beer</td>
<td>regular beer</td>
</tr>
<tr>
<td>detergent</td>
<td>fiction novels</td>
</tr>
<tr>
<td>routine industrial products</td>
<td></td>
</tr>
<tr>
<td>Brand levels</td>
<td>Routinized favorable brand switchers</td>
</tr>
<tr>
<td>Typical product categories&lt;br&gt;(brands may differ)</td>
<td>Typical product categories&lt;br&gt;(brands may differ)</td>
</tr>
<tr>
<td>microwave oven</td>
<td>vacations</td>
</tr>
<tr>
<td>insurance</td>
<td>fashion clothing</td>
</tr>
<tr>
<td>home renovations</td>
<td>cars</td>
</tr>
<tr>
<td>new industrial products</td>
<td>corporate image</td>
</tr>
<tr>
<td>New category users&lt;br&gt;(Experimental or routinized other BRAND switchers)</td>
<td>Other-brand lovals</td>
</tr>
</tbody>
</table>

*Source: Rossiter et al. (1991: p.13)*
While, the grids appear to have worked well in solving some relevant marketing problems (Vaughn, 1986) and the scales and measures which were used were reported to be reliable and valid (Ratchford, 1987), but one could still ask, 'would the products be different if the subjects were predominantly low-income consumers?' Certainly, exploring this question in detail will contribute significantly to extant literature on product involvement and involvement literature in general.

As a foundation for coining an operational definition for low-involvement products in the present study, existing perspectives on conceptualisation of low-involvement products are hereby examined. In a simple term, Hart and Stapleton (1992) argue that low-involvement products are impulse goods and that they are products which are purchased on the spur of the moment without any previous considerations. This standpoint approximately matches another which suggests that for most consumers, most fast-moving consumer products are 'trivial' and uninvolving both in terms of the decision making required in their purchase and the personal relevance to the buyer (McWilliam, 1997). In fact, unlike these direct modes to the definition of the concept, most writers rather describe the situations under which low-involvement products' purchases take place to explain the concept. Several arguments have been put forward to claim that low-involvement purchasing is essentially insignificant. In low-involvement conditions, it is claimed, consumers are not motivated to actively evaluate alternative brands. The product being evaluated is not particularly risky, expensive, important, or personally relevant. This lack of motivation to process information is why brand beliefs are formed in a passive state (Assael, 1998). This is why Arnould et al. (2004) also argue that decision-making is minimal for low-involvement products. Again, low-involvement purchases, it is claimed, tend to be less important and relevant to

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consumers because both the costs and benefits are lower than those associated with a car or other higher involvement purchases (Wells and Prensky. 1996). Taking a somehow different approach, Stanton et al. (1994) systematically listed conditions for which involvement is greater as follows: (1) the consumer lacks information about alternatives for satisfying the need (2) a large amount of money is involved (3) the product has considerable social importance (4) the product is seen as having a potential for providing significant benefits. The authors then hypothesize that since they rarely meet any of these conditions, most buying decisions for relatively low-priced products that have close substitutes would be low-involvement. A more detailed view of low-involvement products is proposed by Semenik and Bamossy (1995) who conceptualize such products into two forms: low-involvement, some information search and low-involvement, little information search (habit). In the former, products are not perceived by consumers to be particularly symbolic or important but there are enough differences among brands so that some comparisons take place (usually at the point of purchase). However, in the latter scenario, consumers see little consequences to the choice of one brand over another. Hence, their choices are guided by habit.

Given the lack of clear-cut consensus about the definition of low-involvement products, it is considered helpful and logical to highlight the keywords in the contributions reviewed so far (see for example Krugman, 1977; Kassarjian, 1981; Zaichkowsky, 1987; Zaichkowsky and Sood, 1988; Nelmapius et al., 2005) towards forming a working definition of low-involvement products specifically meant for this study. This is considered necessary as it will not only guide the conduct of the research but also ensure consistency in terms of the application of the concept throughout the study. Hence, adopting this stance, low-involvement products may be defined for this study as
products which are bought with little or no planning as the purchase costs, the risks of making a wrong choice, and the associated benefits are low to the consumer. Among products that are often cited in the literature as examples of products that could be in this category are tea (Le Claire. 1987); household cleaning products (Ratchford. 1987); table salt (Assael. 1998), paper towels (Vaughn. 1986: Solomon. 2004; Arnould et al.. 2004); bread, and coffee (Ahmed et al., 2004). These examples appear consistent with the results of the survey of Taylor (1981) in which the sample of the study rated nondurables as low-involvement purchase decisions and durables as high involvement purchase decisions.

2.5 SUMMARY OF THE CHAPTER

The term involvement has been noted to have originated from the field of social psychology since 1947 with the publication of Sherrif and Cantrl but became popular in marketing literature since 1965 with the work of Krugman on advertising. Unfortunately, there is no clear-cut generally acceptable definition of the concept. However, Kapferer and Laurent (1985) suggest a generic definition proposed by Rothschild (1984) for the concept. Hence, they define involvement as an unobservable state of motivation, arousal or interest which is evoked by a stimulus or situation and has drive properties. In its broad sense, involvement can be categorised into two types which are enduring involvement and situational involvement. While the former is the degree of interest a consumer has towards a stimulus on an ongoing basis, the latter refers to the degree a consumer has towards a stimulus on a specific occasion.
Consumers' involvement in any goal object such as advertising, product categories, brands, decision and many others often leads to various consequences. For example, considerable evidence suggest that consumers' involvement in product leads to a greater perception of attributes differences, perception of greater product importance, and a strong commitment for the brand choice. Accordingly, to ensure consistency in the study, low-involvement products are defined in this study as products which are bought with little or no planning as the purchase costs, the risks of making a wrong choice, and the associated benefits are low to the consumer. But one needs to ask, 'what really determines consumers' involvement in various goal objects'? A meticulous integration of the extant literature suggests these factors could be summarised into the consumer's characteristics, the characteristics of the goal objects (such as the product), and the situational context.

Several attempts have also been made to categorise products as either high or low-involvement in the consumer behaviour literature. Hence products like the car, camera, expensive watch, fashion clothing, and microwave oven are classified as high involvement; while products like tea, household cleaning products, bread, table salt, coffee, fiction novels, candy, light beer, women's magazines are classified as low-involvement products.

Given that these previous studies that categorise these products do not consider the diversity which exists among consumers. such that they assume all consumers would have homogeneous perceptions, attitudes, and motivations about marketing stimuli which is highly unlikely to be the case, the next chapter is devoted to a review of
existing literature on consumer theories with considerable attention on low-income consumers.
CHAPTER THREE

LINKING CONSUMER BEHAVIOUR THEORIES AND MODELS TO THE LOW INCOME CONSUMER
CHAPTER THREE

LINKING CONSUMER BEHAVIOUR THEORIES AND MODELS TO THE LOW-INCOME CONSUMER

3.1 INTRODUCTION

The following literature review offers a critical examination of the extant literature on consumer behaviour theories/models and their value in understanding the low-income consumer. Given the focus of this study, an extensive review of the low-income consumer literature is conducted, and this covers issues such as characterising low-income consumers, measures of poverty and the extent of low-income consumers in the UK. Due to the significant nature of understanding attitude as a pre-requisite to understanding behaviour, the latter part of the chapter discusses the issue of consumers' attitude and behaviour within the context of key marketing stimuli (i.e. branding, packaging, and sales promotion).

3.2 UNDERSTANDING CONSUMER BEHAVIOUR

Several existing models provide a guide to the many influencing variables upon human behaviour, thus, it can be argued that such models offer a foundation from which to investigate consumer decision-making and purchase behaviour of low-involvement grocery products. However, when evaluating three of the most commonly referenced models (i.e. the Nicosia model {1966}; the Engel, Kollatt & Blackwell model {1968} and the Howard-Sheth model {1969}), their value in helping to contribute to this study is questioned. Despite all three models incorporating the potential influence of marketing stimuli and the consumer's purchase experience/learning process, their emphasis rests upon high-risk purchases (Lunn, 1974). Therefore, as systematic and
detailed as these models may look, their major limitation in terms of their applicability to this study is that they do not explicitly consider low-involvement purchase conditions. Another limitation of these three major models of consumer behaviour is that they all treat consumers as a homogeneous group. It is commonly accepted throughout consumer behaviour literature that the consumption process begins long before the actual product purchase. Thus, purchase behaviour or intention to purchase is largely shaped and changed by an individual’s attitude towards a behaviour, reflecting personal beliefs, learning theories and decision-making styles. Within the context of low-involvement theory, an examination of these behavioural constructs now follows.

3.2.1 Consumer Attitudes

An attitude may be defined as a learned predisposition to behave in a consistently favourable or unfavourable way with respect to a given object (Schiffman and Kanuk, 2000). Most researchers agree that it is useful to consider attitudes as having three components which are cognitive, affective, and behavioural (East, 1997; Solomon et al., 1999; Hawkins et al., 2001). While the cognitive component part refers to the belief an individual holds about an object, the affective component relates to feelings of a positive or negative nature towards an object, and the conative which is also known as behavioural is one’s tendency to respond in a certain manner towards an object or activity. While all the three components of an attitude are important, their relative importance will vary depending upon a consumers’ level of motivation with regard to the attitude object (Solomon, 2004). As with many consumer behaviour-related concepts, there are different views on interrelationships of the elements that make up the attitude system. Engel et al. (1995) propose two models of the linkage of these elements
known as the traditional view and contemporary view of attitude. These are shown as Figures 3.1 and 3.2 below.

**Figure 3.1: Traditional Tricomponent view of Attitude**

![Traditional Tricomponent view of Attitude Diagram](image)

*Source: Engel et al. (1995: p. 364)*

Figure 3.2 below represents a more contemporary perspective of attitude. In this view, both the cognitive component and the affective component are conceptualized as determinants of attitudes. In other words, attitudes are formed through beliefs and feelings about the attitude object. Unlike the cognitive and affective, the conative component is not seen as determining attitude, rather, attitude are viewed as determining the conative component (Behaviour). However, this order is not applicable in the traditional view as indicated in Figure 3.1.
In the view of Mowen and Minor (1998), it is important for us to learn to recognize the factors that influence the extent to which attitude predicts behaviour. These authors highlight those factors to be: involvement of the consumer, attitude measurement, effects of other people, situational factors, effects of other brands, and attitude strength. This standpoint underscores the significance of involvement of the consumer in marketing stimuli such as products/services towards providing credible explanations for behavioural pattern in respect of the stimuli.

Perhaps the most popular studies on attitude-behaviour relationship are those of Fishbein and Ajzen (1975), Ajzen and Fishbein (1980) - theory of reasoned action; and Ajzen (1985) and (1991) – theory of planned behaviour. Despite its wide application, in
many areas of consumer behaviour, the models are not devoid of criticism. Ajzen and Fishbein (1980) argue that the best predictor of behaviour is the person’s intention to perform the behaviour but Thompson and Panayiotopoulus (1999) claim that this link can be disrupted by the passage of time, and unforeseen events or new information. In addition, they contend that the model is not suited to applications involving low-involvement behaviours, which are likely to be based on few, weakly held, possibly unstable views. This criticism appears to be warranted as low-involvement conditions do not usually require such an elaborate process as is implied in the model. Similar to the earlier models discussed (i.e. Nicosia, Engel, Kollatt & Blackwell, Howard-Sheth), another weakness of both attitude-behaviour models is that neither of them differentiates amongst consumer segments. In other words, they do not explicitly consider the diversity in consumer characteristics, whereas several studies point to the reality and benefits of segmentation in today’s marketplace (Dibb and Simkin, 1991, 1997; Cahill, 1997; Kara and Kaynak, 1997; Dibb, 2001; Moore and Ratneshwar, 2001; Lin, 2002; Honkanen et al., 2004; Galguera et al., 2006; Harris and Bray, 2007; Quinn et al., 2007). Marketing communications play a significant role in the formation of attitudes, as product-related information is made salient, a negative or positive belief is formed for that product (Nancarrow et al., 1998).

3.2.2 Attitudes to Branding

Brand names can assist consumers to perceive equity and differentiation among competing products and firms (O’Cass and Lim, 2002; Jevons, 2005). Rossiter et al. (1991) strongly advocate the relevance of brand awareness for successful marketing activities. Nevertheless, it is yet unclear whether branding has this magnitude of
relevance for low-involvement products, especially in the context of the perception of low-income consumers.

One empirical study has found that consumers prefer products with 'typical' brand names over products with names that were 'atypical' for the product category (Zinkhan and Martin, 1987 cited in Kohli and Thakor, 1997). In another instance, Srinivasan and Till (2002) found that the trial of a brand by consumers reduces the advantage branded products have in enhancing consumers' perception of experience and credence attributes. This led them to suggest that if experience claims are supported with a strong programme to generate trial, less well-known brands might be able to compete with national brands. One important area of branding that constitutes a significant terrain for consumer behaviour is the private brand, store brand, or own brand. Own label products are defined as consumer products produced by, or on behalf of, retailers and sold under the retailers' own name or trade mark through their own outlets (Baltas, 1997; p.315). Their proliferation in grocery products represents a major shift in the product mix offered by retailers (Dick et al., 1997), and their growing impact in the British grocery market is such that they are now present in virtually every product class (Burt, 2000). It has been noted that until recently, most own brands were of lower quality than national brands, priced below competing national brands, restricted to low-risk categories, and marketed primarily by the merchandiser though not aggressively merchandised (Sheinin and Wagner, 2003; Davis, 1994). In fact, it is claimed that consumers perceive them as riskier purchase alternatives than national brands (Mieres et al., 2006). However, in recent times it appears that own branding is shifting from its previous no frills/low-cost strategy to one which more closely resembles a national brand-marketing strategy (Halstead and Ward, 1995). Studies are continuously pointing

1 These concepts are used interchangeably in the marketing and consumer behaviour literature by most authors to explain the same thing. However, to avoid confusion and ensure consistency, the term 'own brand' is used in the present study.
to the threats private brands pose to national brands (Wulf et al., 2005; Vahie and Paswan, 2006). For instance, in a blind taste test of five orange juice brands, Wulf et al. (2005) found that private brands outperformed national brands in terms of consumers’ preferences.

Meanwhile, there is a blurring in the use and perception of private brands among consumers. The retailer generics are often confused with the retailer brand offer, and as such consumers often perceived that there are only two offers - manufacturer brand and retailer/generic brand (Burt, 2000). This is in contrast with what is offered by the retailers, which comprise of the generics, the private brands, and the manufacturer’s brands. Since generic labels are often simply black and white and lower quality package (Davis, 1994), this misconception tends to lower the quality perceptions of the retail brand (Burt, 2000). One classification of private brands that shed light on this area is that proposed by Laaksonen and Reynolds (1994) which conceptualizes private brands in an evolutionary sequence of four generations as shown in Table 3.1 below.

**Table 3.1: A Typology of Retail Brands**

<table>
<thead>
<tr>
<th>Type of brand</th>
<th>1st generation</th>
<th>2nd generation</th>
<th>3rd generation</th>
<th>4th generation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>Generic</td>
<td>“Quasi-brand”</td>
<td>Own brand</td>
<td>Extended own brand, i.e segmented own brands</td>
</tr>
<tr>
<td></td>
<td>No name</td>
<td>Own label</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Brand free</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unbranded</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Generics</th>
<th>Cheapest price</th>
<th>Me-too</th>
<th>Value-added</th>
</tr>
</thead>
<tbody>
<tr>
<td>Objective</td>
<td>Increase margins</td>
<td>Increase margins</td>
<td>Enhance category margins</td>
<td>Increase and retail the client base</td>
</tr>
<tr>
<td></td>
<td>Provide choice in pricing</td>
<td>Reduce manufacturers’ power by setting the entry price</td>
<td>Enhance product assortment, i.e customer choice</td>
<td>Enhance category margins</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Provide better-value product (Quality/price)</td>
<td>Build retailer’s image consumers</td>
<td>Improve image further</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Differentiation</td>
</tr>
<tr>
<td>Product</td>
<td>Basic and functional products</td>
<td>One-off staple lines with a large volume</td>
<td>Big category products</td>
<td>Image-forming product groups Large number of products with small volume (niche)</td>
</tr>
<tr>
<td>---------</td>
<td>-------------------------------</td>
<td>-----------------------------------</td>
<td>------------------</td>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>Technology</td>
<td>Simple production process and basic technology lagging behind market leader</td>
<td>Technology still lagging behind market leaders</td>
<td>Close to the brand leaders</td>
<td>Innovative technology</td>
</tr>
<tr>
<td>Quality/image</td>
<td>Lower quality and inferior image compared to the manufacturers' brands</td>
<td>Medium quality but still perceived as lower than leading manufacturers' brand Secondary brand alongside the leading manufacturers' brand</td>
<td>Comparable to the brand leaders</td>
<td>Same or better than brand leader Innovative and different products from brand leader</td>
</tr>
<tr>
<td>Approximate pricing</td>
<td>20 per cent or more below the brand leader</td>
<td>10-20 per cent below</td>
<td>5-10 per cent below</td>
<td>Equal or higher than known brand</td>
</tr>
<tr>
<td>Consumers' motivation to buy</td>
<td>Price is the main criterion for buying</td>
<td>Price is still important</td>
<td>Both quality and price, i.e value for money</td>
<td>Better and unique products</td>
</tr>
<tr>
<td>Supplier</td>
<td>National, not specialised</td>
<td>National, partly specialising to own label manufacturing</td>
<td>National, mostly specialising for own brand manufacturing</td>
<td>International, manufacturing mostly own brand</td>
</tr>
</tbody>
</table>

Source: Laaksonen and Reynolds (1994: p.38)

Prendergast and Marr (1997) found that the purchase of generics is negatively related to household income, in which case cost-conscious consumers find no-frills more attractive. They also found that older consumers are more likely to buy generic products, and suggest that this might be either that they are less brand conscious or are more conscious of their spending owing to their limited pensions. It has also been
shown that consumers who are prone to purchase store brands are less likely to perceive brand name as an accurate predictor of quality and will be less likely to believe that paying higher prices results in getting higher quality (Dick et al., 1997). Vaidyanathan and Aggarwal (2000) found that when a private brand is offered with some synergistic association with national brand, the strategy could generate positive attitude from consumers. Meanwhile, contrary to common assumption that consumers who buy private brands do solely because of price, Baltas (1997) found that some consumers buy them simply because they show preference for them.

Another element of branding which helps to distinguish consumer perceptions of brands (i.e. especially within the context of low-involvement products) is the packaging (Arnould, 2004; Baker, 2000). Packaging fulfils several functions for low-involvement products. Lee and Lye (2003) classify these various functions of packaging into five: market appeal, containment, user convenience, identification and information, and protection and preservation. Silayoi and Speece (2004) found that graphics, colour, shapes, size, and product information are considered important by consumers in their purchases of low-involvement products. They note that consumers buy products with the distinctive package design based on their images as they perceive the appearance of the packaging as a reflection of their characteristics as buyers of the product. This finding lays credence to the claim that the package picture may be helpful to improve consumers’ perception of private label brands or lesser tier national brands such that they could be included in the consideration set of consumers (Underwood et al., 2001). This also appears to support the stance of Prendergast and Pitt (1996) that if all packages were plain and of a standard size, consumers would become frustrated in the absence of the graphics and distinctive shapes that provide them with various clues.
Hence, the arguments point to the likely positive influence of images and pictures on packages on consumers’ choices of products.

One of the most important factors that are believed to explain consumer brand choices is the issue of brand loyalty (Jensen and Hansen, 2006). Aaker (1998: p.177) states that "brand loyalty or resistance to switching, can be based on simple habit..., preference..., or switching costs". Meanwhile some studies have put consumers into various behavioural categories based on their loyalty patterns. Ghosh (1997) argues that loyal buyers can be further grouped into those who exhibit hardcore loyalty for the brand, those who shift their loyalty from another brand to the brand, and the ‘multiple loyals’ who show loyalty to more than one brand. In a somewhat similar typology, Seetharaman et al. (2001) highlight five categories of buyers as follows: (1) non-users, (2) price-switchers, (3) passive loyal, (4) fence sitters, and (5) ‘committed clients’. While non-users are those customers who use different types of products, price switchers are consumers who always buy the cheapest product and consider a branded product as costly and no different from others. The passive loyal are those consumers who buy the brand out of habit rather than strong commitment. The fence sitters like cheaper products, however they must be in a convenient situation in order to buy them. Unlike the fence sitters, the committed clients, ‘like to buy a particular product in any place at any time’ (Seetharaman et al., 2001 p.245). Due to their commitment, the committed clients are often considered good for business. By and large, the common theme in these categorisations of buyers is that repetitive purchase of a brand by a consumer over time does not necessarily mean a total commitment to the brand. The consistent repurchasing of low-involvement products has often been described as spurious loyalty in the literature (Assael, 1998). As stated by Hoeffler and Keller (2003: p.438), ‘...in low-involvement settings where consumers lack either the motivation or
ability to arrive at a deliberate, well-reasoned decision, they may rely on brand knowledge as a heuristic'. This is consistent with another claim that "brand loyalty" in low-involvement circumstances, is due to the fact that consumers have found a brand that works and he or she does not want to expend the effort to find anything better (Blattberg and Neslin, 1990). However, Blattberg and Neslin emphasise that this routinized purchase behaviour could be disrupted by promotions.

3.2.3 Attitudes to Promotions

Sales promotions constitute a key tool for managers to increase sales (Raghubir, et al., 2004); hence, understanding buyers' behaviour with respect to them is a prerequisite for the success of business organization in the marketplace. Indeed, creatively designed sales promotions can be just as effective as advertising in affecting consumers' attitudes towards brands (Wilmshurst, 1993). Many definitions have been proposed by authors as attempts to explain what sales promotion entails but most agree that sales promotions are activities aimed at stimulating the targeted group(s) to act more favourably towards the offerings of the marketers (Blattberg and Neslin, 1990; Lancaster and Massingham, 1993; Wilmshurst, 1993; Berman and Evans, 1995; d’Astous and Landreville, 2003; Peattie and Peattie, 2003; Brassington and Pettit, 2006). As an attempt to provide a fuller explanation for the consumer sales promotions, Kwok and Uncles (2005) classify these tools into monetary and non-monetary sales promotions tools. According to these authors, monetary sales promotion tools offer the buyers fairly immediate rewards and are transactional in nature, and these include shelf-price discounts, and coupons. On the other hand, the non-monetary sales promotion tools are more designed for maintaining relationship between the buyers and the marketers, hence they involve delayed rewards.
examples of this category of sales promotions include free gifts and loyalty programmes.

Raghubir *et al.* (2004) postulate that sales promotion positively or negatively influences consumers through three different routes as shown in the Figure 3.3

**Figure 3.3: The Three Routes of Promotion Effectiveness**

While the information route influences consumers' beliefs about the brand or industry concerned, the economic route of sales promotion is about changing the economic utility associated with the purchase of the product, and the affective route centres on the feelings and emotions aroused in the consumer (Raghubir, *et al.*, 2004). As stated by the authors, these three routes have both the primary effects and interactive effects on consumers' purchase intention and sales.
Researchers have used consumers' associated costs involved in a deal\(^2\) to explain how consumers respond to a deal (Blattberg et al., 1978; Blattberg et al., 1981; Blattberg and Neslin, 1990). It is reported that while consumers purchase to minimize their total costs such as purchase costs and holding costs, retailers set the price in the deal to maximize their profits (Blattberg et al., 1981). In the model of household purchasing behaviour proposed by Blattberg et al. (1978), the costs that affect household costs are identified to be transaction costs, storage cost, stockout cost, and the actual price of the item. Based on these costs, they found that homeowners are more deal prone as they face lower storage costs. Car owners are more deal prone due to their lower transaction cost in the form of transportation, and households without working wives are more deal prone as the traditional housewife has lower transaction costs of time and could spend more time looking for the deal (Blattberg et al., 1978; Blattberg and Neslin, 1990).

Shi et al. (2005) in a study on behavioural response to sales promotion tools considered five tools – price discounts, in-store demonstrations, coupons, sweepstakes and games, and buy-one-get-one-free. They found that consumers respond more positively to price discounts, buy-one-get-one-free, and coupons than to other tools of sales promotion. They suggest that this may be because these tools are easy to understand and can provide consumers with transaction utility. Their findings also show that consumers prefer buy-one-get-one-free to coupon. They suggest further that this may be due to the fact that buy-one-get-one free is a more flexible tool while coupon may be considered troublesome and inconvenient as consumers may have to remember to bring the coupon with them, and have to spend a certain amount of money to benefit from the deal. These findings partly corroborate that of Ndubisi and Moi (2006) who found that price

\(^2\) A deal is defined here by Blattberg and Neslin (1990, p71) as when consumers buy a product on special price.
discounts, free samples, bonus packs, and in-store-displays are associated with product trial but coupons do not have any significant impact on product trial.

In a study of the efficacy of sales promotions in UK supermarkets, Gilbert and Jackaria (2002) investigated consumer response to the four different promotional deals most commonly used in UK supermarkets which are coupons, price discounts, samples and buy-one-get-one-free. Their findings indicate that not all consumers were influenced by the four promotional tools to the same degree. Specifically, their findings indicate that only price discount promotions proved to be statistically significant on the reported buying behaviour, and lead consumers to engage in purchase acceleration and product trial, while buy-one-get-one-free is associated with brand switching and product acceleration. However, free samples and coupons do not have a significant influence on reported purchase behaviour. Based on their study, Gilbert and Jackaria (2002) claim that buy-one-get-one-free is most popular of these tools to consumers, this is followed by discount, while coupons are the last following free sample which are in third place.

In general, findings of several studies indicate that consumers’ perception and attitudes to sales promotion tools can be very arbitrary. For instance, despite the popularity of coupons in the retail industry, studies indicate that they do not have significant impact on product trial (Gilbert and Jackaria, 2002; Shi et al., 2005; Ndubisi and Moi, 2006). Gardner and Trivedi (1998: p.68) explain the reasons why coupons do not have a broader appeal to consumers. One of the reasons is that consumers incur a cost in relation to time associated with clipping of the coupons. The second reason is that the declining face value and shorter duration of coupons further decrease the value of the promotions. And, the third reason is effort required on the side of consumers in keeping track of the coupons and producing them at the place of purchase. Meanwhile, while
price discount as a form of deal is thought to be popular and attractive to consumers (Madan and Suri, 2001) and consumers could even make extra trips to get higher discounts (Kahneman and Tversky, 1984 cited in Madan and Suri, 2001). These standpoints seem to be at variance with the findings of Drozdenko and Jensen (2005) in which consumers prefer smaller discounts to deepest discounts as there were concerns about the products' quality and whether they are damaged goods, or stolen goods.

Moreover, bonus packs which include buy-one-get-one-free (Guerreiro et al., 2004), could be perceived differently by the consumer. It is argued that consumers may be sceptical of the claim such as thinking that giving the extra quantity (100% MORE FREE) as claimed by the manufacturer is not based on true typical/previous quantity but an artificial/bogus lower amount, or they may suspect that manufacturers increase prices when offering bonus packs (Ong, 1999), or the consumers may even think that manufacturer has been ripping them off in the past (Ong et al., 1997). In fact, Ong et al. (1997) found that light users would prefer 20 per cent discount to an offer of extra product which is an equivalence of 100 per cent. In support of these findings of capricious buying behaviour is the finding of Smith and Sinha (2000) which shows that the subjects of their study preferred buy-one-get-one-free to the equivalent offer of buy two get 50 per cent off. Furthermore, Lammers (1991) reports that the use of free samples led to an immediate increase in sale of the product but emphasises that the positive effect in the study was limited to small purchases. Peattie (1998) notes that consumers could be categorised into groups on their attitude to competition as a sales promotion tool. These are non-competitors, passive competitors, and active competitors. This schema shows a range of attitude from total lack of interest to active participation in competition. Overall, the impact of sales promotions upon consumer attitudes and behaviour appears broad, with little known about the effects of these tools on low-income consumers specifically.
Attitudinal evaluations can change rapidly either as a result of changing circumstances or when new information becomes available. Therefore, learning theories such as classical conditioning, operant conditioning, observational learning, and persuasion models such as the Elaboration Likelihood Model (ELM). (for example Petty and Cacioppo (1981; 1984)) have dominated attitude formation and change research.

3.2.4 Learning and Decision-Making Styles

Consumers typically respond to marketing communication messages in a very ordered way: cognitively first ('thinking'), affectively second ('feeling'), and conatively third ('doing') (Barry and Howard, 1990). Of all the studies on this view, the most often cited one is Lavidge and Steiner (1961) which states that people respond to marketing communications stimuli in the order of ‘Awareness → Knowledge → Liking → Preference → Conviction → Purchase’ The first two (awareness and knowledge) relate to cognition, the next two (liking and preference) are more related to affective factors, and the last two (conviction and purchase) represent the conative elements of attitude. This process is more commonly termed ‘the learning hierarchy’ (Sheth et al., 1999).

However, while this view has been supported by some studies (Rogers, 1962; Robertson, 1971 cited in Barry and Howard, 1990 amongst others), some have held quite different views. For instance, there is an argument that there are many situations in which the affective reaction precedes the very cognitive appraisal on which the affective reaction is presumed to be based (Zajonc and Markus, 1982). This is in agreement with the contention that low-involvement decision-making challenges the cognitive orientation often associated with consumer research (Kassarjian 1981: Krugman, 2000), as different patterns of response to marketing stimuli applies in this situation.
Learning and experience are closely related, with the result that the term habit is often used to describe an automatic response to specific situations which is acquired normally as a result of repetition and learning (Drever, 1952). Many other relevant and useful views are expressed regarding habit and choices of alternatives in decision making. Waller (1988) explores the concept of habits from many angles, especially with reference to Peirce (1891), Veblen (1899), and Dewey (1922). Peirce is quoted as defining habitual behaviour as a way of addressing familiar circumstances in an effective way (Peirce, 1891 cited in Waller 1988) and that the way human thought grows is “by the formation of habits by the violent breaking up of habits” (Peirce, 1891; Waller, 1988: p.114). From the perspective of Veblen (1899), habit is social in nature. He contends that consumption behaviour is the result of cultural norms and status relations within society (Waller, 1988). Dewey (1922) cited in Waller (1988) emphasises the distinction between the negative and the positive roles of habits. In this distinction, in their negative roles, habits resist change and make it easy to sneakily transmit conservative custom to the younger generation. On the other hand, in their positive roles, habits help in problem solving (Dewey, 1922; Waller, 1988). As a way of resolving the seeming complexity of the concept, Waller (1988) suggests that habit can be described in two categories: the ritualized habit (the ceremonial aspect) and the routine (the instrumental). While a routine is the habitual behaviour that allows us to carry out essential tasks easily and the purpose can be explained in technological warranted grounds, the ritualized habits are those ordained by the authority and repeated mechanically which are often justified by myths (Waller, 1988). While there may be noticeable semantic differences between the ways habit has been conceptualized so far, one underlying and common theme remains that habit simplifies processes. However, it is rather unclear whether it always results in optimal choice for the decision maker.
neither is it clear whether people of lower-income apply it in different way compared with this conventional approach.

In another closely related study, Kollat (1966) argues that purchase planning can be divided into three basic types which are (1) specifically planned (purchase situations in which a specific product and brand are purchased as planned); (2) generally planned (purchase situation in which a need is recognised before the shopping but the choice of a specific product and brand are made in the store); and (3) brand substitution (purchase situation in which the brand purchased differs from the one that was planned). Among these three, the first (specifically planned) is the closest to the habit as a pattern of purchase behaviour. This is because the buyer has formed the habit of choosing a particular brand out of the lots available, hence it is highly likely that the buyer must have planned from the outset to pick the particular brand in the store and stick to the plan during shopping. But while the review suggests the relevance and constant application of habit for choice of low-involvement products, this is not explicitly explored to date, as is it unclear if low-income consumers would react in some other peculiar ways in terms of how habit shapes their consumption experience.

Assael (1998) makes a conceptual linkage of learning theories, experience and behaviour for the purpose of explaining decision-making patterns of high and low-involvement. This is shown in Figure 3.4 below. With this same model Assael highlights four types of consumer behaviour as complex decision making, brand loyalty, limited decision making, and inertia.
The first scenario (complex buying decision making) which is in the upper left-hand quadrant, is a typical high-involvement process. It is explained by the traditional hierarchy of 'thinking before acting', and the learning theory associated with it is the cognitive learning which involves consumers developing attitude and making extensive evaluation of brands. The second high-involvement process that Assael identifies is the brand loyalty scenario. However, here, forming beliefs and evaluating brands are not a necessary part of the choice in the latter. The purchase of the brand is done with little thought because of past satisfaction and the strong commitment that follows. Instrumental conditioning is the learning theory related to this. Essentially, the issue involved in instrumental conditioning is that, in any given situation, at any given time, the individual involved will always exhibit a particular behaviour. Hence, positive
reinforcement based on satisfaction with the brand will result in repetitive behaviour (Assael, 1992).

As clearly shown in Figure 3.4 Assael identifies two types of consumer behaviour that are associated with low-involvement purchasing. These are Limited Decision Making, and Inertia. The hierarchy of effects for both situations follows the process of 'Beliefs-Behaviour-Evaluations' which is quite different from that of high involvement cases of 'Beliefs-Evaluation-Behaviour'. In fact, consumers might not make a subsequent brand evaluation in the inertia purchase situation until after the first few purchases (Assael, 1998). Since the case is characterised by repetitive purchases which makes it seem as if the consumer is loyal to the product when this is not necessarily the case, the situation is termed by Assael to be 'spurious loyalty'. Classical conditioning has been identified as the related learning theory which explains inertia. In classical conditioning, a stimulus that does not naturally produce a response, known as the conditioned stimulus (CS) is paired with a favourable stimulus, called the unconditioned stimulus (US); and with repetition, the CS comes to elicit favourable responses that are similar to those elicited by the US (Grossman, 1997). On some occasions, unlike the inertia scenario, consumers do exercise some degree of decision making for low-involvement purchases. This could be when confronted with new products or when they have a desire for variety, and purchases of these sorts are made under limited decision making (Assael, 1998). The learning theory that best describes this condition is passive learning theory (Assael, 1998) which states that consumers select and retain information only on a random basis, and do not link the message to their needs, beliefs about brands, and prior experiences (Krugman, 1965).
Of all the consumer behaviour models discussed above, the Assael (1998) model is the only one to explicitly incorporate reference to low-involvement product purchase decisions. However, no single model gave explicit consideration to the likely diversity that exists among consumers such as their income status. This limitation certainly needs to be explored as a pathway to enriching consumer decision-making behaviour. Prior to pursuing primary research into low-income consumers' decision-making of low-involvement grocery products, further conceptualisation of the low-income consumer is needed. The remainder of this chapter is now dedicated to this empirical area of the literature.

3.3 CONCEPTUALISING THE LOW-INCOME CONSUMER

The incomes that households actually receive play a significant role in determining their consumption (Tregarthen and Rittermen, 2000), especially in terms of the amount, types, and prices of products purchased (Williams, 2002). In spite of this, marketers devote relatively little attention to low-income consumers (Anderson, 2002; Hamilton and Catterall, 2005; Edelson, 2005). Instead, marketers display a clear affinity for ABC1 consumers (affluent, aspirational, articulate, and well educated) because this type of consumers could experiment purchases with new launches while the D and E consumer categories are considered as value driven, and as people with few aspirations (Anderson, 2002). This neglect of consumers at the lower end of the spectrum of income scale is due to several assumptions and myths that are held about them. Hamilton and Catterall (2005) identify four widespread assumptions about low-income consumers: (1) they are unprofitable and risky; (2) they passively accept their situations; (3) they are responsible for their situations; and (4) they lead miserable lives. However, they argue that poor consumers will only stay in the poverty stage for a limited period, and that it is not the actions of the poor themselves who accentuate poverty but the
attitudes of others. Anderson (2002) adds that they are considered as people with different aspirations; they are driven only by value, low prices and own labels: they are fickle purchasers—not inclined to brand loyalty; and companies cannot make money out of them. However, contrary to the myths that are held about low-income consumers, Anderson (2002) believes that low-income consumers have the same fundamental aspirations as any group in modern society, and these aspirations are to enjoy themselves, provide for their family, do well by their children and keep happy and healthy. Secondly, it is argued that although low-income consumers are more conscious of price, they recognise the significance of value for money and are prepared to pay for products that they believe can provide them with this. Thirdly, while low-income consumers cannot afford to experiment with new ideas owing to high financial risk, they cannot be described as being fickle purchasers, rather they tend to exhibit more brand loyalty than those in the middle class. Moreover, Anderson claims that considering low-income consumers as being unprofitable to companies will be tantamount to undermining the opportunities being explored by retail organisations like Asda, Aldi, Lidl, and Superdrug that have been able to satisfy customers at both ends of the spectrum of income through their offerings.

3.3.1 Defining Low-Income

Some theories which link consumption to income include the Life Cycle and Permanent Income Hypothesis (LCPIH). Keynesian consumption model, and Engel’s theory. In the Life Cycle and Permanent Income Hypothesis (Friedman, 1957), current consumption depends in part on the present discounted value of future income (Carroll, 1994): or permanent income, which is the average annual income people expect to earn for the rest of their lives (Tregarthen and Ritternberg, 2000). The central assumption in the
Keynesian consumption model is that current consumption expenditure depends only on current income (Lipsey and Chrystal, 1999). Engel's theory states that as a family's income increases, the percentage it spends on food and utilities decreases, the percentage it spends on housing and medical and personal care remain the same, while the proportion it spends on savings and all other products increases (Hendon, 1975). It has been argued that when prices increase, consumers with fixed incomes experience a fall in their real incomes and they are likely to buy less of almost all goods (including the good whose price has increased). This is termed 'the income effect', which is one of the depressing effects of price increases on purchases (Samuelson and Nordhaus, 1998).

A relevant example is the contention that food intake varies by income (Gregory et al., 1990 cited in Anderson and Morris, 2000), such that low-income consumers consume less fresh fruits, fresh vegetables, fruit juices, low-fat milk, wholemeal bread and fish compared to more economically advantaged consumers (Anderson and Morris, 2000).

In support of this view, Zimmerman (1932) and Regmi et al. (2001) show that under the condition of increased income, food expenditure increases at an arithmetic rate while "sundries" which stands for everything consumptive other than rent, fuel, light, and clothing increased at a geometric rate. However, Caroll's (1994) study shows quite different results. The findings indicate that current household consumption is not influenced by expected future changes in household income; at the same time some parts of the study show that consumption responds strongly to uncertainty in future income. The explanation of the study provided by the author is that consumers are neither accumulating nor decumulating assets, but hold a buffer stock of assets that serve to shield their consumption against high fluctuations in income. Despite the divergent views on the direction of the relationship, it is clear that consumption and income are strongly linked and serve as the evidence for studying consumption pattern.
of low-income consumers. To enhance our understanding of the low-income consumer, it is also necessary to ascertain how an individual’s wealth/poverty status is measured.

Two commonly used approaches of measuring poverty are identified as absolute poverty and relative poverty (Matza and Miller, 1976; Giddens, 2006). The main issue regarding absolute poverty is that there are basic conditions that must be met in order for one to sustain a physically healthy existence; hence those who lack these basics are regarded as living in poverty regardless of where they live (Giddens, 2006). In that sense, it is in line with the idea of subsistence. As noted by Haralambos et al. (2004: p.238), ‘most measures of the absolute poverty are concerned with establishing the quality and amount of food, clothing, and shelter deemed necessary for a healthy life’.

A study conducted by Rowntree in 1899 in the city of York is closely related to the tradition of absolute poverty perspective. In this study, Rowntree (1901) drew a poverty line in terms of the cheapest and most basic food required to meet the standard diet\(^3\), and these are summed together with the amount that he thought was needed for basic clothing, fuel, and housing; and was according to household size (Fulcher and Scott, 2003; Haralambos et al., 2004). This standpoint has been criticised on some grounds. For example, it is noted that poverty is less absolute than it may appear, in that this does not take changes in customary definitions of acceptable minimal standard life into consideration (Matza and Miller, 1976). For instance, some products that are considered to be basic necessities in some urban societies are most likely to be regarded as luxuries in another. The criticisms levied against the notion of an absolute measure of poverty result in another method – the relative measure of poverty.

\(^3\) According to Fulcher and Scott (2003:645), Rowntree used the diet of the inmates of the York workhouse as the basis, and as such it was closely related to official estimates of the minimum standard of living that was thought appropriate for people at the time.
Unlike the absolute measure, the relative measure of poverty holds that poverty is culturally defined, and should be measured by the standard of living that is in existence in a particular society (Giddens, 2006). Hence, it is argued that there is a need to regard poverty as a general form of relative deprivation which is the effect of the maladministration of resources (Townsend, 1970). One of the major studies on relative measures of poverty in the UK is that of Townsend (1979). In this study, he developed a 12 item deprivation index which is believed to be relevant to the whole population (Townsend, 1979 cited in Haralambos et al., 2004). These items are shown in Table 3.2 below.

**Table 3.2: Deprivation Index**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Percentage of the population</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Has not had a holiday away from home in last 12 months</td>
<td>53.6</td>
</tr>
<tr>
<td>2. Adults only: Has not had a relative or a friend to the home for a meal or snack in the last four weeks</td>
<td>33.4</td>
</tr>
<tr>
<td>3. Adults only: Has not been out in the last four weeks to a relative or friend for a meal or snack</td>
<td>45.1</td>
</tr>
<tr>
<td>4. Children only (under 15): Has not had a friend to play or to tea in the last four weeks</td>
<td>36.3</td>
</tr>
<tr>
<td>5. Children only: Did not have party on last birthday</td>
<td>56.6</td>
</tr>
<tr>
<td>6. Has not had an afternoon or evening out for entertainment in the last two weeks</td>
<td>47.0</td>
</tr>
<tr>
<td>7. Does not have fresh meat (including meals out) as many as four days a week</td>
<td>19.3</td>
</tr>
<tr>
<td>8. Has gone through one or more days in the past fortnight without a cooked meal</td>
<td>7.0</td>
</tr>
<tr>
<td>9. Has not had a cooked breakfast most days of the week</td>
<td>67.3</td>
</tr>
<tr>
<td>10. Household does not have a refrigerator</td>
<td>45.1</td>
</tr>
<tr>
<td>11. Household does not usually have a Sunday joint (three in four times)</td>
<td>25.9</td>
</tr>
<tr>
<td>12. Household does not have sole use of four amenities indoors (flush WC: sink or washbasin and cold-water tap; fixed bath or shower; and gas/electricity cooker).</td>
<td>21.4</td>
</tr>
</tbody>
</table>

**Source:** *Townsend (1979: p.250)*

The belief of Townsend is that concentrating exclusively on income to determine a household’s material situation ignores other types of resources that might be available.
The argument of this measure of poverty is that it is the society that determines peoples' needs (Haralambos et al., 2004). Hence, those in the bottom fifth of the income distribution will feel deprived irrespective of their level of income (Matza and Miller, 1976). Given the better state of the standard of living in the UK today, some have questioned whether people can still be described as poor or the use of the word poverty (Fulcher and Scott, 2003). In view of the standpoint of the relative measures of poverty, one could state that there are members of the society which could still be regarded as poor as long as they are deprived of what is socially needed to have their well-being in the society as in the index highlighted by Townsend. Again, while this perspective on measurement of poverty is an improvement on the absolute poverty measure, some of the items that make up the deprivation index of Townsend (1979) appear subjective. For example, not having a cooked meal for some time, or not going on holiday may be as a result of personal volition rather than a sign of deprivation as suggested in the study.

In view of the subjectivity associated with these various definitions and their lack of clarity in terms of identifying low-income consumers, the common means of identifying low-income people in recent times which is also adopted for this study is to use the poverty line figure. Hence, individuals are regarded as being of a low-income status if their income falls below some poverty lines expressed as a fraction of median income. The common fraction of the median income used is 60 per cent of median household income (Haralambos et al., 2004; Woodlife, 2004; Palmer et al., 2005; Social Trends 35, ONS. 2005; Blanden and Gibbons, 2006). Based on data from Family Resources Survey and Household Below Average Income (HBAI), the poverty lines of 60 per cent median weekly income for the period 2003/2004 which is relevant to the present study are calculated to be the following: £178 for childless couple, £98 for single individual,
£219 for couple with one child, £223 for couple with two children, £139 for lone parent with one child, and £143 lone parent with two children (Brewer et al., 2005).

Obviously, as shown above, the composition of household income varies between different types of households. It is also noteworthy to acknowledge that the proportion of people living in household below 60 per cent of median income in Great Britain has been stable between 2000/01 and 2003/2004 at 17 per cent, while 21 per cent (2.6 million) of children are in this threshold in 2003/2004 (Social Trends, ONS, 2006). Nonetheless, it is shown further that on the average, men’s income exceed women’s irrespective of the type of family that they live in, and the overall median net income of women was 60 per cent of men in 2003/2004 in Great Britain (Social Trends. ONS, 2006).

3.3.2 Lifestyle Characteristics of the Low-Income Consumer

Low-income consumers can be defined as individuals whose financial resources or income results in them being unable to obtain the goods and services needed for an “adequate” and “socially acceptable” standard of living (Darley and Johnson, 1985 cited in Hamilton and Catterall, 2005). In their paper on global poverty and the United Nations, Hill and Adrangi (1999) contend that the poor are individuals and families whose incomes are below the poverty line, by this amount, they mean the annual proceeds required to meet minimal material needs and create opportunities for social participation. Similarly, Fyfe (1994) interprets the term ‘low-income consumers’ to mean not only those who are in employment with low wages but also people who have to live on very little income from whatever source. Hence in the context of this definition Fyfe (1994) includes the elderly, people with a disability, single parents,
students, the unemployed, and the homeless. In this sense, we can conceptualize low-income people into two categories – those who find living on low-income as a lifetime experience and those whose circumstances change into it such as ill health, family break-up, loss of job, and retirement (Fyfe, 1994). Murray (1990) cited in Moore (2001, p.103) refers to poor/low-income individuals as ‘the underclass’ and claims that they are ‘notable for labour market drop-out, illegitimacy and violent crime’. These various definitions and descriptions of low-income earners suggest that people in high and low-income components of social classes behave differently from each other (Coleman, 1960 cited in William, 2002) just as it is claimed that the credit practices of families in low-income category are quite different from those of families at other income levels (Zhu and Meek, 1994). Other terms or concepts to describe these people on the lower end of the spectrum of income and livelihood include ‘the disadvantaged’ (Andreasen, 1993) ‘the under-privileged’ (Coleman, 1960 cited in Williams, 2002). However, recently, Woodliffe (2007: p.4) explains that ‘disadvantage in its social form is clearly heterogeneous’. But despite the diversity that exists among groups that constitute the disadvantaged, it is also interesting to note that the membership is also overlapping in nature (Bromley and Thomas, 1993 cited in Woodliffe, 2007).

The low-income group has been conceptualised in various ways by many researchers in a bid to throw light on their ways of living. Matza and Miller (1976) view the varieties of poverty as occupying concentric circles with the widest circle comprising of all the poor, the intermediate comprising the welfare poor, and the innermost comprising of the ‘hard-core’ poor. As reported by Carpenter (2001: p.279), in one of the major studies on poverty which was conducted at the beginning of 20th Century (Rowntree, 1902), poverty is conceptualized into two broad categories namely: primary and secondary. In this study, it is claimed that about half of the poor were in primary poverty such that
they did not have enough to live on, but the remaining ones, described as being in secondary poverty, were those who had sufficient money but spend it on inappropriate items. Based on this study, the author argues that the latter category were to be blamed for their condition. Perhaps this is why Giddens (2006: p.352) labelled the theories on poverty into ‘blame the system’ and ‘blame the victim’. Hence, the ‘blame the system’ theory conceptualises poverty as what is caused and reproduced by structural forces in the society while the ‘blame the victim’ perspective views the poor as those who were unable to succeed due to their lack of skills, lack of motivation, or due to physical weaknesses among others.

Andreason (1993) highlights a list of significant conclusions from extant literature ranging between 1960 and 1970. The following characteristics of low-income consumers emerge from the effort. The disadvantaged are often uneducated, and unemployed, which makes it difficult for them to afford lower-priced, large-sized products; they are different from the middle class both quantitatively and qualitatively. Hence, being poor is not just a matter of having less money, but one is also much likely to be young, uneducated, a member of a minority group, in a single parent household, and living in isolated pools of urban poverty. To a greater extent this description matches that provided by Fyfe (1994) cited earlier. Andreason concludes further that contrary to the claim of many writers such as Richard (1966) cited in Andreason (1993), one should have the assumption that the disadvantaged are acting rationally unless proven otherwise. It seems that many of the disadvantaged consumers do not notice as many problems with their purchases as others do; and as such they are less likely to complain about them when they notice the problems. But in the view of Andreasen (1993), it is yet unclear whether this is because: they purchase fewer and simpler goods and services, so less will go wrong; or whether they shop more carefully because of...
their limited resources; or they have lower standards or aspirations; or they fear they will compromise their limited access to goods and services; or they have the belief that not much will be achieved in the complaint; or they are less sophisticated about detecting problems and where to go to cope with them. This claim is in agreement with Ratner (1968) who states that the poor have little control over their lives as they generally have no defence against the current of poverty which drags them along. In general, one can deduce further from their basic characteristics highlighted so far that low-income consumers sometimes undergo unpleasant experiences in terms of their consumption of goods and services (Fyfe, 1994).

Within the context of grocery food consumption, Matza and Miller (1976); Killen (1994); and Walker et al., (1995) show further that low-income consumers are at a disadvantage as far as food and nutrition are concerned. Killen (1994: p.57) notes that "in order to stop feeling hungry and to have something 'tasty' to eat, low-income households will purchase higher proportions of foods which are high in fats, such as sausages, or in sugars, such as cheap biscuits and sweets...this is not because [they] are ignorant of "'healthy eating'" considerations but because they cannot afford to meet all their needs in a "'healthy'" way within their budget'. It is noted further that this group of consumers sometimes have to rely on making incursions into other budgetary allocations and postpone other essentials, such that they decide on which item of necessity is less necessary (Matza and Miller, 1976). Walkers et al. (1995) also found that rather than radically changing their diets, low-income families resort to cheaper imitations of conventional diets.

It is no surprise that low-income consumers are more price-sensitive, and even tend to engage in search for the lowest priced products among others. However, one unusual
aspect of their behaviour is that they engage in *irrational choices* when there is no significant price difference (Jones *et al.*, 2003). Consequently, it is evident that there is no firm agreement among authors on issues associated with consumption pattern of low-income consumers, and as there are limited studies that look closely at these consumption patterns in respect of low-involvement products, further study is needed.

### 3.4 SUMMARY OF THE CHAPTER

Evidence suggests that there is a link between the income of consumers (which is one of the basic characteristics of the consumer) and their consumption pattern. Hence, low-income consumers are perceived as being constrained by their situations. However, there are counter-claims regarding the consumption behaviour of the low-income consumers which therefore suggests the need for the present study. Meanwhile, from a broader perspective, the behaviour of consumers has been modelled in various forms towards explaining marketplace experiences or the interaction between the consumer and the marketer. The three most commonly referenced of these models are the Nicosia model, the Engel-Kollat-Blackwell model and the Howard-Sheth model. While they all aim to be providing explanations for consumers' actions from different perspectives, however, all of these models consider all consumers as a homogenous market and do not give adequate consideration to diversity which exist among them such as probing into low-income consumers as a segment. Besides, none of these models discusses the consumer behaviour in respect of low-involvement products extensively. Meanwhile, incidence of the usage of habit in purchase behaviour of low-involvement products appears considerable and significant.

Closely related to all these theories and models are consumers' perception, attitude, and behaviour to marketing variables, which are very important to marketing. While the
common knowledge on components of attitude suggests the sequence of cognition first, followed by affective, and then conative, this order could not explain certain consumptions; hence there are other alternative orderings of these steps to suit situations. One such is the emotional hierarchy in which affect comes before conation, and cognition last; and another is a low-involvement hierarchy in which conation is the first in the sequence followed by affect, and then cognition. This suggests that behaviour is likely to come early in the buying process of low-involvement products. As the existing models and theories could not provide adequate match of knowledge of low-income consumption which covers issues like their attitude and behaviour to marketing stimuli such as branding, packaging, and sales promotion, and low-involvement products, the present study therefore sets to achieve this. Various methods which appear specifically suitable to achieve this objective are now discussed in the next chapter titled research methodology.
CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 INTRODUCTION

For effective explanation of the stance adopted in this study, a closer look at research paradigms, methodologies, and research approaches are discussed first in this chapter. This is followed by a recap of the aim and objectives of the study, and the research questions. The chapter provides a detailed discussion of the methods of data collection used which are focus group discussion and in-depth interviews, including a brief description of the area where the study was conducted, the sampling methods used, and an explanation of how the relevant ethical issues were put into consideration. The data analysis method adopted for the study is also discussed in the chapter.

4.2 RESEARCH PHILOSOPHY AND PARADIGMS

In the words of Guba (1990: p.17) the term paradigm is "a basic set of beliefs that guides action, whether of the everyday garden variety or action taken in connection with a disciplined inquiry". From another perspective, it is viewed as the process of scientific practice which is based on the philosophies and assumptions of people about the world and the nature of knowledge about how research should be conducted (Hussey and Hussey, 1997; Collis and Hussey, 2003). It is acknowledged that "paradigm" is often used quite loosely in academic research to mean different things to different people (Guba, 1990; Hussey and Hussey, 1997; Collis and Hussey, 2003). Indeed, the term paradigm can be used at three different levels namely: a philosophical level (where the usage reflects basic beliefs about the world): a social level (where it is used to provide
guidelines about how the researcher should conduct his or her endeavours); and a technical level (where the usage specifies the methods and techniques which ideally should be adopted in the process of conducting the research) (Morgan, 1979 cited in Collis and Hussey, 2003).

A similar argument defines it as basic set of beliefs that guides actions which encompass ontology, epistemology, and methodology (Denzin and Lincoln, 1998). Ontology involves asking what one sees as the very nature and essence of things in the social world (Mason, 2002). Hence, it addresses the question of whether social entities should be considered as objective entities that have a reality external to social actors, or whether they should be considered as social constructions built up from the perceptions and actions of social actors (Bryman, 2001). The main issue in the context of epistemology is the question of whether the social world can and should be studied according to the same principles, procedures, and ethos as the natural sciences (Bryman, 2001). In other words, it answers the question 'how do we know the world?' (Denzin and Lincoln, 1998), and addresses the relationship between the researcher and the researched (Hussey and Hussey, 1997). In clarifying the difference between ontology and methodology, Denzin and Lincoln (1998) claim that while ontology is concerned with the nature of reality, methodology addresses the issue of how researchers gain knowledge about the world.

A review of methodological literature indicates that many authors use different names to denote the main philosophies or paradigms in research, but the most commonly used are those of positivism and phenomenology (Taylor and Bogdan, 1984). The phenomenological paradigm is concerned with understanding human behaviour from
the participant's own frame of reference (Collis and Hussey, 2003). It has been asserted further that it is a term that denotes not only the issue of how researchers make sense of the world around them but also, and in particular, how the philosopher should do it in an unadulterated manner which involves bracketing out preconceptions in his or her grasp of that world (Bryman, 2004; Gray, 2004). On the other hand, the position that affirms the importance of imitating the natural sciences is invariably associated with an epistemological position known as positivism (Bryman, 2001).

It is relevant to take a closer look at the differences between positivist and phenomenological paradigms in order to justify the direction chosen in the present study. This is especially necessary as differences in paradigm assumptions cannot be dismissed as mere "philosophical" differences; either implicitly or explicitly, but raise an issue that has significant implications and consequences for the practical conduct of the inquiry at hand and the interpretation of findings and policy choices (Guba and Lincoln, 1998). While it is not uncommon among writers to hold that the distinction between the two perspectives is that the qualitative tends to be concerned with words rather than numbers, further noteworthy distinctions have been identified. Drawing from Easterby-Smith et al. (1991). Gray (2004) illustrates the differences as follows:
TABLE 4.1 A SUMMARY OF POSITIVIST AND PHENOMENOLOGICAL PARADIGMS

<table>
<thead>
<tr>
<th>Basic beliefs</th>
<th>Positivism paradigm</th>
<th>Phenomenological paradigm</th>
</tr>
</thead>
<tbody>
<tr>
<td>The world is external and objective</td>
<td>The world is socially constructed and subjective</td>
<td></td>
</tr>
<tr>
<td>The observer is independent</td>
<td>The observer is a party to what is being observed</td>
<td></td>
</tr>
<tr>
<td>Science is value-free</td>
<td>Science is driven by human interest</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The researcher should</th>
<th>Focus on facts</th>
<th>Focus on meanings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Locate causality between variables</td>
<td>Try to understand what is happening</td>
<td></td>
</tr>
<tr>
<td>Formulate and test hypotheses (deductive approach)</td>
<td>Construct theories and models from the data (inductive approach)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Methods include</th>
<th>Operationalizing concepts so that they can be measured</th>
<th>Using multiple methods to establish different views of a phenomenon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Using large samples from which to generalize to the population</td>
<td>Using small samples researched in depth or over time</td>
<td></td>
</tr>
<tr>
<td>Quantitative methods</td>
<td>Qualitative methods</td>
<td></td>
</tr>
</tbody>
</table>

Source: Gray (2004: p.22) as adapted from Easterby-Smith et al. (1991: p.27)

Since it is considered as complementary to the illustration offered by Easterby-Smith et al. (1991), the following table is also presented to shed further light on the differences in the paradigms as a means of justifying the stance taken for this present study.

TABLE 4.2: FUNDAMENTAL DIFFERENCES BETWEEN QUANTITATIVE AND QUALITATIVE RESEARCH STRATEGIES

<table>
<thead>
<tr>
<th>Principal orientation to the role of theory in relation to research</th>
<th>Quantitative</th>
<th>Qualitative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductive; testing of theory</td>
<td>Inductive; generation of theory</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Epistemological orientation</th>
<th>Natural science model, in particular positivism</th>
<th>Interpretivism</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Ontological orientation</th>
<th>Objectivism</th>
<th>Constructionism</th>
</tr>
</thead>
</table>

Source: Bryman and Bell (2003: p.25)

As indicated by Bryman and Bell (2003), the distinction between quantitative and qualitative shows that a qualitative research strategy is an inductive view of the relationship between theory and research, whereby the former is generated out of the latter, its epistemological orientation is interpretivism, which stresses the understanding of the social world through an examination of the interpretation of that world by its
participants. The ontological position can be described as constructionist, which implies that social properties are outcomes of the interactions between individuals, rather than phenomena "out there" and separate from those involved in its construction.

In view of the nature of the two paradigms, some authors find it helpful to distinguish between these two approaches by referring to positivism as quantitative and the phenomenological stance as qualitative (Chisnall, 2001; Burns and Bush, 1998). However, it is important to stress here that these two terms (qualitative and quantitative) are research strategies for the paradigms identified earlier. Hence the research strategy for a phenomenological paradigm is qualitative while that of a positivism paradigm is quantitative. Perhaps this is why Bryman (2004) contends that qualitative and quantitative represent two clusters of research strategies i.e. the general orientation to the conduct of social enquiry.

Given the explanation of each of these two paradigms, an important question that should be asked next is whether qualitative research is indeed the most suitable strategy for dealing with the objectives of this study. Or, alternatively stated, has the correct qualitative versus quantitative decision been made, given that it would be imprudent to rely on a wrong methodology which could mar the achievement of the stated objectives of the study (Smith and Fletcher, 2001). The highlighted aim and objectives of the present study suggests that the focus of this research has leanings towards the phenomenological tradition and logically, the research strategy should therefore be qualitative. The epistemological assumption of the researcher is that the subject matter of social sciences – the people (consumers in this context) are fundamentally different from that of the natural sciences and the study of the social world therefore requires a
different logic of research procedure, one that reflects the distinctiveness of humans as against the natural order (Bryman and Bell, 2003). The ontological assumption is rooted in constructionism, that is to say the only reality is that which is actually constructed by social actors involved in any research situation—the people being investigated, the researcher, and the audience interpreting a study; and the interactions are in a constant state of revision (Hill, 2000; Bryman, 2001).

4.3 RESEARCH AIM, OBJECTIVES, AND QUESTIONS

The aim of the study is to make an exploratory analysis of low-income women consumers’ consumption of low-involvement products. This is considered appropriate as a review of the consumer behaviour literature indicates that previous studies on consumer involvement treat consumers as a homogeneous group and do not give explicit consideration to the likely diversity that exists among them as a result of a variety of factors such as their income status.

The objectives of the study are:

- To acquire an in-depth understanding of the theoretical influences upon consumer decision-making and purchase behaviour in relation to low-involvement grocery products;
- To provide an overview of low-income consumers in the UK;
- To explore and identify the salient belief, central motivations and attitudes responsible for aiding low-income women consumers’ decision-making in relation to the consumption of low-involvement grocery products.

Hence, the study will illuminate the attitudinal and behavioural reactions of low-income women consumers to low-income involvement products.
In order to achieve the stated aim and objectives, the following research questions are proposed:

- What do consumers perceive as being low-involvement grocery products?
- What are the salient beliefs and attitudes towards low-involvement products and how do they impact on consumers’ purchase behaviour?
- Does habitual purchasing or brand loyalty play a significant role upon low-income consumers’ purchase behaviour of low-involvement grocery products?
- To what extent does the consumer’s low-income status impact upon their purchase of low-involvement grocery products?
- What impact (if any) does marketing stimuli have upon purchase behaviour of low-involvement grocery products?

4.4 DATA COLLECTION METHODS

Evidence in the literature indicates that there is a vast array of methods for generating data qualitatively (Denzin and Lincoln, 2003). These methods have been broadly classified into two categories with the first being those that focus on naturally occurring data, and the other being those that generate data through the intervention of the research (Ritchie, 2003). Based on this classification, those methods that focus on naturally occurring data are participant observation, observation, documentary analysis, discourse analysis, and conversation analysis. The second category which involves generating data through the intervention of the research consists of biographical method, individual interviews, paired or triad interviews, and focus group or group discussions (Ritchie, 2003). The data for this present study was generated through the intervention of the research and the specific methods adopted were focus group discussion and in-depth interview. The major reason for choosing this category of data collection is the associated difficulty of studying the target respondents in natural settings through observation. This is due to the impracticality of going shopping with them as they and other family members might feel uncomfortable about such intrusiveness. The study
was conducted in Salford in the northwest of England for the reasons that will be outlined in section 4.4.1. The sampling methods used will be discussed in section 4.4.2. and the reasons for the choice of the focus group discussion and in-depth interview methods will be discussed in section 4.4.3 and 4.4.4 respectively.

4.4.1 The Study Area

The city of Salford where this study took place is about 200 miles northwest of London, and covers 37 square miles and five districts namely, Salford, Eccles, Worsley, Irlam & Cadishead, and Swinton & Pendlebury (Salford Official guide, 2000; Salford City Council, 2006). It has a population of approximately 216,000 (Northwest Statistics Online, 2001). According to Vigeon (1975:p.1) ‘the township of Salford itself lies largely within a great sweep of the river Irwell: this river also forms the western and southern boundaries of Broughton which lies to the north of Salford’. As reported, although Salford had been incorporated as a borough in 1844 (Frangopulo, 1977), its city status was only conferred in 1926 (Frangopulo, 1977; Salford Official Guide, 2000). As a result of changes in local authorities, in 1974, the five districts (each being an urban district council) were merged to form Salford as it is known today (Salford Official Guide, 2000).

Although in recent times Salford has become a place that could attract tourists, it was noted for poverty and industrial squalor during the 19th and early 20th centuries (Papillon Graphics, 2002). This view is supported by Greenall (1975: p.108) who reported that ‘if it was easy to avert one’s eyes from the slums round the corner it was harder to miss those more obvious manifestations of the scale of poverty in towns like Salford, the so-called ‘street arabs’. The streets of central Manchester and Salford were at once the playground, home, and workplace of an incredible number of ragged
barefoot children down to about 1880'. A number of studies in the UK conducted in the recent past that have targeted low-income people have drawn samples from Salford and reported interesting and useful findings (Townsend, 1979; Schmidt, et al., 1994). The study titled ‘SN 4755 – Studies of Poverty among the Sub-employed in Three Special Areas Between 1968 – 1969’ financed by the Joseph Rowntree Memorial Trust which covered three areas in the whole of Britain used Salford, Glasgow, and Belfast. This is in addition to another publication titled ‘SN 1671 – Poverty in The United Kingdom: A Survey of Household Resources and Standard of Living’, in which Salford, Glasgow, Belfast, and Neath were chosen for the study (Townsend and Abel-Smith, 1982). As noted by Corti and Thomson (1997: p.113), the choice is because the proportion of low-income households there was high. In the study of two-stop shopping or polarization, Schmidt et al. (1994) used the MOSAIC lifestyle classification in the selection of areas of contrasting affluence levels and socio-economic composition. In this classification, Salford and Longsight represented the down-market areas, while Didsbury represented the up-market, and Chorlton lay in between the two classifications. The given historical antecedent and its use by previous studies on related issues suggest that Salford as the study area for this research is appropriate.

4.4.2 Sample And Sampling Methods

In view of the nature of the research, purposive sampling and snowballing were the methods used for reaching the respondents for the study as shown in Figure 4.1 below.

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1 MOSAIC is a widely used geodemographic system developed by Experian, which classifies all UK consumers into 61 types, aggregated into 11 groups to provide decision-makers with valuable and specific data they need to successfully implement micromarketing strategies within their business.
Purposive sampling involves having the sampling 'confined to specific types of people who can provide the desired information, either because they are the only ones who have it, or conform to some criteria set by the researcher' (Sekaran, 2003: p.277). In support of this definition, Saunders et al. (2003) state that it enables one as a researcher to select cases that will best enable him or her to answer the relevant research question(s) and to meet his or her objectives.

Snowballing entails obtaining respondents through referrals among people who share similar characteristics (Bloch, 2004). In other words, it involves contacting a member of a population to be studied and asking him or her whether they know anyone else with the required characteristics, and the nominated individuals are interviewed in turn and
asked to identify further sample members which they happen to know (Arber, 2003; Malhotra and Birks, 2003; Babbie, 2007). In her report of her use of snowball sampling to study the networks and interpersonal relations among non-heterosexual women, Browne (2005) stresses the usefulness of this method as an approach that can help the researcher address quite sensitive issues. It is considered very useful when the potential subjects of the study being conducted might be sceptical of the intention of the researcher (Arber, 2003). Hence, due to personal recommendation involved in the process, it often vouches for the legitimacy of the researcher (Bloch, 2004), and substantially increases the likelihood of finding the desired characteristics in the population (Malhotra and Birks, 2003). In view of the nature of the aim of the present research, these two sampling methods were thought appropriate. Although the participants of the focus group discussion and the in-depth interviews were not the same, the initial contacts with the respondents of both exercises were made at a local charity organisation where ‘used’ clothing and furniture items were being sold to attendees. The initial contacts started with six participants and snowballed into the total number of the participants of the study (9 for the focus group discussion and thirty for the in-depth interviews). Initially, the participants of the focus group discussion were invited to the University of Salford where the discussion took place. After the analysis of the focus group discussion, various appointments were then scheduled with participants of the in-depth interview in their homes where the interviews took place. The interviewees’ low-income statuses were verbally confirmed in the process of selection to ensure that they do not earn above the poverty lines (60 per cent of the median weekly income) which are earnings after direct taxes (income tax, National Insurance, and council tax) and housing costs. They have been calculated to be £178 for childless couple, £98 for single individual, £219 for couple with one child, £223 for
couple with two children, £139 for lone parent with one child, and £143 lone parent with two children (Brewer et al., 2005). These calculations were based on data-sets from Family Resources Survey, and Household Below Average Income (HBAI) as obtained from the Department for Work and Pensions (DWP, 2005). The confirmation of income statuses was done verbally due to the sensitivity of issues associated with income, and to minimise any effect that this might have on the respondents’ participation in the research.

The use of women for the study for both the focus group discussion and the individual interviews is based on the extant literature which indicate that women are noted to be responsible for a greater percentage of household shopping (Fuller, 1999; Leather Food Research Association, 2002; Harmon and Hill, 2003); and as claimed by Herne (1995) ‘the traditional division of labour in UK households places the bulk of responsibility for food shopping and preparation with women’. Also, Silayoi and Speece (2004) in their study of the relationship between packaging and purchase decision making acknowledge further the fact that in most countries, women are still mainly responsible for household shopping and remain the main decision makers for frequently purchased packaged food products. Moreover, existing literature suggests the use of homogenous participants in focus group settings (Burns and Bush 1995; Brown 1999; Madriz 2000; Robson 2002); accordingly this gender similarity fostered free interaction among the participants of the study. Although, the gender difference between the respondents who are all female and the researcher who is a male may have impact on the responses of these women as they may be uncomfortable to express some issues as freely as they might have done if the moderator was female, the participants did not appear to be affected by this in the way they interacted and participated in the group discussion.
4.4.3 Ethical Considerations Of The Study

The issue of how conducted research meets the required ethical standard is an important one in social enquiries. It has been described as a matter of principled sensitivity to the rights of others which impinge upon all scientific research but impinge particularly sharply upon research in the human sciences where people are studying other people (Bulmer. 2003). In fact, Malhotra and Peterson (2001) argue that it is of primary concern when conducting qualitative research. Several guidelines which could be used for assessing whether a research meet the ethical standard expected have been proposed. Robson (2002) presents a list of such guidelines as indicated in Table 4-3 below.

Table 4.3: Ten Questionable Practices In Social Research

<table>
<thead>
<tr>
<th></th>
<th>1. Involving people without their knowledge or consent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. Coercing them to participate</td>
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<tr>
<td></td>
<td>3. Withholding information about the true nature of research</td>
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<tr>
<td></td>
<td>4. Otherwise deceiving the participants</td>
</tr>
<tr>
<td></td>
<td>5. Inducing participants to commit acts diminishing their self-esteem</td>
</tr>
<tr>
<td></td>
<td>6. Violating rights of self-determination (e.g in studies seeking to promote individual change)</td>
</tr>
<tr>
<td></td>
<td>7. Exposing participants to physical or mental stress</td>
</tr>
<tr>
<td></td>
<td>8. Invading privacy</td>
</tr>
<tr>
<td></td>
<td>9. Withholding benefits from participants</td>
</tr>
<tr>
<td></td>
<td>10. Not treating participants fairly, or with consideration, or with respect</td>
</tr>
</tbody>
</table>

Source: Robson (2002: p.69)

Other condensed forms of these guidelines have also been proposed. For instance Christians (2000) suggests four guidelines which are informed consent, deception, privacy and confidentiality, and accuracy: while Fontana and Frey (1998) identify the guidelines to be informed consent, right to privacy, and protection from harm. The view of Ali and Kelly (2004) is that managing ethical involvement with participants involves two main areas of concern which are issues of privacy and confidentiality, and of gaining informed consent. With reference to these aforementioned viewpoints, the
guidelines are now considered in turn alongside the explanations of how they were considered and met for the present study.

The issue of informed consent is described as the consent received from the subject after he or she has been carefully and truthfully informed about the research (Fontana and Frey, 1998). In conforming to this standard, all the participants of the present research were duly informed of the aim and objectives of the research, and they all gave their full consent to participate. It has been noted further that the issue of informed consent could prove complex when one is dealing with some groups who cannot rationally, knowingly or freely give informed consent. Examples of these people are children, persons with mental disturbance, prisoners and other 'captive' populations (such as persons in homes for the aged) (Robson, 2002). In these cases, it was recommended that the parent or guardian should be asked for their consent (Robson, 2002). However, as far as the present study is concerned, none of the participants fell into these categories. Furthermore, it is stated that whenever anyone takes part in a study for 'a consideration' of some kind, such as financial, there are ethical implications (Robson, 2002). This issue was carefully considered from the beginning of the research, and efforts were made to ensure that the consideration of £10 given to each participant was only presented as a token of appreciation for their time, and this did not appear to have impact on the information provided by the participants both in the focus group discussion and the in-depth interviews conducted. Hence, they all participated freely and voluntarily to the fullest. Further to the issue of informed consent is the ethical issue associated with the use of tape recording, but as far as this issue is concerned, all the participants were informed and they all gave consent to the use of the equipment prior to the start of the proceedings as suggested by Malhotra and Peterson (2001).
According to Berg (1989: p.138) ‘confidentiality is given to mean an active attempt to remove from the research records any element that might indicate the subjects’ identities…while; anonymity refers to the subjects remaining nameless’. In line with this ethical standard, respondents’ identities are kept secret as promised at the outset of the study, and rigorous attempts were made to remove all indicators that might identify them in the research records. This thus conforms with the view of Burns (2000) that individuals should have the right to decide what aspects of their lives, attitudes, habits, eccentricities, fear and guilt are to be communicated to others.

In order to conform to the ethical standard of not using deception with the respondents, the purpose for the conduct of the study and the associated issues were clearly explained to all the participants at the stage of seeking their consent for participation, and having clearly understood the issues, they all voluntarily agreed to take part.

As consistently emphasized in the literature (Fontana and Frey, 1998; Malhotra and Peterson, 2001; Robson, 2002), part of the ethical requirements is to ensure that the participants are protected from harm, be it physical, emotional or any other kind. Accordingly, efforts made to ensure that this standard was not compromised included the choice of a comfortable venue and seating arrangements for the focus group discussion, and giving the respondents of the in-depth interviews the opportunity to use their homes which they considered very comfortable for the study.

Other ethical issues such as inducing participants to commit acts diminishing their self-esteem, withholding benefits from participants in comparison to other groups, and not
treating participants fairly, or with consideration, or with respect were all effectively avoided. In the first instance none of the participants was made to perform any act that could diminish their self-esteem. Also, all the participants were offered the same token appreciation of £10 each without exception, and they were all treated with respect and decorum.

Given these highlighted lines of action, this research is deemed to have considered all relevant ethical issues as expected of any good approach of inquiry.

4.4.4 Focus Group Discussion

A focus group is a method of interview which involves engaging a small group of people in an open-ended discussion on a particular topic or some issues, guided by the researcher (Robson. 2002; Wilkinson. 2004). Opinion varies on the appropriate number of participants. There is a claim that the participants could be as few as two and as many as twelve (Wilkinson. 2004). Some authors are of the view that the number of participants could range between six and ten (Zikmund 1997; Kotler et al., 1999; Tonkiss, 2004). while others contend that the number of participants could be between six and twelve (Bernard. 2000; Malhotra and Birks. 2003. Welman et al., 2005). Other suggestions of group formation in a focus group discussion include a number of between six to nine participants (Denscombe. 1998): between seven and ten participants (Marshall and Rossman. 1999); and between eight to twelve participants (Myers, 1986; Tull and Hawkins. 1987; Burns and Bush. 1995; May, 2001; Robson. 2002). Overall, in selecting group size, due considerations must be given to the fact that having too small a group would not be likely to generate the energy and group dynamics necessary for a truly valuable focus group session; while too large a group may well prove too large to
be conducive to a natural discussion (Burns and Bush, 1995; Bernard, 2000). Given these constraints, a group of nine low-income women was used for this present study. They were invited to a comfortable venue at the University of Salford and paid £10 each at the end of the session which lasted about an hour.

The choice of this focus group discussion approach was favoured because, as anticipated, the participants were able to stimulate each other and share their ideas and thoughts. This merit is also stressed by Welman and Kruger (2001), and Johnson (1996) cited in Robson (2002) who claim it raises consciousness and empowers participants. This view is also shared by Robson (2002) who contends that focus groups allow access to research participants who may find one-to-one, face-to-face interaction “scary” or “intimidating”

The focus group session was moderated by the researcher who ensured that the participants were kept focused on the subject-matter (see Appendix 1 for the schedule of the focus group discussion). The discussion was made open (about shopping) and began with an opening question from the moderator which asked the participants to mention products that they buy with little or no planning as the purchase costs, the risks of making a wrong choice, and the associated benefits are low to them (that is the definition of a low-involvement product). From this point, the discussion opened up as participants discussed other related issues associated with shopping for low-involvement products such as packaging and branding (see Appendix 2 for the transcript of the focus group discussion). A colleague of the researcher assisted with the session to act as a second observer and to take notes to complement those of the moderator. Apart from the notes taken which contain not only the salient points raised but also the interaction among members, the focus group discussion was tape recorded
with the consent of all the participants. The recording equipment was inconspicuously displayed so as to diminish the effects it may have had on the participants and the group discussion.

Two major problems which are often associated with the use of focus group discussion are the possibility of having one or two people who are shy or reluctant to join in the discussion, and the possibility of having at least one who will try to dominate the conversation thereby suppressing others’ opinions (Cronin, 2003). These limitations were overcome by ensuring that those observed to be shy were drawn into the discussion by directing questions at them, and those that attempted to dominate the discussion were politely instructed to allow others to contribute.

Furthermore, two co-researchers were asked to help re-examine the data transcription. These lines of action are suggested in the methodology literature as means of ensuring quality and rigour in qualitative studies (See section 4.5 for a detailed discussion).

4.4.5 In-depth Interview

The focus group discussion was followed by a number of in-depth interviews. The major reason for the combination of methods described above is that in qualitative research, being an approach that uses emergent designs (Welman and Kruger, 2001; Mason, 2002), the two methods are expected to explore different parts of the research and yield complementary data that will provide a deeper understanding of the phenomenon. There is also a claim that multiple methods seem to give a fuller picture and its use is borne out of the desire to get at many different aspects of a phenomenon (Silverman, 2000). This claim is also corroborated by that of Jack and Raturi (2006:
who note that 'complementary methods are deployed under the assumption that weaknesses inherent in one approach will be counterbalanced via strengths in another'.

The following figure by Churchill and Iacobucci (2005) further highlights the importance of the combination of focus group and in-depth interview.

**Figure. 4.1: Focus Group and Depth Interview**

As indicated in the figure, there are merits that are common to both approaches which are indicated in the intersection area of the diagram. However, the other areas represent the particular merits for each of the two methods, and the combination of these two methods actually offered these advantages for the present study.

According to Burns and Bush (1998: p.206) in-depth interviews can be defined as 'a set of probing questions posed one-on-one to a subject by a trained interviewer so as gain an idea of what the subject thinks about something or why he or she behaves in a certain way'. In another description, it is said to involve questioning the subject while
maintaining an empathetic demeanor, in other words accepting his or her frame of reference, whether in terms of feeling or relevance (Ibert et al., 2000).

This method was chosen because of the following far-reaching advantages accruing from its usage. Firstly, sensitive and highly emotional issues may be unravelled (Welman and Kruger, 2001). It is also considered as a good means of establishing attitude-behaviour links, which are important in establishing the veracity of certain evidence (Smith and Fletcher, 2001). It allows for the probing of views and opinions in circumstances where it is desirable for respondents to expand on given responses. Such probing may also allow for the diversion of the interview into new pathways which though not originally considered as part of the research, could help achieve research objectives (Gray, 2004). Put differently, Robson (2002) asserts that face-to-face interviews offer the possibility of modifying one’s line of enquiry, following up interesting responses and investigating underlying motives. Non verbal cues may give messages which help in understanding the verbal response, possibly changing or even, in extreme cases, reversing its meaning. Above all, Silverman (2003) adds that it offers the opportunity for an authentic gaze into the soul of another and tends to offer mutual understanding between the researcher and researched within the context of the research aim and objectives.

While the above advantages of in-depth interviews so far tend to reflect the general merits of using them, one crucial reason for choosing a semi-structured approach in particular is its ability to offer both the benefit of being able to go in-depth and probe into the phenomenon under investigation, and being able to maintain the focus of the research on relevant points which is often associated with highly structured interview.
Put differently, this method of interviewing offers a versatile way of collecting data (Welman, et al., 2005). Besides, it has been applied widely and successfully in many marketing-related studies (Medway et al., 1999; Berrett and Slack, 2000; Medway et al., 2000; O'Donnell, 2004; King and Grace, 2006).

Sensitivity to the likely limitations of this method is an essential and key issue considered. One major limitation or charge against the use of in-depth interviews is the interviewer bias such as active commitment to perspectives during the interviews (Fielding and Thomas, 2003). Nevertheless, to minimise this bias in this present study, guidance and direction from the interviewer were kept at a minimum. Hence a situation where the interviewer was suggesting answers to the respondents was avoided.

Prior to conducting the main interviews, two pilot interviews were conducted as a guide to note areas of potential problems in the interviews and the process. This exercise proved to be significantly helpful as it suggested some changes in some of the initially planned approaches and the mode of presenting the themes of the interviews to the respondents during the main study. A total of 30 in-depth interviews were conducted with low-income consumers in the Salford area of the northwest of England. The participants were interviewed in their homes as this was the most convenient environment for the informants, which is one of the key requirements in the use of an in-depth interview in the study (Burns and Bush, 1995). The interviews lasted approximately one hour each and were tape recorded (The interview guides are attached as Appendix 3 and an example interview transcript is presented as Appendix 4). Written notes were also taken to record respondents' reactions as the interviews progressed. The issue of confidentiality of information revealed by the respondents was maintained as
promised at the outset of each of the interviews. The list of promotional programmes under study was equally presented to them during the interview because the pilot interviews indicated that respondents had difficulty in remembering them in the course of the interview. Each of the respondents received an honorarium of £10 at the end of the interview for their time. This is considered good for the exercise as it has been acknowledged that for people who were often unemployed or at least very hard up, remuneration for their time is important, and a mark of the researcher's respect for their participation (Hollway and Jefferson, 2000).

Essentially the conduct of the 30 interviews was guided by the principle of theoretical saturation, which was the stage where no new idea is produced through the inclusion of another interview (Strauss and Corbin, 1998; Bryman, 2001; Smith and Fletcher, 2001; Locke, 2001) or all available information has been obtained (Sarantakos, 1998). The interviews were stopped when no new insights were forthcoming from the target respondents. Apart from the consistency of the sample size with regard to the point of theoretical saturation, 30 is also in line with some suggestions about numbers of interviews for qualitative studies. For instance, Smith and Fletcher (2001) claim that although there is no hard and fast rule about it, qualitative studies typically use around 30 respondents, while Gaskell (2000) suggests between 15 and 25 individual interviews for a single researcher. Thus, the sample size in this study appears consistent with the extant literature.

4.5 DATA ANALYSIS

The data analysis for this study follows the tradition suggested by Miles and Huberman (1994), which comprises of three steps: data reduction, data display, and conclusion
drawing and verification. Nonetheless, according to Scale (2004: p.314), 'a great deal of qualitative analysis is done without particular reference to...specialist methodological approaches [like conversation analysis, grounded theory or semiotic analysis] and can be termed qualitative thematic analysis...and often works very well indeed'. In fact, he states further that while one may wonder why a special term is needed to describe it, this is due to the very common anxiety amongst people starting qualitative analysis for the first time, who often worry that their work will be inadequate unless they can say that their approach has a legitimate name. Given this all-inclusive name suggested by Seale (2004), the approach adopted for the analysis of the data in this study may well be described as qualitative thematic analysis. The interactive model consisting of the components of the analysis is presented in Figure 4.3 below.

Figure 4.3: Components of Data Analysis: Interactive Model

![Interactive Model](image)

Source: Miles and Huberman (1994: p.12)

According to Miles and Huberman (1994: p.10), 'data reduction refers to the process of selecting, focusing, simplifying, abstracting, and transforming the data that appears in written-up field notes or transcription...[and] occurs continuously throughout the life of
any qualitative oriented project'. In accordance with this description, in the present study, the interviews and the focus group discussion were transcribed and the data were coded in reflection of the themes and ideas in the data. The relevance of coding in qualitative studies of this nature has been strongly emphasised in relevant methodological literature (for example Glaser and Strauss, 1967; Taylor and Bogdan, 1984; Miles and Huberman, 1994; Strauss and Corbin, 1998; Fielding, 2003; Seale, 2004) as a means of making sense of the collected data. In fact, Miles and Huberman (1994: p.56) state that ‘Coding is analysis. To view a set of field notes, transcribed or synthesized, and to dissect them meaningfully, while keeping the relations between the parts intact, is the stuff of analysis’ As suggested by these various researchers, but more specifically in relation to the words of Miles and Huberman (1994), codes are used to retrieve and organize the chunks of varying sizes so the researcher can quickly find, pull out, and cluster the segments relating to particular research questions and themes.

Data display which is the second major step of analysis activity (Miles and Huberman, 1994) involves the use of displays which are designed to assemble organized information into an immediately accessible, compact form so that the analyst can see what is happening. According to Miles and Huberman (1994: p.91), display refers to ‘a visual format that represents information systematically, so the user can draw valid conclusions and take needed actions’. This may take the form of matrices, graphs, charts, and networks. In the present study, various tabular presentations are made which present the respondents’ views on the basis of their various demographical characteristics. As noticed by Miles and Huberman (1994), these displays also had data reduction implications for the present study, as responses were streamlined into various groups of low-income consumers based on demographic variables. And recently.
Woodliffe (2007) used a ‘web-like’ illustration for data display stage of her analysis in a qualitative study on the re-evaluation of consumer disadvantage, which is a testimony to the increased benefits of data display for the analysis of qualitative studies.

Finally, the third major activity is the conclusion drawing and verification. In the view of Huberman and Miles (1994: p.429), ‘conclusion drawing involves the researcher in interpretation: drawing meaning from displayed data’. Accordingly, the conclusions that are drawn from the findings of the present study regarding the attitudes and behaviour of low-income consumers to low-involvement products are verified through the various means discussed below.

Given that the traditional criteria of methodological adequacy and validity are mostly associated with positivism (Altheide and Johnson, 1994), and the ontological and epistemological assumptions of the interpretive research tradition are distinctive from those of the positivistic tradition (Sandberg, 2005), many advocates of interpretive approaches maintain that the quality of scientific research conducted within a paradigm should be judged by its own paradigm’s terms (Healy and Perry, 2000). A number of criteria to justify qualitative studies have been proposed, and they form the basis upon which the quality and rigour of the present study were based.

The specific approaches for assessing the quality of qualitative studies which were observed in the course of this study are those proposed by Lincoln and Guba (1985); Guba and Lincoln (1989; 1994); Gaskell and Bauer (2000); and Sandberg (2005). As suggested by Lincoln and Guba (1985), Guba and Lincoln (1989; 1994) one of the basic criteria for assessing a qualitatative study is trustworthiness which entails credibility.
transferability, dependability, and confirmability. According to these authors, these criteria parallel the positivist criteria of internal validity, external validity, reliability, and objectivity in respective order.

The main issues in credibility are to ensure that the study is done in such a way that the probability of the findings being considered credible is enhanced and to demonstrate how credible the findings are by having them approved by the constructors of the social world being studied (Lincoln and Guba, 1985). Ways of meeting this criterion include the following: prolonged engagement which involves devoting sufficient time to know the characteristics and elements in the situation being studied in order to detect and take account of distortions that might have found their way into the data (Lincoln and Guba, 1985, Guba and Lincoln, 1989), and peer debriefing which entails discussing the findings with other researchers for intersubjective judgement which ultimately goes a long way to determine whether the original research's knowledge claim is true (Sandberg, 2005). Other ways of meeting this criterion are triangulation (using more than one method or source of data in the course of the study to obtain confirmation of findings through the convergence of different perspectives (Jack and Raturi, 2006)), referential adequacy (this includes the use of electronic equipment such as a tape recorder), and respondents/members validation (providing the respondents with an account of the findings to seek corroboration or otherwise (Bryman, 2004)).

In line with the above, for the present study, the following criteria were observed and followed to ensure the credibility. More than one method of data collection was used in the inquiry (triangulation), this is the combination of the focus group discussion and the in-depth interviews. Also, a group of academics and co-researchers in Salford Business School were involved in the debriefing exercise specifically organised for the study, and
apart from using tape-recorders for the interviews, respondents' validation was also used. The respondents' validation as used in the study involved going back to the participants of the focus group discussion and the in-depth interviews after the transcription of the data to help confirm that the data actually represent what they said in the course of the discussion and the interviews.

Transferability involves the question of whether the findings of the study hold in some other context or even in the same context at some other time (Lincoln and Guba, 1985). What is recommended by Lincoln and Guba in this regard is for the researcher to provide a thick description that would enable anyone interested in making a transfer to reach a conclusion about the possibility of the transfer. One way of making thick description has been suggested to be verbatim reporting from sources (Gaskell and Bauer, 2000). In keeping with this tenet, for the present study, verbatim quotes from respondents are presented in the findings chapter of this thesis and a copy of one of the interview transcripts is presented as Appendix 4.

Dependability is the parallel equivalent criterion for reliability in quantitative research which is about consistency in the research procedures. Essentially this involves that complete records are kept of all phases of the research process in an accessible manner (Bryman, 2004). As Gaskell and Bauer (2000: p.346) put it ‘...clarity of procedures of data elicitation and data analysis are an essential part of quality research work’. In compliance with this criterion, the procedures of data collection and analysis are clarified in this chapter of the thesis.
Despite the claim of the advocates of the interpretive approach that complete objectivity is impossible in social research (Sandberg, 2005), confirmability is the issue of whether the researcher does not overtly allow his or her personal values or theoretical inclination to affect the conduct of the research and the findings that emanate from it (Bryman, 2004). As reported earlier under the discussion of the data collection methods (see section 4.4), in compliance with this confirmability criterion, efforts were made to avoid overtly influencing the findings by ensuring that guidance and direction during the interviews were kept to a minimum.

From a different perspective, Sandberg (2005) identifies three main criteria for justifying knowledge produced within interpretive approaches as communicative validity, pragmatic validity, and trangressive validity.

Communicative validity can be achieved at the main stages of the research process. These are the stages of gathering the empirical material, analysing the materials, and the discussion of the findings of the study. From the outset, there should be an understanding between the researcher and the research participants of what the study is all about. This could take the form of reminding the respondents what the study is all about, and asking for and making clarifications as the interviews progress. In line with the view of Sandberg, apart from reminding the respondents of the purpose of the study at the beginning of every interview conducted in the present study, further questions that could probe more deeply and clarify issues better were asked. These are questions like: 'could you give examples of that?' and 'why do you like it that way?' As suggested, researchers should strive for coherent interpretations at the stage of the analysis of materials to achieve communicative validity. this line of action was also
observed. In the words of Sandberg (2005: p.55) '... a text can be understood only in relation to its parts and, conversely, the parts can be understood only in relation to the text as a whole. Hence, striving for coherence means that the parts of a text must fit the whole and the whole must fit the parts'. The third way in which communicative validity can be achieved is through the discussion of the findings of the study with other researchers which Lincoln and Guba (1985) and Guba and Lincoln (1989) call peer debriefing. This approach was also used as discussed above.

Pragmatic validity involves striving to know whether the respondents were really saying what they actually do in an undistorted way. As suggested by Sandberg (2005), one of the ways to achieve pragmatic validity is by asking follow-up questions. With reference to Kvale (1989), he suggests observing respondents’ reactions to issues during the interview. Non-verbal cues from the participants were noted during the interviews and recorded to aid further understanding of the issues being explored, and the framing of the questions were done such that follow-up questions were asked as part of the effort to ensure conformity of this study to this type of validity.

The main focus in trangressive validity is on becoming aware of certain aspects of the projects which the researcher may have taken for granted. One of the major ways of establishing this aspect of validity is to look out for contradictions which Peräkylä (1997) refers to as ‘deviant cases’ and Lincoln and Guba (1985) call ‘negative cases’, rather than for coherence. This approach was also adopted and results in some interesting findings for this present study. For instance, as shall be seen in the next chapter, while the majority of the respondents appear to be highly sensitive to “buy-one-get-one free” as a promotional tool, deviant cases indicate that low-income consumers in relatively small households are cautious of this offer. The reason given for this is that
some low-involvement products do not last very long before they 'expire' which would of course be wasteful.

4.6 SUMMARY OF THE CHAPTER

Given the nature of the aim and objectives of the study, the research philosophy is identified to be phenomenological which is notably associated with understanding human behaviour from the participant's own frame of reference. Accordingly, the ontological and epistemological assumptions for the study are constructionism and interpretivism respectively. Therefore the research strategy is qualitative.

Although there is a vast array of methods of generating data qualitatively, with reference to the aim and objectives of the study the data collection methods used were focus group discussion and in-depth interviews. The primary data collection took place in the city of Salford as the historical antecedents indicate that the proportion of low-income households there is high and the city has been chosen in the recent past for studies that targeted low-income people. The sample for the study was drawn through the use of purposive sampling and snowball sampling methods. The choice of women as subjects of the study is based on evidence in the literature that women are responsible for a greater percentage of household shopping. One focus group of nine participants and 30 in-depth interviews of low-income women consumers were conducted.

The data analysis approach used follows the tradition suggested by Miles and Huberman (1994), which comprises of data reduction, data display, and conclusion drawing and verification. Finally, the various criteria used to assess the quality of this study include peer debriefing (making a presentation of the study to a group of
researchers and academics for their comments), triangulation, referential adequacy, and thick description which takes the form of using verbatim quotes of participants' views in support of the clusters of themes that emerged from the study. These themes are now discussed as findings of the study in the next chapter.
CHAPTER FIVE

FINDINGS
CHAPTER FIVE

FINDINGS

5.1 INTRODUCTION
This chapter presents the findings from the focus group discussion and in-depth interviews. One focus group interview consisting of nine participants was conducted while a total of 30 in-depth interviews were conducted with low-income women consumers. The emerging themes from the focus group discussion and in-depth interviews are discussed and support is provided for the discussion by verbatim quotes from both the focus group discussion and the interviews to provide a thick description of the phenomena studied as suggested in the relevant research methodology literature (Gaskell and Bauer, 2000).

5.2 FINDINGS FROM THE FOCUS GROUP DISCUSSION
The following section reports on the demographics, themes and consumer attitudes which emerged from the focus group discussion. In the present study the basic codes used were low-involvement products, brand loyalty, habitual purchase, repetitive purchase, spurious loyalty, sensitivity to marketing stimuli, packaging, and sales promotions.

The focus group participants were nine in number with the following ages: one was aged 18, two were between 19 and 30, another two were aged between 31 and 40, three were aged between 41 and 50 and the remaining one was more than 60 years old. Four of the participants were married, three were single, one was a widow, and the last one was cohabiting at the time of the study.
As indicated in the previous chapter, the primary aim of the focus group discussion was to identify which products these consumers consider to be low-involvement in nature. However, other issues related to their purchase of these products also came up during the discussion. The findings are reported under the following sub-headings: low-involvement products, learning and habitual purchasing, branding and brand preference, value for money, and consumer attitudes towards marketing/promotional variables.

5.2.1 Low-Involvement Products

Initially, when the participants were asked with an opening question to identify those products which they buy frequently, and without spending too much time thinking about them (as indicated in Appendix 2), many respondents referred to ‘basic and cheap’ products:

- All basic products...such as sugar, coffee, bread, potatoes, tea bags, all basic products.
- Yeah, sugar, biscuits or crisps...whatever is very cheap.
- Table salt. I think we all buy that and bread and sugar.
- Everything you always find and buy in pound shops.

Nonetheless, the list was pruned down as the discussion went on among the focus group participants. This was because certain products generated argument among participants. For instance the following views were expressed in respect of fast food and chocolate:

- And I buy McDonalds' foods like that too.
- I can't stand McDonalds – I can't stand all these fast food things.
- We don't eat it too, they are junk. Not like these normal products we are saying.

And at the mention of chocolate as part of the discussion, these views were expressed:

No (a view which opposes the inclusion of the product in the list of low-involvement products).
No I believe chocolate is more of a luxury, it's not a necessity or basic product.

Yes (this is in support of the view expressed above which also opposes the inclusion of the product in the list).

Based on the convergence of views expressed by the participants and their interaction in the focus group discussion, eight products stand out among others as mentioned by them that can be considered as low-involvement products. Hence, these products came up as responses to the opening question in the focus group discussion as shown in Appendix 2 and none of the products was suggested to them. They are shown in Table 5-1 below:

**Table 5-1: Low-Involvement Products**

<table>
<thead>
<tr>
<th></th>
<th>PRODUCTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Table salt</td>
</tr>
<tr>
<td>B</td>
<td>Sugar</td>
</tr>
<tr>
<td>C</td>
<td>Bread</td>
</tr>
<tr>
<td>D</td>
<td>Coffee</td>
</tr>
<tr>
<td>E</td>
<td>Crisps</td>
</tr>
<tr>
<td>F</td>
<td>Tea bags</td>
</tr>
<tr>
<td>G</td>
<td>Potatoes</td>
</tr>
<tr>
<td>H</td>
<td>Soap powder</td>
</tr>
</tbody>
</table>

These products unlike others were mentioned repeatedly by all of the participants in the course of their discussion of low-involvement products.
5.2.2 Major Influences on the Purchase of Low-Involvement Products

Among the reasons that influence these participants to buy these products included: habit already formed in favour of the product, sales promotion (special offers), packaging, and price. These factors are presented below.

Learning and Habitual Purchasing

Learning from past experience with family members such as spouses and children, and friends constitute an important factor that influences the choice of low-involvement products of the participants. This then resulted into habit for the consumers with respect to the purchase of these products. This influence may take the form of direct suggestion to buy a particular brand or could be in the form of buying the same brand as other family members:

It’s got to do with what I’m used to...my mother always bought it, my grandmother bought it...it’s just habit.

You know you go shopping with your mother when you are a child and you see her picking certain brands. You tend to continue buying it.

I’ll say coffee...my grown-ups just buy it, we buy the same thing every time we go shopping, we don’t buy any other brand except on occasions when there is a special offer for another type.

Brand Preference

As far as brand preference is concerned, participants’ attitudes were extremely positive towards the supermarket own-label brands:

It’s own brand that I buy...I don’t like any other brand. It’s good and nice.

Yeah, I know the own brand of these products are better, that is why I buy them.

I have known that for years. They [stores’ own brand] are better.
Value for Money

The attitudes and behaviour of these low-income women consumers in respect of purchase of the low-involvement grocery products reflect that they are driven by value for money in their purchases as indicated in the following quotes:

Why do I need to buy the one that is dearer...I think it's ridiculous because they are the same thing.

Yes, I know there is not much difference between them [brands of various low-involvement products], that is why I also buy them.

It's own brand that I buy, that gives me a lot of savings when we talk about products like bread. I don't like any other brand. It's good and nice.

Consumers' attitudes Towards Marketing/Promotional Variables

Packaging

The findings of the focus group discussion also underscore the importance of packaging in consumers' choice of low-involvement products. Apart from protecting the product from spoilage, the packaging also serves the role of identification for a particular brand for consumers who have formed habitual purchase behaviour of that brand:

When they change it 'cos you know like Jacobs' crackers. Like their orange packet, they have the logo on the side you can see them from a mile off. My eyesight isn't brilliant. When some change the packaging they annoy me. 'Cos you know, there are others, you've got to take out time... you know search for it.

I know that packaging helps to secure the product. If they are not properly packed, they will get spoiled quickly and you can't use them again. It's not all the time you finish the washing powder in one single wash, if it's not in a good packaging, then it becomes waste.

Sales Promotion

The relevance and significance of pricing at stimulating the purchase of a particular brand of low-involvement products also came to the fore in the focus group discussion in the form of “special savings” (sales promotion). Although, most low-involvement products mentioned are low in price, an occasional reduction in price tended to
encourage brand switching. This is coupled with the fact that repeat purchase of a particular low-involvement product over time was perceived as being boring. Hence occasional or one-off sales promotional strategies appear to introduce a degree of newness/excitement to the overall shopping experience when buying low-involvement products:

I think I’m gonna try something else....if it’s on special offer.

You get a cheap brand of the products... I’ll only give that to kids ‘cos they don’t eat it and sometimes buy the other one that is dearer for other uses...when they are on offer.

Special offers appeared to play quite a significant role in persuading respondents to buy low-involvement products. As the discussion reveals, even if consumers do not intend to buy a particular brand of the product, these special offers often induce them to buy:

Sometimes as you try to reach out for a brand on the shelf, you see a promotion for another brand like buy-one-get-one-free or buy three for the price of two. I sometimes change my mind to buy that ‘cos next time the offer may no longer be there.

You know these special savings... when they are on special savings, like 95p on cornflakes. Normally I might buy one, but I end up buying more. You know what I mean.

Sales promotion tactics such as price-reduction and buy-one-get-one-free (BOGOF) appear to be effective in shifting their habitual purchase of a particular brand to other brands:

I tend to do it. If I buy something and I eat it, and I buy it, and I eat it, I think I’m gonna try something else. Yeah, if it’s on special offer.

Moreover, the efficacy of sales promotion at prompting the purchase of low-involvement products seems to outperform the use of public relations. Using one of the major tools of public relations “giving to charity” as a cue, the following views were expressed:

I think I’ll buy a brand that offers special savings or buy-one-get-one-free than the one that claims to give to charity. Those that claim to give to charity, are they really giving to charity? Or are they using sales techniques to get us to buy their products?
Yeah.. I will buy the one with special savings...because as they say charity begins at home. I’d rather benefit from the company and give to charity myself.

However, the findings of the focus group discussion indicate that the role of advertising as a persuasion tool appears minimal compared with sales promotion for this group of consumers:

....I’m not influenced by advertising for products that are ‘normal’ ... my general day-to-day products... I don’t think advertising matters for basic products like sugar, coffee, tea, bread, potatoes, tea bags... all basic products.

5.2.3 Summary of the Findings of the Focus Group Discussion

The focus group discussion proposed eight products that are regarded as low-involvement products by low-income participants; these are table salt, sugar, bread, coffee, crisps, tea bags, potatoes, and soap powder. The factors that influence these respondents to buy low-involvement products are habit already formed in favour of the product, sales promotions (special offers), and packaging. The study indicates further that the impact of brand names and advertising for these products classified as low-involvement in nature by participants appear to be minimal for this group of consumers, but they indicate their appreciation of the need for the basic roles of packaging such as product preservation and identification. The presentation of the findings of the in-depth interviews now follows.

5.3 FINDINGS OF THE IN-DEPTH INTERVIEWS

The following section starts with the description of the demographics of the respondents of the 30 in-depth interviews and then goes on to report the themes identified in the interviews.
The following table contains the individual demographic data of each of the respondents.

**TABLE 5.2 RESPONDENTS’ PERSONAL DEMOGRAPHICAL BACKGROUND**

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Age group</th>
<th>Marital status</th>
<th>Size of the household</th>
<th>Number of cars in the household</th>
<th>Employment status</th>
</tr>
</thead>
<tbody>
<tr>
<td>R1</td>
<td>18–25</td>
<td>Single</td>
<td>One adult with two or more children</td>
<td>None</td>
<td>Part-time</td>
</tr>
<tr>
<td>R2</td>
<td>18–25</td>
<td>Single</td>
<td>One adult with two or more children</td>
<td>None</td>
<td>Non-working</td>
</tr>
<tr>
<td>R3</td>
<td>18–25</td>
<td>Living with partner</td>
<td>Two or more adults with two or more children</td>
<td>None</td>
<td>Non-working</td>
</tr>
<tr>
<td>R4</td>
<td>26–35</td>
<td>Single</td>
<td>One adult with only one child</td>
<td>None</td>
<td>Non-working</td>
</tr>
<tr>
<td>R5</td>
<td>26–35</td>
<td>Living with partner</td>
<td>Two or more adults with only one child</td>
<td>None</td>
<td>Non-working</td>
</tr>
<tr>
<td>R6</td>
<td>26–35</td>
<td>Single</td>
<td>One adult only without children</td>
<td>None</td>
<td>Part-time</td>
</tr>
<tr>
<td>R7</td>
<td>26–35</td>
<td>Living with partner</td>
<td>Two or more adults with only one child</td>
<td>None</td>
<td>Non-working</td>
</tr>
<tr>
<td>R8</td>
<td>36–45</td>
<td>Married</td>
<td>Two or more adults with only one child</td>
<td>None</td>
<td>Non-working</td>
</tr>
<tr>
<td>R9</td>
<td>36–45</td>
<td>Divorcee</td>
<td>One adult only without children</td>
<td>None</td>
<td>Part-time</td>
</tr>
<tr>
<td>R10</td>
<td>36–45</td>
<td>Single</td>
<td>One adult only without children</td>
<td>One</td>
<td>Full-time</td>
</tr>
<tr>
<td>R11</td>
<td>36–45</td>
<td>Single</td>
<td>One adult with two or more children</td>
<td>None</td>
<td>Part-time</td>
</tr>
<tr>
<td>R12</td>
<td>36–45</td>
<td>Living with partner</td>
<td>Two or more adults with only one child</td>
<td>None</td>
<td>Part-time</td>
</tr>
<tr>
<td>R13</td>
<td>36–45</td>
<td>Living with partner</td>
<td>Two or more adults with two or more children</td>
<td>None</td>
<td>Part-time</td>
</tr>
<tr>
<td>R14</td>
<td>36–45</td>
<td>Living with partner</td>
<td>Two or more adults with two or more children</td>
<td>None</td>
<td>Non-working</td>
</tr>
<tr>
<td>R15</td>
<td>36–45</td>
<td>Single</td>
<td>One adult only without children</td>
<td>None</td>
<td>Part-time</td>
</tr>
</tbody>
</table>
As shown in Table 5.2 above, the age composition of these respondents was such that three of them were aged between 18 and 25. four were between the ages of 26 and 35. nine were between 36 and 45. and six between 46 and 55. Of the remaining respondents four were aged between 56 and 65. and four were over 65 years of age. Their marital status was such that nine of them were single, seven of them were married. eight were living with partners, while four were widows. and the remaining two were divorcees. In
terms of the size of the household, nine of them indicated that their households had just
one adult without any children, three of them were in homes where there were two
adults without any children, one of them was in a household structure comprising one
adult and only one child, four were in households where there were two or more adults
with only one child, five of them lived in household comprising one adult with two or
more children, and the remaining eight were from households with two or more adults
and two or more children. Virtually all of the respondents (28) indicated that they did
not have cars, only two households had one car each. The majority of the respondents
(17) were receiving state benefits, or a pension; eleven were in part-time employment,
and two were in full time employment.

5.3.1 Low-Involvement Products

Eight products were identified as low-involvement products in the focus group
discussion conducted previously, namely: table salt, crisps, sugar, tea bags, soap
powder, coffee, potatoes, and bread. These selected products formed the basis of the
interview with each respondent. There were individual differences in terms of the
choices among the 30 respondents as some did not buy some of the products for various
reasons as highlighted below:

Yes I buy those ones, coffee, soap powder, sugar, and bread. ... table salt, but that is
once in a blue moon I'm trying to lose weight, I don't use salt that much. (R15)

I think about what I buy and eat because I'm diabetic, you see. I know sugar is not
good for me. When I buy it, it's got to be low calorie. Even I don't buy crisps
because I'm trying to lose weight and not to add on. (R6)

I use tablet and not soap powder, you know when you live on your own, it lasts
longer. The tablet is much, much better. I think that is one technology that is
fantastic. (R16)

I don't buy coffee, I just don't like it. And crisps, I don't buy them. (R30)

Coffee...I don't buy that. I only take tea. (R28)
I buy table salt but it’s that one for people with high blood pressure. It’s called LO. Why?
Because I suffer from high blood pressure, so that’s ideal for me; before that I used to just have any salt, any brand. (R20)

I have no idea how to cook potatoes or maybe I’m lazy about it, so I don’t buy it... I’m so bad a cook. (R9)

5.3.2 Habitual Purchasing

One of the key themes that emerged in the interviews is the habitual purchase behaviour of the majority of the informants. Perhaps, due to their economic circumstances, informants tend to have formed the habit of buying cheap brands of these products which are usually stores’ own value-range brands. This is done repeatedly, except on occasions when there are special offers on alternative brands. When they were asked for the reasons for their choices, they attributed their choices to the price, their need to shop according to budget, the fact that no significant differences exist between the products, and the fact that they are ‘satisfied’ with the quality the stores’ own value range brands offer. But price appears dominant among these reasons as the following quotes indicate:

...but it’s just that I’ve been buying that one [store’s own brand of coffee] for years and prefer to stick to it. Oh come to think of it, I’ve never thought of that. I’ll go and have a look to see if there is another one cheaper than that. That is an interesting point. I think it’s the cheapest. (R 26)

It’s the same like the sugar and tea bags that I said before. It’s their own brand that I buy all the time. I know there are others, but when you think of what you are getting that it’s the same quality, and the same taste, and then you’ll ask, why do I need to change to something else and spend more money? But if there are offers on these other ones, would you try them?

Well, then I will try it. I have done that before. I’ve bought soap like that, and as I looked at the other end I saw another one with special offer, then I dropped it and picked that one [laughs!]. (R17)

We are used to buying it; another thing is that the kids also like it, so I don’t have to worry about that. Do you get what I mean? It’s not only because it’s the cheapest of the lot there. I buy it because we like it [store’s own brand bread]. (R3)

I buy supermarket-own brand... because, it’s cheap, you know I’ve got to shop on budget and it’s also nice ... To be honest, I have been buying it now since, I don’t know how long, and I see that it washes well. (R25)

It [store’s own value brand] is the one I always buy when I do my shopping, ‘cos I have known that they [all brands of the tea bags] are all the same. I don’t think there is any difference. And... it’s value for money, isn’t it? (R27)
Do you mean if I want to buy coffee?
Yes.
It’s always there, you can see it. It’s the cheapest. You can’t miss it [store’s own value brand]. It’s the only one that I know that is very cheap there, so it’s the one that I buy. But, sometimes they can do offers for another one, that is why I still check. You never know, it can be buy-one-get-one-free or something like that. Then I can buy that one. (R5)

5.3.3 Brand Preference

The majority of the respondents do not appear to have specific brand preferences for the low-involvement products that they buy. The informants believe that most of the products are similar in many respects, hence their choices are mostly guided by the price of the product. In other words, there is no commitment to buy certain brands of these products:

I’ve got no favourite. I think salt is salt, I just pick any one. (R23)

...But salt is salt, somebody’s salt is not any different from anybody else’s. (R29)

I’ve always bought it. I don’t think anybody else will see any difference, sugar is sugar. Just like salt, it’s just sugar. (R2)

I use sugar in my cornflakes but not in my tea. It’s only for when people come around but I’ve got no special brand. Sugar is the same so I just buy any one. (R28)

...No. Sugar is sugar. All I know is that you don’t get icing sugar because that one is for cake, but for sugar for tea, no difference. (19)

No, I just buy anyone [crisps]. I have noticed they are the same thing. If you buy the dearer ones, you are just paying more for nothing. (R1)

For soap powder? To be honest. I don’t have any [favourite], it’s just to make clothes clean, well some fussy people say some are better than others... but I don’t look at that. (R17)

Most of the respondents who did have a preference for certain brands indicate that their preferred brands are the store’s own value-range brands which are often lower in price:

I buy own brand [bread], they’ve got two types, I normally buy one, I think it’s 20p. It’s good, nice and lasts longer. (R14)

It’s Tesco’s own coffee powder, it’s the powder and not the granule... the price suits me and I like the taste, it’s not too strong and not too weak, it’s just normal. It just suits me fine. (R20)
Tesco’s own coffee is the one I buy...it’s because I shop on budget. (R22)

No favourites, no special brand. it’s supermarket-own brand that I buy... yes, if it’s out of stock I’ll go for the next one. (R8)

Sometimes the cheaper one works better and leaves clothes cleaner. I buy the cheaper one not because it’s cheaper but because it works better. I was just surprised that it’s the cheaper ones that work better for me. (R4)

The individuals with certain dietary requirements appear to be the exceptional cases. These respondents clearly needed to consider their dietary requirements in their choices of some of the products. The belief of this group of low-income consumers is that there are certain brands that are more appropriate for their conditions. Hence their choices are not necessarily the cheapest. As such, they avoid brands that would not conform with their health requirements, thereby avoiding wastage of both products and money which might result if they buy the wrong type. Examples include respondents with high blood pressure who buy a particular brand of table salt because that brand is noted to be good for people with this problem, diabetic patients who buy sugar with a lower calorie content, and those with sensitive skin who are cautious of the soap powder they buy to avoid skin problems.

Yes, they said it’s [LO] good for people with high blood pressure. That’s the one I buy. (R20)

I look at the calorie content. There are some things that aren’t good for people like me. As I said I’m diabetic. I need to check which type of sugar I buy. (R6)

That’s over the years, if I’ve got washing to do, and if it’s run out, if I’ve got the time, I won’t mind checking another supermarket. It’s only if I can’t find it that I’ll buy another one. But it’s always there. I’ve got used to it, and I don’t think it worth changing. Some soap powders don’t rinse properly, they make you itch. With this one, you don’t need softeners in it. (R10)

Yes, I have a look around. But that does not necessarily mean I’ll buy the... brand that won’t agree with my skin. If I buy the bad one, I could be throwing like one pound away, whereas I can buy the proper one for a little extra. (R9)

While as highlighted earlier, most of the respondents buy store’s own value-range brands, in cases where respondents indicated that they have bought a manufacturer’s
brand, they reiterated that this was not because of the popularity of the name of the products but because they were on special offers:

I wouldn’t say any particular one [brand name] for tea bags, as long as it’s a cup of tea. I’m quite happy, as long as it’s not too strong and overly priced. (R24)

They always have different types of potatoes... I can’t really say which one, because we don’t eat it all the time you see, but when I check the prices I then see which one is cheap to buy. I think they change the price sometimes, so I need to know which one is the best price that time. (R18)

No; I cannot say it’s because of the packaging or the name, or how it looks, I saw it was on offer that time and the one we were using had run out. I just thought, oh. I can buy it that time. (R13)

5.3.4 Value for Money

The informants appear to be driven by the principle of value for money in their purchases. They believe that a higher price does not necessarily indicate better quality for this set of products. Rather, the belief of most of the informants is that the higher prices that are charged by producers of certain brands are due to the expensive packaging and advertising for the products, and not necessarily to a better product quality.

Do you think that the more expensive brands of table salt are of better quality or don’t you think there’s much difference?

No.

Why not?

Sometimes, it’s just the name of the product along with the product which makes it expensive. (R2)

Packaging is not as important as the stuff inside... Yes. If the content of the pack is good. I’ll go for any packaging. Well, those people who are fooled by the colourful packaging are drawn by the magnet of it, that if it looks good, it’s got to taste good, well we’ve all done it in the past, we’ve all tried that, but I’ve learnt a lesson in a hard way, no such thing as a free lunch, they spend a lot of money on the packaging and as they advertise they spend a lot of money on advertising. (R15)

A lot of what people buy is because of brand name. yes! They’ve got the brand name on them. I’m not saying it’s superior. Well. I suppose they think it’s superior in some ways from the label on the jar. Tesco and Asda are not paying for fancy label, are they? They’ve got plain straightforward labels, right? Whereas a lot of other products have got fancy labels on, which means they will have to pay more for the fancy works instead of the coffee inside the jar. (R19)
Based on information from the interviewees, most of these low-income women consumers specifically choose cheaper brands of the products and claim that there is not much difference between the competing brands:

I’ve had it before and in my own opinion I don’t think it’s of better quality. I don’t think so, it probably is for other people because they think they use more expensive ingredients, but I don’t think so. (R13)

No, I don’t believe that more expensive brands of sugar is of better quality. No it doesn’t always work that way. No. Sugar is sugar. (R8)

No, not necessarily, there are more expensive brand I’ve tried in the past, they are not any better, and I’ve been shopping for a long time, a long time. (R5)

No. I don’t think so, I just think they are trying to use that to conning you, because salt is salt, isn’t it? (R14)

No, not particularly, it is supposed to be but I don’t think it is [that expensive brands of low-involvement products are of better quality]. (R17)

No. I just think salt is salt, all the time I just buy the cheapest one. Probably there may be a better one but I just can’t be bothered, I just go for the cheapest one. (R13)

I don’t always believe that, some soap powders are more expensive and are not as good as this one. When I go to Tesco, I notice that some of their own brands are nicer than other proper brands. Just like the best packaging does not make good products. Like a child will look at flashy things to say, ‘oh. It’s good, I want that, I want that’. No no. (R15)

...because there is no point in buying something really, really expensive. Although, they are slightly different, they are not really, really different. (R1)

In fact, in some cases they claim that stores’ own label brands are of better quality than some manufacturers’ brands. Some of the views expressed in this regard are as follows:

I don’t know why they do [believe that expensive brands are better in quality than their cheaper brands counterpart]. People just say ‘Oh! I love Warburton’ then I think are they mad. ‘Cos I don’t like it, but I could be mad. But I don’t like it. I have eaten it but I really don’t like it. Own brand which is cheaper is better, nice and very good. (R30)

I won’t buy them [expensive brands], it’s got to be Tesco’s own because it’s nicer, and the kids like them as well. (R18)

No. I’ve tried that Warburton but I don’t like it, those expensive ones are the worse. (R29)

I admit that you get what you pay for, but if you find a product that you are satisfied with, then you stick with it, and I’m quite satisfied with that. As for the more expensive products... That’s quite a debatable point. Some people have got sensitive skins, others haven’t so they could find one soap powder that suits them as
against another one that is perfectly alright, nothing wrong with it.... as for me I often buy that one which is quite cheap and it works well for me. (R24)

No, I’ll rather stick to the brand I use to buy. I buy from Lidl. it’s better. nice taste, perfect. (R21)

You see, I’ve got a granddaughter and two great-grandchildren, they come everyday to me and make their toast. It’s supermarkets’ own brand that we use and they like it. (R28)

The study data also reveals that consumers sometimes take healthy living into consideration when purchasing these low-involvement products. However, this finding seems to be more noticeable in respect of bread and soap powder as the following comments show:

...as long as it is wholemeal, I may do, I will buy something else, but it has to be wholemeal. I’ve never ever, ever, ever had white bread. (R6)

Well, I suppose it should be healthier for you, and it doesn’t stick in your tummy like a lot of the [laughs!], you think about it! There is a lot of white bread that is very heavy and it’s what I call stodgy, and it has a job to make its way down your throat. You need to consider that when buying it. (R10)

Then I’ll go to another supermarket, besides that, I’m used to it. I wouldn’t like to buy any other one because it may give you rash, because it may not agree with you. whatever is in that soap powder. (R9)

Wholemeal bread is very good. I’m not talking about the taste, but it’s good for you. If you’ve got lots of kids you can buy the cheap ones even on offers because you can’t afford to buy the expensive ones. (R16)

While low-income consumers are promotion sensitive as revealed in the interview data, they also consider the perishable nature of the products being purchased in responding to stores’ sales promotion programmes. Bread and potatoes are relevant examples in this regard. This is because these two items ‘go bad’ more quickly than the other products in the study:

Well, as I said if it’s something like coupons where you get money off. yes of course. but if it’s something like buy-one-get-free for bread I wouldn’t buy that because one of the breads will just go off. I wouldn’t eat more than one loaf of bread in a week. So, it’s just a waste of money really if I buy expensive brands because of buy-one-get-one-free. But for people with many children I suppose it’s a good offer. (R6)
It depends, if I was ready to buy more potatoes, I would, but not... because I wouldn’t use that many in a week, because I am a one person household, I wouldn’t buy another batch of potatoes, which will probably get rotten before using them. (R30)

For something like crisps or sugar, I think that kind of offer is good, but when you are talking about bread, you are not really saving anything because it might end up in the bin, except if you have visitors. (R29)

The findings of the study reveal further that low-income women consumers do engage in limited search for prices of the products. That is to say, they check prices of some of these products in different local neighbourhood stores. With experience, the informants claim that such practice can reveal differences in the retail prices in different stores which sometimes could be significant when they are buying many items.

I will say I'm bothered about price when buying these items, I look for bargains. You wouldn't know you could save a lot on the products. (R8)

Yes, I do shop around, if you go into Tesco, you buy something for nearly £2 and in the other shop, home bargain, they sell it for 99 pence. You'll go there won't you? That's what I do. I always look at prices and then I'll go to another shop and check the prices as well. (R7)

I like the buy-one-get-one-free. But in saying that, sometimes when they say buy-one-get-one-free, if you check the product in another place you see it's cheaper than the normal price, so you are not really getting anything. I do notice it when I go out. I'm not that stupid. (R25)

Yes, I do, I always buy when I and my friends go together, we check prices together. Then I buy them. To be honest, I have tried them sometimes. (R22)

If I have the time, say when I go for my weekly shopping for most of the products. I do check the prices, sometimes what Tesco sells for £2 you will find it at £1.59 at another store. I do check prices to compare. (R12)

5.3.9 Consumer Attitudes Towards Marketing/Promotional Variables

Packaging

The vast majority of the respondents are of the opinion that there is a need for good packaging of the product for safekeeping and convenience of usage particularly for products such as sugar and table salt. That is, the functional role of packaging is important to these respondents:
If something is not packed right, something is wrong with it, if I'm buying something and I see one that is opened, I go and complain, and say 'have you seen this? This should be off the shelf, somebody would have tampered with it'. I won't buy it if it's undone. But not because it looks attractive. (R4)

What's important in bread is the packaging that will keep it lovely and fresh and nothing more than that. You know all these ones that you can't undo, and you try and try, and you have to rip the bag, and once you rip the bag, you can't close the bag and the rest goes stale. That is rubbish. (R15)

No. not too important. I prefer the plastic one with the little tab that you can pour... I prefer the one you can sprinkle on, with the plastic top that is available. I need something which is convenient and quick to use, something like the top that you can open and close. That is better and not because it is colourful or attractive. (R25)

Well, I think for older people, I think that one with the red hard cover will be the hardest to open, you know for older people, opening the packet is not good. Which one?
That one soap powder. Because it's in a very heavy cardboard, with the hard top. (R26)

Well for salt, it [packaging] is important. I will buy the one in the plastic container rather than the cardboard one, because in the paper package it could get damp easily, but the plastic one, you know, keeps it better. (R2)

However, the attractiveness of the packaging of the products is not considered to be important, and seems to play very little role in the purchase decisions of the informants:

If the packaging is not attractive that won't put me off, as long as it's the same washing powder that is in it. I'll still buy it. (R23)

Packaging doesn't matter for sugar for me, except if they've got special offer on it which I might look and save money. (R21)

I will prefer the one with ordinary packaging because it's cheaper and it's just the same salt. Salt is salt. I don't care what anyone says. There is no special salt. Well, sea salt is different. What is the difference?
Because they say when you are trying to lose weight it's good. (R8)

You know they are just nearly the same thing. There is no special wrapping for tea bags. Tetley one cup, Typhoo, PG and others are all the same. The colour of the packaging won't bother me, you know you only throw them away after. Except if it's in a gorgeous one which you can use after maybe then, but they won't use that anyway. (R5)

Packaging is not really important. I have been doing the family shopping for a very long time, so I know very well that packaging is not really very important considering what is on the inside. If you get something like a no frills packet of crisps, with the completely white packaging, most people will completely walk past, if you buy and compare them to normal pack of walkers crisps, they taste exactly the same, because they have the same ingredients and all the same everything. So they are just crisps. So bright colour things may appeal to other people, but not me. (R13)
No ...the packaging wouldn’t sell me the potatoes, because you wouldn’t see pass that, you look more for the value of the potatoes rather than the packaging. (R26)

I buy the loose ones. You know when you buy the one with packaging, when I peeled them, I only get a few potatoes there. Because it’s been wrapped inside, and some have... you know, black and horrible. So, I don’t buy packaged ones. I always buy the loose ones... so attractive packaging won’t bother me. Then I also wonder why they put them in packages. They loose them in the beginning anyway [that is, they were not put in packets at the beginning], why do they put them in packets. (R24)

Breads are always packed in the same way. I don’t go for packaging really. I like what I like, I don’t go for attractive packaging. (R1)

No. I prefer trying to see how it cleans the clothes. The quality and how it works is what I consider rather than how it looks. (R11)

No I don’t buy crisps because of the look of packaging. I only go by flavour. (R18)

In fact, many respondents believe that the more attractive the packaging, the more likely it is that the producer will “rip them off” to cover for the cost of the packaging. Indeed, some respondents often buy products in less expensive packaging, then transfer them at home to a superior container (acquired previously) to preserve them for a longer period before they run out. This suggests that the respondents show more concern for the primary functional role of packaging than for the packaging’s commercial or promotional role:

Oh I don’t really bother about packaging for sugar, as soon as I get it, I put it in my own container, so it doesn’t really matter. (R29)

No I don’t go for that actually, as I said, should I say that it’s money that they spend on fancy packaging. You are paying for something you are literally going to throw away, aren’t you? Like a fancy box of chocolates you buy, you’ve got a beautiful box, ribbon and all the rest of it and inside when you open it you’ve got about six chocolates, all that appealed to you, you are throwing in the bin, and all you have left is about six chocolates. (R23)

No. Sometimes cheaper brands are better. I think you just pay for the packaging. I’ve learnt that. I’ve been going in Tesco nearly seven years. I’ve learnt there are lots of things in Tesco as big brands that I will not touch, they are just horrible, you are just paying for the packaging and not the things inside... I want sugar in a safe dry place because, as long as it goes wet it becomes horrible. If there are two brands of the sugar, one in what I will say a sensible packaging, and the other in ordinary cheap packaging, if the difference is only a penny or two more, I won’t bother, I’ll go for the sensible packaging. But if it’s a pound, then I will buy the cheaper one and I get home quick put it in a container. (R15)
Some people look at packaging, fussy people do, but I don’t look at the packaging because it is the only thing that makes those other brands more expensive than the own brand which I buy. (R30)

However, since some consumers could not remember the name of some of the brands they usually buy; packaging does often serve as a means of easy identification of the brands they prefer:

The only packaging I like is the round box which you can remove the lid. And it pours easily. That is the one I like. (R7)

Not really important, but I prefer the see-through plastic to see if there is any one that is bad. (R12)

No, salt is just salt. isn’t it. Just the cheapest one. I used to buy the plastic can. I don’t like the box because I don’t use it a lot. So it needs to stay a long time, you buy the one in the box it goes hard. You buy the one in the plastic container; it goes like that for almost two years. (R15)

Do you know one thing?...! wish they don’t have to tie the top because you can’t get through it. You try opening one of those in the white bags they put on at the end of the thing, and you’ve got to get the fork to put the thing open, won’t you? So if you are starving, you either eat through the paper. If you get people with bad hands and they are trying to open the package, which is the same with lots of products. It’s what’s inside the package which is important. But other than that… (R28)

Sales Promotion (Special Offers)

By and large, this group of low-income consumers appears to be sensitive to sales promotions. Given that sales promotion tools are designed to offer incentives to purchase through inducements that give extra value to customers, the interviewees revealed that they respond to these tools as follows:

Yes, I will buy any other one, because I think sugar is sugar. very similar, I don’t think there is any great deal of difference in it. If there is a special offer on another brand. I’ll go for the next one with special offer. (R13)

Well, being in a single parent family with my brother who is ten years younger than me, so I was doing the family shopping on a budget, and my father is a bargain hunter in the entire world. seriously. And I know that if you buy in bulk you don’t have to buy it very often, and I buy in bulk to get some savings. I am used to it now; I can tell you that I still do my shopping like that. (R5)

Yes, I would. I will stockpile if they were on offer...Because I’m a pensioner. I’m on a pension, and my money has got to go a long way. (R24).

I am interested in special offers, they are very good, I love anything that would give me savings when I am doing my shopping. (R3)
The data from the interviews suggests that while these consumers are influenced by sales promotion incentives, the degree of their responsiveness varies with the relative attractiveness of the promotional tools used. Based on the views expressed in the interviews, the following appears to be the order of preference of these commonly used sales promotional tools by these low-income women consumers:

(1) **Buy-One-Get-One-Free (BOGOF)**

Overall, this sales promotional tool significantly dominates other promotion tools in terms of the preference of the interviewees. It is repeatedly ranked first by a majority of the interviewees in the course of the interviews. Informants believe that there is a feeling that they are getting something of real value in the buy-one-get-one-free (BOGOF) offer, and this tool is widely acknowledged as ‘honest’ in that they receive two items for the price of one. However, some of them believe that the efficacy of this type of special offer depends on the type of product and the type of household. A good example cited in a few of the interviews is that of bread, especially for individuals in a single occupant household who may not use more than a loaf in a week. In this situation while some believe it could be frozen for future use, some have the view that, since it will not be as good as having it fresh, it is better to stick to the usual brand they buy even if it is not on offer. But they emphasise that if the offer is on the brand which they usually buy, of course it will not be rejected:

That is a very good offer usually. The buy-one-get-one-free is pretty good. (R1)

The first one will be buy-one-get-one-free because it’s just a good bargain because you get two for the price of one. (R18)

Even if I haven’t tried it before, I know buy-one-get-one-free is a good offer. (R21)

I love that buy-one-get-one-free because you are going to buy that bread anyway, and you are getting an extra one. You feel that you are getting something. (R17)
I prefer the buy-one-get-one-free

Why?
You are getting something free. Aren’t you? (R14)

Well, it's a good offer but for bread, no, because you’ve got to keep them in the freezer, and I wouldn’t use more than one loaf in a week. So it will be completely useless in buying more... so, I would end up spending more money than I would anyway even though it’s a special offer... but for something like crisps however which last longer, I probably would buy more in bulk. (R10)

...but if it’s buy-one-get-one-free on my normal brand of bread, then you'll just buy the two anyway even if one goes off because they are the same price. (R9)

If you’ve got coupon you won’t get one, but with buy-one-get-one-free, you can get one or two free. (R19)

I like it 'cos you only pay for one. Everyone wants something extra. (R2)

With buy-one-get-one-free you get more of the product which you actually want, but with gifts, you only get cheap items, sometimes those gifts are OK but some of them are useless and with buy-one-get-one-free you get more of your money back. (R1)

(2) Free Sample

The respondents feel that everyone loves free samples but that the success of the tool is dependent on the experience after taste/usage and the price. Based on the viewpoints of the informants, the performance of the products in terms of such characteristics as taste, flavour, smell, texture, and the price will have to be better than their normal brand if they are to consider buying the products whose sample was given to them. Otherwise, they will use the free sample but subsequently revert to their usual brand:

I would have to admit, I’ve done that in the past before, someone gave me a free sample of something and I liked it and I went and bought it. (R22)

Probably a free sample, for something I’m going to taste, then if I like it more than the one I’ve been using then probably I will start buying it regularly. (R25)

If I was given a free sample of another tea bags, yes. I’ll try it and if I like it then I will buy it. (R16)

Free sample definitely, I love free. free is the best price....Free sample is very good to start with; anything that is free is good. But I don’t believe in anything in this world that is free. If someone says he’s giving you something for free, just know that there is something somewhere that goes with it. There is never anything free. (R15)
If it was alright, it has to be alright before I go back again. (R6)

Not particularly....Probably a free sample, for something you are going to taste, then if I like more than that one I've been using then probably then I will start buying it regularly, right? (R1)

I like free sample of anything, if I like it. If I thought 'oh it's a nice taste'. then I would [buy it]. (R7)

Free sample is good. Because I will be able to taste to see if I like it. and like I said, I go by flavour. (R18)

Free sample.

Why?
If you buy the tea bags which you don't like you are wasting the money, aren't you, but if you get a free sample of it and you don't like it, you don't go to the shop to buy it, do you? (R27)

(3) Discounts (Reduced Price)

Since the price discounts offer immediate savings on the product(s) concerned, the effect of this on purchase behaviour can be significant when the difference in the price is substantial. The popular opinion here is that the discount will have to make them better off compared to the one they usually buy. Some claim a substantial reduction can make them try the expensive brands which they are not used to buying. But when the offer has ended, they are likely to switch back to their regular brand:

If it's a good deal then yes; sometimes they do crummy deals, with that no... sometimes, they only take 10% off the price and it's still twice as expensive as the next brand of crisps, so that's just completely pointless in my eyes, so I wouldn't bother buying them in anyway but if you've got something like buy-one-get-one-free on normal packet of crisps of course I will buy some more. (R9)

I like the one where they slash the prices.

Why?
Because you are getting what you want at a reduced price. It's good. Isn't it? Supermarkets do it. I think it's good for products that I want to buy. (R5)

If it was buy-one-get-one-free, then I will buy it. If it was a substantial saving then I can buy another one with discount

How substantial?
Say about 20% off. (R16)

I'll prefer the discount.

Why not gifts?
This is because if they do say a pen or pencil which will only cost 7p and 20p discount off the jar of coffee, I will prefer the discount. 20p could get me a box of matches or something like that. Do you understand what I mean?
So you do this kind of calculations when buying things in the store?
Yes. Not all the time but I’ve just done this off the top of my head. (R25)

(4) Coupons

Coupons are also favoured because there is a firm assurance that the consumers are getting something off the price, especially with the loyalty cards which are easy to redeem:

I would like the coupon because as I said, I can use them …or they could be what to spend when I don’t have enough money. (R23)

If there is any coupon, I’ll use coupons. It’s a good one as well. I like it. (R4)

Well you don’t get a coupon for potatoes, if there was. oh yes, I will get them. (R29)

The coupon will be better for me because if I wasn’t using many potatoes, I could use the coupon when I next need potatoes, if it was buy-one-get-one-free that would be no good because I would have too many, I wouldn’t use them in a week. (R20)

If I have it in the box with the products I might take time out to do it. The PG tea bags usually have it in the box, sometimes they have it that for the next one you’ll get like 50p off or something. So if it’s on the packaging it’s easier and I tend to use it. (R10)

I think another one that is good is coupons, especially if you talk about Tesco’s, because I do my shopping in Tesco and I get these points on my card, and I think that is the only place where you can get something free. Then they sent a coupon of £2.50. I will still do my shopping anyway. That’s the only one I think is free. Apart from that everything else is rubbish. (R15)

(5) Gifts

Gift items packed with products are considered ‘worthless’ in terms of the value, and most of them are considered suitable only for people who have children or grandchildren as the case may be. Another belief is that, if such items appear to have significant economic value, this is likely to have been cleverly disguised in the form of hidden charges. As some claimed, “there is nothing that is free”:

No, I can’t buy it because of that. No, because they [the kids] have enough of those things. too much sometimes. (R2)
No, they are only rubbish. It won't bother me, they are only rubbish. They only give rubbish away. You know that and I know that. (R3)

The free gifts may be good if you've got kids or grandkids, but other than it's rubbish. But even if you get it for the kids within 2 minutes, they are gone. (R9)

I can't be wasting time for gifts like pen, pencil, or things like that. How much is it? Probably 10p, you can take money and buy it normally. (R21)

Because I possibly have enough pens, pencil, well for toys I've got grandchildren, but I couldn't be persuaded by that. (R30)

I hate those gifts because they last a few seconds and break. (R19)

A lot of people will go for free gifts because of children ...but it's false economy, you're not really getting anything. (R15)

(6) Competitions

Competitions to win something are the least popular of all promotional tools. The main reason is because it is considered to be too competitive, and the chance of winning is very low. Respondents believe it amounts to a waste of time and effort, hence, they claim it could not really trigger them to try a product:

That's the biggest joke of the day! C'mon on, oh you might think they are giving you something, but when it comes to the nitty gritty of it all, what is it going to cost you in the end [Laughs!]. (R27)

I don't think I would do that either. Why not?
Well I think it's very, very big odds to win that. (R17)

No, I don't think I would do that, may be very, very rarely. It has to be something that tempted me a great deal, or somewhere I would really love to go [holiday]. I would really then enter into competition but 9 out of 10 I would not. (R12)

Because I can't win.... I just know I can't win. For that, no. I can't buy a product because of that. (R4)

It's too much messing about, carrying it about... I can't see properly to do it. I just can't be bothered. No.
Why not?
I never win. I'm too old for that. I am not clever enough. (R28)

I don't go for competitions because I can't win. I can go for the buy-one-get-one-free, free sample, and coupon. (R11)

No, there is always chances that you will not win anyway. (R3)

Probably not, because I don't really have the time to do that, I probably wouldn't do it. If it's something that would not take about a minute or two, I might do it. And
the chances of winning are very small. So, I don’t think it worth it. You’ll never win. (R16)

I never fall for that, but my sister does. Every time we go to the precinct my sister will go to the post office and be doing it. I’ll tell her it’s rubbish. She will say, I might win, she never wins anything. I’ve seen a programme years ago and they are deceiving people and telling them ... they will win this or that, they are lying. The phone drives me mad nowadays, they will call you and say ‘a member of your household has won a holiday call this number to claim it’, they are lying. (R15)

(7) Point of Purchase (POP) Promotion Displays

Findings indicate that some of the respondents are influenced by point-of-purchase displays in their purchases:

Yes, definitely. Any woman who says she doesn’t look at them is lying. Especially now that Tesco and Iceland are trying to outbeat each other, they put these bigger yellow signs in Iceland. (R1)

Individual supermarkets generally have a monthly booklet of special deals at the till; I generally have a look at them to see if there is anything. In some supermarkets you get things like Nectar card, or Tesco club card points, sometimes on individual items you can get like triple points if you buy this particular product. So as soon as I collect the points you can get money off when you redeem the points later if it’s something I was going to buy anyway I may change which brand I get, to get the more points. I’ve done that with crisps before. (R7)

Yeah, I am a discerning shopper. I do weigh things up in the shop as to what I’m gonna buy and how much I’m gonna buy. Yes I do check them to know the latest deals and savings. (R20)

I look at those things when I buy anything, not just table salt, because you wouldn’t believe it when there would be a sneak of a penny on this and a sneak of a pound on that without you thinking, but my sister just doesn’t look at them she picks this and that, and I am the one that tells her put it back, put it back, she’ll say ‘but I like it’ (R15)

I look through it, and get them, like what will be on offer say on Monday to buy the offer. (R25)

However, findings suggest further that exposure to these displays are sometimes inadvertent and accidental.

I read whatever is on the shelves and the wall, you don’t specifically look for them, but you see them anyway. (R17)

The only time I look at different types of tea bags and such information is when I go with my friend and she says look at that, look at this, but when I’m on my own I just go for the one I usually buy. (R11)

It depends. If I’m in a rush, I won’t look at it, but sometimes I do. (R26)
5.4: SUMMARY OF THE CHAPTER

Findings of the focus group discussion show that eight products namely table salt, sugar, bread, coffee, crisps, tea bags, potatoes, and soap powder are regarded as low-involvement products by low-income consumers. The focus group discussion also suggests that while habit, price, packaging, sales promotion (special offers), social influence, and product shelf-positioning are important influences on their purchase decisions for low-involvement products, the impact of advertising and brand names is perceived by respondents to be very minimal.

The findings of the in-depth interviews show that where these low-income consumers buy a brand repeatedly, this tends to be due to habit rather than strong commitment to particular brands. However, for some products such as bread and soap powder, some consumers take healthy living and safety issues into consideration in their choices, and in some cases are more concerned with avoiding wasteful spending on products which they think would probably not perform effectively. They appear not to perceive price as an indication of quality, and appear to shop around sometimes to gauge retail prices in the local vicinity. Packaging is perceived as being good for its functional role only; respondents believe that they could not be persuaded to buy a brand due to the attractiveness of the packaging. The attitudes of these low-income consumers are very positive towards sales promotion for low-involvement products, but the degree of their responsiveness to these offers varies with the relative attractiveness of the promotional tools used. The order of preference of sales promotions by the majority of this group of
consumers tends to follow the pattern of: (1) buy-one-get-one-free (BOGOF); (2) free samples; (3) discounts; (4) coupons; (5) gifts; and (6) competitions. The study shows further that point-of-purchase displays also have an impact on their buying behaviour but their exposure to these displays is sometimes inadvertent. A detailed analysis of these findings will be presented in the next chapter.
CHAPTER SIX

DISCUSSION OF FINDINGS
CHAPTER SIX

DISCUSSION OF FINDINGS

6.1 INTRODUCTION

This chapter analyses the findings of this study. Following the structure adopted in the previous chapter, the findings are discussed in a number of themes and these are closely examined vis-à-vis the extant literature. The themes which constitute the basis of the discussion in this chapter are low-involvement products, habitual purchasing, branding and brand preference, value for money, and consumers’ attitudes towards marketing stimuli in the context of low-involvement products.

6.2 LOW INVOLVEMENT PRODUCTS

As regards the consumption of low-involvement products, the most studies (see for example Vaughn, 1980; 1986; Ratchford, 1987; Rossiter et al., 1991) appear to treat consumers as a homogenous market and draw conclusions based on this premise. For instance, the study of Ratchford (1987) categorises products such as imported beer, light beer, regular beer, inexpensive watches, chicken, greetings cards, and women’s magazines as low-involvement products. Likewise Rossiter et al. (1991) list light beer, regular beer, and fictional novels as low-involvement products. However, these studies do not consider the possible diversity among consumers. It is uncertain as to whether low-income consumers would be in agreement with these conclusions. Many studies such as Cahill (1997), Moore and Ratneshwar (2001), Galguera et al. (2006) and Harris and Bray (2007) point to the increasing relevance of market segmentation which shows
that generalisation about the attitudes and perceptions of consumers without adequate reference to the diversity among them will not likely lead to accurate decision-making.

Within the context of low-income consumers, eight products are confirmed as low-involvement products. These are table salt, sugar, bread, coffee, tea bags, potatoes, soap powder, and crisps. The working definition of low-involvement products adopted in this study is that they are products that are bought with little or no planning because the acquisition costs, the risks of making a wrong choice, and the benefits (both intrinsic and extrinsic) are low to the consumer. Therefore, these products appear to be of a good fit for the purpose of this study. Previous studies such as Ahmed et al. (2004) and Ndubisi and Moi (2006) appear to rely solely on the claim that for most consumers, most fast-moving consumer products are “trivial” and uninvolving both in terms of the decision making required in their purchase and the personal relevance to the buyer (McWilliam, 1997; Silayoi and Speece, 2004) in choosing products for previous studies of low-involvement products. This present study is not unmindful of the possible richness of obtaining such information directly from the consumers. This is in conformity with the tenet of the phenomenological paradigm which is concerned with understanding human behaviour from the participant’s own frame of reference (Collis and Hussey, 2003). This stance is also reinforced by the claim of Clarke and Belk (1974) who assert that with a relatively homogeneous population the rank orders of involvement with an array of products are expected to be reasonably similar. However, to further ascertain individuals’ conformity of the low-involvement products in the focus group, the introductory question of the in-depth interviews was designed to clarify this further (see Appendix 3). In most cases there was agreement on these eight products but for a few respondents who did not use some of the products for personal reasons
such as personal health. For example, on health grounds, some respondents did not buy sugar, coffee, and crisps. Above all, the study strongly points to the need to consider low-income consumers as a distinct segment with considerable differences when researching consumer involvement.

6.3 LEARNING AND HABITUAL PURCHASING

This study suggests that low-income consumers rely on habitual purchasing for the selection of their low-involvement products. These consumers repeatedly purchase cheaper brand of the products which are most times stores' own value-range brands. The repetitive purchase of these stores' value-range brands indicates that these low-income consumers rely on their experience that these brands are often the cheapest in the range of the competing brands, and function in similar ways like others which are relatively expensive. These attitudes and behaviour in respect of the stores' own value-range of these products appear to be closely related to the financial constraints of the respondents, as they see the habit developed for this cheaper alternative as means of getting savings on their purchases.

This finding finds some support from the existing literature. A body of literature (Drever, 1952; Rachlin, 1976; Horton, 1984; Watson et al., 2002) lends considerable support to the fact that habit results from experience and learning. In the description of Drever (1952), habit is an automatic response to specific situations which is acquired normally as a result of repetition and learning. Watson et al. (2002) claim that for routine or habitual purchases, the decision process will probably be simplistic in that no formal process of information search and evaluation will be undertaken, and consumers will rely on past experience. Similarly, Rachlin (1976) argues that the particular habits
of an individual organism depend on the history of that organism. In agreement with these authors, Horton’s (1984) view indicates that buyers must have known enough of both product class, and an acceptable number of alternative brands for an habitual purchasing to occur. Hence, the findings that the low-income women consumers explore their experience that stores’ own value-range brands are the same as others and are economically better for them is supported in the extant literature.

The findings of the study indicate that, since stores’ value-range brands have been noted by this group of consumers as the cheapest, they tend to buy them frequently. As explained by Wolman (1989), an habit is an act that is practiced regularly, while Miller (1998) states that habit makes the movements to achieve a given result more accurate and diminishes fatigue. In a similar vein Assael (1998) argues that as a repetitive behaviour habit results from a limitation or absence of information seeking, and evaluation of alternative choices. As regards this present study, information seeking and evaluation of alternatives could not be regarded as completely absent as Assael (1998) suggests, rather they appear to take place in a limited form. This is because the low-income consumers are interested in any further available opportunity to make savings, hence they sometimes engage in limited shopping around in different stores in their locality (this is discussed in detail under the value for money subsection). Hawkins et al. (2004) suggest that habitual purchase decisions can be viewed from two angles, one as brand loyal purchases and the other as repeat purchases. In the case of brand loyal purchases, the decision-maker (consumer) continues with the purchase of a particular brand based on previous experience, having carefully selected the product in the past and noticed that it offers the needed satisfaction. The repeat purchase category on the other hand is based on the belief that all products offer the same benefits and the one
being chosen all the time is simply one of them. The behaviour of the low-income women consumers in this study would seem to reflect the latter, in that they believe that the cheaper brands which they frequently buy offer the same benefits as others which are more expensive. So the question is ‘why pay more?’ Further to the assertion that the behaviour of the respondents is more akin to the repeat purchase as identified by Hawkins et al., respondents of this study claim they will often take advantage of special offers on another brands, for the period of the offer. Thus, it would seem that these respondents are not actually committed to buying the stores’ own value-range brands that they buy repetitively; rather their purchasing can be described as habitual rather than brand loyal.

Kollat (1966) claims that purchases can be categorised into those that are specifically planned, those that are generally planned, and brand substitution. In the specifically planned purchasing, the consumer recognises a need to buy a product and/or brand and he or she continues with the purchase as planned. In a generally planned type of purchase the consumer recognises the need to buy the product, but the choice of which brand of the product to buy is made in the store. In brand substitution, the consumer buys a different brand compared to what he or she planned to buy. The behaviour of the low-income consumers in this study appears to fluctuate between the specifically planned and brand substitution. This is because they often buy the stores’ own value-range brands which are the cheapest in the range and they believe these brands function as effectively as any other brand in the category. However, the fact that they will buy any other brand when is on offer so long as it offers the best deal suggests that they could also be engaging in brand substitution behaviour. In this sense, the offered promotion only induces trial of the competing brands and does not lead to sustained
favourable attitudes. This brand substitution behaviour is claimed to be very common and noted to be true for products involving little risk or low product differentiation (Gardner and Strang, 1984).

There is some level of agreement between the findings of the present study and the literature with regards to habitual purchasing of low-involvement products. However, the present study extends understanding in this area on the motivation for the habit. It indicates that the motivation of the low-income consumers for the habit in favour of stores’ own value-range brands of the products is related to value for money.

6.4 BRANDING AND BRAND PREFERENCE

In the previous section, it was stated that low-income women consumers are not loyal to brands of low-involvement products; rather they often opt for the cheapest brand in each particular product category, which is invariably stores’ own value-range brands. Furthermore, it appears these consumers do not recognise a distinction between "generics" and retailers’ brands. Indeed, they are aware that for some of the products, there are two retailers’ brands; however the distinction between the two is not clear to them. Either way they often opt for the cheapest.

In terms of the confusion regarding the distinction between the brands offered by the retailers on the part of consumers, Burt (2000) explains that this situation often lowers the quality perceptions of the retail brands in the marketplace. Perhaps, one of the most comprehensive explanations of the distinction between the generics and stores’ own

5 Generics are described in the UK as “plain packs” or “no-frills” (Prendergast and Marr, 1997; p.93). They are products that are not marked by a producers’ brand name, and are offered at lower prices because of plain, cheap packaging.
brands is that provided by Laaksonen and Reynolds (1994) in which they explore the generations of the retail brands. The authors indicate four generations involved in the evolutionary sequence of stores’ brands which makes it clearer that it will be misleading to hold that stores’ brand is only one of the brand categories in the marketplace.

Nonetheless, despite the fact that the respondents in the present study regard the stores’ own brands as the cheapest, they do not share the view that they are of lower quality compared to manufacturers’ brands. This is in contrast with the view that consumers perceive stores’ brand as a riskier purchase alternative than national brands (Mieres et al., 2006). The standpoint of the respondents of the present study is that the products function in a similar manner and if there is any difference between the brands, such differences lie merely in the popularity of the manufacturers’ brand names and their expensive packaging. In fact, some respondents claim that the stores’ own brands function more effectively than manufacturer’s brands in some circumstances. This finding supports that of Dick et al. (1997) who found that stores’ brand prone consumers are less likely to believe that brand names are an accurate predictor of the quality of the brand. Srinivasan and Till’s (2002) finding also shows that the advantage a branded product has over its unbranded counterpart regarding the consumers’ perception of its credence attributes reduces if the consumer tries the unbranded product and notices that it offers similar benefits.

In the context of the present study, many of the low-income women consumers had experienced the performance of stores’ own value-range brands and did not perceive the manufacturers’ branded counterparts to be any better. One peculiar and quite interesting finding from the present study in comparison to the extant literature is that even despite
the claim of respondents that stores' value-range brands offer good value for money, they are not ardently committed to buying them as they will also buy the manufacturers' brands when they are on promotion if this will give them better savings. In this condition of low-commitment of these consumers to the brand, it is posited that the product or brand purchased is not closely tied to a belief system, and brand loyalty may reflect only the convenience associated with repetitive buying rather than commitment to the brand (Robertson, 1976). Given the lack of total commitment of these consumers to the stores' own value-range products that they buy, their claim that there are no differences between the two categories of products to a certain extent reflects their cognitive dissonance, which is the discomfort caused by post-purchase conflict (Kotler and Armstrong, 2008). Hence, to reduce the dissonance, they tend to rationalize their purchase decision of the value-range brands of the supermarkets that they bought, and avoid the drawbacks of the manufacturers' brands they did not buy.

In linking these findings to the brand loyalty typologies suggested in the literature, it could be argued that these low-income consumers are neither the 'hardcore loyal' of Ghosh's (1997) classification nor the 'committed clients' in the approach of Setharaman et al. (2001). As explained by Ghosh, the consumers who display hardcore loyalty will keep on buying the products repeatedly despite all distractions in the form of promotions for competing brands while Seetharaman et al. contend that 'committed clients' would buy the brand at any place at any time. The low-income consumers that form the basis of this study more closely resemble the 'deal prone' buyers in Ghosh's classification and the 'passive loyals', 'price switchers', and 'fence sitters' in the typology suggested by Seetharaman et al.. In the words of Ghosh (1997), deal prone buyers are those who keep switching between different brands, while Setharaman et al.
(2001) describe passive loyals as those who buy the brand out of habit rather than strong commitment. Price-switchers buy the cheapest and consider branded products as costly, and fence-sitters like cheaper products but they must be in a convenient situation in order to buy them. Since the basic underlining characteristics of these different categories is that the consumers are not strongly committed to any particular brand of the product, they seem to depict the low-income women consumers that form the focus of this study. Hence, their loyalty to the brands of the products they buy would be better described as spurious loyalty (Assael. 1998) rather than hardcore loyalty.

Although a number of studies point to the usefulness of brands as a valuable asset to marketers and an enhancer to products in general (Rossiter et al., 1991; Keller, 1993; Rooney, 1995; Calderón et al., 1997; Prendergast and Marr, 1997; Kotler et al., 1999; Seetharaman, 2001; O’Cass and Lim, 2002; Ataman and Ülengin, 2003; Keller et al., 2006; Ind and Watt, 2006), their influence on low-income women consumers with regard to low-involvement products appears limited. Rather than being committed to any product because of its name, respondents appear to show spurious loyalty to stores’ own brands which they observe are the cheapest in the range. This seems to be at variance with the claim of O’Cass and Lim (2002) that brand names can assist consumers to perceive equity and differentiation among competing products. It is not surprising Bradley (1995: p.274) argues that ‘if the concept of low-involvement does prevail, particularly among the fast-moving consumer goods (FMCG), there would seem to be no economic justification for either manufacturers or retailers in expensive branding activities’. As found in this study, in some cases some consumers could not even recall the brands of the products that they buy rather they rely on other cues or indicators like the type of can, the colour of the packaging, and the location of the
products in the store. This suggests a lack of commitment of this group of consumers to brand names. It is important to state that the disparity between the findings of the present study and the huge extant literature which emphasise the significance of branding does not suggest that branding has lost its importance; rather it shows that consumers are heterogeneous in their attitudes and behaviour towards branding and that low-income consumers may react to the brand names of low-involvement products differently (compared to other segments). This is corroborated to some extent by the claim that people in high and low-income social class groups would behave differently (Coleman. 1960 cited in William. 2002).

This present study therefore suggests that the low-income consumers are rather loyal and committed to the price offers and not the brand names.

6.5 VALUE FOR MONEY

This study suggests that low-income women consumers are highly motivated by value for money in their purchases of low-involvement products. This can be inferred from three different areas of the findings which are their perception of the relationship between the price and quality, their shopping around albeit that this is limited, and their perception and attitude with regards to products’ perishability and waste avoidance.

This study indicates that low-income women consumers do not perceive price to be an indication of the quality of low-involvement products. Consequently they buy stores’ own value-range brands, which are cheaper than the manufacturers’ brand, on the premise that the products function in a similar manner. The main difference between the brands lies in the expensive packaging and the popularity of the manufacturers’ brand.
These consumers engage in price comparisons at local stores. Although, their experience of purchasing these products leads them to believe that the stores’ value-range brands provide them greater value for money, they still engage in price comparisons across local stores to ensure that they do not miss out on any sales promotional programmes for other brands. Nonetheless, these low-income women consumers are also sensitive to avoiding any waste which might result in the course of their purchase of these products, especially when they are on offers of ‘multibuys’ for those products they use less frequently and which are perishable.

This finding thus suggests that these women are mindful of the value of the products that they buy and would avoid purchase circumstances that will not give them value for money. This attitude and behaviour of this group of women in respect of the purchase of these products is surely closely related to their poor financial situations such that any saving on their purchases is very important to them.

Previous studies have reported a relationship between price and product quality (Guiltinan, 2000; Verma and Gupta, 2004; Miyazaki et al., 2005; Hansen, 2005). Some studies suggest that price as an extrinsic cue enhances the perception of the quality of products (Scitovsky, 1945 cited in Verma and Gupta, 2004; Shapiro, 1973; Lichtenstein et al., 1993). This is described as a positive role of price (Lichtenstein, et. al, 1993). It is thus claimed that perceived quality is one of the major reasons why consumers are willing to pay premium prices (Rao and Monroe, 1996; Sethuraman and Cole, 1999). However, this present study suggests that these low-income women consumers do not perceive price to be an indication of the quality of the particular low-involvement products studied. In a previous study, Verma and Gupta (2004) used three product types
which are durable, semi-durable, and non-durable products to gauge consumers’
perception of price-quality relationships. In the case of toothpaste, a non-durable
product and often labelled a low-involvement products, they found that consumers
believe that the lower the price of toothpaste the inferior the quality and the higher the
price, the more superior the product will be. In the same vein, Moore and Carpenter
(2006) show that prestige, sensitivity and price/quality schema appear to positively
impact patronage of retail stores that use a higher price strategy. As such these studies
amongst others point to the fact that price charged in respect of a product or by a store
could suggest that the product or store involved is perceived as being of higher value.

One explanation for the difference in the findings of the present study and the previous
studies is the low-income status of the members of this sample. It may be that these
women use such a belief as a way of justifying their decision for buying the cheaper
brands, a decision which may actually be a direct result of their budget limitations. In
fact, some of the respondents went further in that they claim that the stores’ own value-
range brands which they buy actually perform better than the manufacturers’ brands
which are more expensive. That said, the view of low-income consumers about the
superiority of stores’ brands to manufacturers’ brands appears to be temporarily
disrupted when other products are on special offers leading them to shift their
purchasing to whichever is the cheapest. Thus it appears that any commitment is to the
value for money and not the brand. This also suggests the relevance of cognitive
dissonance in their viewpoint as they tend to portray the stores’ brand which they buy in
very positive way compared to the manufacturers’ brand to justify and rationalize their
choice.
This study indicates that low-income women consumers engage in limited search for deals, and therefore challenges existing studies. For example, the study challenges the definition of low-involvement products proposed by Hart and Stapleton (1992) that low-involvement products are impulse goods and are purchased on the spur of the moment without any previous consideration. It also appears to be at variance with the explanation of Blattberg and Nesling (1990) that when consumers have found a brand of the product that works, he or she does not want to expend further effort to look for anything better for low-involvement products. The reason for the difference in the existing literature and the present findings is due to the fact that low-income women consumers appear to be driven by value for money in their consumption and exert some efforts to explore this in the form of searching for deals. Hence, while other segments of the market for these products may be oblivious of the price differences that exist among major brands of these products, low-income consumers appear to exhibit different attitudinal response to this marketing stimulus.

On the other hand, the finding that these consumers engage in limited shopping in search of a good deal is partly corroborated by other studies. Cachon et al. (2005) emphasise the need to incorporate consumer search as a factor into the assortment planning process in retail activities. Accordingly, they demonstrate through a model the importance of such inclusion. Also, Nicosia (1966) and Engel et al. (1968) emphasise consumer search for product-related information in the consumer decision-making process. While these claims have proved useful in some areas for consumer decision making, their postulation is slightly at variance with the findings of the present study in that such models do not take into account situations involving low-involvement products where such elaborate decision making processes do not necessarily apply.
Whereas, the focus of this present study is on low-involvement products and although the findings support that low-income consumers also engage in search, the search is very limited. These products involved do not require extensive search for information or deals compared with high involvement products such as cars, computers, and TV sets, in which consumers engage in a painstaking search for information and evaluation of the information before thinking of buying one of the available alternatives. Lastovicka and Gardner (1978: p.91) conclude that ‘low-involvement cognitive structures do seem to be simpler than high involvement structures in at least two ways. First, low-involvement structures seem less differentiated as they can be represented adequately with fewer dimensions than high involvement structures. Second, low-involvement structures tend to be less integrative’. In other words, low-involvement structures do not require all of the activities involved in the purchase process.

As low-income consumers only engage in a very limited search for products or information for the products, Assael (1998) supports this finding in his classification of consumer behaviour into four: complex decision making, brand loyalty, limited decision making, and inertia. Based on their recognition of value for money in their transactions, these low-income women consumers in the present study engage in limited search for deals which seems to makes them fit into the limited decision making scenario in Assael’s schema of consumer decision-making.

Another possible explanation for why these consumers engage in only limited search is the restriction they face in not being able to shop around for the products in terms of transportation costs as virtually all the consumers in the present study do not have cars, which puts them at a disadvantage as there is a limit to the extent of search they can
engage in. This point links to the issue of 'consumer detriment' documented by the National Consumer Council (1977) and reported in Fyfe (1994) and Killen (1994), which indicates that low-income consumers suffer a double disadvantage – having less to spend and at poor value for money. In a study on *rethinking consumer disadvantage* Woodlife (2004) found that those with personal transport are better off in terms of accessibility than those who shop on foot.

This study appears to have thrown more light on the low-income consumers and their search for deals. For instance, while Jones *et al.* (2003) claim that low-income consumers search for the lowest priced products among others, Johansson and Goldman (1979) state that since they often buy smaller quantities, their potential benefits for search are reduced. This study suggests that low-income consumers engage in limited search for deals for low-involvement products. Their reasons for searching is due to the potential benefits which accrue from the associated savings in price, while their reasons for not searching extensively appear to be due to their habitual purchase behaviour and spurious loyalty for the stores' own value-range brands which are usually the cheapest unless, of course, there is a sales promotion on a manufacturers' brand, and the lack of personal means of transportation which could facilitate searching outside their immediate neighbourhood.

Furthermore, crucial to the discussion of the recognition of value for money by the respondents are the findings related to waste avoidance. Although, the low-income women consumers are sensitive to sales promotions, stockpiling some low-involvement products when they are on offer (as discussed later under section 6.6), these consumers are conscious of the need to avoid waste when responding to various promotional
offers. Apparently, the low-income status of the respondents for this study introduces some degree of newness to the literature on consumer responses to sales promotion of low-involvement products. Although previous studies (Kassarjian, 1981; Sheth et al., 1999; Arnould et al., 2004; Solomon et al., 2006) suggest that for these products not much is at stake for the consumers, and there is the possibility that consumers do not care enough, the present study suggests that low-income consumers consider how perishable a product is in relation to the size of their household when buying these products. For instance, someone in a single-person household will see no point in responding to a buy-one-get-one-free sales promotion on loaves of bread or potatoes since she would not be able to use them up before they ‘expire’ and become unusable. This is clearly related to their appreciation of the principle of value for money.

The main explanation for the apparent contrast between previous findings and the findings of the present study with respect to consumers’ perception regarding the relationship between price and quality lies in the very broad assumption and generalisation inherent in these studies that consumers are deemed to be homogeneous in their responses to price as a marketing stimulus. Some studies (Moschis et al., 1997; Parrish et al., 2006; and Markey et al., 2007) caution against such broad generalisation. Moschis et al. (1997: p.284) for instance state that ‘...customers vary widely with respect to their needs and preferences for product and services, and generally speaking, with respect to the way they perceive and respond to marketing offerings’. Given their sensitivity to value for money, the perception and attitudes of low-income women consumers with regards to the price-quality relationship for low-involvement products challenges the existing conventional knowledge in this area, and thus deserves distinctive note in consumer involvement studies.
6.6 CONSUMER ATTITUDES TO MARKETING STIMULI

PACKAGING

This study suggests that low-income women consumers appreciate the functional roles of packaging of low-involvement products which includes product protection and preservation, containment, user convenience, identification and information. However, they believe that the attractiveness of the packaging plays a very small role in terms of influencing their decisions to buy low-involvement products, especially since they believe that the costs of packaging contributes to increasing the price of the item. This finding appears to be closely related to the low-income status of this group of consumers which in turn influences their interpretations of this marketing stimulus. Since the findings suggest that the main motivation of these low-income women consumers in their purchases of low-involvement products is value for money, these findings seem to be closely related to their consciousness of finding various means to get savings on their purchases.

In agreement with Gelperowic and Beharrell (1994), Prendergast and Pitt (1996), Nancarrow et al. (1998), Rettie and Brewer (2000), Lee and Lye (2004), Ahmed et al. (2005), and Rundh (2005), this present study supports the importance of the basic roles of packaging to the consumer. The significance of this role for low-involvement products has been widely stressed in the marketing literature (Baker, 2000; Arnould, 2004; Silayoi and Speece, 2004). In the present study, consumers regard the packaging of these low-involvement products as a basic requirement associated with the product. In other words, they expect marketers to ensure that the product is offered in a form that ensures that all associated benefits such as protection and preservation, and user convenience, are enjoyed by the buyers. The findings also corroborate the extant
literature (McNeal and Ji, 2003; Nancarrow et al., 1998; Rundh, 2005) with regard to the fact that consumers use packaging as an identification of the product.

Nevertheless, while many studies (Sara, 1990; Gelperowic and Beharrell, 1994; Hill and Tilley, 2002; Vazquez et al., 2003; Jahre and Hatteland, 2004; and Dubey and Dai, 2006) indicate that packaging plays a crucial role in attracting consumers to purchase products, the present study suggests that the attractiveness of packaging plays very little role in influencing these low-income women consumers to purchase low-involvement products. The stance of the informants of this study is that the attractiveness of the packaging is a form of advertising, the costs of which the manufacturers will try to cover in the pricing of the products. In this sense, it is believed that the producer will "rip them off" to cover the costs incurred in such expensive packaging.

Given that the specific attention of this study is on low-income women consumers coupled with the challenge of exploring their behaviour in the context of low-involvement products, it is hardly surprising that the area of disparity between the findings and the previous studies exists. This is because the existing literatures treat consumers as homogenous in their postulations regarding their response to packaging as a marketing stimulus, whereas this findings show that that low-income women consumers constitute a segment with considerable differences in terms of their attitudes, motivations, and behaviour worthy of special considerations.

SALES PROMOTIONS

The study shows that respondents are sensitive to promotions in respect of the products they purchase and often use such promotions as a guide in their decisions on which
brand to buy. This finding finds strong support in the extant literature (Blattberg and
Neslin, 1990: Raghubir et al., 2004) but also contradicts others (Kassarjian, 1981: Arnould, 2004). Blattberg and Neslin (1990) state that under condition of low-involvement, a promotion can disrupt routinized repurchase behaviour, and Raghubir et al. (2004) contend that sales promotions influence consumers through different routes which are information route, economic route, and affective route, and these roles are interactive to elicit a particular behaviour from the consumer. On the other hand, it is claimed that for purchases of low-involvement products consumers often ignore promotions (Kassarjian, 1981: Arnould, 2004). One possible reason for the seeming disagreement between the findings of the present study and the latter two studies lies in the category of subjects of the present study who, as low-income consumers, may be more sensitive than other segments to possible means of saving money.

The study indicates that low-income consumers switch to take advantage of special offers on competing brands, especially since they deem all brands to be the same. The findings are strongly supported by a rich body of literature. For example, Soars (2003) notes that most purchase decisions are taken at the point of purchase, and this suggests that consumers often keep their options open until they get into the retail environment where they can make an optimum decision based on what is available. Rothschild (1987) notes that brand loyalty is dying in situations where the only perceived differences in the products is the price, and consumers have learned that apart from the particular deal, no other difference matters. Hence, claims like that of Berman and Evans (1995) that sales promotions maintain customers' loyalty need further analysis, especially as the findings of the present study suggest that any loyalty to brands among
low-income consumers is best termed as spurious loyalty given that the main motivation for purchase is value for money.

In view of the fact that there are various sales promotion tools which consist of price discount, coupons, buy-one-get-one-free, free gifts, and competition; it was considered helpful to study the behavioural responses of respondents to each of these commonly used tools. Hence, respondents were asked to indicate their order of preference of these sales promotional tools for their purchase of the low-involvement products during the interview. In the first instance, as suggested in the literature (Gilbert and Jackaria, 2002; Shi et al., 2005; Alvarez and Casielles, 2005; Ndubisi and Moi, 2006), consumers' response to the various sales promotion tools takes different forms.

This study suggests that low-income women consumers show a preference for buy-one-get-one-free promotions over any other tools. This is followed by free samples, which come immediately before price discounts. Coupons are mostly mentioned fourth, with free gifts being fifth and competitions last in terms of the preference of the respondents. This finding corroborates that of Gilbert and Jackaria (2002) and Shi et al. (2005) who also found buy-one-get-one free to be the most popular of the various tools. However, the findings of the present study are at variance with those of Gilbert and Jackaria (2002) and Alvarez and Casielles (2005) with regards to the order of effectiveness of the other tools at influencing buyer behaviour. For instance while respondents of the study of Gilbert and Jackaria's study prefer discounts second, and free samples third, they are preferred third and second respectively by respondents in the present study. Alvarez and Casielles's study highlights discounts as the most effective of the common promotion tools.
Shi et al. (2005) suggest that consumers prefer special offers that are very simple to understand and need less input on the part of the consumer. This explanation appears plausible in terms of the preference pattern of the majority of the respondents in the present study. Moreover, as this present study suggests, the reason for the discrepancy between this study and the existing literature could be attributed to the low-income status of the subjects of the study, which makes them appear more receptive to value-increasing promotions. According to Peattie (1998: p.286) while value increasing promotions involve manipulating the quantity/price (or sometimes the quality/price) equation to increase the perceived value of a product offering, the value adding promotions leave the price and core product untouched, and offer the customer “something extra”. Kwok and Uncles (2005) refer to these two types of promotions as monetary promotions and non-monetary promotions respectively. This study would seem to indicate that low-income consumers are more responsive to monetary rather than non-monetary promotions.

**Buy-one-get-one-free (BOGOF)**

Firstly, in the usual language of the respondents, the common reason for the preference of this tool above others is that there is a feeling of ‘getting something of real value’ in the buy-one-get-one-free (BOGOF) offer. Moreover the offer is believed to be true because ordinarily without the offer they would have got only one of the items on offer and will still pay for it. This study suggests that buy-one-get-one-free could be very effective at shifting low-income consumers’ spurious loyalty between brands of low-involvement products. This is consistent with the finding of Smith and Sinha (2000) who found that their subjects preferred buy-one-get-one-free to the equivalent offer of buy two get 50 per cent off. But the finding would seem to challenge the assertion of
Ong (1999) that consumers may be sceptical of the offer because of the suspicion that it is not based on true typical/previous quantity but an artificial/bogus lower amount. This challenge is most likely due to the fact that the low-income consumers in the present study seem to be familiar with the price offers, at least in their local retail environment, hence based on their previous shopping experience, when offers of extra product (BOGOF) are presented, they are perceived as credible.

Nevertheless, the findings of this study indicate that the effectiveness of this sales promotional tool is contingent on the nature of the product and the type of household. The low-income consumers in a single-person household for instance believe that stockpiling perishable products would inevitably lead to a waste of resources as there is a limit to what can be used within the time before the product expires. The relevance of the size of the household to consumers' response to deals has been explored previously, albeit that this was from the perspective of the relevant costs. (Blattberg et al., 1978; Blattberg and Neslin, 1990). These authors postulate that consumers are attracted to deals to minimize costs, the relevant costs involved being transaction costs, storage costs, stockout costs, and the actual price of the item. In view of the costs involved, the households that are likely to be more deal prone are homeowners, car owners, and households without working wives. This is because all of these groups have relatively lower costs involved in the deal. For instance, homeowners have lower holding costs, car owners have an advantage in terms of transport for searching for better deals, while the costs of time of searching for a better deal are less in households without working wives. In the present study, the focus of the findings is rather on the number of people that make up the households – the larger the household the more attractive will be the buy-one-get-one-free (BOGOF) offer, and vice versa. Also, if the product is perishable
in nature, this offer will be relatively less attractive to consumers in relatively small households as they are conscious of the need to avoid waste and achieve optimum savings in the deals.

**Free Samples**

Low-income consumers are likely to be positively disposed to the use of free samples. The main reason for this positive attitude is that it costs them nothing to get the sample, hence in the words of some of the respondents ‘free is the best price’ to pay. Lammers (1991 and 1992) reports that the use of samples led to an immediate increase in sales of the product, but he emphasises that the positive effect in his study was limited to small purchases. For the present study, it is stated by most of the respondents that they will be interested in a free sample in order to try the brand but their subsequent patronage of the brand will depend on the post-usage experience in terms of taste, texture, quality, and its price. Thus, it is claimed that the product will have to be better than the one they usually buy along these criteria for them to switch, otherwise they would only take advantage of the free sample and then continue to purchase their usual brand. Shi *et al.* (2005) contend that the fact that the use of free samples is very easy to understand as a sales promotional tool makes it attractive to consumers. In the present study, this reason also appears applicable as a contributing factor to explain why it is ranked so highly.

**Price discounts**

Given their lack of commitment to any brand, it is not surprising that respondents indicate their readiness to take advantage of price discount offers on brands of low-involvement products. This is strongly supported by Madan and Suri (2001) who also argue that price discount as a form of deal is popular and attractive to consumers.
However, findings reveal further that there is a need for the discount to be quite substantial in order to induce them to buy the discounted products. On the question of what level of discount could make them switch brands, the popular view was that it will have to be a level that makes them better off compared to the price they pay for the brand they used to buy. This finding does seem to be at variance with that of Drozdenko and Jensen (2005) in which consumers prefer smaller discounts to deeper discounts. One possible explanation in this regard is the concern raised in respect of those products used for the study. In Drozdenko and Jensen’s study, there were concerns about whether the products might have a quality problem, or are damaged goods, or are stolen goods. But in this present study, these issues were not raised, and the subjects of the study are low-income consumers whose purchases are mainly driven by value for money. To further confirm that the consumers in this study exhibit spurious loyalty for the brands they purchase, the findings suggest that these consumers will switch back to buying their ‘usual’ brand when the promotion ends. Perhaps this is why it is argued that price promotion is unlikely to result in any long-term effect, and those who respond to it have a low propensity to repurchase it (Ehrenberg et al. 1994).

**Coupons**

It is widely acknowledge that coupon usage is very popular in retailing especially for consumer goods (Bawa and Shoemaker, 1989; Blattberg et al., 1995; Gardner and Trivedi, 1998). This study also suggests that respondents could be induced to switch brands as a result of the use of coupons. However, it is noteworthy to consider the significance of its ranking by the respondents. That it is ranked fourth by most of the respondents suggests that it is not as attractive as other tools to these respondents. This appears consistent with other studies (Gilbert and Jackaria, 2002; Shi et al., 2005;
Ndubisi, 2005; Ndubisi and Moi, 2006). For instance, while coupons was ranked last among the four promotional tools studied by Gilbert and Jacakria (2002), the studies of Ndubisi (2005) and Ndubisi and Moi (2006) indicate that coupons do not have any significant effect at generating product trial in consumers.

Free Gifts

As revealed in the study, the attitudes of low-income consumers towards free gifts as a promotional tool for low-involvement products is not very favourable. Two major reasons appear to account for this low interest, the first is that respondents consider the items that are used as free gifts to be of lower economic value. This appears consistent with the findings of Raghubir (2005) which shows that when a product is given away ‘free’, consumers are willing to pay less for it as a stand-alone product, especially when such promotion does not include the price of the product being given as the gift. However, while Raghubir’s study is not specific about any level of involvement for the product, the present study centres on low-involvement products, and the emphasis in the present study is not on presenting the items used as gifts for sale alone, rather the focus is on the extent to which such items can generate positive attitude from the target consumers. But the area of common agreement between Raghubir’s study and the present study is that consumers’ economic rating of items used as gifts is low. The second major reason why the target respondents did not indicate preference for this tool is because of their belief that the items used as ‘gifts’ are often only useful to kids; hence it is more relevant to people with children. However, interestingly, even people with children also claim that the items are worthless and rather than buying a brand of product because of the gift items, they could buy those gift items separately if they are needed. It is claimed further that if those items have significant economic value, it is
very likely that such items must have been cleverly charged with the product as ‘hidden charges’. This finding indicates that low-consumers are more interested in monetary promotions than non-monetary promotions. Based on the view of Kwok and Uncles (2005) the basic difference between the monetary promotions and non-monetary promotion is that while the former is transactional in nature and provides the buyer with fairly immediate rewards: the latter involve delayed rewards and are more relationship-based.

The findings of this study do not support the claim of Kendrick (1998) that gifts enhance the brands, provide a reminder of the brand existence to the customer, and promote loyalty and commitment from the customer. While these objectives may be realistic for other categories of products, and for other groups of consumers in different contexts, the present study suggests that this particular tool is unlikely to generate a positive attitude from low-income consumers in the context of their consumption of low-involvement products.

**Competitions**

In the classification of Peattie (1998), who view sales promotions as either value adding promotions or value increasing promotions, competitions fall in the category of value increasing promotion, and in the category of non-monetary promotion according to Kwok and Uncle (2005). This study suggests that the attitudes of respondents are generally negative to competitions as a promotional tool for low-involvement products compared to other promotional tools. It is ranked last among the sales promotional tools by the respondents. The reason for this unfavourable attitude towards this tool is that it is perceived to be too competitive and therefore consumers have a very small chance of
winning. In view of this, this study suggests that competitions are unlikely to be effective at persuading low-income consumers to switch between brands of these low-involvement products. Some claim that in extreme situations where they might be interested in the tool, the prize will have to be a long desired reward, such as a holiday of a lifetime to a desired location, in which case they may just attempt it. Peattie (1998) categorises consumers into groups based on their attitudes to competition (Peattie, 1998). These are non-competitors, passive competitors, and active competitors. The majority of the respondents in this study considered competition to be a waste of time, hence they could be regarded as non-competitors in this schema.

The findings of the present study appear to sharply contradict the claim that this promotional tool is very useful at influencing consumers in their consumption decision-making (Peattie and Peattie, 1994; 1995; Peattie, 1998). This variance between the existing literature and the findings of the present study may well be as a result of the characteristics of the group of consumers concerned in the present study (low-income women consumers). As indicated earlier, this group of consumers seem to be driven by value for money in their transactions, and hence prefer fairly immediate monetary rewards rather than delayed (non-monetary) rewards offered by competitions. Therefore, understanding low-income consumers reactions to marketing stimuli like competition as a promotion tool deserves a different approach as there are issues that are specific to this group of consumers and overlooking such differences might give an inaccurate behavioural prediction which could limit our knowledge of consumer behaviour.
Point of Purchase Promotion

In general, this study suggests that point-of-purchase materials can be very helpful in influencing consumers to buy low-involvement products. This appears consistent with the findings of Vorzimer (1976); NaErhinen et al. (2000); and East et al., (2003) but not those of Ndubisi (2005). Vorzimer (1971) asserts that women shoppers often select stores of attractive appearance in which to do their shopping, so point-of-purchase materials need to be neatly and moderately displayed. And NaErhinen et al. (2000) state that when supermarkets actively promote some products with point-of-purchase materials, the impact could be seen on the sales figures, as these materials seem to have an influence on what customer choose at the point of sale. This claim also appears to be in agreement with East et al. (2003) who indicate that in-store displays increase sales. Nevertheless, in a related study, Ndubisi (2005) states that the likely reason for the occasional low commitment to point-of-purchase materials is what he termed fear of losing face. He found that fear of losing face significantly moderates the relationship between in-store display and product trial. In other words, the consumers are trying to avoid the stigma associated with spending time observing promotional displays that advertise special offers. Ndubisi’s (2005) study also suggests that the low appeal of these materials is because the point-of-purchase display does not directly lead to cost-saving, as the consumers do not feel embarrassed when the promotional tools in question are price-discount, bonus packs, coupons, and free samples that are price-saving in nature. In the context of the present study, low-income consumers find these materials very useful for obtaining information on latest happenings and promotions in the stores, and do not appear to be affected by the fear of losing face that is suggested by Ndubisi in his study. Therefore, these materials appear to be very useful at
influencing low-income women consumers in their purchase decisions of low-involvement products.

6.7 SUMMARY OF THE CHAPTER

The findings of this study indicate that in general low-income women consumers are not committed to the brands of low-involvement products. Their repetitive purchase of these brands may be regarded as spurious loyalty. The findings of the study suggest further that low-income consumers shop on habit and choose the cheapest alternative which they consider to be stores' own value-range brand, and that the impact of brand names on their choice of low-involvement products appears to be minimal. This appears to be different from the common knowledge emphasised in the extant literature. The present study suggests that although low-income consumers are concerned about the functional part of the roles of packaging, they are not significantly influenced by the attractiveness of the packaging. It is important to note however that the argument in this study does not suggest that brand name and packaging are not relevant to consumer behaviour or consumer decision making: rather it only shows that low-income consumers do display anomalies that have significant implications for consumer theory especially in the context of low-involvement products. Hence generalisation about consumer behaviour based on the existing knowledge without due consideration of the diversity that exists among consumers such as for low-income consumer will likely not lead to an accurate explanation of such behaviour.

This study suggests further that low-income consumers consider healthy living in their choices of these products even within their limited budget, and avoid wasting resources in responding to various promotional offers. They do not believe higher prices to mean
better quality, which may explain why they buy the cheapest brands in a given product category, and engage in limited search for alternative brands of products by checking various prices within their local neighbourhood. Comparing these findings to the extant literature indicates that the findings are corroborated in many cases, but that little attention is devoted to low-income consumers within the consumer involvement literature.

As far as sales promotions are concerned, the findings of the present study indicate that low-income consumers have positive attitudes and behaviour to many of these tools but will react differently to each of them. Hence they ranked them in order of personal preference as follows: buy-one-get-one-free, free sample, discount, coupons, free gifts, and competitions. Findings reveal further that this group of consumers is also influenced by point-of-purchase promotions. These findings appear consistent with existing knowledge in the relevant literature, but for the order of preference of the tools. But the discrepancy is hardly surprising as this study is specifically aimed at exploring low-income consumers' consumption of low-involvement products. The disparity goes a long way to reiterate the need to be cautious in making generalisations about consumers' reactions to marketing stimuli. In the light of this discussion, the next chapter offers the conclusions and the contributions of the study.
CHAPTER SEVEN

CONCLUSIONS
CHAPTER SEVEN

CONCLUSIONS

7.1 INTRODUCTION

In line with the findings of the study, a number of noteworthy conclusions are hereby drawn which help to reveal how the aim and objectives of the study highlighted earlier in the study are achieved. The contributions of the study for consumer theory are also highlighted. Finally, the chapter outlines the limitations of the study, and identifies research areas for future study.

7.2 CONCLUSIONS

The conclusions drawn have clearly answered the following research questions: What do consumers perceive as being low-involvement grocery products? What are the salient beliefs and attitudes of low-income women consumers towards low-involvement products and how do they impact on their purchase behaviour? Does habitual purchasing or brand loyalty play a significant role upon low-income consumers' purchase behaviour of low-involvement grocery products? To what extent does the consumers' low-income status impact upon their purchases of low-involvement grocery products? And, what impact (if any) does marketing stimuli have upon purchase behaviour of low-involvement grocery products?

The aim of the study was to conduct an exploratory analysis of low-income women consumers' consumption of low-involvement products. This aim was considered appropriate as there is a common assumption within the consumer behaviour literature that all grocery products are low-involvement (McWilliam, 1997; Silayoi and Speece.
2004), and some studies (Ahmed et al., 2004; Ndubisi and Moi, 2006) rely solely on this assumption to conduct further studies. Hence, this aim was set to explore the possible relevance of the contextual factors associated with purchasing these products, especially with reference to low-income women consumers. Moreover, the aim was to extend understanding of the issues surrounding the salient beliefs, central motivations, and attitudes of low-income women consumers in respect of low-involvement products.

Consequently, in order to achieve this aim, the following objectives were established as set forth in Chapter one (section 1.3, p.5):

- To acquire an in-depth understanding of the theoretical influences upon consumer decision-making and purchase behaviour in relation to low-involvement grocery products;
- To provide an overview of low-income consumers in the UK;
- To explore and identify the salient beliefs, central motivations and attitudes of low-income women consumers in relation to their consumption of low-involvement grocery products.

All of the chapters in the study contribute in various forms towards the achievement of these objectives. The first objective of this study is achieved through the critical review of the literature. This is contained in both Chapters two and three. Chapter two which is exclusively devoted to a critical review of the literature on consumer involvement throws more light onto the issues associated with consumer involvement with various goal objects such as product which is the focus of the present study. The review in this chapter demonstrates that consumer involvement plays a key role as an influence upon consumer decision making and purchase behaviour in respect of grocery products (see for example Vaughn, 1980; Kassarjian, 1981; Vaughn, 1986; Ratchford, 1987; Engel et al., 1993; McWilliam: 1997; Assael, 1998; Foxall, 1998; Hawkins et al., 2004). While in agreement with previous studies that consumer involvement is an important influence
on the purchase behaviour of consumers, this chapter identifies a major weakness in that
previous studies generalise in their postulations about consumers and do not explicitly
consider the diversity which exists among consumers along their distinguishing factors
such as income. Specific examples include the consumer decision making models of

Chapter three provides a link between the existing theories and models of consumer
behaviour and the low-income status of consumers. The chapter indicates the
significance of income as a factor worthy of further consideration given its importance
as an influence on consumers' purchase behaviour. Drawing on definitions of low-
income consumers provided in the review (see for example Darley and Johnson, 1985;
Fyfe, 1994) and the highlighted characteristics of this group of consumers (as shown in
for example, Andreasen, 1993; Matza and Miller, 1976; Fyfe 1994: Walkers et al.,
1995). this chapter establishes that low-income consumers possess different reactions to
marketing stimuli. Nevertheless, these views also generalise on the reactions of low-
income consumers and do not consider the relevance of the level of consumer
involvement in such products. This chapter also facilitates the overview of low-income
consumers in the UK which is the second objective of this study. The review in the
chapter also throws light on the arguments of whether people should still be described
as poor in the UK given the better standard of living (Fulcher and Scott, 2003). The
chapter clarifies this by indicating that poverty can be measured in two forms - absolute
poverty and relative poverty. The absolute measurement of poverty involves
establishing the quantity and the amount of food, clothing, and shelter deemed
necessary for a healthy life and those who could not afford this are considered poor
irrespective of the society where they live. In the relative measurement perspective, Townsend (1979) argues against the former and suggests that poverty would be better measured in relative terms as it is society which determines peoples' needs. Given this premise, it thus follows that those in the bottom fifth of the income distribution in a given society will feel deprived irrespective of their income level (Matza and Miller, 1976). This shows the weakness of the absolute measurement of poverty. Chapter three concludes that it is not inappropriate to consider some people to be poor in this country and provides a platform for exploring low-income consumers' attitudes, motivations, and behaviour in respect of low-involvement products in the UK.

Chapter four delineates the methodology of the study. While previous studies on involvement studied consumer involvement from a positivist perspective, the phenomenological perspective was considered more appropriate for this study and was used to achieve the research aim and objectives. The early part of the chapter features the discussion of the key differences between positivist and phenomenological paradigms, and the discussion of the justification for the choice of the chosen paradigm. In summary, the phenomenological paradigm is associated with understanding human behaviour from the frame of reference of the participants (Collis and Hussey, 2003). This was deemed to be a good approach for the study as the epistemological assumption associated with it acknowledges that the subject matter of social sciences, low-income consumers in this context, are fundamentally different from the natural sciences and hence require a different logic of research procedure, that indicates the uniqueness of humans as against the natural order (Bryman and Bell, 2003). The specific methods for data collection were focus group discussion and in-depth interviews. This philosophical stance was especially helpful towards the achievement of the third research objective.
which is to explore and identify the salient beliefs, central motivations, and attitudes responsible for aiding low-income women's consumer decision-making in relation to the consumption of low-involvement products.

Chapter five presents the findings from the focus group discussion and the in-depth interviews. The findings of the study are summarised under five main themes for both methods. These are low-involvement products, learning and habitual purchasing, branding and brand preference, value for money, and consumers' attitude to marketing stimuli. This chapter helps to meet the aims and objectives of the study, as it reports the perceptions of low-income women consumers towards low-involvement products, and the influences upon their decision-making and purchase behaviour.

Chapter six discusses all of the findings which are presented in Chapter five in relation to previous studies. Given that this chapter is about the analysis of the findings from the empirical study, it meets all of the objectives of the study as highlighted above. From the analysis of the findings, the following conclusions are drawn:

First, with regards to the issue of involvement it is misleading to suggest that all grocery or all fast moving consumer goods (FMCGs) are low-involvement. Previous studies on consumer involvement have come up with many products which they suggest could fit this category of products. Examples cited include light beer, chicken, imported beer, regular beer, household cleaning products (Ratchford, 1987), fictional novels (Rossiter et al., 1991), paper towels (Vaughn, 1986; Solomon, 2004; Arnould et al., 2004), table salt (Assael, 1998), bread, and coffee (Ahmed et al., 2004). While this may be the case for some segments of the consumer market, the present study indicates that the diversity
that exists in respect of low-income women consumers poses a challenge to this viewpoint. While, eight products, namely table salt, sugar, bread, coffee, tea bags, potatoes, soap powder, and crisps were identified as low-involvement products by the participants of this study, still they do not treat the purchase of these products with such the same levity that is usually described in existing studies. Hence, it can be concluded that for these low-income women consumers, these products best fit the limited decision making scenario depicted by Assael (1998) (see Chapter three; section 3.2.4, p55) rather than the inertia scenario in which the consumer passively chooses on impulse without any degree of decision-making.

Second, low-income women consumers engage in habitual purchasing of the low-involvement grocery products. They tend to buy the stores' own value-range brands because these are usually the cheapest in a given product category. However, these women are not loyal to these value-range brands. When sales promotions of the more expensive manufacturers' brands make these the cheaper option, these women will often switch to whichever brand is the cheapest. This is why Hawkins et al. (2004) termed this kind of behaviour repeat purchasing rather than brand loyal purchasing. This study suggests that their behaviour is best described as spurious loyalty (Assael, 1998). If these consumers were truly brand loyal they would keep on buying the preferred brand irrespective of sales promotions or other persuasive marketing techniques. Therefore, low-income women consumers are rather more loyal and committed to paying low prices associated with the cheaper alternatives rather than the brands themselves.

The study indicates that low-income women consumers do not perceive price to be an indication of quality with these grocery products. They believe that all brands offer the
same benefits and the basic difference between the manufacturers’ brands and the cheaper alternatives is the ‘expensive packaging’ and the popularity of the brand names. This may account for why they buy the stores’ own value-range brands. Moreover, another issue related to this behaviour, is that these women engage in limited shopping around to compare prices of these products in other stores located in their neighbourhood. This appears beneficial to them because they are able to know the variations in the prices of these products in the stores and are kept abreast of the latest special offers associated with the products they want to buy. Low-income women consumers also seem to be sensitive to avoiding waste in the course of their transactions. This is especially the case with the purchase of products that are more likely to ‘go bad’ or ‘expire’ earlier and in respect of informants from relatively small households. In other words, they tend to be conscious of special offers which offer them multiple items of these products as they feel it will ultimately be wasteful when they are not consumed within the appropriate time limit. Hence, it can be concluded that the low-income women consumers’ main motivation for their pattern of purchases is value for money. However, this standpoint also suggests the relevance of cognitive dissonance in the behaviour of these consumers. It appears they hold this negative view in respect of the manufacturers’ brands to rationalize their purchase decision of the cheaper alternative. This seems to be the case, especially given the premise that they are not loyal to the value-range brands of the supermarkets that they buy.

The study suggests that low-income women consumers’ attitudes and behaviour to marketing stimuli do not appear as conventional as is often suggested in the literature. The findings suggest that brand names only play a very limited role in the purchase decisions of low-involvement products by low-income women consumers. Moreover.
the attitude and behaviour of low-income women consumers towards the packaging of low-involvement products appear positive to some extent in that they acknowledge and appreciate the functional roles of packaging which covers protection and preservation of the product, containment, convenience, and product identification. However, they do not believe they could be persuaded to buy a brand of low-involvement products simply because the packaging of the product is more attractive (that is the commercial role of packaging). Low-income consumers believe that the need to have the basic functions of packaging like protection of products and others is basic and implied, which means it is normally expected from the marketer as a standard requirement for the sale of the products. The focal reason for their lack of strong interest in the market appeal aspect of packaging is that it is perceived to indirectly increase the cost of the product concerned and that they do not perceive any justifiable reason why brands of these grocery products should be priced differently, especially when that difference is suspected to be as a result of packaging. Again, this finding also reinforces the fact that the main motivation of this group of consumers lies primarily in seeking value for money. And, it also reveals the relevance of cognitive dissonance in the behaviour of this group of consumers further, as they demean the packaging of manufacturers’ brands to justify their choice of ‘no-frills’ stores’ value-range brands with ‘modest’ packaging which they buy habitually.

These low-income women also appear to be very sensitive to sales promotions offered in respect of low-involvement products. They tend to use them as cues for their in-store decision-making, as the sales promotional offers guide them on which brand to buy at any particular point in time. The study suggests that the responsiveness of these low-income women consumers varies with the relative attractiveness of each of the sales
promotional tools. While these women believe that buy-one-get-one-free offers make them feel like they are 'getting something of real value', those in relatively small households appear more conscious of avoiding waste. While free samples appear attractive to these consumers, they believe their continuous patronage of low-involvement products will depend on their post-usage experience in terms of taste, texture, quality and price. For many low-income women, the efficacy of price discounts and coupons at wooing them to buy low-involvement products depend on the extent of the price reduction. Popular opinion was that the reduction will have to make them better off compared to the ones they often buy habitually for such tools to be very effective.

Although it is commonly stated that free gifts are likely to be attractive to households with children such that the children could make use of the gift items, this study shows that even households with children would prefer other promotional tools that are more economically beneficial. Attitudes towards competitions as a promotional tool are not favourable. This is because low-income women believe these to be too competitive offering only a limited chance of winning. Therefore, considering this overall pattern of their responsiveness to these commonly used sales promotional tools, it appears these low-income women consumers show a much stronger affinity for monetary sales promotional tools than non-monetary sales promotional tools.

It can also be concluded from the study that point-of-purchase (POP) promotions positively influence low-income women consumers' attitudes and behaviour to low-involvement products as they often contain information which is beneficial to consumers in the course of their purchases.
7.3: RESEARCH CONTRIBUTION

As regards consumer involvement theory, the contribution of this study lies in the fact that the study introduces some degree of distinctiveness to the way low-income consumers are conceptualised in respect of their involvement with grocery products. Previous studies seem to treat all consumers as homogeneous regarding their reactions to low-involvement grocery products. Such literature argues that: consumers do not care enough about the products as there is not much at stake with their purchase (Kassarjian, 1981; Sheth et al., 1999; Arnould et al., 2004; Solomon et al., 2006); consumers ignore promotions (Kassarjian, 1981; Arnould, 2004); and that they do not bother about the price the products are sold at since they are relatively low priced items (Sheth et al., 1999; Arnould et al., 2004). However, the current study argues that the attitudes, motivations, and behaviours of low-income women consumers differ due to their financial constraints. Therefore, contextual factors associated with low-income should be considered as paramount for the enhanced understanding of consumers’ attitudes, motivations, and behaviour in respect of low-involvement grocery products. Within this context, this study argues that since the commonly cited models like that of Nicosia, Engel-Kollatt-Blackwell, and Howard-Sheth do not explicitly consider low-involvement grocery products, they provide limited explanations for consumption behaviour. Also, while the model proposed by Peter and Olson (2005) (Figure 2.2) appears to acknowledge the relevance of consumers’ demographics as important factors, it only features a limited number of such factors and leaves out others such as income which is evidently significant to consumer decision-making.
Previous literature on involvement (see for example Zaichkowsky, 1986; Engel et al., 1995; Wells and Prensky, 1996; Chung and Zhao, 2003; Peter and Olson, 2005) argues that the characteristic of the consumer making the purchase is one of the determinants of consumer involvement in various goal objects, and the present study extends understanding in this area by specifically exploring this in respect of low-income women consumers and showing their distinct salient beliefs, central motivations, and attitudes associated with their decision-making with regards to their consumption of low-involvement grocery products.

Furthermore, this study contradicts and challenges the claims that since low-income consumers often buy smaller quantities of goods, their potential benefit for search is reduced (Johansson and Goldman, 1979), and that when consumers purchase a brand of low-involvement grocery products that works, they will not endeavour to find anything better again (Blattberg and Neslin, 1990). In contrast, this study shows that despite the 'low-price' nature of low-involvement grocery products (Stanton et al., 1994; Alreck and Settle, 1996), low-income women consumers continue to search for special offers and believe this to be very beneficial. Thus, this study contributes to the consumer involvement literature and cautions on the broad generalisations that low-involvement grocery products are products that are bought on impulse. It demonstrates that it is more appropriate to locate these low-involvement grocery products under the limited decision making quadrant and not the inertia quadrant proposed by Assael (1998), for low-income women consumers (see chapter 3; section 3.2.4, p55). This is because this study shows that these women engage in a partial level of decision-making with regards to their consumption of these grocery products as against a lack of evaluation and decision-making activities that characterise the inertia scenario.
Another noteworthy contribution to the literature is in the area of the adopted methodology for the present study. Existing studies on consumer involvement are predominantly rooted in the positivist paradigm (see for example Zaichkowsky, 1985; Laurent and Kapferer, 1985; Ratchford, 1987; Zaichkowsky and Sood, 1988; Hsu et al., 1998; Bienstock and Stafford, 2006) which argues that the social world or human nature can be studied by imitating the natural sciences (Bryman, 2001). Nonetheless, the fact that the findings of this present study (which adopts phenomenological paradigm) challenge the existing ones indicates that the epistemological and ontological assumptions of the commonly used positivist paradigm cannot adequately capture the idiosyncrasies associated with the social world.

A practical and applied contribution to marketing practitioners is also apparent as this study is of significant value to the area of analysis, planning, implementation, and control of marketing programmes with specific relevance to segmentation, targeting, and positioning. The findings of this study suggest the need for specific proactive promotional actions towards targeting low-income women consumers. For example, as far as sales promotions of these grocery products are concerned, given the positive attitudes and behaviours of low-income consumers in this regard, a number of implications are applicable. For instance, buy-one-get-one free appears to be the most popular among all these tools, followed by free samples with others in their respective relative positions. The first four, buy-one-get-one-free, free samples, discounts, and coupons appear to be more effective than the others for inducing positive behaviour from low-income consumers. As the study suggests that the reactions of low-income consumers to these tools vary, this is because each of these tools has relative advantages compared with the others, hence a combination of them could also lead to better result.
towards inducing the low-income consumers to exhibit positive behaviour in favour of the grocery products. A specific example is that of free gifts. While some gifts are conventionally believed to appeal more to households with children, this study shows and suggests that low-income consumers with children are not attracted to these free gifts and that they prefer other tools with more economic benefits.

It is important to note however that further factors need to be considered when applying all these tools in the marketing of low-involvement grocery products. These are issues of the size of the household of the target market within the low-income segment and the nature of the product being promoted. When applying sales promotions to various segments, it is important to note, as this study suggests that low-income consumers in small households would want to avoid stockpiling a product that would not last long before it expires, or before it goes bad such as bread and potatoes, whereas this is not an issue to large households where the number of those in the households are large enough to consume the grocery products within their useful time. These two factors go hand in hand in terms of the way they are applied in this context to explain the usefulness of each of the tools. For products which could be stored for longer, this limitation of households' size does not appear too compelling.

Competition as a sales promotion tool has a very low appeal among low-income consumers. It is therefore a pointer for marketing decision makers that the use of this tool will be unlikely to sufficiently influence low-income consumers on its own without the combinatory efforts of value increasing tools such as price discount.
As far as point-of-purchase promotions are concerned, marketing practitioners must ensure that these materials are made more conspicuous. This is because the exposures of these to low-income consumers are often inadvertent and that these low-income consumers acknowledge that they use this source based on their exposure to the information for their purchase of low-involvement grocery products. This therefore suggests that making this source more attractive and conspicuous would draw their attention to such materials and could tune their decisions in favour of the products associated with the stimuli.

7.4 LIMITATIONS OF THE STUDY

In interpretive research, it is important to consider the issue of reflexivity. According to Hackley (2003: p.57), reflexivity in research writing ‘implies open and transparent acknowledgement of all the circumstances of the research context, including the personal reflections of the researcher’. Reflecting on this study, the gender difference between the respondents who are all female and the researcher who is a male may have somewhat inhibited the responses of these women. The gender difference may have made respondents uncomfortable to express certain issues as freely as they might have done if the interviewer/researcher was female. For instance Lowrey et al. (2005) in their study on shopping with consumers suggest that there is a need to be reflective of the need for gender similarity between the researcher and the participants in research. It is argued however, that the respondents in this study did not appear to be affected by this as is evident from the way in which they freely responded to the questions during the course of the interviews and the focus group discussion. Moreover, to minimize the likely effects of this gender difference, a female co-researcher was co-opted for the focus group discussion session.
Secondly, while efforts were made to probe the phenomena during the interviews as effectively as possible, one can never be absolutely sure that respondents actually do what they say they do. Shaw (1999: p.68) acknowledges this point and contends that ‘...it is possible that despite the sampling strategy and tactics employed, respondents were not always truthful’. However, this limitation was addressed by attending to the non-verbal cues of the respondents and by asking follow-up questions to counter-check previously asked questions.

7.5 SUGGESTIONS FOR FURTHER RESEARCH

While efforts are made in this study to ensure the study offers valuable insights into the areas covered, it is also acknowledged that future studies could explore further areas to deepen present knowledge on the attitudes and behaviour of low-income consumers towards low-involvement products.

Firstly, while women are generally responsible for household shopping, future studies could specifically focus on the low-income males to compare the findings of this study. This will further illuminate the issue of whether gender difference impacts on the reported findings.

Secondly, since there are other marketing tools that are associated with product marketing, future studies could explore how low-income consumers react to advertising, personal selling, and public relations tools, and the specific effects of each of them for low-involvement products. This would broaden existing knowledge in terms of the
impact of promotional techniques given the financial constraints of this group of consumers.

Thirdly, given the need to be more focused in the present study, the respondents of the present study were chosen to be predominantly low-income consumers, but it is also recommended that future studies can try to explore this subject with affluent consumers, as this effort may provide further explanations into the significance of income to consumption behaviour and consumer involvement.

7.6 SUMMARY OF THE CHAPTER

This thesis has fulfilled the research aim, in that it confirms the issues surrounding the salient beliefs, central motivations and attitudes of low-income women consumers in respect of low-involvement products. The methodological approach utilised is a combination of both focus group discussion and in-depth interviews. These methods served to enhance our understanding of low-income consumers' perceptions of what actually constituted a low-involvement grocery product as well as gain a detailed insight into the theoretical influences upon their decision-making process and actual purchase behaviour. Moreover, further insight as to the role of key marketing stimuli within this decision-making process, was also achieved. Finally, such insight and knowledge of this purchase behaviour is vital to marketing practitioners, especially concerning the analysis, planning, implementation and control of marketing programmes relating to promotional strategies for low-involvement products and the future targeting of low-income women consumers.
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APPENDICES

1. Details of the schedule of the Focus group Discussion
2. The Transcript of Focus Group Discussion
3. Guide topics (questions) for the In-depth interviews
4. An example of Interview transcripts of the In-depth interviews
5. Demographic data form for the in-depth interviews
## APPENDIX 1

**DETAILS OF THE SCHEDULE OF THE FOCUS GROUP DISCUSSION**

<table>
<thead>
<tr>
<th></th>
<th>DATE</th>
<th>7&lt;sup&gt;th&lt;/sup&gt; April, 2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>TIME</td>
<td>1200 – 1314 hours</td>
</tr>
<tr>
<td>3</td>
<td>VENUE</td>
<td>Room 307, Maxwell Building, The University of Salford, The Crescent, M4 5WT</td>
</tr>
<tr>
<td>4</td>
<td>ARRANGEMENTS</td>
<td>A comfortable seating arrangement was organised to suit the participants. They were served tea and coffee before the discussion started which made them at ease and encourage free interaction among the members even before the start of the discussion.</td>
</tr>
<tr>
<td>4</td>
<td>FACILITIES</td>
<td>A tape recorder was organised and the consent of the participants was sought before the beginning of the discussion to the use of tape recorder and they all agreed.</td>
</tr>
<tr>
<td>5</td>
<td>MODERATOR</td>
<td>The discussion of the focus group was moderated by the researcher as he is most familiar with the topic under discussion. However, a female co-researcher was also present at the venue to take additional notes and keep records of non-verbal cues.</td>
</tr>
<tr>
<td>6</td>
<td>THE NUMBER OF RESPONDENTS</td>
<td>Nine</td>
</tr>
<tr>
<td>7</td>
<td>RESPONDENTS' CHARACTERISTICS:</td>
<td>Low-income women from Salford, North-west of England whose economic statuses were confirmed before they were invited to attend the discussion</td>
</tr>
<tr>
<td></td>
<td>A. Age</td>
<td>One was aged 18, two of them aged between 19-30, another two aged between 31 and 40, three were aged between 41 and 50, and the remaining one was above 60 years of age.</td>
</tr>
<tr>
<td></td>
<td>B. Marital Status</td>
<td>Four of them were married, three were single, one was a widow, and the one was cohabiting at the time of the study.</td>
</tr>
<tr>
<td>8</td>
<td>REWARD</td>
<td>Each of the nine respondents was given £10 as an honorarium for their time to participate in the focus group discussion.</td>
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APPENDIX 2

TRANSCRIPT OF THE FOCUS GROUP DISCUSSION

Moderator: Could you reflect on your shopping experience and mention those products which you don’t really consider too important but you buy quite frequently without really planning for it.

--------my hair shampoo... 2 big bottles of shampoo on offer
--------crisps and coffee
--------washing powder, tissue paper, sugar and salt
--------Potatoes
--------For me it’s sugar and salt and---tea. I don’t drink coffee all the time
--------Peanut butters
--------crisps and salt
--------table salt. I think we all buy that and bread and sugar
--------Yes, sugar ... I don’t plan to buy sugar. I just buy it when I get to Tesco and when I need to buy sugar.
--------I’ll say coffee. We buy the own brand. Me and my grown ups just buy it. we buy the same thing every time we go shopping. we don’t buy any other brand except when there is a special offer for another type.

Moderator: Sorry, you haven’t mentioned any product, which one do you buy like that?

--------I think whatever is very cheap. yeah. sugar. biscuit or crisps...whatever is very cheap
--------and tea bags and bread
--------yeah. I also buy tea bags like that
--------Everything you always find and buy in pound shops
--------yes, like crisps. tea bags, and soap powder
--------If they are new products ...something they advertised say like crackers and you know they are tempting...em. I tend to buy one
--------Yea. And I bought peanut butters. I’ve not bought it for years. I was reading a book. The people in the book were eating peanut butter sandwiches. I say oh. I just fancy it for my sandwiches...I just bought it off the top of my head
--------And I buy McDonald food like that too
--------I can’t stand McDonald – I can’t stand all these fast food things. No
--------We don’t eat it too, they are junk. Not like these normal products we are saying

--------Are you saying the one we buy in the shop which we don’t use?

--------No he wants products name

Moderator: Yes, I mean products which you buy without really planning for them, without giving it too much consideration when buying them.

--------I think it’s all basic products which we all buy every time such as sugar. coffee. bread. potatoes. tea bags, all basic products.
Spaghetti, milk, mayonnaise, and coffee.

---like I said, it's sugar and salt. And soap powder.

---I also buy soap powder like that

---Tesco products

---If you see Tesco own brands. Like I buy spices. Like Tesco own spices. I don't like any other one because I am used to buying it and they are very good.

---When we go to Tesco and want to buy tea bags or crisps, we buy their own brand. We like it. Like we always buy the Tesco salt.

---Yea, it's true, don't you notice it. If you buy their {Tesco’s} salt and sugar, You get them very cheap.

---Even Tesco Coke – it's cheap and nice

---Yea. It's quite cheap, not much sugar

**Moderator: All these products that you've been mentioning, why do you buy them?**

---I think it's what you are used to really. I buy them all the time and they are also cheap.

---It's like the salad cream. I actually wrote to the company that don't stop doing it because my grandmother always bought it, my mother always bought it and before we buy any other one like Mayonnaise... I don't like it

---We like the normal coffee, we don't want it too strong, so we buy that one which is normal.

---When shopping, you buy the cheap brand that's near and leave other because that's what is in your eyes.

---Me myself... I don't drink it so much. but I know a lot of people who drink coffee like Tesco's own because it's not too strong... My grown ups use it. and I also use the same thing when I want to take coffee.

**Moderator: Now, which of these products do you buy without prior planning, which you don't consider too important, and you don't really bother so much even if you buy the wrong type?**

---Sugar...

---yee. Sugar, table salt

---Soap powder.

---Yea, we wash all the time so soap powders is part of them and potatoes

---un, un, potatoes, tea, and coffee

---crisps and bread

**Moderator: Ok thanks, now for all these products you've mentioned, let's go over them again. Why do you buy them?**

---'cos we need them

(laughter!!!)

**Moderator: Yes, I know you need them. Let me clarify the point. Sometimes I buy things because my co-researcher buys the same product or for other reasons. I can recall you once mentioned the fact that your grown-up ones usually buy what you bought. What are the other reasons?**
Price.

Yes, Price.

Moderator: Thanks. But can you clarify that further? When you say price, what or how do you mean?

It’s low

You get a cheap brand of the products, and I’ll only give that to kids ‘cos they don’t eat it and sometimes buy the other one that is dearer for other uses. When they are on offer that is when I buy all the ones I don’t usually buy before. Because then I will get them cheap and try something else.

I will also say I buy them when they are on offer. Other than that, I won’t go near them but special offers make them very cheap to buy

like cheap brand of beans, the kids also like it.

“mine” won’t eat them

Why do I need to buy the one that is dearer...I think it’s ridiculous because they are the same thing.

Yes. I know there is no much difference between them, that is why I also buy them

I’m influenced by advertising sometimes,...and also when supermarkets move some products around that’s when I might try something new...I’ll try it once, different brands. You know...but I don’t mind the cheap things because they are also very good...Sometimes I then change brands when I look at the price, as long as they give me the same thing. I won’t mine.

I think special offer is definitely. You know these special savings. when they are on special savings. Like 95p on cornflakes. Normally I might buy one, but end up buying more. You know what I mean.

Yes. Sometimes as you try to reach out for a brand on the shelf, you see a promotion for another brand like buy 1 get 1 free or buy 3 for the price of 2. I sometimes change my mind to buy that ‘cos next time the offer may no longer be there.

Moderator: Thanks. now what about the packaging of the product?

People are attracted to design, that’s what I hear

When they change it ‘cos, you now like Jacobs cracker. Like their orange packet, they have the logo on the side; you can see them from a mile off. My eyesight isn’t brilliant. When some change the packaging they annoy me. ‘cos you know, there are others , ‘you’ve got to take out time.. you know search for it.

I know that packaging helps to secure the product. If they are not properly packed, they will get spoiled quickly and you can’t use them again. It’s not all the time you finish the washing powder in one single wash, if it’s not in a good packaging, then it becomes waste.

And sugar and salt need good container also.

Yeah.
-----Yes I if you talk about something like salt, you really need good packaging otherwise, it becomes wet easily.

Moderator: I'm talking of all the products you mentioned at the beginning of the session. Can you recollect those products you mentioned at the beginning of the session that you said you buy frequently, without planning and consider them of little importance?

--------tea bags
--------coffee
--------Tesco nuts
--------potatoes
--------salt, sugar, and, washing powder
--------bread and crisps

Moderator: Do you consider the brand name when you buy these products?

--------No
--------No not for these normal products.
--------The thing is erm. It's got to do with what I'm used to ...my ordering name is em ...erm...my mother always bought it, my grandmother bought it ...erm it's just habit. You know you go shopping with your mother when you are a child and you see her picking certain brands. You tend to continue buying it. I don't think it's because of any special reason or something like that.
--------I think you are right, I do that sometimes [laughter!!!]
--------I know a lot of people say they care about brand names.
--------But they are only papers on it.
--------No, I don't think so, sometimes you use them to know what you normally buy, don't you?
--------it's own brand that I buy, that gives me a lot of savings when we talk about product like bread. I don't like any other brand. It's good and nice
--------Yeah. I know the own brands of these products are better. That is why I buy them. If we are taking about these normal products that we buy everyday, I have known that own brands are better, especially if you have been buying them before.
--------I have known that for years. They are better. When I do the family shopping like that, I know what I will buy and what I will not even touch because their prices are over the roof.

Moderator: Now all these products you're mentioning, assuming you get to the supermarket or wherever you do your shopping and they are not there, are you likely to buy any other one?

--------Yes
--------Yes
--------I just think they are the same
--------Yes, they are all the same.
--------I will buy another one which is also good and which the price is good.
--------I think I will just look to see which one is the next cheap price, and erm buy it.
--------But, there is only one, the cheese I normally buy. Tesco stot got that cheese for ages and I have to walk all the way down to Sainsbury to buy it rather than buy any other one. But for these other products I will buy another one if it is no longer available.
Moderator: If these products you usually buy are not in the store and you see another one with a special promotion like buy-one-get-one-free, are you likely to buy it?

--------Yeah
--------Yeah
--------Yeah

--------I tend to do it. If I buy something and I eat it, and I buy it and I eat it, I think I’m gonna try something else. Yeah, if it’s on special offer.

--------like I said, special offers are very good. They give savings and all of us like to save money, if there was an offer of buy one get one free for some, I will look at them and buy them.

Moderator: Thank you. Your responses are interesting. You did mention advertising earlier, are you likely to say because this product was advertised yesterday, tomorrow I’m going to get to the supermarket and try it.

--------No.
--------No.
--------No.
--------No

Moderator: I’m talking of these products you mentioned earlier, like coffee, sugar, table salt, and others.

--------I’m not influenced by advertising for products that are normal, I’m influenced for new products. Something I’ve not tried before. But my general day-to-day products. I don’t think advertising matters for products like sugar, coffee, tea, bread, potatoes, tea bag and all basic products.

--------yes ...I don’t think advertising matters to me for those products as well

Moderator: Such as which products?

--------All basic products

Moderator: Such as—can you give some examples to make it clear?

--------Sugar, coffee, tea, bread, potatoes, tea bags, soap powder, crisps all basic products

Moderator: You said advertising is not responsible for your purchases of those products. What about sales promotion such as buy-one-get-one-free, and other special offers.

-------- I might try something new if it’s on buy-i-get-1-free.
Like within the basic products which we mentioned like tea bags, bread, potatoes, sugar, salt and others. I will change and buy with special offer, but for some other products I will only buy what I normally buy. My obsession with salad cream to be kind, for some reasons you know. I just will not buy any other brand.

---I like buy one get one free for all the products, especially for these ones that we use everyday, it can make me buy them.

**Moderator:** What about toilet paper or tissue paper?....

---I buy it...but not because of advertising
---Yes! -Me to. But I might buy the one with buy 1 get 1 free
---It's not the advertising that matters. it's the saving that you get from the product
---I'll agree with that, that may not even be in my mind when I am buying these products

**Moderator:** Now let's look at the purchase of clothing materials. If you want to buy clothes.... (this was an attempt to compare attitude to low and high involvement products)

---(cuts in) It's too expensive
---Too expensive
---It's too expensive.

(laughter)

**Moderator:** How do you compare that with the purchase of table salt, sugar, coffee, potatoes, bread and others which you mentioned earlier?

---I could buy them from charity shop
---I'll go to church and get them like free

**Moderator:** How do you compare your purchase of clothes with the products you buy frequently, without planning, and consider as of little importance.

---It's more expensive than those products

---We don't buy it very often like coffee, sugar, tea bags, potatoes, and soap powder.
---and not like crisps, you see
---If you want to buy that all the time outside, you'll be spending too much, but in the church (Charity centre), you'll get all kinds which are still good.

**Moderator:** What if a particular company that produces or distributes table salt, coffee, sugar, or any of those products you mentioned earlier decides to come to Salford to do something for the environment, not necessarily for you but for the environment, or probably come to the nearest police station and decides to do something with their resources (money): will that necessarily make you buy their products?

---No
---No
---No
---No
Moderator: If you have two companies. One produces product A and the other Product B. if the one that produces product A gives a special offer like by-one-get-one-free and the other does not but give money to charity. Which product of the two will you prefer and buy.

-----I'll buy the one of buy-one-get-one-free
-----Yea... I will buy the one with special savings, that is certain, and I can know that at the end of the day I've got something, because as they say, charity begins at home. I'd rather benefit from the company and give to charity myself.
-----Special offer is good. you can know that, you see it. you know the savings. I think it's far better.
-----I agree with that, when you buy one and get one free, you'll see what you get. Won't you?

Moderator: Are you saying you'll prefer the one that give buy-one-get-one free offer than the one that gives to charity?

-----Yes
-----Yes
-----Yea.
-----I think I'll buy a brand that offers special savings or buy-one-get-one-free than the one that claims to give to charity. Those that claim to give to charity, are they really giving to charity? Or are they just using some sales techniques to get us to buy their products.

Moderator: Now, we've got few more minutes left but before we close can you please mention those products you consider less important. buy frequently without any thorough planning?

-----Tea bags, sugar, table salt, bread,
-----coffee and bread
-----potatoes and crisps
-----soap powder
-----chocolate
-----No
-----No I believe chocolate is more of a luxury. it's not a necessity or basic product.
-----Yes

(laughter!!!)

Moderator: Thank you so much for your time
APPENDIX 3

GUIDE TOPIC (QUESTIONS) FOR THE IN-DEPTH INTERVIEW

Introduction
Introduce myself and the research project
Explain the procedure of the interview and seek their consent for the use of tape recorder

Low involvement products
Get the participant to choose which of these ‘low involvement products’ she buys:

Table Salt
Coffee
Tea Bags
Soap Powder
Crisps
Sugar
Bread
Potatoes

Explore the reasons behind the choices

GENERAL QUESTIONS FOR EACH OF THE PRODUCTS SELECTED BY THE PARTICIPANTS

Brand preference
Explore the participant’s brand preference and reasons for the preference
Explore the extent of her loyalty to the preferred brand

Price
Ask if price is important to the participant for the purchase of the selected product.
Ask if she shops around for price reduction.
Explore her view on price quality relationship of brands.

Special offers
Asks if she is interested in special offers like coupons, gifs, buy-one-get-one-free
Explore her preferences among the commonly used sales promotional offers
Discounts
Coupons - which can be collected and used to pay for future purchases etc…
Free Samples – of the product made by the manufacturer.
Free Gifts – like pens, toys – which are packed with the product
“Buy One Get One Free” offers
Entry to Competitions offering free prizes - holidays, new cars etc

Asks if she is interested in or makes use of point of purchase promotions
Packaging
Explore the participant's view on the importance of packaging for the product

This procedure will be repeated for the second item – tea bags, and for other products applicable

Conclusions
Ask the participants for anything they wish to add to the interview
Ask if they would be willing to clarify any issue that is not clear after the transcription.
Ask participants to complete demographic questionnaire
Give the participants the incentive as a token for their time
Thank the participants for their time.
APPENDIX 4

An Interview Transcript

Interviewer: Most of us buy some products frequently but don’t spend too much time thinking about them. Which of the following products would you say you buy like this:—

Table Salt
Coffee
Tea Bags
Soap Powder
Crisps
Sugar
Bread
Potatoes

Respondent: Yes I buy those ones, coffee, soap powder, sugar, and bread. erm--table salt. but that is once in a blue moon. I’m trying to lose weight so, I don’t use salt that much.

Interviewer: I see that you don’t think crisps, potatoes, and tea bags are things you buy like this and that you take more time thinking about these three things – why?

Respondent: I don’t eat them. I don’t eat crisps. I buy tea bags and potatoes but not all the time

Interviewer: Going back to the products you don’t take too much time thinking about. I’d like to ask you some more questions about these and I’d like to talk about each one separately. So starting with table salt:—

Table Salt

Interviewer: When you buy table salt. do you buy a particular brand each time or are you happy to buy any salt you see on the shelf?

Respondent: No. salt is just salt. isn’t it?. Just the cheapest one. I use to buy the one in the plastic can. I don’t like the one in the box.

Interviewer: Why do you buy that type?

Because I don’t use it a lot. So it needs to stay a long time, you buy the one in the box it goes hard. You buy the one in the plastic container: it goes like that for two years.

Interviewer: Would you buy any other one if that is out of stock?

No[why?] because as I’ve said, I only use that brand and I don’t use it that often. I could go home and wait for that to come in store. Because this container keeps it dry. Look at it. it doesn’t even have to be Tesco’s. it’s just that kind of a carton. Don’t bother about the name, this is what matter – the can.
**Interviewer:** Why are you not bothered about the brand name?

**Respondent:** I just can be bothered because they are all the same, do you get what I mean. What matters to me is the salt and ...I just don’t like that in the cardboard, it’s not safe in the cardboard, you see. If I buy the one in the cardboard, then I am wasting the money.

**Interviewer:** Do you shop around for various prices in different places when you want to buy table salt?

Em, I do actually, because you may get something better the next door, another store can get offer with good savings. But sometimes I just go for the normal one I usually buy because it is very cheap and I have known that over the years that I have been doing my shopping.

**Interviewer:** Do you think that the more expensive brands of table salt are better quality or don’t you think there’s much difference?

No, like what we said before, the one with the highest price is not always the best quality. Like some which I know that are much more expensive but is not as good as Tesco’s, it doesn’t mean that because it’s expensive that it’s nicer. It doesn’t work that way. Un un.

**Interviewer:** Are you ever interested in any of the other special deals which are sometimes on offer – like coupons, gifts, “buy one get one free”?

**Respondents:** oh yes, all the time. They are good. Aren’t they? Sometimes supermarkets will tell you this is on offer, that will be on offer, and you’ll go and buy them. I think they are good.

**Interviewer:** which of the following would you be interested in when buying table salt?

**Discounts:** This is the simple price reduction

**Coupons** - which can be collected and used to pay for future purchases

**Free Samples** – of salt that are given by the manufacturer.

**Free Gifts** like pens, pencil, toys – which are packed with the table salt

**Buy-One-Get-One-Free (BOGOF) offers**

**Entry to Competitions** offering free prizes like holidays, new cars etc.

Free sample is very good, to start with, anything that is free is good. I don’t believe in anything that is free. If someone says he’s giving you something for free, just know that there is something somewhere that that goes with it. There is never anything free. But free sample is good. I do like coupon because I do think you are getting something with them. Buy one get one free, is also very good. I will even say it’s the best. That gives...
you free product. I think it’s very good. Discount, it’s also good. Free gifts, no, like I said, I don’t believe in anything in this world that is free, there is something somewhere. A lot of people will go for free gifts because of children and a lot of people will go for buy one get one free, but it is false economy, you’re not really getting anything. I think another one that is good is coupon, especially if you talk about Tesco’s, because I do my shopping in Tesco and I get these points on my card, and I think that is the only place where you can get something free. Then they sent a coupon of £2.50, I will still do my shopping anyway. That’s the only one I think is free. Apart from that everything else is rubbish. Especially this (competition for holiday) and my sister falls for that all the time, she is always filling something, and I say Catherine there is nothing that is free.

Interviewer: So, if you want to summarise your ranking of your preference for these special offers, how would you put it. Or how would you position each of these offers in terms of how you like them, I mean which would you choose first, second, third, and so on.

Respondent: OK. I think buy one-get one-free first, that is always good and em..free sample, then the discount, and coupon, o yes, and em free gift, and competition.

Interviewer: When you’re out shopping for table salt, would you ever look around for posters or leaflets at the store promoting special offers for table salt or would you just go to the shelves where you know the table salt is?

Respondent: I look at those things when I buy anything, not just table salt. because you wouldn’t believe it when there would be a sneak of a penny on this and a sneak of a pound on that without you thinking, but my sister just doesn’t look at them she picks this and that, and I am the one that tell her put it back, put it back, she’ll say but I like it. Can I smoke? [Yes, there is no problem with that]----

Interviewer: When buying table salt, do you think packaging is important. Do you ever buy a brand of table salt because the packaging is good or doesn’t this really matter?

Respondent: It is important because I want it to last a long time. I want it to be as it was the day I bought it. Some people say packaging does nothing for them but that is not for me for salt. I want it to actually be like it was the day I bought it. I would say it keeps the product for me and when I need it it’s as good as new. But that does not mean I would have to buy those one with high price because of fancy packaging and pay more. But that plastic can is good for salt.

Interviewer: Finally, apart from all the things we’ve been discussing, do you think there’s anything else that’s important when you’re buying table salt?

No

Interviewer: Thank you. Now we’ll go over these questions for the next product, which you chose at the beginning which is coffee.
Interviewer: When you buy coffee, do you buy a particular brand each time or are you happy to buy any coffee you see on the shelf?

Respondent: I buy Tesco's. As I said before, I have been shopping for a long time, and know they are all the same. Not just me, I know some of my friends who would not buy any other one with high prices. When you've got what is good for less, you wouldn't bother yourself, would you? I find it's a bit strong, but not too strong. And the price is good. If you try those cheap things when you are shopping, you'll know that they are nice.

Interviewer: If that one you want to buy is not available in the store when you want to buy it would you buy another one or defer the purchase till next time?

Respondent: Yes, I will buy another one. I will take my coffee. But you always have it there. What I can do if it’s not there is to then check all the others and see the one with good price which is not too much, which will not be overly priced, and then buy it.

Interviewer: When buying coffee, is price so important that you have to look at different stores and check before making the final choice?

Respondent: Yes. Price is important because, I shop on budget. And I need to be sure I am not spending to buy something else when there are better offers. I can tell you how much is coffee at Tesco, and Iceland, and homebargain.

Interviewer: which of the following would you be interested in when buying coffee?

Discounts which is simple price reduction

Coupons which can be collected and used to pay for future purchases etc...

Free Samples – of coffee made by the manufacturer.

Free Gifts – like pens, pencil, toys – which are packed with the coffee

"Buy One Get One Free" (BOGOF) offers

Entry to Competitions offering free prizes like new cars, holidays etc.

Respondent: For coffee? [Yes] I think it’s the same really, I’ll like buy one get one free, and free sample, so that I can take it home and try it to see, and discount. {What about others?}. I think coupon is also good.

Interviewer: But if you have the offer of free gifts and competition which would you prefer?

Respondent: Maybe free gifts but I don’t have time for the competition.
Interviewer: Would that make you buy a brand of coffee you are not used to buying?

Em... Yes, as I’ve said, if it’s buy one-get-one-free, I will have two and would not need to buy the coffee again next time, and I can try a little bit of free sample if there was one to see if it’s good.

Interviewer: When you’re out shopping for coffee, would you ever look around for posters or leaflets at the store promoting special offers for coffee or would you just go to the shelves where you know the coffee is?

Yes, I always look at them for all products.

Interviewer: Do you consider the packaging of coffee when you buy it?

Respondent: Packaging is not as important as the stuff inside, oh, yes. If the content of the pack is good, I’ll go for any packaging. Well, those people who are fooled by the colourful packaging, are drawn by the magnet of it, that if it looks good, it’s got to taste good. well we’ve all done it in the past, we’ve all tried that, but I’ve learnt a lesson in a hard way, no such thing as a free lunch, they spend a lot of money on the packaging and as they advertise they spend a lot of money on advertising.

Interviewer: Finally, apart from all the things we’ve been discussing, do you think there’s anything else that’s important when you’re buying coffee?

No.

Interviewer: Now let’s move on to tea bags

TEA BAGS

Interviewer: When you buy tea bags, do you buy a particular brand each time or are you happy to buy any tea bags you see on the shelf?

Respondent: I do buy tea bags but I buy it when I have visitors, and if I don’t have any I tell my sister to bring her own.

Interviewer: So does that mean you can buy any brand even like supermarket own brand?

Respondent: O yes, I’ll buy the cheapest.

Interviewer: Would you be interested in special offers for tea bags?

Respondent: Yes. I think you can be easily drawn into it for something as simple as tea bags. Because I’ve watched many people picking this, and that, filling one coupon and another. A lot of people are always looking for a bargain, especially if they drink tea all the time.
Interviewer: which of the following would you be interested in when buying the tea bags?

Discounts: This is the simple price reduction

Coupons - which can be collected and used to pay for your future purchases

Free Samples – of tea bags made by the manufacturer.

Free Gifts – like pens, pencil, toys – which are packed with the tea bags

“Buy One Get One Free” (BOGOF) offers

Entry to Competitions offering free prizes – holidays, new cars etc.

Respondent: As I said before, I don’t buy tea all the time, I drink coffee, but I love that buy-one-get-one-free all the time, and free sample. The pair of them is good, that competition is rubbish. I can’t waste my time on it.

Interviewer: Do you consider the packaging of tea bags when you buy it?

Respondent: Well, as long as something can keep it dry and tidy, that’s all. Nothing more.

SOAP POWDER

Interviewer: When you buy soap powder, do you buy a particular brand each time or are you happy to buy any soap you see on the shelf?

Respondent: I buy from Tesco and I always buy their own

Interviewer: Is there any specific reason why you buy that particular one?

Respondent: Yes, the price is very good, it works properly and also lasts longer for me.

Interviewer: When you say the price is good, are you saying, it’s very cheap or dear or what do you mean by that?

Respondent: I think it is cheap when you see how much they are selling others there. It’s the cheapest.

Interviewer: I suppose you’ve tried several other brands before you say this is better.

Respondent: Oh yes, I’ve been washing for donkey years. Even some soap powder, some people are allergic to, they don’t rinse properly, but I just think this does what it says. I think it’s very economical. Sometimes if they [clothes] are not really dirty, you just put one instead of two, and it cleans properly.

Interviewer: sorry, what do you mean by one or two?
Respondents: I’m talking about the measurement of the soap powder.

Interviewer: If you are in the store to buy this soap powder and it’s not available would you try something else?

Respondent: Yes. I would try something else. I would, to clean my clothes. But it will be another one that is very very cheap.

Interviewer: Do you think that the more expensive brands of table salt are better quality or don’t you think there’s much difference between them?

Respondent: I don’t always believe that, some soap powder are more expensive and are not as good as this one. When I go to Tesco, I notice that some of their own brands are nicer than other proper brands. Just like the best packaging does not make good products. Like a child will look at flashy things to say, oh. Oh, it’s good. I want that. I want that. No no.

Interviewer: Now let’s look at these special offers promotion tools again for soap powder, in which order would you prefer them when buying soap powder?

Discounts

Coupons

Free Samples – of soap powder.

Free Gifts which are packed with the soap powder

“Buy-One-Get-One-Free “ offers, and

Competitions

Respondent: Buy one get one free. I think, that one is definitely, I think it’s a good offer. I will choose that first, but free sample is also good. I will also take free sample and try it to see if it’s OK, and the discount, and then coupon but not the free gift and competition.

Interviewer: But if you are to choose between the two which would you prefer.

Respondent: Alright. free gift then. It’s free

Interviewer: When you’re out shopping for soap powder, would you ever look around for posters or leaflets at the store promoting special offers for soap powder or would you just go to the shelves where you know the soap powder are kept?

Respondent: You always look for something new. I look at them.

Interviewer: Do you consider the packaging of tea bags when you buy it?
Respondent: No.

Interviewer: What if the producer changes this packaging to something which you consider less attractive, how would you react?

Respondent: If it's safe, I don't care. I don't go for fancy and colourful packaging. If they put it in any bag, I'll still buy it. If they put the colourful packaging and the price is like 'no way', then you are buying the packaging, aren't you?

SUGAR

Interviewer: When you buy sugar, do you buy a particular brand each time or are you happy to buy any sugar you see on the shelf?

Respondent: No, sugar is sugar; all I know is that you don't get, icing sugar because that one is for cake, but for sugar for tea, no difference...

Interviewer: Do you think that the more expensive brands of sugar are better quality or don't you think there's much difference in this area?

Respondent: No

Interviewer: If you consider these promotion tools for sugar, which of them is the best that could make you buy a brand of sugar?

Discounts

Coupons

Free Samples.

Free Gifts

"Buy One Get One Free"

Competitions to win something like holidays, new cars and many other things

Respondent: Buy one get one free of course. Everyone wants something extra. I don't like those gifts because they are nothing to me, and I don't do competition. I think the best one there is buy one get one free and free sample. Sometimes me and my sister do work it this way. For buy one get one free. I'll buy it she'll get the free, and the next time she'll buy and I'll get the free one. I like buy one get one free. Especially if it's a product that you eat.

Interviewer: If you've got 2 different offers like when one is reduced from say a pound to 50p and another one with buy one get one free which would you like?
I’ll go for the one with buy one get one free. You are getting two packets and you are getting more aren’t you. Anyone will look for that

**Interviewer:** When you’re out shopping for sugar, would you ever look around for posters or leaflets at the store promoting special offers for sugar or would you just go to the shelves where you know the sugar is?

**Respondent:** Yes, definitely. any woman who says she doesn’t look at them is lying. Especially now that Tesco and Iceland are trying to outbeat each other, they put this bigger yellow signs in Iceland. I look at them

**Interviewer:** Do you consider the packaging of sugar when you buy it?

**Respondent:** I want sugar in a safe dry place because, as long as it goes wet it becomes horrible. If there are two brand of the sugar, one in what I will say a sensible packaging, and the other in ordinary cheap packaging, if the difference is only a penny or 2 more, I won’t border. I’ll go for the sensible packaging. But if it’s a pound, then I will buy the cheaper one and I get home quick put it in a container.

**Interviewer:** Thanks. But apart from all the things we’ve been discussing, do you think there’s anything else that’s important when you’re buying sugar that has not been discussed?

**Respondent:** No

**Interviewer:** Thanks for your time, we have only bread left that has not been discussed based on the products you selected when we started.

**BREAD**

**Interviewer:** When you buy bread, do you buy a particular brand each time or are you happy to buy any bread you see on the shelf?

**Respondent:** I think it’s the same like sugar, they are all the same. Only that I don’t buy the one with high price. When you are only going to have the same thing in them. Do you get what I mean?

**Interviewer:** Do you shop around for various prices in different places when you want to buy bread?

Yes. But the thing is I know how much they sell them. You only need to know which one have an offer and ---em I just buy the one with good price.

**Interviewer:** Are you ever interested in any of the special deals which are sometimes on offer – like coupons, gifts, “buy one get one free”?

Yes. I can try special offers on the bread, but brown bread is better, but you know I’m a big lady. I’m suppose to eat brown bread and not the white to lose weight.
Interviewer: Do you think that the more expensive brands of bread are better quality or don’t you think there’s much difference?

No. sometimes cheaper brands are better. I think you just pay for the packaging. I’ve learnt that. I’ve been going in Tesco nearly 7 years. I’ve learnt there are lots of things in Tesco as big brand that I will not touch, they are just horrible, you are just paying for the packaging and not the things inside.

I don’t usually buy them, because they drive me mad but every now and then if there is a special offers on them, I can still get them for that time.

Interviewer: Now let’s look at these promotion tools again for bread, in which order would you prefer them when buying bread?

Discounts

Coupons

Free Samples of bread.

Free Gifts

“Buy One Get One Free”. and

Competitions to win something important

Free sample definitely. I love free, free is the best price. I also love buy one get one free. I really like that buy one get one free because you are going to buy that bread anyway and you are getting an extra one. You feel that you are getting something. No other ones. Erm... for the discount, I really think they are putting this thing to confuse us, how do we know.. the girl on the till doesn’t know. She can’t say that is 20p less or something like that. How does that make of that packet of biscuit? [assuming they say one pound before but now 80p?] why can’t they just say that. I don’t like percentages. This will never get me, because I think they are lying to us, you’re getting it no cheaper. Even if they explain it better to the last penny, I’ll just look them in the eye that you are lying, you know you are lying, you just put them in there for me to buy it and is not going to work [laughter!!!]

Those who have children at home can go for free gifts, the kids can use the toys. But what will I do with them. I can’t buy anything because of those things.

I never fall for that [competition], but my sister does, every time we go to the precinct my sister will go to the post office and be doing it. I’ll tell her it’s rubbish. She will say, I might win, she never wins anything. I’ve seen a programme years ago. and they are deceiving people and telling them to send money. and they’ll win this or that. they are lying. The phone drives me mad nowadays, they will call you and say a member of your household has won an holiday call this number to claim it. they are lying ‘cos I’m the only one here. Which member of my family?
Interviewer: Do you consider the packaging of bread when you buy it?

Respondent: Yes, one needs to know whether the bread is safe. Some packaging can make it, and it goes stale, I don’t like it. You know if you are going to work and you want some sandwiches, wrap it up, and ---what is important is the packaging that will keep it lovely and fresh and nothing more than that. You know all these ones that you can’t undo and you try, and try and you have to rip the bag, and once you rip the bag, you can’t close the bag and the rest of the bread go stale. That is rubbish. [What about how attractive the packaging is, does that matter to you for bread?] But I am not a kid, I cannot say because a packaging of bread looks attractive, and I’m going to buy the bread. I could be buying rubbish in the packaging.

Interviewer: And the very last question, apart from all the things we’ve discussed about bread and all the products, do you think there’s anything else that’s is important that we have not discussed?

Respondent: Erm. erm. no

Interviewer: Thanks so much for your time.
APPENDIX 5

DEMOGRAPHIC DATA FORM FOR IN-DEPTH INTERVIEW

1. Age  
   a) 18-25  □  b) 26-35  □
   c) 36-45  □  d) 46-55  □
   e) 56-65  □  f) 66+  □

2. Marital status:  
   a) Single  □  b) Married  □
   b) Widowed  □  e) Living with partner  □
   f) Others (please specify)-----------------------------

3. Household size  
   a) No of adults □  b) No of children □

4. No of cars in Household
   (a) 1 □  (b) 2 □  (c) 3+ □  (d) None □

5. Occupation ........................................... Full time □ Part time □