# **Purchasing Fruits and Vegetables: Role of Price and Store Characteristics**

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#### **Abstract**

**Purpose:** The purpose of this article is to determine how perception of prices of products and non-price-related factors specific to fruits and vegetables (F & V) category affects the purchase behaviour of customers. As price changes on daily and sometimes on half-day basis, the fortune of fruits and vegetables sector is largely affected by the price competition an organized retail format faces with other organized and unorganized sector in India. Additionally, non-price factors related to store and category characteristics have a significant bearing on the purchase decision in a modern retail.

**Methodology:** The study was conducted on a survey using self-administered questionnaire which featured 300 responses conducted across six stores in Delhi–NCR of a renowned retail store chain. The constructs identified using exploratory factor analysis were category and store characteristics, and price fairness. The model was developed using the loading of the constructs obtained from confirmatory factor analysis.

**Findings:** Experiential survey and preliminary analysis revealed that the characteristics of the category in tandem with the store characteristics and the price fairness as perceived by the customers are the key influencers in their purchase decision. The relevance of "store characteristics" is the most pertinent issue to enquire as to why customers choose a specific store over others, whereas the effect of display of merchandise would impact the price fairness significantly as customers may perceive the prices of other items as being overrated to supplement the low price of fruits and vegetables.

**Originality/value:** This is the first study of its kind in the fruits and vegetables category in India in the realm of modern retail and will aid in better understanding of customer purchase behaviour in a category having short shelf life and facing tough competition from unorganized retail.

### **Keywords**

Fruits and vegetables category, Price fairness, Store characteristics



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#### 1. Introduction

In the emerging economies like India, the purchase decisions of the consumers are largely affected due to significant change in the consumers' socioeconomic, geographic, and demographic proportions resulting in their shift of purchasing from the traditional retail outlets to organized retail formats that are catering to the ever-evolving and increasing needs and requirements of the consumers in a much efficient manner (Ali *et al.*, 2010; Prasad *et al.*, 2009). With rapid urbanization coupled with higher living standards and lifestyle, the per capita disposable income is increasing and has enabled the customers to buy the products not just for the need but for the requirement of the same (Ali *et al.*, 2010, Deshingkar *et al.*, 2003; Rao, 2000). Advancement in the food technology and better education has enabled the consumers to demand better quality products at affordable prices without compromizing with their health (Ali *et al.*, 2010).

With the emergence of organized retail in the form of super markets and hyper markets in India, customers are shifting their purchasing preferences from the unorganized market for the food category. It has also increased the demand, quality, and efficiency of the food supply chain (Ali et al., 2010, Umali-Deininger and Sur, 2007, Chengappa et al., 2005, Mukherjee and Patel, 2005). The competitive pricing strategies from this sector have immensely changed the way people have adopted the modern retail format. The rise in income levels, especially of the middle income group and the urban consumers has affected the consumption and buying behaviour (Ali et al., 2010; Landes et al., 2004). Still there is a need to identify to what extent customers are ready to adapt the changing pricing tactics offered by modern retail outlets.

The value of the product purchased by the customer does not merely include the price of the product. Its value is what the customer perceives to have attained out of products purchased. Thus, it is important for retailers to price their product according to the value perceived by the customers (Hamilton and Chernev, 2013; Martin, 2008; Anderson, 2005; Fagnani, 2001). Having significant knowledge about the price perceived by the customer, the retailer can effectively position itself by providing them with the right prices. The market condition and the customer requirements have witnessed significant change over the years (Ruiz *et al.*, 2013; Ali *et al.*, 2010; Baltas, 2005; Shiu *et al.*, 2004). The requirements include inclination towards consumption of healthy food products, convenience in the store, freshness and product quality, and store ambience (Ruiz *et al.*, 2013; Ali *et al.*, 2010; Baltas, 2005; Shiu *et al.*, 2004). All these factors determine the actual perceived price of the products purchased by the consumer from the store.

Focusing on the fruits and vegetables category, there has been a significant change in the way customers buy these products. Today, people look for quality as well as convenience of buying, also keeping the price as one of the major factor for determining their purchase decision in this category. Additionally, comparison with the already prevailing unorganized sector in terms of pricing is a major issue to deal with for the modern store retailers. Various promotional as well as bundle pricing techniques are prominently used by the retailers to build their store image and attain customer retention to the maximum extent possible. This has not only caused the unorganized sector to loosen its knot over the share of consumers it caters to, but has also created opportunities for many to enter the organized market and benefit from the same.

This study aims to understand the factors that positively influence the purchase decision of customers in the fruits and vegetables category. Purchase decision is

influenced by pricing as well as non-price-related factors. Therefore, each factor is given due consideration, with price being the focal factor driving the final decision.

Purchasing Fruits and Vegetables: Role of Price and Store Characteristics

#### 2. Literature Review

This section discusses the significance of store characteristics and price fairness in the purchase of fruits and vegetables, specifically in the Indian context, based on relevant studies conducted across the globe.

#### 2.1 Store Characteristics

Indian retailers need to identify the factors that draw customers to the store. The overall environment of the store is synonymous with store characteristics, which include ambience of the store, level of services, assortment of goods, and merchandise available in the store. They result in the emergence of mental maps among the customers. This in store spatial information crafted in the customers' mental space has been found to ease customer orientation at point of sale (Ertekein and Pelton, 2015; Groeppel-Klein and Bartmann, 2008). This in turn influences the purchase behaviour and the price perception. The "experiential consumption" view of shopping as compared to "problem solving" has gained predominance over the years. Balasubramaniam (2005) states that the atmospherics of shopping environment created by store characteristics, emerges as main driver of channel choice. As the store selection is the initial stage of any purchase decision, the above statement acquires great significance. Store choice behaviour is additionally characterized by psychological, behavioural, and demographic factors which includes age, gender, marital status, etc. (Prasad et al., 2010; Carpenter and Moore, 2006; Singha and Banerjee, 2004; Fox et al., 2004; Sheth, 1983; Monroe and Guiltina, 1975). At the sensory level, consumers' interaction with store environment evoke feeling of pleasure and create a memorable shopping experience, but Lunardo and Roux (2014) caution against overdoing it as it would invoke the intended manipulative intent of the retailers. Therefore, retailers need to develop a symmetric balance between the various elements of store while targeting a specific segment.

Perception of store image, evolved from various store characteristics have been observed to delineate a strong bearing on store patronage, store loyalty, as well as share of wallet. The store characteristics (price, service, and convenience) become dominant factors of customer satisfaction leading to purchase intention when customer confidence takes a dip during slowdown of economy. The above aspect is pertinent in the present context as Indian economy is undergoing a slow down due to recurrent weak monsoon and impeding drought in many parts of the country (Hunemann et al., 2015). Moreover, customers are likely to purchase more products and attain higher level of satisfaction when store offers good ambience and environment (Donavan et al., 1994). Customer acquisition and retention are the prime goals for retailer and the same can be acquired through assortment of goods, which is a key component of marketing mix (Hasan and Mishra, 2015; Oppewal and Koelemeijer, 2005; Stassen and Shijder, 1999; Grewal et al., 1998; Kahn et al., 1986). It has been inferred that stores having wider assortment are likely to offer goods at lower prices in comparison to the stores having narrow assortment of goods (Chernev and Hamilton, 2013; Chernev and Hamilton, 2009). Store 67

characteristics—product assortment, price, in store services, interpersonal service quality lead to store satisfaction (Huddleston *et al.*, 2009). Hasan and Mishra, (2015) and Gummerson (1994) concluded that focus has been directed towards services along with goods present in the store in comparison to earlier focus which was solely on goods and not on services. The stores offering high level of services are correlated with high prices in the minds of consumer (Chernev and Hamilton, 2013; Zeithamal *et al.*, 1990.)

Although price acts as a key motivator in shopping behaviour, but to sustain customers patronage for a long-duration focus on creating a memorable shopping experience for the customers is crucial (Oppewal and Timmermans, 1997).

H1: The store characteristics have positive influence on purchase behaviour.

#### 2.2 Price Fairness

Fruits and vegetables category is largely commoditized, despite Indian market displaying huge variety of F&V. Therefore, the retail price and product variety available at the competing retailers impact the choice of retailers. But, the retail price and the product line length is largely dictated by whole sale price (Richards and Hamilton, 2015). The retailer selling fruits and vegetables in India faces stiff competition from the unorganized market in terms of price.

The cognitive aspect of price fairness refers to comparison of price with standard and reference (Xia et al. 2004; Bolton et al., 2003). The customers have unfair price perception after they observe difference in price being paid and the price being referred (Xia et al., 2004). Customers feel betrayed by the seller for unfair price perception and direct negative emotions towards the retailer (Xia et al., 2004). The price fairness judgement is based on the comparative transaction and also the comparative parties involved in the transaction (Xia et al., 2004). The price comparisons can be broadly of two types—explicit and implicit. The explicit comparison tells about comparing prices of the products with the range of prices and implicit comparison is comparison with single price (Xia et al., 2004). Consumers entering into the retail outlet are driven by the prices and incentives deals (Griffith et al., 2009; George and Chien, 2009; Webster, 1965). The choice of products is characterized by in-store price search, where customer compares and evaluates the price of products within the store and, store deal proneness, where shopper search the products and compares the deal present in multiple retail outlets (Collins et al., 2014). Since the major competition originates from the unorganized sector, the standardized characteristics of some products in this category attract customers to large stores as they are perceived to charge lower prices due to their bulk purchasing (Rhodes, 2015). Retailers, as a strategy charge lower prices on these standardized products and create an overall low-price image for all its products. The resulting less effort on the part of the customers to indulge in price comparison influences their purchase decision (Rhodes, 2015). As mentioned earlier, though products in this category are of identical size, yet unit prices increase price sensitivity of customers (Yao and Oppewal, 2015). Hence, retailers may also link price discount to reduce unit price, thus encouraging customers to purchase in higher quantity. This influences customers' perception of net price offered by the retailers. Therefore, customers' perception of fair prices is linked to the net unit price being offered by the retailer vis-a-vis the competition.

In this article, the price fairness has been analyzed as customer perception of the prices being offered in the retail outlet in comparison to the competitors as well as the local unorganized sector.

*H2:* The fairness of price of merchandise positively affects the purchase behaviour.

#### 2.3 Fruits and Vegetables Category

Purchase behaviour of customers for fruits and vegetables category (F&V) in organized retail is witnessing slow and steady change. The organized retailing in F&V is at its nascent stage and is likely to grow in the near future (Images Retail, November 2014). *Safal*, an initiative by National Dairy Development Board (NDDB) in 1988, was the first organized retail chain for F&V category. After that Reliance, RPG Group's *Spencer*, ABRL's *More*, ITC *choupal fresh*, etc., ventured in India which indicates rapid growth of the sector. The interest towards organized retailing for the consumption of F&V has increased, in turn providing opportunities to the entire supply chain providing fresh food to the market. Vertical and horizontal integration between farmers and organized sector along with effective government policies will result in success of horticulture sector in India (Surabhi, 2007). Owning to the various reasons such as the use of traditional methods of farming, supply channel bottlenecks, lack of market understanding among farmers, poor infrastructure, etc. farmer are unable to maintain the quality of supplies therefore, the retailers restrict themselves only to few farmers (Sinha and Thomas, 2012).

There can be multiple perspectives to analysing this category's characteristics. The most common perspective is of considering F&V as belonging to frequently purchased category. Viewed from this perspective, shoppers tend to balance between short-term and long-term preference as well as those of multiple consumers in the household. Therefore, customers would look for variety in the assortment, a perception largely dependent on the distinctiveness of the options provided, proximity, and their shelf display (Braniarczyk et al., 1998). If perceived quality of the merchandise is higher, customers would prefer less variety (Kwak et al., 2015). F&V can alternatively be viewed as being part of functional food category, where quality attributes include being safe, natural and healthy, and organoleptic attributes include an appealing taste (Kraus, 2015). Taking cue from Doorn and Vernhoef (2015) it can alternatively be viewed as a subset of "virtue" category of products. They may be less gratifying and appealing in short term compared to "vice" category (like wine and chocolates), but result in far less long-term negative outcomes. Hence, customers' response to product attributes (freshness and taste), assortment (bundling of items to provide wholesome nutritional requirements), and packaging (conveying health) would differ for this category. When health is a major concern, customers tend to balance between the regular and healthy options, choosing between general and known variety of fruits and vegetables, but this balancing behaviour is segment specific (Trivedi et al., 2016). Hence, we hypothesize:

**H3:** Category characteristics influence the purchase of the F&V in the organized retail format.

Hence, the conceptual framework depicting the purchase behaviour of fruits and vegetables based on the combination of all three hypothesis H1, H2, H3 is as follows (Figure 1)

Store Characteristics H, Purchase of Fruits 70 Η, Price fairness and Vegetables  $H_3$ Category

Figure 1: Conceptual framework for purchase behaviour of fruits and vegetables

Characteristics

# 3. Data and Methodology

This section describes the data collection process and the operationalization of variables followed by data analysis. The analysis is based on the generation of descriptive statistics followed by inferential statistics, the tools used being exploratory factor analysis (EFA) and confirmatory factor analysis (CFA).

#### 3.1 Operationalization of Variables

At the initial inception of the research, the questionnaire was equipped with six latent variables, namely, store characteristics, purchase of fruits and vegetables, category characteristics, price fairness, bundle pricing, and time saving and based on these latent variables 41 measurable variables were articulated to collect the responses.

Survey was conducted using the self-administered questionnaire which was filled by customers walking into a modern retail store to purchase fruits and vegetables. It featured 300 responses, out of sample of 335 respondents across six stores in Delhi-NCR of a renowned retail store chain during the period of 2015 October to 2016 January. The responses were recorded on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

The demographic profiles of the customers are recorded in Table 1. The data depicted that out of 300 respondents, 63.33% were females and 36.67% were males. The majority of the respondents belong to the age group of 40-50 (years). However, the occupation and income group did not show emergence of any significant group.

Category		Count (n)	Percentage
Gender	Male	110	36.67
	Female	190	63.33
Age (in years)	<25	70	13.33
	25 - 40	110	23.33
	40 - 50	80	36.67
	>50	40	26.67
Occupation	Service	60	16.67
	Business	50	20
	Self-employed	120	40
	Other	70	23.33
Income Group	<15,000	10	3.33
•	15,000-25,000	30	10
	25,000-35,000	90	30
	35,000-45,000	110	36.67
	>45,000	60	20

# 3.2 Data Analysis

The collected data was analysed in an SPSS (Statistical Package for Social Science) spreadsheet. Giving all the responses specific numeric weightages. Initial EFA and CFA was run. The EFA is used to analyze the relationship between the devised latent variables and the measured variables to identify the latent constructs as per the loading of each measured variable. The EFA was run on 20 responses to construct the measurement model using CFA.

On the basis of the EFA, four latent variables, namely, store characteristics (SC), purchase of fruits and vegetables (PFV), category characteristics (CC), and price fairness (PF) were identified as having a significant impact on the nine measured variables (Table 2).

After the selection of latent variables (factors) and the measured variables (items), CFA was used to find the (i) loading of each item on the latent variables (factor), (ii) covariance among the factors, and (iii) residual variances of the measured variables (items) and the latent variables (factors).

In factor loading, the first observed variable is treated as a "reference indicator" with its coefficient fixed to 1 to establish the metric of the corresponding factor and therefore to identify the model. There were three latent variables (factors) in this model, resulting in nine factor loadings that had to be estimated.

The covariance estimate for the latent variables (factors) was zero with reference to each other signifying that there exists no correlation among the latent variables (factors). Thus, the latent variables (factors) are independent of each other having no loading at all. Table 3 indicates the residual variances of the measured variables and the latent variables.

**Table 2: Latent Variables and Measured Variables** 

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Serial number	Latent Variables	Measured Variables	Description
1	Store Characteristics (SC)	Reason	Most prominent reason for buying from the store
		Variety	More variety in store in comparison to unorganized market
2	Purchase of Fruits and Vegetable (PFV)	Brand	Importance of brand name
	<b>.</b>	Promo Offer	Frequency of promotional offers in the store
3	Category Characteristics (CC)	Comp Visit	Price comparison with the previous visit to the store
		Average Ticket	Average ticket size for fruits and vegetables purchase
4	Price Fairness (PF)	Alternate Choice	Increase in price leads to purchase of alternate choice
		Price Satisfaction	Price offered in the store are satisfactory
		Other Convenience	Price of other products available in the store are satisfactory

**Table 3: Residual Variances** 

Variances		Estimate
Measured Variables (items)	Reason	1.263
	Variety	0.208
	Brand	0.291
	Promo Offer	0.754
	Comp Visit	0.513
	Average Ticket	1.602

	Alternate Choice Price Satisfaction	0.905 0.518	Purchasing Fruits and Vegetables: Role of Price and Store Characteristics
	Other Convenience	1.077	
Latent Variables (factors)	Store Characteristics	0.946	
	Purchase of Fruits and Vegetable	0.634	73
	Category Characteristics	0.535	
	Price Fairness	0.155	

The final estimates of CFA are shown in Table 4.

**Table 4: Final Estimates** 

Latent Variable		Estimate
SC	Reason	1.00
	Variety	0.627
PFV	Brand	1.00
	Promo Offer	0.657
CC	Comp Visit	1.00
	Average Ticket	0.694
PF	Alternate Choice	1.00
	<b>Price Satisfaction</b>	0.841
	Other Convenience	1.423

The model fit indices are as follows (Table 5)

**Table 5: Model Fit Indices** 

Indices	CFI	TLL	D.F.	Chi sqr	RMSEA (p-value 0.05)	SRMR
Model values	1.00	1.06	27	0.510	0.491	0.043

All the standard model fit indices (Fornell and Larcker, 1981) meet the required benchmarks and hence our proposed conceptual model is validated.

The confirmatory factor analysis for the above framework shown in Figure 1 is depicted in Figure 2.

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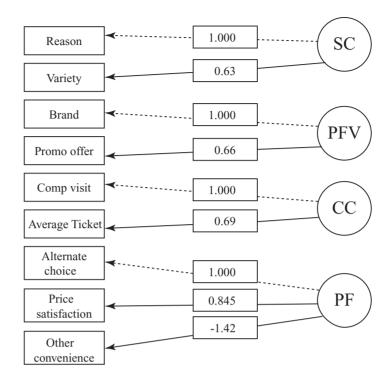


Figure 2: CFA for F&V

The above results validate all the stated hypotheses (Table 6).

**Table 6: Validation of Hypothesis** 

H1	Accepted
H2	Accepted
Н3	Accepted

# 4. Managerial Implications

Retail strategy for the store should focus on identifying the key reason for the customers opting for them over competitors through a customer feedback. In order to convey price fairness, other related merchandise like oil, spices, and salad toppings can be made available at affordable prices, thus saving the time and efforts of the customers in one purchasing trip. The category characteristics demands that F&V should be made the destination category of the store as this would ensure availability of adequate resources for maintaining freshness, variety, and creating an element of differentiation. Marketing communication should emphasize on the significance of healthy life and the contribution of the store's merchandise towards this end. Merchandizing display should be able to differentiate between "regular" and "better variety of merchandise" or may be introducing organic fruits and vegetables to ease the purchase orientation of the different segment of customers walking into the store. In store signage, planogram and more customized service from floor sales personnel

should aid in "memorable experience" for the customer thus increasing customer patronage.

#### 5. Conclusions

For the fruits and vegetables product category store characteristics, and the price fairness as perceived by the customers are the key influencers in their purchase decision. When it comes to the first construct, store characteristics, the most pertinent question is to enquire as to why customers choose a specific store over others. Though variety of merchandise available at the store would be one key influencer but what are the other factors responsible for the same. The pricing strategy followed by the retailer invokes a sense of confidence among the customers. The "price fairness" as reflected through the alternative choices at different price points is the key delineator for this construct, coupled with the convenience of buying other related items under one roof at an affordable price and the satisfaction derived from purchasing the complete set of required merchandise per se. Here, it is important to note that the negative loading implies that the set of related merchandise has to be a restricted one. Displaying a range of merchandize would impact the price fairness significantly as customers may perceive the prices of other items as being overrated to supplement the low price of F&V. The category characteristics like freshness and variety result in customer opting for a particular store over competitors and this is reflected in the percentage of total purchase made in the store.

## 6. Scope for Further Research

Similar research in this area can be conducted for other category of products to explore the characteristics that influence the purchase behavior of customers. The scope of the study can also be increased to cover pan India and across different retail chains. Category characteristics can be considered as a moderating variable as well as to generalize the findings.

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