PSYCHOGRAPHIC AND PSYCHOLOGICAL FACTORS DETERMINING CONSUMER PURCHASE INTENTION OF PRODUCTS IN ANCHOR SUPERMARKETS IN NAIROBI METROPOLITAN, KENYA

GRACE WAMBUI KIBORO

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Psychographic and Psychological Factors Determining Consumer Purchase Intention of Products in Anchor Supermarkets in Nairobi Metropolitan, Kenya

Grace Wambui Kiboro

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DECLARATION

This thesis is my original work and has not been presented for a degree in any other University.

Signature………………………………… Date……………………………….

Grace Wambui Kiboro

This thesis has been presented for examination with our approval as University Supervisors.

Signature………………………………… Date……………………………….

Prof. Mike Iravo, PhD

JKUAT, Kenya

Signature………………………………… Date……………………………….

Dr. Doris Mbugua, PhD

JKUAT, Kenya

DEDICATION

I dedicate this paper to my children Joyce Kiboro-Muturi, John Muturi, Michael Kiboro, Barbara Bulinda-Kiboro, Ann Kiboro-Thuma and Russel Isaack Thuma who offered me immense support and encouragement every step of the way. I am deeply humbled and I salute you all for the tremendous inspiration you always are to me.

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ABBREVIATIONS AND ACRONYMS

ANOVA: Analysis of Variance

EFA: Exploratory Factor Analysis

GOF   Goodness of fit

H_0   Null Hypothesis

H_a   Alternate Hypothesis

KMO   Kaiser-Meyer-Olkin

PCA   Principal Component Analysis

SD   Standard Deviation

SPSS   Statistical Package for Social Sciences

TRA   Theory of Reasoned Action

U.S.A   United States of America

DEFINITION OF TERMS

A consumer is an individual who recognizes a need or want, desires to satisfy it and makes plans to buy products to satisfy this need. He/She then proceeds to make a purchase and subsequently disposes of the product (Solomon, 2019).

Anchor Supermarket is a prominent department store which is key at attracting trade from consumers of products and services offered by this retailer and other smaller convenience and specialty stores that benefit from the trade brought in by the bigger store (Timmermans, 2008).

Consumer behaviour entails the study of ways in which individuals act when obtaining and using products, services or ideas to meet their wants and needs from other people, organizations or groups (Kotler & Keller, 2016).

Consumer Lifestyle is the consumers' way of living that is expressed by the views, activities and interests they undertake when planning to buy products (Kotler & Keller, 2016). It is the way they define themselves by the products they want to purchase (luxury goods or value products) or by the high end channels from which they want to purchase products (Schultz & Jain, 2018).

Consumer Motivation is a drive from within or outside that notifies the consumer of a desire or need which then triggers the search of products to buy to satisfy this need (Kotler & Keller, 2016). This drive pushes consumers to look for products they can buy to satisfy their unconscious and conscious desires or needs (Thaler, 2016).

Consumer Perception	is the manner in which a consumer views a product, or service in relation to its features or benefits (for example, quality or price) and infers that such a product or service is value for money or not (Emilien, Weitkunat & Ludicke, 2017).
Consumer personality	is a person's distinctive, consistent and stable set of emotional and mental features, such as risk taking or risk averse, that are seen when they interact with other people, are alone or in a certain environment. For example, consumers who are willing to buy new products because are not afraid of taking risks (He, Zhan & Hu, 2018).
Halal	is a term that indicates that the products, services or activities offered to consumers comply with Islamic rules such as certified food products (Boğan & Sarıışık, 2019).
Psychographic factors	are those lifestyle features of consumers seen in their interests, opinions and attitudes that are expressed by their hobbies, spending habits and values. For example, high social class consumers who like buying products from high-end supermarkets to get approval of their peers (Meredith, 2017).
Psychological Factors	are those elements that show the thinking or mindset of individuals like consumers that makes them act in a specific way as they seek satisfaction of their needs or wants. For example, someone can be motivated by hunger to buy food (Susanto, 2016).

Purchase Intention   is the extent to which a consumer is likely to make plans to buy a product or service after being inspired by internal or external factors (Kotler & Keller, 2016).

Retailing   is the act of selling products or services straight to the end consumers for their own use and not for reselling (Kotler et al., 2016).

Store Image   represents the way a consumer mentally views products or services offered by a certain retailer such as their quality or price. This can be informed by the reputation of products heard from other shoppers (Hussain & Ali, 2015).

ABSTRACT

Consumer purchase intention for products is multifaceted owing to the interface of external factors and individual characteristics of the consumer. Consumer purchase intention of products is also a dynamic process since the feelings, thinking and actions of distinct consumers are always changing. The study sought to; determine the effect of motivation on consumer purchase intention; examine the effect of perception on consumer purchase intention; assess the effect of personality on consumer purchase intention; evaluate the effect of lifestyle on consumer purchase intention; determine the effect of store image on the relationship between psychographic and psychological factors on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. The research was guided by a theoretical framework given by Maslow's theory of hierarchy of needs, Howard and Sheth model of buyer behavior, Freud's theory of personality and social learning theory of lifestyle. The research adopted a descriptive research design in studying consumers in Nairobi metropolitan, which had highest number of anchor supermarkets at the time of this study. A quota sampling method was applied on the twelve groups of supermarkets in Nairobi metropolitan. From each of the forty eight supermarkets, a proportionate number of eight respondents were drawn to comprise the final sample size of 384 respondents obtained using Cochran's formula for calculating size of sample from an infinite population. A semi-structured questionnaire with open ended and closed questions was used for data gathering. The data was examined using inferential statistical analysis and descriptive statistical analysis. The Inferential analysis took the form of factor analysis and multivariate regression analysis. Exploratory factor analysis was applied to identify the key factors that defined the independent variables. Regression analysis evaluated the relationships amongst independent variables, dependent variables and store image mediating variable. Statistical Package for Social Sciences (SPSS) version 23 was employed for analysis. The study established that perception had the most significant and positive effect, followed by lifestyle while motivation was the least significant in affecting consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. It was noted that store image partially mediated the relationship between psychographic factors, psychological factors and consumer purchase intention of products. This study was significant since it contributed to new knowledge frontiers. While supermarkets in Kenya pay attention to promotions and advertisements to attract consumers to buy their products; this study has unearthed other constructs that have a stronger effect in form of psychographic and psychological constructs. Further, word of mouth is a powerful marketing communication tool amongst consumers. Management should capitalize on word of mouth by use of social media to reach out to their target consumers. It is recommended that since the study showed that word of mouth was a powerful marketing communication tool, the management should capitalize on use of social media to reach out to their target consumers since it has a wide reach and is less expensive than other traditional advertising media such as television. Store image was identified as a key factor. So, management ought to optimize it by providing a wide range of affordable products and ensuring they have staff who are ready to guide consumers. By implementing these recommendations, instead of focusing heavily on product promotions that simply mimic other businesses, more consumers will be attracted to buy their products.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Consumer buying behaviour, for instance purchase intention, is multifaceted owing to the interaction of external factors and individual characteristics of consumers. The intention by consumers to buy products from a supermarket arises from needs and wants they feel at a particular time. The consumer then searches for information on the required products before selecting the ones that meet their desires and needs, which they plan to buy (Kotler & Keller, 2016). Purchase intention is an essential portion of consumer buying behavior because it is the one that leads to the final purchase that ultimately benefits the supermarkets financially. Marketers who are involved in the consumer buying process have a good opportunity to influence the consumers to desire to purchase their products during the decision making process (Alavi, Rezaei, Valaei, & Wan Ismail, 2016).

Trends of consumer behaviour are the underlying values that make consumers want to buy certain products and not others: or which supermarket to or not purchase from. Often times, these values are universal, for example, health and fitness, convenience or ethical living. Increasingly, the experiential buying is a greater source of satisfaction and happiness since it enables consumers to link with others (Solomon, 2019). Consumers over time are paying attention to environmentally friendly products. Consumers are seeking convenience because they are pressed for time and have access to cell phones which they can use to transact online (Tanemura, Hamadate, & Urushihara, 2017). They are using social networking with other consumers to compare products and prices of online stores and physical supermarkets before they buy them (Silva, Hassani, Madsen, & Gee, 2019). It is important for marketers to understand current and forecast trends to ensure their products are equally aligned.

Consumers have a number of needs that include biological needs of thirst or hunger, and psychological needs such as the need to be recognized, esteemed or the desire to

belong. When these needs become adequately pressing, they motivate them to look for their satisfaction starting with the most significant followed by the least pressing in a hierachical order   (Kotler & Keller, 2016). For instance, a consumer who is hungry will plan to buy food from the most accessible supermarket irrespective of their social status. Consumers seeking convenience and hassle free shopping will want to buy products from supermarkets with helpful staff and pleasant ambience that will allow them to effortlessly find the products they want to buy (Ramanathan, Subramanian, Yu, & Vijaygopal, 2017).

Both Muslim and non-Muslim consumers from various parts of the world are motivated to buy halal products by their quality assurance and value for money benefit (Ahmadova & Aliyev, 2020). In India, some consumers have shown ethical consumer behaviour by demanding products that are organic in nature for their safety. In addition, these consumers want products that have been produced by adhering to ethical practices of fair trade (Dangi, Gupta, & Narula, 2020). By determining the real factors affecting consumers' intention to buys quality products, management can fine-tune their marketing strategies to make them competitive.

Consumers in Asia were found to be motivated by convenience of getting a variety of products under one roof, air conditioning and ease of moving around like elevators (Kesari & Atulkar, 2016). Consumers who felt their needs were adequately considered wanted to buy products from such supermarkets often. Consumers are ready to buy products based on the manner in which they receive and interpret what they hear, see, taste, touch and smell about products or firms (Kotler & Keller, 2016). Consumers who positively perceive products will be willing to buy them and; from a retailer they esteem.

Consumers associate the brand logo with the products offered by the retailer (Van Grinsven & Das, 2016). For example, consumers over time have developed a positive perception of Lenovo brand logo since the company has continuously delighted their consumers by providing products that surpass their anticipations (Kotler & Keller, 2016). The company has managed to understand consumers

through frequent interaction with them. This has provided feedback that has allowed the firm to make products suitable for their consumers.

The plan to or not to buy products is informed by the way consumers perceive the supermarket brand image (Emilien, Weitkunat, & Lüdicke, 2017). When consumers view a retailer branding positively, they will desire to repeatedly buy products from them and even tell others about the store (Simmonds & Spence, 2017). Consumers will judge a retailer positively or negatively from their perception of store colours. For example, eco-friendly green colour makes consumers develop trust towards a retailer they perceive to be ethical. This makes them want to buy products from them (Sundar & Kellaris, 2017).

Consumers' psychographic factors comprise of their interests, opinions and attitudes which are seen in their hobbies, spending habits and values (Kotler & Keller, 2016). Upper class consumers have interest in premium brands such as expensive perfumes, groceries and top of the range household goods which they buy from high end stores; that fit with their lavish lifestyle. Such consumers will be delighted to participate in promotions offering visits to exclusive tourist sites in cruises that suit their hobbies (Kandra & Singh, 2019).

Inventive consumers have an inborn tendency to look for the latest innovation, experience or information. As a result, they want to buy novelties (Lin, 2016). They are attracted to visit supermarkets that stock these innovations. Hedonic consumers are always looking for fun and adventurous experience from products they buy or the retailers they patronize (Alavi et al., 2016). These consumers are often attracted to buy products from retail stores located in malls where there are numerous entertainment areas for them to indulge as the do their shopping. Consumers who are emotionally triggered to purchase by fun and enjoyment will want to buy exciting products. These consumers are attracted to retail stores that provide entertainment and exploration like those in shopping malls.

Worldwide, when consumers plan to buy products, they consider the lifestyles and values those products represent to them (Kotler & Keller, 2016). Consumers who are keen on a healthy lifestyle are willing to pay a higher price for quality products

whose quality is guaranteed. Consumers who habitually browse the internet and physical supermarkets for products are more likely to purchase these offerings (Blazquez, Zhang, Boardman, & Henninger, 2019). Supermarkets that provide a variety of health products and employ appropriate marketing strategies will effectively attract these consumers to their stores.

Price sensitive consumers form positive perceptions about products being value for money from affordable pricing. Word of mouth recommendation of products from other consumers, family and friends are likely to be more dependable than advertisements (Kotler & Keller, 2016). Supermarkets can optimize this positive vibe to develop strategic communication about their products on social media where consumers network. The buying behaviour of African consumers (South Africa and Nigeria) is characterized by consumers consulting each other on the purchases of products they intend to make (Uzo, Opati, & Shittu, 2018). So, social media is a good platform for firms to create a positive perception of their products by using consumers to endorse them.

In South Africa, risk averse consumers are more concerned about food safety standards and quality and are willing to pay a premium price for certified beef (Makweya & Oluwatayo, 2019). This is because consumers express their persona through the products they buy. These consumers want to buy reliable products that will not expose them to danger (Muller & Bevan-Dye, 2017). These personal features are important for marketers since they guide them on the kind of products to offer their consumers.

Consumers in Tanzania are usually motivated to buy products by convenience that includes extended shopping hours, one stop shopping and variety of products. Further, these consumers are attracted to a retailer who provides free parking, is near their home or workplace and is not in a congested environment (Wilbard, Mbilinyi, Maliva, & Mkwizu, 2018). This need for hassle free shopping will affect the choice of supermarkets that consumers frequent. For example one with a pleasant ambience that makes shopping easy and comfortable (Kesari & Atulkar, 2016).

In Kenya, consumers are motivated by short or no ques at the till coupled with ability to choose the payment method, whether cash or mobile money (Muturi, Omwenga, & Owino, 2018). Consumers are also motivated by safety of products and shopping environment as well as easy access of the retailer, flexible opening hours and one stop shopping (Kiriri, 2019). Moreover, consumers care about the reputation of the supermarket they frequent. They want to buy products from supermarkets with a good reputation (Gichunge, Ernest, & Bonuke, 2017).

Risk averse consumers tend to regularly buy products that are familiar to them and from retailers they know well to avoid risks associated with being unable to return a product thereby exposing them to financial risk (Muturi et al., 2018). The rising preference by consumers to purchase products from shopping malls is due to their safety features as well as being able to easily access and leave the parking areas fast (Kiriri, 2019).

Consumers who want to gain admiration of an elevated social status from friends and family buy products from supermarkets that are esteemed by these gropes (Harris, Roby, & Dibb, 2016). They frequent high end retailers like Carrefour and Shoprite located in shopping malls where they can purchase premium products, designer clothes, shoes, perfumes and accessories. Some consumers often browse for products. This increase their chances of finding products to buy (Abimnwi & Njuguna, 2015).

Research on certain elements of consumer behaviour has been conducted in various parts of the world. Research in Iran focused on perception but left out motivation, lifestyle and personality factors which are pertinent to purchase intention (Naeini, Azali, & Tamaddoni, 2015). In Pakistan, studies focused on perception but omitted motivation, personality and lifestyle which are pertinent to purchase intention (Younus, Rasheed, & Zia, 2015). In addition, the results of research conducted in developed countries like America and Europe cannot be generalized universally especially in developing nations because their situations and cultures are diverse (de Andrade Silva, Bioto, Efraim, & de Castilho Queiroz, 2017).

Further, studies in Kenya focused on perception and left out lifestyle, personality and motivation which are pertinent to purchase intention (Gichunge et al., 2017). In this study the moderating variable applied was store image but its impact as a mediating variable in the association between consumer perception and purchase intention was not investigated. Other studies focused on personal factors but omitted perception, motivation and lifestyle which are pertinent to purchase intention of products (Imbambi & Kinoti, 2018).

In view of the knowledge gap, lack of an integrated research on both psychographic and psychological factors in the foregoing discussion, this research sought to determine simultaneously the effect of psychographic and psychological factors on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Further, this research examined store image as a mediating variable. Additionally, most studies on the subject were conducted in developed countries like America and Europe while this study was conducted in a developing country. Moreover, there are limited studies on the behaviour of consumers in relation to anchor supermarkets and yet consumers' shopping in malls is a fast growing retail trend in Kenya.

This research will thus provide new knowledge on key integrated psychographic and psychological factors that affect consumer purchase intention in anchor supermarkets. The study therefore sought to answer the question on what effect psychographic and psychological factors had on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. There is need for marketers to get equipped with the knowledge of factors they can optimize to inspire consumers to buy products from their firms. This information can be used to develop and execute winning strategies that will attract to visit their store to purchase products (Solomon, 2019).

1.2 Statement of the Problem

Consumers' behaviour on the choice of products they want to purchase can be a simple or complex exercise; depending on the nature of products they need, their individual features and other external factors (Kotler & Keller, 2016). Marketers can

facilitate this if they unravel the determinants that affect consumers to purchase products, for example psychographic and psychological factors. This can only happen if marketers adequately understand factors that affect consumers' decisions to buy their products and not those of their competitors. Armed with this knowledge, marketers can effectively affect the decision making process of consumer in favour of their products (Solomon, 2019).

In practice, consumer behaviour has often not been the focus of most businesses in spite talk and blue prints on consumer focus strategies by the management. The actual factors that affect the decision of consumers to buy products (such as psychographic and psychological factors) have received minimum attention by researchers and management. This makes it difficult for consumers to enjoy tailor-made products to suit their needs and wants satisfactorily. As such, there is a possibility that consumers may not express a desire to purchase products from their firms as expected by management. It is necessary for businesses like supermarkets to practically adopt strategies that put customers at the center of their marketing activities (Mbugua et al., 2015). This can then successfully sway consumers to decide to purchase their products as opposed to those of their competitors. When the factors that affect consumer purchase intention are well understood, management can adequately provide the right products and shopping experience for their consumers (Narayan & Chandra, 2015).

Getting a variety of products and experiencing a pleasant shopping environment can motivate consumers to visit anchor supermarket to buy products (Kesari & Atulkar, 2016). Other consumers may be attracted to buy products by the convenient location and extended shopping hours of a supermarket. These conveniences provides hassle free shopping that affects consumers' decision on where to buy their products (Ramanathan et al., 2017). Further, some consumers may be affected by the perception they hold towards the products the supermarket offers or the reputation of the retailer. This view could arise from the supermarket brand logo and store colours and how these are perceived and interpreted by the consumer (Emilien et al., 2017). If consumers view the products and the retailer positively, they will want to buy their products, but if negative, they will keep off.

Innovative consumers are often ready to buy new product inventions. So they look for supermarkets that advertise novel offerings planning to purchase them (Hussain & Ali, 2015). However, consumers who are risk averse will want to buy only the products they know well. Further, they want to purchase these products from their trusted supermarkets (Muturi et al., 2018). Consumers who are concerned about their social status want to be identified with buying products from high end supermarkets. This desire increases their intention to purchase products from anchor supermarkets in the malls which they view as matching their social class (Wang, 2019). This is because these consumers highly regard the affirmation they receive from members of their social group. These are important consumer behaviour factors that affect which products consumers will buy and from which retailer.

But consumer behaviour cannot be fully optimized by anchor supermarkets since there is limited integrated information on the psychographic and psychological factors that affect such behaviour. Moreover, instead of marketers seeking to understand determinants of consumer purchase intention of products to drive their businesses, they simply mimic each other in the promotions of their products and services in a bid to attract consumers to buy their products. Often times, consumer purchase intention can temporarily be affected by tactics such as product sales promotions, price downs for bargain hunters and price sensitive consumers (Nilsson, Gärling, Marell, & Nordvall, 2015). This is because of the immediate value these consumers feel they get from such deals at that point in time. Often times, these consumers simply stock up these product to make a saving. In the long run, the retailer does not benefit at affecting consumer decision to continue buying their products because most of these consumers will only buy products on promotions (Ray & Choudhury, 2015).

Few studies have focused on factors that affect the intention of consumers to purchase products from anchor supermarkets in Nairobi metropolitan, Kenya and yet this is a growing trend. Authors in general agree that consumer purchase intention is affected by certain psychographic and psychological factors that include consumer motivation, personality, lifestyle and perception constructs (Gichunge et al., 2017; Naeini et al., 2015; Ray & Choudhury, 2015).

However, researchers have paid little attention to the study of psychographic and psychological constructs, as interlinked variables and their effect on consumer purchase intention of products in anchor super markets in Nairobi metropolitan, Kenya. There is little evidence of studies that have simultaneously investigated psychographic and psychological factors in relation to their effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Further, most of the research on this subject till now has been conducted in developed nations. So, it is necessary to validate these findings in developing countries with diverse cultures and settings. It is in view of this background and the foregoing discussion that pinpoints the knowledge gap, that this research was conceived. This study seeks to determine simultaneously the effect of psychographic and psychological factors on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

1.3 Research Objectives

1.3.1 General Objective

The general objective was to determine the effect of psychographic and psychological factors on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

1.3.2 Specific Objectives

The specific objectives were:

1. To determine the effect of motivation on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.
2. To examine the effect of perception on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.
3. To assess the effect of personality on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.
4. To evaluate the effect of lifestyle on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

5. To determine the mediating effect of store image on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

1.4 Research Hypotheses

The study tested the following null hypotheses:

H_{01}: Motivation has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

H_{02}: Perception has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya

H_{03}: Personality has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

H_{04}: Lifestyle has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

H_{05}: Store image has no significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in supermarkets in Nairobi metropolitan, Kenya.

1.5 Justification

This study was able to contribute to both theory and knowledge. While supermarkets in Kenya pay more attention to promotions and advertisements, this study has unearthed other constructs that have a significant effect in formed of psychographic and psychological factors. This study established that word of mouth was second to advertising in affecting consumers visit anchor supermarkets. Also, nearly an equal number of consumers learned about Tuskys and Naivas from word of mouth as they did from advertising (66% and 65% respectively). So, this study has shown that social media is a powerful and effective communication tool that marketers can apply to reach target consumers. Since advertising on media like television and radio

is far more expensive than using social media platforms, retailers can explore opportunities of effectively capitalizing on word of mouth with opinion leaders.

Further, store image had a positive and significant effect on consumers' plan to buy products. Store image was found to explain variations in consumer purchase intention of products to a great extent (67%) and yet marketers focus largely on product promotions. This study should prompt anchor supermarkets to relook at their store image from an integrated perspective. This research was able to rank the determinants of consumer purchase intention of products starting from the most important as perception, followed by lifestyle and finally motivation. This will guide marketers in the supermarket business to put their resources behind the most effective factors to attract more consumers to buy their products.

As key tax payers, when these anchor supermarkets effectively attract a large consumer base, the businesses will generate more income that will increase revenue in form of taxes submitted to the Kenya government. Economically retail business will be contributing to the country's financial growth in line with Kenya's vision 2030 economic pillar. Moreover, retail expansion will create the much needed jobs for citizens. This is a key concern for the government that desires to provide economic empowerment for its people.

This study provided insights for policy makers that security and convenience are pertinent to consumer purchase intention of products from supermarkets. This will guide them when designing infrastructure such as roads and telecommunication for retail business centers. The government could use this research when making policy decisions to support growth of the retail industry by as improving infrastructure and providing security in the malls. This will enable retail business to grow sustainably. The outcomes of this research will be also useful to scholars by adding to the knowledge existing on the subject and pinpointing areas for further research. This study will also serve as a reference for scholars interested in carrying out studies in the supermarket business.

1.6 Scope of the Study

The study independent variables were grouped as psychographic and psychological factors comprising of consumer motivation, perception, personality and lifestyle while consumer purchase intention was the dependent variable. The study simultaneously investigated these constructs under psychological and psychographic factors. These constructs were studied as interlinked since there was little evidence of similar studies. Store image mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya was investigated as well.

This study was undertaken in Nairobi metropolitan, Kenya which comprises of four counties: Nairobi City County, Kiambu County, Kajiado County and Machakos County. The choice of Nairobi metropolitan was based on information that it is experiencing substantial urbanization that is contributing to an increasing consumer base. Further, it has the highest number of shopping malls that have attracted several anchor retailers. So, Nairobi metropolitan is significant in driving Kenya's economy. The research targeted anchor retailers operating supermarkets in shopping malls.

1.7 Limitations of the Study

Quota sampling that was used to group the anchor supermarkets by brand name was a non-random sampling method. This technique introduced some selection bias and may not have provided assurance of good sample representation. Systematic sampling was used where the first respondent was picked at random followed by every 10th adult consumer. Since the target respondents were not essentially selected at random, they may not have been representative enough of the study sample. To address this constraint, the study was conducted in anchor supermarkets spread across the four counties of Nairobi metropolitan and at varying times, Fridays, Saturdays and Sundays, in an attempt to make certain that the variability within the target population was fairly representative.

Mall intercept method was used which is a technique where the researcher politely stopped the target consumers before entering the anchor supermarket. Systematic sampling was used where the first respondent was picked at random followed by every 10th adult consumer. The target consumer was requested to participate in the research by completing the questionnaire. Since the target respondents were not essentially selected at random, they may not have been representative of the study sample. To address this constraint, the study was conducted in anchor supermarkets spread across four counties and at varying times of Fridays, Saturdays and Sundays to try to make certain that the variability within the target population was fairly representative.

The researcher was required to screen the target consumer to establish if they were 18 years and above to qualify to complete the questionnaire. This may have introduced bias where the target respondents may have responded to the questions to please the researcher. The target consumers who were intercepted while entering the supermarket were cautious and some even attempted to dismiss the researcher owing to the suspicion and sensitivity generally associated with research studies. To address these concerns, the consumers were guaranteed that the information provided would be managed with utmost confidentiality.

This study focused on consumer motivation, personality, perception and lifestyle which are not the only constructs affecting consumer purchase intention. There are other constructs on psychographic and psychological factors that were not examined and are antecedents to consumer purchase intention. These constructs include consumer emotions, values, demographics, learning, attitudes and beliefs. This study was not exhaustive leaving room for further studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Chapter two presents an examination of literature applicable to the study on determinants of consumer purchase intention. The theoretical background that guides this research is given by Fishbein and Ajzen Theory about Reasoned Action, Maslow's hierarchy of needs theory, Howard and Sheth model relating to buyer behavior, Freud's theory of personality and social learning theory of social behaviour and learning process. The chapter shows the conceptual framework outlining the mediating effect of store image on the link between consumer motivation, perception, personality and lifestyle independent variables with purchase intention dependent variable. The chapter looks at documented study results and empirical research by other scholars on the subject. Finally, it gives the research gap and a summary of the main variables that were identified from previous studies.

2.2 Theoretical Foundation of the Study

This research is grounded on Theory of Reasoned Action, Maslow's hierarchy of needs theory, Howard and Sheth model concerning buyer behavior, Freud's theory of personality and Social Learning Theory. The theories support the relationship between purchase intention dependent variable with psychographic and psychological factors as independent variables. The study brings out the theoretical basis of the study while endeavoring to explain the interaction amongst the identified variables and their collective impact on purchase intention.

2.2.1 Fishbein and Ajzen Theory of Reasoned Action

Theory of Reasoned Action (TRA) hypothesizes that the behavior of an individual is determined by their intention to perform a certain behavior bearing in mind a certain outcome. The theory attempts to predict a person's reaction to a particular action

(Fishbein & Ajzen, 1975). This intention by a person to engage in a certain behavior could be used as the best predictor of the possibility of the person actually performing that behavior. Somebody's intention is often affected by the belief that performing a particular action will result in an intended or desired outcome. Intention is determined by somebody's attitude regarding a certain conduct, their subjective norms and perceived planned control. Intention could be predicted from a person's attitude and perceived societal norms which affect the individual's possibility to participate in a certain behavior (Fishbein & Ajzen, 1975). For example, consumers' favourable perception of products will affect their decision to buy them. Further, if the consumers feel that their personality is well linked to the look and feel of a supermarket they will be attracted to purchase products from that store.

A greater positive attitude towards something is more subject to societal pressure and supposed control, and the more the individual is motivated to engage in a certain behavior. This pressure to comply coming from society, friends and family affects whether a person performs a specific behaviour (Belleau, Summers, Xu, & Pinel, 2007). For example, a consumer will most probably want to purchase products recommended by family and friends. This will be prompted personal need to gain acceptance and fit in the lifestyle of their social class (Belleau et al., 2007).

From the preceding discussion, the scholars noted that attitudes significantly affected respondents' purchase intention such that the more favorable the attitude of respondents, the greater their intention was to purchase (de Andrade Silva et al., 2017). These findings to some extent supported the argument that the theory of reasoned action could be used to envisage purchase intention by consumers. This is significant as it provided useful insights for this research that sought to understand the issues that affect purchase intention by consumers. The highlights of Theory of Reasoned Action are illustrated in figure 2.1.
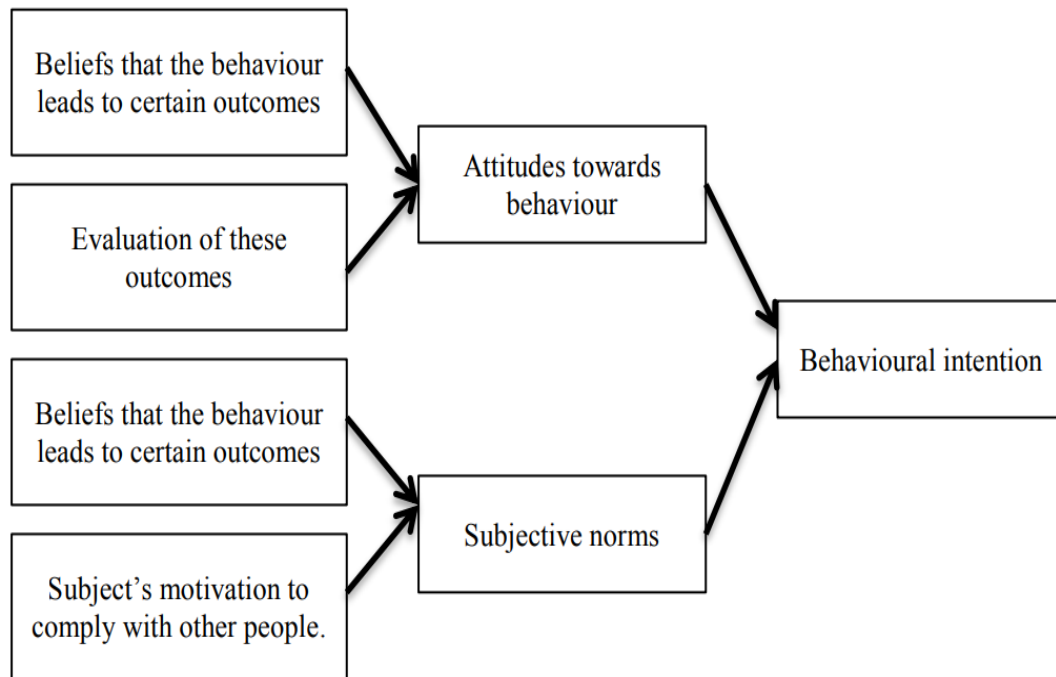
Figure 2.1: Fishbein and Ajzen Theory of Reasoned Action, (Fishbein & Ajzen, 1975)

The attitude towards a certain behaviour is influenced by the belief that an action will be followed by a particular consequence that provides a certain value to the individual. For example, consumers who browses internet to compare prices of products will visit supermarkets offering affordable products because they believe they will get value for their money. The subjective norm is governed by perceived pressure from social groups to comply with their views (Hagger, 2019). For example, consumers want to purchase products from high end supermarkets, like those situated in shopping malls, to earn admiration and approval of their social class. So, subjective norms and attitude influence consumers' intention to purchase products (Haris et al., 2017).

It was argued that the theory of reasoned action is not totally accurate (Chung & Thorndike Pysarchik, 2000). TRA has been criticized for being too rational to the extent that it fails to take adequate consideration of other external variables that could explain intention to purchase. Such antecedents include perceptive and

affective processes that are responsible for biased human judgment and actions (Collen & Hoekstra, 2001). For example some consumers will sometimes engage in impulse buying of products. Moreover, TRA assumes it can be applied uniformly across all cultures which is not the case since cultures are diverse. That is why this current study uses an integration of theories supporting the independent variables to try and unearth other factors that affect consumer purchase intention of products.

Although Theory of Reasoned Action has its shortcomings, it makes important contribution to consumer behaviour. The proponents have established a reasonable trajectory for scholars to carry out more studies to add new knowledge especially in areas with inadequacies. Further, TRA provides a scientific way of determining purchase intention predicted variable from the predictor variables of this research. Good research is backed up by scientific methods which is the basis of this study.

Behavioural intention is a function of attitudinal (personal) factor and (social) normative factor. A marketer who wants to apply this theory should understand the attitude of consumers concerning products. Further, they ought to know the effect opinion of others has on consumers' intention to buy products. In addition, consumers' favourable attitude towards products available from a particular supermarket will inspire them to continually visit it because it will be top of their mind, whenever they want to buy products. So, this theory provides useful contribution of purchase intention and the indicators that the study uses to operationalize it.

2.2.2 Maslow's Hierarchy of Needs Theory

This theory provides important contribution to consumer behaviour because it attempts to explain the motivation of human needs in a hierarchical order. These include physiological, safety, affection, esteem and self-fulfillment human needs. Maslow's five ranks of human needs indicate that a consumer will first seek to fulfil a lower-rank needs before addressing those at a higher level (A. H. Maslow, 1969). So, it is by understanding the hierarchy of consumer needs that marketers can design strategies that can address these needs starting from the most basic to the highest need. Since Maslow's theory of hierarchy of needs is anchored on human needs, it

makes valuable contribution to motivators of purchase intention because this behaviour is preceded by the consumer recognizing that he/she has a certain need (Bauman, 2018).

This view that needs at a lesser level needed satisfaction prior to those at an upper level suggested that consumers would need to have their lower needs met 100% before addressing their next level of needs (A. H. Maslow, 1969). In scrutiny of Maslow's theory of hierarchy of needs, scholars argued that this hierarchy implied that the presence of one need frequently depended on the satisfaction of a preceding need but this was not always the case (Wahba & Bridwell, 1976). For marketers, trying to discern what level their consumers are to provide suitable products for that level can be an uphill task.

Maslow's hierarchy of needs theory claim that satisfaction of needs was by levels was questioned and an argument presented that human needs fulfilment was non-linear (D'Souza & Gurin, 2017). This is because consumers visiting supermarkets want different needs met irrespective of their economic status. This provides opportunity for retailers to devise different marketing strategies to meet various needs based on their consumer requirements. Since consumers' needs are individually unique, supermarkets are able to target a certain set of consumers with their separate products. For example, consumers who are sensitive to pricing can be enticed through sales promotions while those desiring high-class brands can be charged a premium price for perceived value. In addition, while the original theory was based on qualitative research, triangulation studies conducted in India established that satisfaction of needs could oscillate between different levels (Kendra, 2019). This questions Maslow's hierarchy of needs theory proposition pointing the fact needs satisfaction was not really hierarchical.

Maslow's hierarchy of needs theory provides useful insights on consumer motivation that can guide marketers to make consumer focused strategies. They can stock a wide range of groceries to meet the needs of consumers (Bauman, 2018). Products sold to consumers ought to meet recommended quality standards so that consumers feel safe to purchase them. Further, product return policy or product warranty reassures

consumers that they will not suffer financial risk (Noh & Borges, 2015). In addition, consumers want to be guaranteed of personal security since they are ready to pay more money for risk free quality brands and a secure shopping environment (Kruger, 2018).

When consumers buy products from high end stores, for example those located in shopping malls, they gain admiration from friends and family members (Harris et al., 2016). This makes these consumers feel fulfilled. Further, customized promotions by supermarkets to exclusive holiday sites that meets the desire for self-actualization will encourage consumers to participate (Healy, 2016). Consumers who receive good customer service through friendly, respectful and helpful staff, feel esteemed and appreciated. This experience encourages consumers to buy products from the store in future (Ali & Raza, 2017).

This theory provides useful contribution to the objective on consumer motivation variable. It also supports the indicators that the study uses to operationalize the variable. The physiological needs are addressed when consumers buy high quality products that guarantee their health and safety. The need for self-esteem and affection is met when supermarkets offer promotions and rewards that make the consumers feel appreciated. The need for self-fulfillment is addressed when consumers buy premium products from high end stores that indicate their status of achievers and; by the exceptional customer service they are accorded in these stores.

Maslow's hierarchy of needs theory is valuable in designing marketing strategy, as marketers can offer products at different levels to fulfill different needs of consumers (Schiffman & Kanuk, 2009). The hierarchy of needs also provides a comprehensive structure for marketers when designing advertisement to create appeals for their products. Further, the theory helps marketers to realize that consumers exhibit different need levels at diverse times (Solomon, 2019). So marketers can in particular target their marketing appeals to consumers' needs for foodstuff, love, security, fulfillment or esteem.

2.2.3 Howard and Sheth Model of Consumer Behavior

This model was proposed in a bid to explain the behavior of both the buyer and consumer because at that time the two were assumed to be similar (Howard & Sheth, 1969). Since the proponents assumed that both industrial and consumer buyers were similar, the theory is applicable to consumer purchase intention behaviour in this study. This model shows that consumer behavior on decision making process is complex comprising of input, perceptual constructs, learning constructs and output. Input is required before consumers make decisions to buy. This can come from tangible significant stimuli including price, services offered distinctiveness and product availability (Schiffman & Kanuk, 2009).

The way consumers perceive significant stimuli constitutes the symbolic stimuli (Howard & Sheth, 1969). Through visual or audio advertising, marketers can furnish consumers with information on products and their features to inspire them to buy them. For example, affordable price, good quality, poor customer service and a variety of unique products availability (Tidwell, 2015). Social stimuli is concerned with how consumer buying behaviour is affected by the social class, family, social groups and friends. Consumers regard highly input into of brands to purchase from others whom they esteem (Prakash, 2016). Platforms that encourage interaction with friends from different social settings affect intention to purchase products.

Perceptual and learning concepts comprise of the attitudes, motives and perception of the consumer that affect the process of decision making (Howard & Sheth, 1969). When consumers receive stimuli, its interpretation is governed by stimulus ambiguity where they are not able to fully interpret it because they cannot understand it so they do not know what response to make. Further, stimuli also receives perceptual bias from consumers since they interpret it according to their experiences and needs. These two aspects affect the consumer rating of a product. Consumers who are confident about a product will develop a positive attitude towards it, highly rate it and are likely to buy it (Sundar & Kellaris, 2017). The purchase decision constitutes the output which is followed by dissatisfaction or satisfaction leading to a negative or

positive attitude respectively. A positive attitude enhances consumers' understanding of the product which increases chances of the consumer buying it.

Consumers' positive perception of products paints a good brand image of the supermarket selling them that impacts their purchase intention (Emilien et al., 2017). Distinctive brand logo and the store colours remind consumers about the supermarket brand name. Marketers should aggressively build their brand logo and use attractive store colours to appeal to consumers. For example, high-luxury colours and fragrance are associated with a retailer who offers indulgence shopping atmosphere where the consumer is spoilt for choice of products (Cho & Lee, 2017). Marketers can strategically attract consumers using their brand logo colours. For instance, eco-friendly colours like green and blue evoke consumer perceptions on eco-friendliness of retailers and the view that the products available are environmentally friendly (Sundar & Kellaris, 2017).
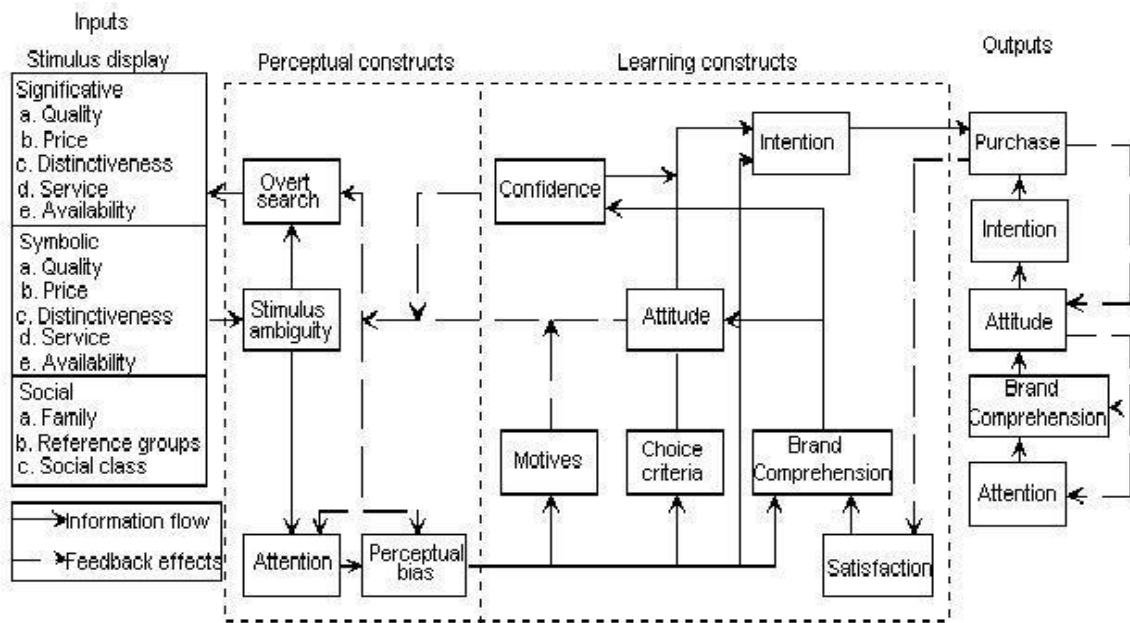
Figure 2.2: Howard and Sheth Model of Consumer Behavior, (Howard & Sheth, 1969)

Studies contributing positively to Howard and Sheth model established that consumer decision to was influenced by their intention to purchase products (Xinhui & Han, 2016). They showed that factors like promotions and product cues triggered consumers' intention to purchase products. Moreover, it was observed that satisfactory service accorded consumers during their shopping experience encouraged them to regularly buy more products from the store (Muturi et al., 2018). Thus, supermarkets should ensure they offer outstanding products and customer service to consumers in order to increase their intention to purchase products from them. The foregoing discussion shows how Howard and Sheth model contributes to the variable of consumer perception and the indicators the study uses to operationalize the variable; like impact advertising, brand name, store attributes including colours, scent/fragrance and appearance.

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2.2.4 Freud's Theory of Personality

Studies on Freud's theory adopted psychodynamic tradition whose key tenet approach was that a person's actions are due to biological factors as opposed to individual reasoning, or stimuli from the environment. This outlook posited that somebody's behavior is impacted by biological elements by way of drives or instinctive influences that operate outside the conscious thought of an individual (Freud, 1923). The proponent recognized three aspects of the mind known as the superego, the ego and the id which he hypothesized shaped an individual's personality. The ego was associated with the conscious mind and functions under the reality principle and comprised of feelings, thoughts, perceptions and memories (Freud, 1923).

The ego was an internal consciousness and drive that executed ones personality. This would imply that consumers make both conscious and unconscious decisions to purchase products. As such, consumers' intention to purchase products can be affected by both emotional and rational advertisements. The superego was connected to societal forces and was responsible for the ethical and moral aspects of a person (Freud, 1923). This would prompt a person to purchase products that support social missions. For consumers to fulfil their moral and social obligations of conserving the environment, marketers should sell eco-friendly products (Nuttavuthisit & Thøgersen, 2017). This would increase chances of these consumers buying such products.

The id comprises of biological elements of personality that are inherited. The id is impulsive and is responsible for the unconscious behavior of a person making one respond straightaway to drives (Freud, 1923). It wants instant gratification for its wishful desires and needs irrespective of the outcome. Freud's theory on id pleasure principle implies that individual consumers will tend to purchase on impulse based on various drives that prompt them (McLeod, 2011). For example consumers often compulsively buy products from supermarkets. Marketers can increase tendency for impulse buying by putting up attracting displays, cross-merchandising or putting sweets and cuddy bars at check-out tills (Udo-Imeh, 2015).

Risk averse consumers are scared of new products which they are not sure about (Kovács & David, 2016). These consumers would therefore prefer to buy only products they know or from retailers they trust. These consumers are not ready to take chances and are skeptical of new products meeting their expectations. Inflexibility is a typical personality trait observed in consumers who only buy brands they know (He, Zhan, & Hu, 2018). These consumers can be enticed to try new products by introducing variants under the same brand names. Other consumers are extroverts and are ready to purchase new exciting brands and innovations.

Freud's theory can be applied to create product appeals towards fantasy and fun (Lowrie, 2018). Consumers can be triggered to shop for products impulsively in a supermarket providing a pleasant shopping experience. The irrational forces that drive unconscious consumer behavior can be maximized by retailers in their advertising campaigns on products (Neese, Foxx, & Eppler, 2018). For example, retailers can entice fun loving consumers to buy from their stores by using emotional advertising campaigns.

Further, marketer can appeal to consumers' fantasy, deep desire, friendliness or some escape from life. This can be done through offering memorable products and shopping encounter to inspire consumers to equate the products with a personal desire. From the preceding discussion, this theory provides useful contribution to consumer personality construct and the indicators the study uses to operationalize this variable; extroverted, innovative, adventurous, introverted, restrained, risk taking and risk averseness.

2.2.5 Social Learning Theory of Consumer Lifestyle

Social learning theory is concerned with social behavior and the learning process. The individual observes certain behaviour and pays attention to it so that they can remember the behaviour in order to perform it (Bandura, 1969). This implies that consumers acquire new behaviour through observing, retaining and remembering the observed behaviour so that they copy it from friends, workmates and family. Learning takes place through ongoing reinforcement of a certain behaviour (Skinner, 1969). Thus, consumers can learn which products to purchase by observing and

imitating the products purchased by their role models. Someone is motivated to identify with another person as a role model if the latter possess beliefs, behaviors, values, and attitudes which the observer admires (Bandura & Walters, 1977). But when one fails to perceive a favourable result of the behaviour being observed, there will be no motivation to imitate it.

Television commercials were found to be good socialization agents since they were used for dissemination of product information. By observation and simulation of television advertising, consumers got to know how to ascribe social meaning to products (Bandura & Walters, 1977). Social learning through advertising appealed to the irrational buying tendency of consumers affecting their selection of products based on impulse. In support of the social learning theory, it was established that family was responsible for teaching individuals like children to become consumers (Wackman, Ward, & Wartella, 1977). For example, children wanted to purchase products their parents purchased or recommended. Marketers ought to leave a lasting impression on consumers who buy their products to encourage good word of mouth to other consumers.

Consumers also observe the buying behaviour of other shoppers and learnt to emulate their purchasing behaviour For instance, consumers who interacted socially through commercial sites on the internet made product purchase decisions after observing and learning product purchase actions of other consumers (Yichuan & Chiahui, 2017). Social interaction amongst consumers provides useful learning of products that consumers can buy. Further, social learning theory is upheld by noting that consumers who observe the behavior of others during experiential campaigns of products end up making similar purchase decisions (Aladwani, 2018).

When consumers share memorable shopping experience in their social networks they affect other consumers plan to purchase products from those supermarkets (Tajvidi, Richard, Wang, & Hajli, 2020). This theory provides useful input to the independent variable on consumer lifestyle and the indicators that this research uses to operationalize consumer way of life such as buying products that fit consumers'

social class, recommended by friends or family and those that are stylish and trendy fitting their status and hobbies.

2.3 Conceptual Framework

The existing literature advocates that several factors affect consumer purchase intention of products. Maslow's hierarchy of needs theory adapted for this study outlines how consumer motivational elements affect their intention to purchase products. Consumer who find a variety of basic quality products like groceries are able to address their physiological needs (Wilbard et al., 2018). Promotions and reward systems for products such as price down and loyalty schemes respectively make consumers feel appreciated. When consumers are accorded expected customer service by helpful staff, and enjoy hassle free shopping, they feel a sense fulfilment (Muturi et al., 2018).

When consumers see brand logos and store colours, they associate them with certain concepts. For example, green colour is associated with eco-friendly products. The consumers perceive a retailer selling these products as one who cares for the environment thereby affecting their intention to buy those eco-friendly products (Sundar & Kellaris, 2017). Consumers are enticed to engage in extravagant buying of products by vibrant store colours and ambience of the supermarket. Further, consumer perception of products to buy is formed when they see audio or visual advertising of products (Neese et al., 2018).

There are consumers who by nature buy products impulsively which could be due to attractive displays or strategic positioning of products at check-out such as cuddies (Udo-Imeh, 2015). Extroverted consumers are adventurous and want to buy novel products. Introverted consumers are restrained and often buy products they know well and from supermarkets they trust. Risk averse consumers prefer products that are guarantee by a product warranty (Kovács & David, 2016).

Consumers' lifestyle can be affected by close associates so that they buy products that are recommended by friends and family (Tajvidi et al., 2018). Consumers aspire to buy products representing their social class and way of life. Other consumers like

browsing for trendy products that represents their lavish lifestyles (Blazquez et al., 2019). The store ambience and reputation affects where consumers purchase their products. This is because they want to be associated with reputable products and retailers (Gichunge et al., 2017). From the reviewed literature, a conceptual framework displaying how consumer motivation, perception, personality, lifestyle and store image interact with consumer purchase intention of products is presented in Figure 2.3.
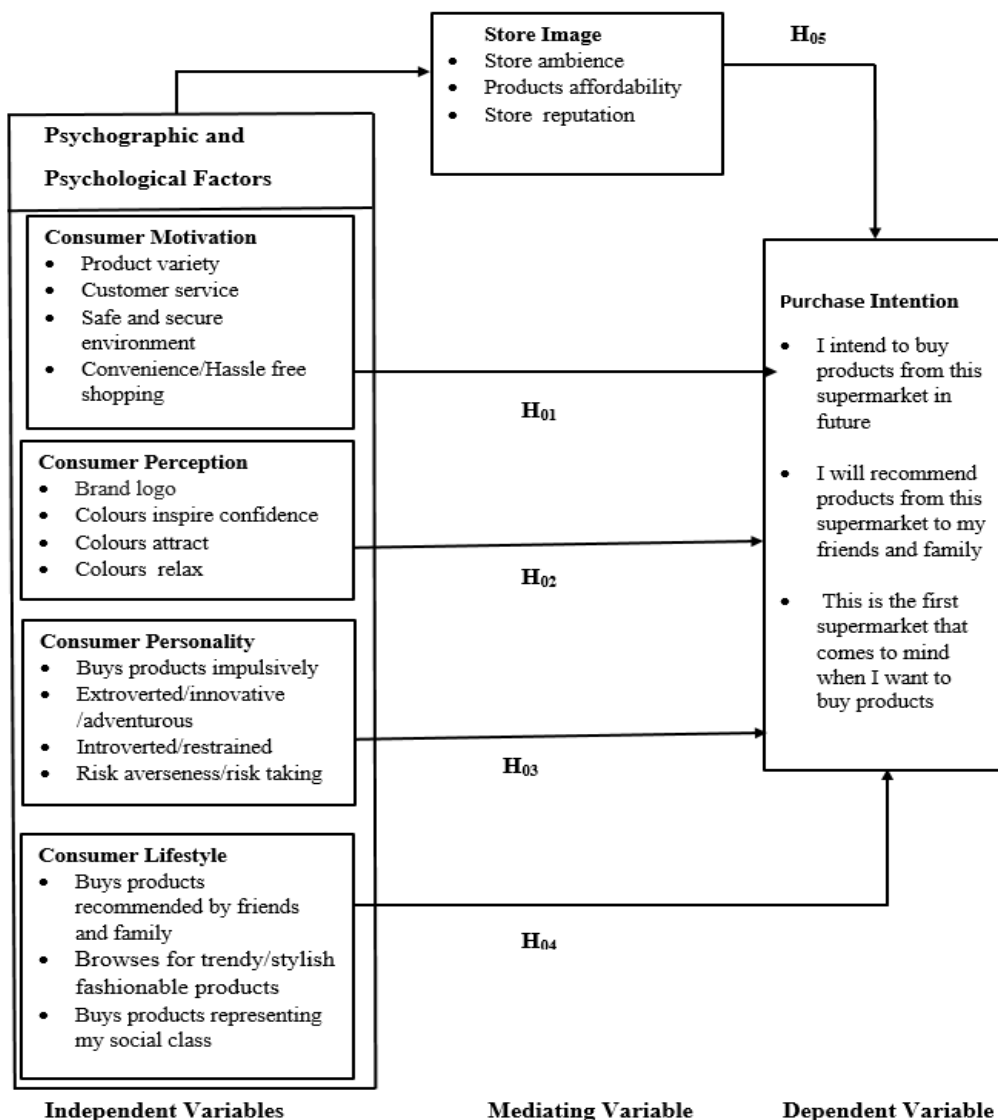
Figure 2.3: Conceptual Framework.

The conceptual framework shows that consumer motivation affects consumer purchase intention of products (H_{01}) and consumer perception has an effect on consumer purchase intention of products (H_{02}). Further, consumer personality affects purchase intention of products (H_{03}) while consumer personality also has an effect on consumer purchase intention of products (H_{04}). Finally the figure displays the mediating effect of store image on the relationship between psychographic and psychological factors and consumer purchase intention of products (H_{05}).

2.4 Empirical Review

In this section, an evaluation of studies done by other researchers on psychological and psychographic factors and their effect on consumer purchase intention is provided. This literature review examined articles from scholars, books as well as other sources that were pertinent to theory, a certain issue or research area. This helped to provide an explanation, summary and critical assessment of research work (Hart, 2018). Literature reviews are intended to offer a synopsis of sources when investigating a specific topic and to show readers how the study is linked to the bigger area of study (Palmatier, Houston, & Hulland, 2018).

2.4.1 Consumer Motivation

Consumers are motivated by needs to visit a supermarket in search of products that meet their needs. In India, a research established that a shopping environment that enhances convenience of consumers increased their resolve to buy products from that retailer frequently (Kesari & Atulkar, 2016). This included getting a variety of quality products under one roof, air conditioning and ease of moving around like elevators. In Tanzania, it was established that consumers were impacted to buy products from a retailer who offered them extended shopping hours, one stop shopping and a variety of products (Wilbard et al., 2018). Further, consumers wanted to buy products from a retailer who provided free parking, was near their home or workplace and was not in a congested environment.

In the United Kingdom, research on factors that influenced consumer intention to buy products from retailers indicated that convenient location and flexible opening

hours significantly affected their intentions. Consumers preferred supermarkets that offered hassle free shopping (Ramanathan et al., 2017). In Kenya, research was carried out to determine the factors that attracted consumers to buy products from shopping malls. Their findings identified safety and convenience as the most significant in persuading consumers to purchase products from retailers located in shopping malls. This convenience was due to easy access of the retailer, flexible opening hours and one stop shopping. In addition, consumers felt safe shopping at the mall due to the safety features as well as being able to easily access and leave the parking areas (Kiriri, 2019).

When consumers wanted to purchase products, research showed that their choice of supermarket was affected by freedom to choose mode of payment, cash or mobile. They were inclined to purchase products from supermarkets that offered flexibility (Aggarwal & Rahul, 2018). This was because most consumers did not want to carry cash for shopping. These convenience factors that made shopping easy significantly affected purchase intention of products (Wilbard et al., 2018). It is therefore important for management to offer a variety of quality products, flexible payment methods in a safe and hassle free environment to affect consumers' intention to buy their products.

2.4.2 Consumer Perception

Media has been used effectively by marketers to influence the perception of consumers about their brands. Studies conducted in America on impact of advertising of domestic and foreign products showed that consumers' view of products was affected by advertising swaying them toward purchase of the advertised products (Neese et al., 2018). Through visual/audio advertising, marketers can inspire consumer to buy their products. For example, they can advertise a variety of quality, unique and affordable products; accompanied by exceptional customer service to make consumers desire to purchase their products (Tidwell, 2015).

Store colour and instore lighting affected consumers intention to purchase products from a retailer (Tantanatewin & Inkarojrit, 2016). In U.S.A. a research was carried out on the effect that store colours had on the ethical judgement of consumers

regarding retailers from whom they could buy products. The findings indicated that retailer brand logos that had eco-friendly colours like green and blue evoked consumer perceptions of eco-friendly products and environmentally friendly retailers (Sundar & Kellaris, 2017). This affected consumers who were ethically sensitive and were inspired to frequently buy such products from these retailers. This was because brand logo and the store colours affected the consumers' view about the kind of products stocked by a retailer (Emilien et al., 2017).

Further, studies in U.S.A. examined the impact of store colours on consumer perception of products available from retailers. It was observed that consumers associated high-luxury colours with products that facilitated an indulgence shopping experience (Cho & Lee, 2017). This increased consumers' shopping pleasure so that they wanted to visit the store often in the future. Marketers ought to pay attention to the instore lighting, brand logo and store colours because these are the features consumers use in their judgement of whether or not to buy their products. To communicate the intended image of their products, retailers must use the right colours and brand logo.

A research in Kenya analyzed the effect of a supermarkets' atmosphere (background music, lighting and store fragrance) on consumer purchase intention (Abimnwi & Njuguna, 2015). The findings indicated that pleasant scents lengthened the time spent by consumers in supermarkets. This encouraged consumers to browse more for products thereby increasing their intention to buy them. However, background music and lighting though it inspired consumers to linger longer in the store longer did not affect their intention to buy products. In similar studies on consumer perception, the connection between store colour and consumer behavior was examined. The results indicated that colour was associated with shopping pleasure in that blue colour made consumers experience more joy when purchasing products than yellow colour (Ettis, 2017).

2.4.3 Consumer Personality

Innovative consumers have an inborn tendency to look for novel products latest experiences or information. As a result, these consumers are attracted to visit creative

retailers who offer these innovations. In a study carried out in Taiwan on the effect of innovativeness on consumers, it was established that innovative consumers were actually willing to buy new product inventions from creative retailers (Lin, 2015). Marketers can effectively advertise these novel products to consumers through social media so as to sway inventive consumers to buy their latest items. A study conducted in America pinpointed that risk averse consumers' positive attitude towards products they knew well made them confident enough to purchase them (Jones et al., 2015). The consumers indicated they planned to frequently purchase these products in future.

Further, research done in Kenya showed that risk averse consumers tended to regularly buy products from the retailer they knew well (Muturi et al., 2018). These consumers avoid financial risks associated with purchase of products they could not return. A research was conducted in Malaysia to establish purchase intention of products by consumers who frequented shopping malls. The studies revealed that extroverted/hedonic consumers were always looking for fun and adventurous experience from the products they planned to purchase (Alavi et al., 2016). These consumers were attracted to purchase products from these retailers since they could indulge while shopping.

2.4.4 Consumer Lifestyle

In India, a research conducted showed there was a group of consumers who were particularly interested in fashionable and trendy products (Khare, 2016). These were often the upper class consumers who visited high end stores to explore new offerings that suited their lavish lifestyles. Consumer opinion about their status increased their intent to purchase products from these stores which they viewed as matching their social class. This was because these consumers highly regarded the affirmation from people of their social group (Yichuan & Chiahui, 2017).

In Taiwan, studies on browsing activity of consumers indicated that perusing for self-entertainment increased their chances of purchasing products (Lee & Wu, 2017). Further, as they browsed, they also they socialized with other consumers and shared more information about products; which increased their chances of buying them.

Further, research in United Kingdom on consumer browsing and purchase intention of fashion products indicated there was a significant correlation between browsing by consumers and their purchasing activity (Blazquez et al., 2019). This implies that marketers should find strategies that encourage consumers to browse to increase purchases of their products; such as pop ups on internet or sending short mobile messages to their phones or emails.

2.4.5 Store Image

The impression that a consumer has regarding products sold by a retailer affects their purchase intention. Studies in Pakistan investigated the impact of store atmosphere on intention to buy products. The results showed that cleanliness, lighting, scent, displays and layout had a significant and positive effect on consumers wanting to buy products (Hussain & Ali, 2015). Studies were conducted in New Jersey to investigate the effect of retail ambience on product purchase intention as well as intentions by consumer to return. Findings showed that pleasant music made consumers comfortable so that to stayed longer increasing their likelihood of buying more products (Vaccaro, Yucetepe, Cohn, & Dunne, 2017). So, it is vital for marketers to create a pleasant store ambience to attract consumers to buy more products.

In Kenya, research was carried out on the impact of consumer factors on the choice of products from retail stores. A positive store image attributed to customer service by staff affected consumer purchase intention of their products (Kaborio, Kamau, & Mbithi, 2017). So, marketers cannot ignore the part played by store image because the retail business is quite competitive. They should take advantage of every opportunity to boost customer service since consumers' purchase intention of products is affected by the image of the supermarket. When consumers are happy with a supermarket's image, they want to buy products from it.

2.4.6 Consumer Purchase Intention

In India, research to examine factors that affected consumers' intention to purchase products showed that consumers were motivated to buy from retailers in shopping malls because of products they wanted were readily availability and there was a

wide variety to choose from (Kesari & Atulkar, 2016). Research in Netherlands established that the intention by consumers to purchase products was affected by their perception of these products. Eco-friendly products appealed to consumers who were concerned with protection of the environment. This view was communicated by the brand logo and store colours (Van Grinsven & Das, 2016). A study carried out in Taiwan on the effect of innovativeness on consumers established that innovative ones visited creative retailers when they wanted to buy novelties (Lin, 2015). Theses retailers were their first choice for when they wanted to buy new products.

A research conducted in America pinpointed that risk averse consumers only wanted to purchase products that were familiar to them even in future (Jones et al., 2015). Further, the effect store colours had on the consumers' intention to buy products was investigated. The outcome showed that relaxing colours inspired consumers to remain longer in a supermarket which increased their chances of buying more products (Sundar & Kellaris, 2017). Further, it was noted that a positive store image affected consumers' intention to purchase products. This was because consumers wanted to be associated with credible products. The consumers went further and recommended these products they were happy with to friends and family (Emilien et al., 2017).

2.5 Critique of Existing Literature

Maslow's hierarchy of needs theory is criticized as it is based on largely on qualitative studies and scanty empirical proof (Rennie, 2007). Since it is based heavily on subjective research, it cannot be used to provide scientific support for hypotheses. Research results object to the universal application of Maslow's hierarchy of needs theory to determine human needs and wants worldwide (Mawere, Mubaya, van Reisen, & Stam, 2016). This theory, having originated from an individualistic culture cannot be adopted in other cultures such as collectivism in Africa. This is because little study has been conducted to present its universal suitability. In addition, the research wrongfully assumes that individuals are similar and that is why Maslow suggested its universal application. However, consumers are individually unique and their world views dissimilar.

Maslow expounds that as people progress, their needs turn out to be more social and psychological to the level that the requirement for friendship love and intimacy get more vital than biological and safety needs. However, towards the pinnacle of the pyramid, the need to feel accomplished and esteemed become more important than those needs at the lower-levels (A. Maslow, 1943). Maslow's hierarchy of needs theory, commonly referred to as such is disputed because it claims that the lower needs have to be met before an individual aspires for the next level (Fallatah & Syed, 2018). It is argued that Maslow never in reality presented his theory as a pyramid as later he argued that a higher need could be desired at the expense of a lower need (Kendra, 2019). Moreover, the validation studies used by Maslow were concerned with job satisfaction and not motivation which is the foundation of the theory. Thus, the science behind the theory and the method adopted to draw conclusions is questionable.

However, it is important to note that Maslow made an important contribution to consumer behaviour by highlighting the needs that could motivate consumers to search for products to purchase. This has provided an important basis for marketers to provide a variety of products for consumers. From this theory, researches have a platform from which they can carry out further investigations to identify unique consumer needs that can trigger purchase of products.

This linear model adopted by Howard and Sheth supposes that consumers behave rationally during their purchasing activity. That is the reason behind the straight forward illustration of the buying events of the consumer which in reality is not the case (Udo-Imeh, 2015). Additionally, the theory does not consider emotions of consumers that play a pivotal role in the buying process. These disputations are valid and make Howard and Sheth model inadequate at explaining consumer behavior. Moreover, this model is criticized because the relationship concepts and variables are assumed as obvious or given (Zaeema & Hassan, 2016). For example, need for a certain product. This is contrary to subjecting these variables to research so as to appreciate the consumption needs within a social setting. As a result, the consumer studies on the theory principally posits a non-scientific approach. This makes this theory highly disputable as it lacks sound scientific backing.

The model is questioned further since the modern consumers are complex given the dynamic information that floods their environment that are not factored in. Further, only micro theories were developed in the discipline and consumer interests used relate to households or singular buyers (Kontot, Hamali, & Abdullah, 2016). The model therefore failed to scrutinize other important organizations such as supermarkets. Additionally although it is a consumer model that requires research of consumers, buyer behaviour was studied and yet a buyer is not always the end consumer (Kennedy & Laczniak, 2016). Thus, buying behaviour was studied and not necessarily consumption behaviour making application of the theory to consumers controversial.

In spite of the shortcomings of Howard and Sheth model, it has made a vital input in understanding the behaviour of consumers. Marketers have used this model in business with notable results. The shortcomings provide a platform for researchers to investigate further the assumptions made scientifically to either prove or disprove the claims. Further, by applying this theory to consumer behaviour studies, it will add new insights into consumer behaviour that can be incorporated into business practices by marketers.

Freud's theory is usually criticized and shunned since the proponent did not provide scientific validity to test, measure or verify some terms used such as drive. It is argued that studies that lack scientific support are largely unreliable and yet Freud grounded his theory mainly on subjective research. He used memories of patients by way of free association, dream analysis and hypnosis. These are non-scientific methods that were used to obtain verifiable information making such information doubtful (Dawson, 2018). Further his study used a sample that consisted of adults but applied the findings to child psychology making the generalization inaccurate. Further, Freud's theory has been objected because of its over-emphasis on the role played by biological factors; in suggesting that the drives and instincts that motivate individuals are exclusively inherent which is not the case (Dominic, Saskia, Nicole, Russell, & Danielle, 2018).

Freud's theory provides useful input regarding the way personality of consumers affects their intention to purchase products. Marketers have used this information to provide a variety of products and services aligned to consumers' characteristics to affect their purchase intentions. For example, for risk averse consumers, marketers have provided products' warranty assurance so that they are confident to buy their products. Further, marketers have targeted risk takers with their innovative products.

It has been demonstrated that social experiences are more prominent in personality shaping thereby objecting Freud's claim that people are victims of their conflicts, drives and instincts with slight control over actions. The contention is that Freud's view has eliminated free-will contribution to personality development (Sasaki & Kim, 2017). Freud's claim that individual character is fixed after five years of age such that the future thereafter is based on past experiences has been refuted. This suggestion is challenged because the child at this time has not completely developed (Dawson, 2018). This view was upheld by research that showed that when consumers engage with brands, the favourable experience offers them both memorable and unique brand encounter which heightens purchase intention of products (Kaborio et al., 2017). Thus, learning of individuals occurs continuously.

Social learning theory has been criticized because although it explains some complex human behavior, it does not sufficiently describe how people develop a wide range of feelings and thoughts in their conduct (McLeod, 2011). The theory supposes that environmental forces have the principal impact on behavior and disregards the effect of biological factors. So, social learning theory does not explain human behaviour adequately because it partially presents behaviour as being developed only in the presence of a role model. However, learning happens on an ongoing basis from different sources that consumers are in contact with (Yichuan & Chiahui, 2017).

Studies have indicated that people have a great deal of mental control over their actions and tend to gravitate towards behavior that is fulfilling and avoid disappointing experiences. For instance, a consumer disappointed with a supermarket is likely to shop elsewhere owing to buyer remorse (Schamari & Schaefers, 2015). So, this perception that learning is from role models is limiting since social learning

theory underrates the fact that human behavior is complex. As such, it is most probable that individuals' actions are essentially due to integration of biological and environmental factors. Conversely, social learning theory only explains behavior partially making its proposition questionable (Jensen, 2017).

Although social learning theory has been criticized for leaning heavily on the impact of consumer behaviour by external forces, it is true that family and friends word of mouth significantly affect consumer behaviour. Marketers have successfully used social media to create positive vibes about their products to attract consumers. The areas that are wanting are useful since they challenge researchers to carry further studies.

The theory of reasoned action discuses subjective norm and attitude but fails to exemplify habitual behavior which is an important component of consumer behaviour. (Zaeema & Hassan, 2016). For example, there are products that consumers always plan to buy such foodstuffs. In addition, this theory does not consider demographic and personality variables. These are key antecedents to intention by consumers to buy products that require consideration (Hung, de Kok, & Verbeke, 2016). As such, the theory is inadequate at explaining consumer behaviour because it is not exhaustive in its approach.

However, theory of reasoned action has been useful for marketers since they have used it to appeal to the logical element of consumer behaviour. By advertising product benefits, they have increased consumer buying intention of these products. The short comings of this theory point to the need for researchers to consult widely with others investigating consumer behaviour so that they can learn valuable insights to enrich their work. By so doing, their studies will make a greater contribution to marketers.

The study theories and model make a significant contribution in the study of consumer behaviour. However, none of these foregoing discussions of theories or model can fully explain the concepts of consumer behaviour that they argue to support as each of them has some shortcomings. It therefore requires that consumer behaviour be explained by use of an integration of theories and models that best

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represent the reality in marketing and customized to the different scenarios. That is why this research will be useful as it will shed new light on the theories and model through the study hypotheses to be tested and then add knowledge to this field of study.

2.6 Research Gap

Few studies have considered an integrated approach to simultaneously examine, psychographic and psychological factors (motivation, perception, personality and lifestyle) and their effect on purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Further, the mediating effect of store image on the relationship between the combined psychographic and psychological independent constructs and purchase intention of products has received little attention as well. Likewise, studies testing Fishbein and Ajzen Theory of Reasoned Action, Maslow's hierarchy of needs theory, Freud's theory concerning personality, Howard and Sheth model regarding perception and social learning theory of lifestyle have had mixed results providing an opportunity for this study to shed more light in these areas. Similarly, a number of studies were reviewed to identify the study gap and applicable ones chosen and presented in Table 2.1.

Table 2.1: Summary of Knowledge Gap

Researcher (s)	Focus of the study	Methodology	Research Results	Comments/ Knowledge gap	Focus of the current study
	The result of customer brand views upon purchase intention.	Survey of 146 retailer shoppers in Turkey.	Consumer perception price image, perceived risk and brand image affected purchase intention.	Not investigated effect of consumer motivation, personality and lifestyle on purchase intention.	To examine the combined effect of consumer motivation, personality, lifestyle and perception on purchase intention.
(Erdil, 2015)	To examine the mediating outcome of store image on the correlation amid customer brand opinions and purchase intention.	Survey of 146 retailer shoppers in Turkey.	Store image had a substantial mediating role on the association between consumer view and purchase plan.	Not examined the mediating role of store image on consumer motivation, personality and lifestyle variables.	To investigate the mediating role played by store image in the relationship between combined psychographic and psychological factors and purchase intention.
					Study will adapt five-point Likert scale from scholars who used seven and five point Likert scales.
(Bashar & Saraswat, 2015)	To examine the effect of consumer motivation: convenience availability of product assortment and store ambience on consumer purchase intention	Survey (Convenience sampling) of 250 consumers in malls in India	Consumer motivation regarding store location, product assortment and store atmosphere affected purchase intention.	Not studied consumer perception, personality and lifestyle constructs.	To investigate the simultaneous effect of consumer perception, personality and lifestyle on purchase plan with store image as a mediating variable in the relationship.
(Lin, 2015)	Impact of consumers' perception of retailer innovativeness and purchase intention in Taiwan	Survey in Taiwan of 486 consumers from 7-Eleven retailer and 489 consumers from Carrefour	Consumer perception of retailer innovativeness affected the plan by innovative consumers to purchase.	Not examined perception, motivation and lifestyle factors.	The study will focus on integrated effect of consumer motivation, lifestyle, personality and perception factors.
(Lam, 2016)	The effect of consumer perception (hedonic uniqueness) on intention to purchase.	Survey of 200 Malaysian consumers.	Consumer perception affected purchase intention.	Not studied store image as a mediating variable.	Study will apply store image as mediating variable amongst integrated psychographic and psychological constructs.
(Gichunge et al., 2017)	The moderating impact of store image upon the indirect connection amid socio-sensory encounter and purchase intention through societal value.	Cross-sectional survey on 386 consumers/shoppers exiting three supermarket branches in Nairobi, Kenya.	Socio-sensory experience (perception of shopping experience) had a significant and strong influence on the intention to purchase.	Not studied the effect of motivation, personality and lifestyle variables.	To examine the combined effect of consumer motivation, perception, personality plus lifestyle upon intention to purchase by consumers.
(Gichunge et al., 2017)	The moderating influence of store image upon the indirect association amongst socio-sensory involvement and purchase intention by way of social value.	Cross-sectional survey on 386 consumers/shoppers exiting three supermarket branches in Nairobi, Kenya.	Store image had a noteworthy moderating outcome on the connection amid social sensory encounter and purchase intention.	Studied store image as a moderating variable and did not examine its effect as a mediating variable.	Study will determine the mediating effect of store image on the relationship between combined psychographic and psychological factors and consumer purchase intention
(Njigua, 2018)	Effect of Lifestyle and personality on consumer purchase intention	Survey of 384 consumers in Nairobi Kenya; used convenience sampling to select retailers	Personality had the greatest effect followed by lifestyle on purchase intention.	Not examined perception and motivation constructs.	This study will include the effect of consumer personality perception, motivation on purchase intention.
(Kiriri, 2019)	Factors that attract shoppers to shop in malls in Nairobi	Survey of 303 respondents in Nairobi Kenya	Convenience and safety significantly attracted shoppers to purchase. Customer service, staff, design, aesthetics and utilitarian values followed in order of	Not investigated consumer motivation, perception and lifestyle. Only targeted university students as consumers.	The study will target diverse consumers and from additional counties, Kiambu, Kajiado and Machakos counties.

Table 2.2 Summary of Empirical Studies

Variable	Supporting Theory	Empirical Studies	Relationship to Dependent Variable
Purchase Intention	Theory of Reasoned Action	(Lin, 2015)	I intend to buy products from this supermarket in future
		(Kiriri, 2019)	I will recommend products to my friends and family
		(Gichunge et al., 2017)	This is the first supermarket that comes to mind when I want to buy products
Consumer motivation	Maslow's Hierarchy of Needs Theory	(Bashar & Saraswat, 2015)	Consumers will want to purchase products from a conveniently located supermarket, near their home or work place.
		(Kesari & Atulkar, 2016)	Consumers are encouraged to buy products at one stop shopping. This convenience makes them visit the supermarket repeatedly.
		(Wilbard et al., 2018)	Consumers want to buy products from a supermarket that provides parking space.
Consumer perception	Howard and Sheth Model	(Van Grinsven & Das, 2016)	Consumers are attracted to buy products by the brand logo that enhances brand recognition of the retailer.
		(Emilien et al., 2017)	Consumers' plans to buy products is affected by the way they perceive the product attributes.
		(Sundar & Kellaris, 2017)	Consumers are swayed to buy products by the store colours which they associate with certain concepts.
Consumer personality	Freud's Theory	(Lin, 2015)	Innovative consumers are enticed to buy novel products from creative retailers.
		(Alavi et al., 2016)	Hedonic consumers are attracted to buy that provide adventure and fun
		(Muturi et al., 2018)	Risk averse consumers only buy products they know well or with a return policy
Consumer lifestyle	Social Learning Theory	(Khare, 2016)	Consumers buy products recommended by friends and family who they view as their role models.
		(Lee & Wu, 2017)	Consumer activities such as browsing store merchandise increases their intention to buy those products.
		(Yichuan & Chiahui, 2017)	Consumer opinion about their status increase their intention to purchase premium products which represent their social class.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Chapter three presents a plan of action applied in carrying out the research. The methodology used encapsulated; sampling technique, the research design, sample size, the population of interest, and, data gathering procedure, instrumentation plus data processing and analysis process.

3.2 Research Philosophy

When carrying out a study, researchers often choose between a quantitative and qualitative methodology; which comprises of one of the three fundamentals of a worldview that they implicitly or explicitly work within. Ontology refers to reality while epistemology entails the connection between that realism and the researcher whereas methodology deals with the technique employed by the investigator to determine that actuality (Eqbal, 2015). The vital difference between the two is that quantitative methodologies use numbers, study huge samples in testing theories, but qualitative methodologies deal with words and their meanings when testing lesser samples to build a theory (Bryman, 2016). Thus, a worldview is the whole conceptual framework that a researcher works within. There are four paradigms that explain the philosophical assumptions of a study including positivism, realism, constructivism and critical theory (Saunders, Lewis, & Thornhill, 2016).

The study philosophy adopted for this study is positivism philosophy which assumes that knowledge is only valid when it is based on observation of the external social world (Hughes & Sharrock, 2016). In this philosophy, the researcher's role is vital since the researcher acts as an unbiased analyst who evaluates gathered data to come up the suitable findings so as to realize research goals objectively. Positivism philosophy commonly adopts an inferential approach and deductions process.

Positivism philosophy is concerned with objectivity as well as disproving or proving hypotheses (Ryan, 2018).

A quantitative technique was adopted to test the study hypotheses and the results were reported as observed in order to objectively inform the analysis and conclusion of the study. Based on the findings, the researcher rejected or failed to reject the study hypotheses. This study was anchored on a positivist paradigm similar to related studies in marketing that adopted the positivist philosophy (Gageler & van der Schee, 2016; Muturi et al., 2018).

3.3 Research Design

In view of the chosen research philosophy and the problem in this study, a descriptive research design was chosen as the most appropriate for attaining the study objectives. This design was used to provide answers to the; where, who, when, what and how questions regarding diverse components under this study (Burns & Veeck, 2017). This being a social study on consumer buying behavior, descriptive design allowed for description of the relationship between the study variables (Bell, Bryman, & Harley, 2018). This design allowed for collection of information about respondent's opinions, habits and attitudes on what affects their purchase intention of products.

A survey that is cross sectional entails that the variables should not be manipulated whatsoever by the researcher so that the independence essential for the guiding philosophical orientation is realized (Saunders et al., 2016). The proposed study used descriptive study design, particularly a cross sectional survey in examining psychographic and psychological factors that impact consumers to purchase products from anchor supermarkets in Nairobi metropolitan, Kenya. This kind of descriptive cross sectional investigation has been adopted by a number of researchers in numerous marketing areas as well as that of purchase intention of products (Gichunge et al., 2017; Muturi et al., 2018)

This descriptive research design was considered to be suitable since the data collected from the target consumers was analyzed, inferences done leading to

conclusions that guided the rejection or failure to reject the study hypotheses. This research design therefore anchored on a positivist philosophy, characterized by; a quantitative approach, objectiveness and hypotheses testing as pillars of theory building.

3.4 Target Population and Sampling Frame

A population comprise of an all-inclusive group of persons, objects or events that have a common noticeable characteristic of interest to the researcher (Sekaran & Bougie, 2016). The population describes parameters whose characteristics the research seeks to describe. The population in this study consisted of anchor supermarkets, who are anchor retailers, strategically located in shopping malls in Nairobi metropolitan (Nairobi City County, Machakos County, Kiambu County and Kajiado County), in Kenya.

These supermarkets were selected since they are spread across the four counties: Machakos County, Kajiado County, Nairobi City County and Kiambu County thereby providing a relatively good representation of anchor supermarkets across Kenya. At the time of the study, Nairobi metropolitan has 49 shopping malls representing 60% of the 81 malls in Kenya and 48 anchor supermarkets which was 60% of the 79 anchor supermarkets nationally (Mwangasha, 2018 ; Otieno, 2019). So, Nairobi metropolitan was chosen because it had the highest number of anchor supermarkets at the time of this study. Nairobi metropolitan was preferred because it was experiencing substantial urbanization and generated nearly 60% of Kenya's wealth due to an increased consumer base (KNBS, 2017). The four counties therefore made a significant contribution to Kenya's economy, particularly from the retail business.

3.5 Sampling Technique and Sample Size

3.5.1 Sample Size

Sampling method is critical to obtain an accurate and adequate representation of the study population which involves drawing a small percentage of elements in the

population that represents the whole (Saunders et al., 2016). This research applied quota sampling technique in selecting consumers from the twelve groups of supermarkets in Table 3.1. This sampling procedure was used because it was necessary to divide the population of anchor supermarkets into subgroups (quotas) of interest by their brand names. Systematic sampling was applied on consumers who were 18 years and above entering the supermarkets. (Bashar & Saraswat, 2015; Njigua, 2018). The first respondent was picked at random and every 10th adult consumer above the age of eighteen years entering the anchor supermarket. This selection was guided by similar studies conducted by researchers where the first respondent was picked at random followed the 5th (n^{th}) respondent (Taherdoost, 2016). The distribution of the store sample is presented by Table 3.1.

Table 3.1: Distribution of Store sample

Anchor Supermarket	Number of Anchor Supermarkets in Kenya	Number of Anchor Supermarkets in Nairobi Metropolitan
Mulley's	3	3
Carrefour	9	9
Chandarana Foodplus	10	7
Nakumatt	3	1
Choppies	7	4
Shoprite	3	1
Cleanshelf	1	1
Souk Bazaar	1	1
Game Stores	2	2
Karen Provision Store	1	1
Tuskys	16	8
Naivas	15	10
Cylet	1	0
Magunas	3	0
Northern Mart	1	0
Ocean Grocer	1	0
Sayern	1	0
Mathais	1	0
Total	79	48

Source: (Mwangasha, 2018 ; Otieno, 2019)

In this study, Cochran's formula was used for calculating a representative sample size from an infinite population (Cochran, 1977).

$$n_0 = \frac{z^2 pq}{e^2}$$

Where, n_0 stands for the sample size, p denotes the estimated proportion of a feature present in that population, z represents the chosen critical value of the desired confidence level, e stands for the desired level of precision while $q = 1\text{-}p$.

Given that the population of the target consumers in Nairobi metropolitan was infinite, the sample size was determined in this way. The study presumed a maximum variability, that was equal to 50% ($p = 0.5$). The confidence level was taken to be 95% with ±5% accuracy while the calculation for necessary sample size was that p = 0.5 so that $q = 1\text{-}0.5 = 0.5$; $z = 1.96$, $e = 0.05$;

$$n_0 = \frac{(1.96)^2 *(0.5)\,(0.5)}{0.05^2} = 384.16 = 384$$

3.5.2 Sampling Techniques

The sample size number of the target respondents was calculated using Cochran's formula and comprised of 384 consumers. These consumers were intercepted as they entered the forty-eight anchor supermarkets in Nairobi metropolitan under study. A proportionate distribution of 8 consumers were targeted from each of the 48 anchor supermarkets in Nairobi metropolitan totaling 384 consumers. Proportionate sampling used allowed for an even representation of the population based on the selected sample. After intercepting the first random respondent, every 10th adult consumer entering the anchor supermarkets was approached and their permission sought to respond to the questionnaire. All the 48 anchor supermarkets from Nairobi

City County, Machakos County, Kajiado County and Kiambu County were selected from the list of 79 anchor supermarkets in Kenya as displayed by Table 3.2.

Table 3.2: Distribution of Sample Size

Supermarket	Number of Anchor Supermarkets in Nairobi Metropolitan	Number of respondents
Mulley's	3	24
Carrefour	9	72
Chandarana Foodplus	7	56
Nakumatt	1	8
Choppies	4	32
Shoprite	1	8
Cleanshelf	1	8
Souk Bazaar	1	8
Game Stores	2	16
Karen Provision Store	1	8
Tuskys	8	64
Naivas	10	80
Total	48	384

Source Researcher (2019)

3.6 Data Collection Instrument

A validated questionnaire was the instrument used in the study. The questionnaire was preferred for the following reasons; it allowed for gathering of information from a big group of respondents in a short span of time, it was easy to administer and permitted anonymity of respondents. In addition, the standardized questions helped to improve on the consistency of responses (Saunders et al., 2016). The questionnaire used a Likert scale that had a five-point measure borrowed from instruments used by other researchers but with items tailored to suite the purpose of this study (Can & Erdil, 2018; Imbambi & Kinoti, 2018; Muturi et al., 2018).

The instrument comprised of closed-ended questions plus open ended questions that addressed study research objectives (Hughes & Sharrock, 2016). The closed-ended queries were included to minimize response variability and enhance uniformity of response while open-ended interrogations enabled respondents to corroborate the

responses they provided (Malhotra, 2018). The questionnaire was self-administered to each respondent during the study period. The questionnaire consisted of seven parts. Section A gathered data on consumer demographics, part B on motivation, part C on consumer perception, part D on consumer personality, part E on consumer lifestyle, part F on store image and part G on purchase intention.

3.7 Data Collection Procedures

Both secondary and primary data was collected in this study. Secondary data was obtained directly from journals, reports and publications (Saunders et al., 2016). Secondary data provided information like the list of the anchor supermarkets in the four counties (Nairobi city county, Kiambu County, Machakos County and Kajiado County) in Nairobi metropolitan. The research employed a questionnaire (Appendix I) to collect primary information.

The data collection was done on Friday, Saturday and Sundays because consumer traffic to the malls was established to be higher over the weekends (Ding & Yang, 2016). Further, questionnaires were personally administered using mall intercept technique. In this approach the target respondents were politely stopped at the mall and kindly requested to participate in the survey. The first respondent was selected randomly and thereafter the researcher conveniently picked every 10th consumer at the point of entry to the supermarket (Malhotra, 2018). The method gave the researcher a chance to introduce the study topic and reassure respondents who were hesitant to participate in the study.

3.8 Measurement

The study constructs were developed by using scales of measurement adopted from previous studies. To suit this study, adjustments were made on the scale to use a Likert scale of five points. The scale of measurement extended from strongly disagree (1) to strongly agree (5) which was an objective and reliable tool for indicating the attitude relating to consumer purchase intention. The target respondents rated the positively worded statements using a range of 1 to 5. This helped to for standardize their responses. The latent variables were measured by use

of a series of statements that were designed to measure each construct. The respondents indicated their degree of agreement or disagreement from the Likert scale.

3.9 Pilot Testing

Pre-testing was carried out to make certain that the instrument would provide the required response and ensure respondents clearly comprehended the questions. The pilot sample was in line with recommendations by authors who proposed that for survey studies, at least 10 to 30 respondents were adequate for a pilot study (Mugenda & Mugenda, 2013). A pilot test of 10 respondents comprising of consumers was selected through judgement sampling to ensure the target consumers were adults of 18 years and above. The pilot study was important for the study since it enabled the researcher to check for vagueness and reveal any shortcomings in the questions or the instructions given for corrective action (Saunders et al., 2016). In this study, the pilot was used to improve the instruments which enabled respondents to answer the questions without difficulty and offered easy recording of data and analysis. In addition, the pilot assisted the researcher to evaluate the validity of the instrument and reliability of collected data. Those respondents who participated in pilot testing were excluded from the study population in order to prevent assessment bias.

3.9.1 Reliability of Instrument

A measure is consistent to the extent that it gives reliable outcomes. Reliability is a measure of the degree within which research instruments provide dependable results after repetitive trials (Saunders et al., 2016). After pilot study, the study instrument was subjected to a scale test in Statistical Package for Social Sciences (SPSS) using version 23. Items or variables that yielded a Cronbach's alpha ≥ 0.7 were inferred to be internally consistent, while an overall alpha ≥ 0.7 of the instrument were interpreted to mean the instrument of the study was reliable (Field, 2013). Further, respondent bias was lessened by reassuring participants of anonymity using coded questionnaires**.**

3.9.2 Validity of Instrument

The instrument in Appendix I was pilot tested and checked for validity which was the extent to which the test or measuring tool measured that which it was intended to measure. A pilot test was done on the questionnaire to assess its content validity or face validity. Content validity was the range within which the measuring device provided sufficient coverage of research questions that guided this study (Sekaran & Bougie, 2016). Questionnaire were administered to three marketing lecturers to get input from authorities in the discipline on content validity adequacy. Face validity represented a non-statistical evaluation by the researcher on if the test carried out in the study appeared to be valid or not (Abbott & McKinney, 2013).

3.10 Data Processing and Analysis

3.10.1 Data Analysis

After fieldwork, the data was prepared for analysis. Data preparation involved; questionnaire checking, editing, cleaning, coding and key punching the information into Statistical Package for Social Sciences (SPSS) version 23 (Kirkpatrick, 2015). Descriptive statistics plus inferential statistics were done. The Inferential statistics took the form of factor analysis and multivariate regression analysis. The results were displayed using tables followed by their interpretation (Saunders et al., 2016).

Descriptive statistics involved computation of measurements of central tendency comprising of standard deviation, means analysis, frequency distribution, cross tabulation and analysis of correlation. Mean analysis was applied to rank attributes in terms of their relative importance to the study from the highest to the lowest (Holcomb, 2016). Correlation analysis to examine significance level of bivariate variables was carried out by use of Pearson correlation coefficient (r). Pearson correlation was applied because the study assumed that the independent variable had an effect on the dependent variable and t that they were linearly related (Kothari, 2004).

A correlation coefficient of r ± 1.00 was interpreted to mean a negative or positive perfect correlation existed amongst the variables. Where r = 0.01, this meant the relationship was quite weak and r = 0.9 meant an extremely strong correlation amid the variables. Where r = 0, this indicated no correlation existed amongst the variables. Further, a significant correlation was considered if the probability value equaled to or was less than 0.05 represented as p-value ≤ 0.05 (Saunders et al., 2016).

The study used Exploratory Factor Analysis (EFA) in identifying the components (variables) that defined psychographic and psychological factors and; the identified factors were used to explain the variance. The purpose of using EFA was to describe the matrix of correlations using fewest possible factors (Kariuki, 2018). The many variables in the instrument were decomposed into two sets of factors, psychographic and psychological factors, with inter-related variables of motivation, perception, personality and lifestyle each collated to form a factor by applying factor analysis (Osborne & Banjanovic, 2016). Factor analysis helped to summarize information such that patterns and associations could be easily comprehended and interpreted generally by reorganizing variables into a well-ordered set of groups based on common variance (Kothari, 2004).

Bartlett's Test of sphericity was done to pretest the suitability of using the data for EFA whereas Kaiser-Meyer-Olkin (KMO) was adopted in measuring sampling adequacy. There are essentially two kinds of factor analysis, Common Factor analysis (CPA) and Principal Component Analysis (PCA). PCA was preferred for this study since it allowed for reduction of data to a reasonable size and yet retained a considerable amount of the original information. PCA was used to determine the initial solution, which was a two-step technique comprising of rotated and unrotated solution (Netemeyer et al., 2004). EFA was done in two phases namely Varimax with Kaiser Normalization method and Principal Component Analysis (PCA). The rotated solution comprised the final matrix with the resulting factor loadings. From EFA, the study conducted multiple linear regression analysis.

Path diagrams (models) were used to specify patterns of directional and non-directional relationships among observed variables (Mbugua et al., 2015). The study tested for mediation using a sequence of regression equations where the principal notion regarding a mediating variable was that it in some way intervened in the process of transformation between stimuli and response (Memon, Cheah, Ramayah, Ting, & Chuah, 2018). An important feature of a variable that mediates in a study is that the regressor variable ought to impact Path 1 of the mediator and the mediator must impact Path 2 of the predicted variable, while the regressor variable should affect (Path 3) the predicted variable (Mbugua et al., 2015). This mediation path is represented in figure 3.1.
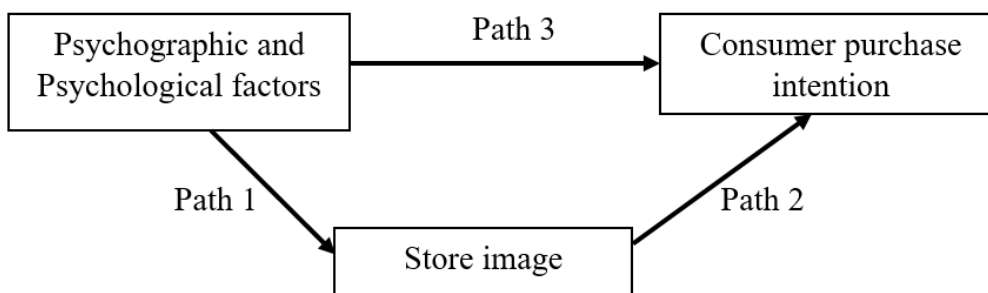
Figure 3.1: Mediation Path, Source: Researcher (2019)

The study used analytical models of multiple regression techniques to gauge the significance of the correlation between consumer motivation, perception, personality plus lifestyle on purchase intention in anchor supermarkets in Nairobi metropolitan, Kenya. Prior to regression investigation, diagnostic tests were performed on the collected data so as to ascertain appropriateness of the information for regression analysis. The diagnostic tests performed included: normality, linearity, multi-collinearity, homoscedasticity and existence of outliers. Violation of any of these assumptions would have meant the outcomes provided biased estimations of the population factors (Saunders, et al., 2016).

The hypothesized regression model took the form of equation (1) to equation (6) below. Ordinary Least Squares (OLS) technique is often applied in testing for

mediating variables and it entails approximating three regression equations (Baron & Kenny, 1986). Firstly, testing was conducted on the relationship between consumer motivation, perception, personality and lifestyle plus purchase intention using regression equation (1).

$$Y = \alpha_0 + cX + \varepsilon_0 \qquad\qquad \text{equation (1)}$$

Y is the predictor variable (Consumer Purchase Intention) in equation (1), the coefficient estimate of the intercept is α_0, the symbol c represents the coefficient estimate of X on Y; and X stands for the independent variables in this case psychographic and psychological factors. ε_0 = Error term related to the model on regression. Fitting latent variables that define X in the model, the estimated equation changes to equation (2) below;

$$Y = \alpha_0 + c(\beta_i X_1 + \beta_{ii} X_2 + \beta_{iii} X_3 + \beta_{iv} X_4) + \varepsilon_1 \qquad\qquad \text{equation (2)}$$

From equation (2) Y = purchase intention of consumer, X_1 = motivation, X_2 = perception, X_3 = personality, X_4 = lifestyle and ε_1 = error term connected to the regression model and β_{i-iv} = beta parameters of the independent variables. If c is different from zero statistically, then it requires that the test on be carried out on whether the store image has no significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. The initial equation establishes if there is a link between X (independent variables) with X_5 (mediating variable) by approximating the subsequent regression equation followed by testing whether coefficient a is dissimilar from zero.

$$X_5 = \alpha_2 + aX + \varepsilon_2 \qquad\qquad \text{equation (3)}$$

In equation (3), X_5 = store image and X stands for the independent variable in this case psychographic and psychological factors. Substituting X with the actual variables that define the independent variable the new estimated equation (4) will be;

$$X_5 = \alpha_2 + a(\beta_i X_1 + \beta_{ii} X_2 + \beta_{iii} X_3 + \beta_{iv} X_4) + \varepsilon_2 \qquad \text{equation (4)}$$

If a relationship that is significant exists amongst X and X_5, the last phase involves assessing if X also affects Y, once regulating for the impact of X_5 on Y. Equation (5) is therefore tested;

$$Y = \alpha_3 + c'X + b X_5 + \varepsilon_3 \qquad \text{equation (5)}$$

From equation (5), c' stands for the coefficient estimation of X on Y and b is the coefficient estimation of X_5 on Y. Substituting the independent variable (X) with the specific variables, the new estimated variable will be as shown in equation (6) below.

$$Y = \alpha_3 + c'(\beta_i X_1 + \beta_{ii} X_2 + \beta_{iii} X_3 + \beta_{iv} X_4) + b X_5 + \varepsilon_3 \qquad \text{equation (6)}$$

If b is significant statistically, then provided that a was significant statistically in Equation 3, the explanation is that X_5 (store image) has a significant mediating effect on the relationship between X (psychographic and psychological factors) and Y (consumer purchase intention) of products in anchor supermarkets in Nairobi metropolitan, Kenya. Then $c's$ estimate is assessed. When c' is not significant, the elucidation is that X_5 (store image) completely mediates the between X (psychographic and psychological factors) and Y (consumer purchase intention) of products in supermarkets in Nairobi metropolitan, Kenya. If c' is significant statistically, this is interpreted to mean that X_5 (store image) partly mediates the association amid X (psychographic and psychological factors) and Y (consumer purchase intention) of products in supermarkets in Nairobi metropolitan, Kenya. The foregoing discussion is exhibited in Table 3.3.

Table 3.3: Summary of Research Hypotheses, Analytical Methods and Interpretation of Results

Hypotheses	Statistical Test	Analytical Methods	Interpretation
H01: Motivation has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Ha1: Motivation has a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.	Linear regression analysis	$Y = \alpha_1 + \beta_1 X_1 + \varepsilon_1$ Where Y = Consumer purchase intention X1 = Motivation α_1 = Constant ε_1 = Error term	Coefficient is considered significant when associated p-value is equal to or less than 0.05. When p-value related to coefficients β_i is ≤ 0.05, it means that H01 will be rejected. So, Ha1 will be accepted that motivation has a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya, at the level of 5 percent significance.
H02: Perception has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Ha2: Perception has a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya	Linear regression analysis	$Y = \alpha_2 + \beta_2 X_2 + \varepsilon_2$ Where Y = Consumer purchase intention X2 = Perception α_2 = Constant ε_2 = Error term	Coefficient is considered significant when associated p-value is equal to or less than 0.05. When p-value related to coefficients β_{ii} is ≤ 0.05, it means that H02 will be rejected. So, Ha2 will be accepted that perception has a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya, at the level of 5 percent significance
H03: Personality has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Ha3: Personality has a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.	Linear regression analysis	$Y = \alpha_3 + \beta_3 X_3 + \varepsilon_3$ Where Y = Consumer purchase intention X3 = Personality α_{iii} = Constant ε_{iii} = Error term	Coefficient is considered significant when associated p-value is equal to or less than 0.05. When p-value related to coefficients β_{iii} is ≤ 0.05, it means that H03 will be rejected. So, Ha3 will be accepted that personality has a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya, at the level of 5 percent significance.
H04: Lifestyle has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Ha4: Lifestyle has a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.	Linear regression analysis	$Y = \alpha_4 + \beta_4 X_4 + \varepsilon_4$ Where Y = Consumer purchase intention X4 = Lifestyle α_4 = Constant ε_4 = Error term	Coefficient is considered significant when associated p-value is equal to or less than 0.05. When p-value related to coefficients β_{iv} is ≤ 0.05, it means that H04 will be rejected. So, Ha4 will be accepted that lifestyle has a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya, at the level of 5 percent significance.
H05: Store image has no significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Ha5: Store image has a significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.	Hierachichal-linear regression analysis	$Y = \alpha_5 + c'(\beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4) + bX_5 + \varepsilon_5$ Where Y = Consumer purchase intention X1 = Motivation X2 = Perception X3 = Personality X4 = Lifestyle X5 = Store Image c' = the coefficient estimate of X on Y b = the coefficient estimate of X5 on Y α_5 = Constant ε_5 = Error term β_{1-4} = Beta parameters of the	Coefficient is considered significant when associated p-value is equal to or less than 0.05. When p-value related to coefficients β_v is ≤ 0.05, it means that H05 will be rejected. So, Ha5 will be accepted that store image has a significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya, at the level of 5 percent significance.

independent variables

β5= Beta parameters of the mediating variable

3.10.2 Data Presentation

The collected data was tabulated and overall response rates and general demographic information was presented. Then the main body of the study according to stated specific objectives was presented using suitable tables and figures. Discussion and explanation on the outcomes of the study were presented. Observed trends were discussed accompanied by appropriate deductions. Inference was made in relation to comparable or conflicting findings from literature to back up discussions. In the event of any unusual observations, explanations were given for the possible cause.

3.11 Measurement of Variables

This study applied constructs that were developed by means of measurement scales adopted from previous studies. Adjustments were made to the Likert scales to suit the purpose of the research. All concepts were measured by use of a Likert scale using a range of five-points from 1=Strongly Disagree, then 2= Disagree followed by 3=Neutral, next 4=Agree and finally 5=Strongly Disagree (Muturi et al., 2018). The respondents used a scale of 1 to 5 to rate the statements in order to allow for standardization of their responses. The items were all worded positively.

3.12 Operationalization of Variables

Table 3.4 displays the operationalization of study variables in terms of the variable, its measurement and the empirical source.

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Table 3.4: Operationalization of Variables

Variable	Variable Name	Indicator / Measurement	Adapted From
Independent Variable	Consumer Motivation	● Product variety/ promotions/rewards ● Customer service experience-hassle free shopping ● Reputable/quality products	(Kesari & Atulkar, 2016) (Ramanathan et al., 2017) (Wilbard et al., 2018)
Independent Variable	Consumer Perception	● Effect of Advertising-visual/audio ● Brand logo colours/eco-friendly products ● Store vibrant colours/ scent/fragrance/appearance	(Tidwell, 2015) (Emilien et al., 2017)) (Sundar & Kellaris, 2017)
Independent Variable	Consumer Personality	● Buys products impulsively ● Extroverted/innovative /adventurous ● Introverted/restrained ● Risk averse-only buys known products/with warranty	(Udo-Imeh, 2015) (Kovács & David, 2016) (Alavi et al., 2016) (Kovács & David, 2016) (Muturi et al., 2018)
Independent Variable	Consumer Lifestyle	● Buys products recommended by friends and family ● Browses for trendy/stylish fashionable products ● Buys products representing social class	(Khare, 2016) (Lee & Wu, 2017) (Yichuan & Chiahui, 2017)
Mediating Variable	Store Image	● Store ambience ● Reputation of products/store	(Hussain & Ali, 2015) (Erdil, 2015)
Dependent Variable	Purchase Intention	● I intend to buy products from this supermarket in future ● I will recommend products from this supermarket to my friends and family ● This is the first supermarket that comes to mind when I want to buy products	(Lin, 2015) (Kiriri, 2019) (Gichunge et al., 2017)

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

Chapter four presents results from the study and provides an interpretation of data. The research sought to determine the effect of psychographic and psychological factors on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Specifically, the research examined the effect of consumer motivation, consumer perception, consumer personality and consumer lifestyle on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

The chapter presents the rate of response, information on demographics, findings on the study variables, diagnostic tests and provides an interpretation of the fitted model. The study tested for mediation by use of multiple linear regression analysis that measured the significance of store image as a mediator of the connection between psychographic factors, psychological factors and consumer purchase intention (Baron & Kenny, 1986).

Three statistical tests were performed; descriptive statistical test, multivariate regression analysis and factor analysis. Descriptive statistics was used in profiling the respondents along demographic parameters and involved computation of measures of central tendency including; frequency distribution, cross tabulation, mean analysis, standard deviation, and correlation analysis (Kothari, 2004). Factor analysis was employed in decomposing the many variables in the instrument into two sets of factors; psychographic and psychological factors with inter-related variables collated to form a factor (Zikmund, Babin, Carr, & Griffin, 2013).

4.2 Response Rate

In total, 384 questionnaires were given to consumers visiting the supermarket and all 384 questionnaires were completed and picked after a rigorous exercise by the research team resulting in a response rate of 100%. However, during the data preparation stage, 35 questionnaires were found to be incomplete to a great extent and were considered inadmissible and dropped from analysis. The minimum size of a sample in consumer surveys should range between 200–500 respondents (Saqib, Ullah, Akbar, Akhtar, & Zahid, 2019). The resulting response rate of 90.89% (n=349) was therefore considered adequate for analysis. These findings are illustrated in Table 4.1.

Table 4.1: Response Rate

Category	Frequency	Percentage
Administered	384	100%
Returned	384	100%
In admissible	35	9.11%
Sample Size (n)	349	90.89%

4.3 Pilot Study Results and Internal Consistency Reliability of Study Variables

Study questionnaire was pilot tested and checked for validity and reliability. Validity gives an indication as to whether the research actually measures that which it was anticipated to measure and the truthfulness of the research results. It takes four forms: construct validity face validity, external validity and internal validity. The study instrument was subjected to a face validity test and internal validity test.

A pilot test facilitates the researcher to test the validity and reliability of data gathering instruments. A pilot study comprising of between 4-10 members is adequate from the target population (Kothari, 2004). The response from the pilot was useful at improving the data collection instrument. The study instrument was subjected to a pilot study, where 10 respondents comprising of supermarket consumers were selected and the questionnaire administered to them. Their feedback was used to improve the research instruments, remove vague and double barreled

questions (Cooper & Schindler, 2014). These consumers in the pilot study were excluded from the survey. The final survey instrument in Appendix 1 was then considered valid.

Reliability of the instrument was tested for by use of Cronbach alpha check (Bolarinwa, 2015). The 72 items in the instrument resulted in an overall Cronbach alpha = 0.820. An overall alpha $\geq$ 0.7 of the instrument is interpreted to mean the instrument is reliable; the study instrument was considered reliable. The six constructs in the study were subjected to a scale test to ascertain their internal consistency reliability. These constructs gave values of Cronbach's alpha bigger than 0.7 hence they were considered to be internally consistent and reliable (Field, 2013).

Table 4.2: Pilot Study Results

Construct	Number of Items	Cronbach's Alpha
Motivation	19	0.711
Perception	10	0.875
Personality	12	0.714
Lifestyle	13	0.775
Store Image	11	0.757
Purchase Intention	7	0.724
Overall		0.820

4.4 Demographic Profile of the Customers

Analysis of the consumer demographics in Table 4.3, shows most of the respondent were of the male gender (55.6%) with the female gender comprising of 44.4%. A proportion of at minimum 1:2 in whichever gender indicates the study is representative enough (Kothari, 2004). So, there was no disparity between the genders. A majority of the shoppers (41.0%) were of 26-35 years of age, with 28.4% of the shoppers aged 19-25 years and 26.4%, aged 36-55 years. This meant most of the supermarket shoppers were young adults; and adults with potent purchasing power.

The results show that 42.7% of the respondents had up to undergraduate university qualifications, with 30.9% having attained college education and 15.8% holding up to secondary education. This meant the respondent were literate and had the ability to

understand the research questions and effectively take part in the survey. It was observed that most of the respondent (51.6%) preferred shopping in supermarkets which were located inside shopping malls. This was in agreement with studies which showed that consumers who preferred shopping malls did so for self-esteem and to earn admiration from other people (Harris et al., 2016).

Table 4.3: Consumer Demographics

Sample Characteristics	Response Category	Frequency	Percent (%)
Gender of Respondents	Male	194	55.6
	Female	155	44.4
Respondents Age	Below 18 years	11	3.2
	19-25 years	99	28.4
	26-35 years	143	41.0
	36-55 years	92	26.4
	Above 56 years	4	1.1
Highest Level of Education	Primary	31	8.9
	Secondary	55	15.8
	College	108	30.9
	Undergraduate	149	42.7
	Others	6	1.7
Location of favorite supermarket you buy products from	Near estate	116	33.2
	Shopping mall	180	51.6
	Near bus stop	32	9.2
	Near work place	20	5.7
	Others	1	.3
Average monthly income	Below 30,000	123	35.2
	30,000-60,000	131	37.5
	60,000-90,000	44	12.6
	Above 90,000	51	14.6
	Total	349	100.0

Another 33.2% of respondents preferred supermarkets that were near their place of residence. These findings are supported by research which established that consumers were attracted to patronize retailers who were near their home or workplace to enjoy convenience provided by the supermarket (Wilbard et al., 2018).

Table 4.3 shows that on average, many respondents (37.5%) earned an income of between Ksh. 30,000-60,000 per month, followed by 35.2% whose monthly income was below Ksh. 30,000 and 14.6% of the respondents earned a monthly income above Ksh. 90,000. This was interpreted to mean that the respondents were either middle salary earners, low pay earners or high revenue earners respectively. An examination of the respondents buying behaviour in Table 4.4 indicates that a large number of respondents (n=133) frequently purchased from Naivas Supermarket, followed by 106 who shopped at Tuskys, while 73 shopped at Carrefour.

Upon cross tabulating average monthly income and preferred supermarkets, it was noted that most of the customers who shopped at Naivas (58) were average income earners (Ksh. 30,000-Ksh. 60,000). Most of the shoppers at Tuskys (30) were low income earners (income below Ksh. 30,000) and 17 of those who shopped at Carrefour were high income earners (above Ksh. 90,000).

These observations are backed by studies which established that the upper class consumers frequently shopped from high end stores because they suited their lifestyle and met their need to look sophisticated (Khare, 2016). Moreover, it was noted that consumer opinion about their status increased their intention to shop from high end stores such as those located in malls which they viewed as matching their social class. This was because these consumers highly regarded the opinion of others and especially the affirmation from people of their social group with whom they shared information about the retailers they shop from (Yichuan & Chiahui, 2017).

Table 4.4: Cross Tabulation of Average Monthly Income versus Supermarkets of Choice

		Supermarkets that you frequently purchase from							
		Naivas	Tuskys	Carrefour	Tumaini	Quickmart	Choppies	Others	Total
Average monthly income	Below 30,000	43	49	23	4	2	2	0	123
	30,000-60,000	58	40	20	2	9	0	2	131
	60,000-90,000	15	4	13	5	3	2	2	44
	Above 90,000	17	13	17	0	2	0	0	49
	Total	133	106	73	11	16	4	4	347

A Chi-square test of average monthly income and preferred supermarkets was performed resulting in a Pearson Chi-Square value = 50.118 and an asymptotic significance p-value=0.000 as presented in Table 4.5. This meant that an association that was statistically important existed relating to average monthly income and preferred supermarkets.

Table 4.5: Chi-Square Test of Monthly Income and Preferred Supermarkets

Statistics	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	50.118[a]	18	.000
Likelihood Ratio	50.527	18	.000
Linear-by-Linear Association	3.126	1	.077
N of Valid Cases	347		

a. 14 cells (50.0%) have expected count less than 5. The minimum expected count is .51.

4.5 Shopping Habits of Consumers

Resulting from Table 4.6, most of the respondent said they liked buying their products from supermarkets located in shopping malls. The main reasons given for

shopping in supermarkets located in shopping malls were; variety (34.7%), price (29.5%) and convenience (25.5%). The results are upheld by other studies in Tanzania that established that that consumers were attracted to buy products from a retailer who offered them convenience of a variety of products, one stop shopping and flexible shopping hours (Wilbard et al., 2018). Further, in support of the study outcomes it was established that affordable pricing of products encouraged consumers to buy products frequently (Erdil, 2015).

Most of the respondents (72.2%) agreed they shopped in supermarkets outside the shopping complexes, with 27.8% indicating they never shopped in supermarkets out of a shopping complex. The main reason given for shopping out of a shopping mall was convenience (69.3%) with a 26.1% failing to give a reason. The outcome reflects a mixed response, where customers who are loyal to supermarkets in shopping malls can easily shift loyalty for convenience sake. In support of study findings, a research conducted in India established that consumers wanted to buy products in a shopping environment that enhanced convenience (Kesari & Atulkar, 2016).

A cross tabulation in Table 4.6 shows advertisement was a more effective promotional tool for creating awareness for Naivas (88), Tuskys (44) and Carrefour (56). Word of mouth favored Tuskys more followed by Naivas. The findings in Table 4.7 indicate that most respondent came to know about where they purchased products, the location of the supermarkets, through advertisement (58.5%), word of mouth (23.8%) and 17.7% by chance. That consumers are impacted by advertising is upheld by studies conducted in America indicating that advertising swayed consumers' perception towards purchasing products (Neese et al., 2018).

Table 4.6: Preferred Supermarkets and How Consumer Came to Know the Supermarket

		How You Came To Know The Supermarkets you purchase products from			
		Advert	Word of Mouth	By Chance	Total
Supermarkets that you frequently purchase from	Naivas	88	26	16	130
	Tuskys	44	29	31	104
	Carrefour	56	15	1	72
	Tumaini	5	4	2	11
	Quickmart	5	6	5	16
	Choppies	4	0	0	4
	Others	0	3	1	4
Total		202	83	56	341

The most purchased product category in supermarkets were food items (55.9%), with nonfood item shopping accounting for 32.7% of the customer purchases. This shows supermarkets product portfolio comprise more of fast moving consumer goods and little of consumer durables.

Table 4.7: Consumers Shopping Habits

Sample Characteristics	Response Category	Frequency	Percent (%)
	Naivas	133	38.1
	Tuskys	106	30.4
Supermarkets that you frequently purchase products from	Carrefour	73	20.9
	Tumaini	11	3.2
	Quickmart	16	4.6
	Choppies	4	1.1
	Others	6	1.7
Is Supermarket located in malls	Yes	258	73.9
	No	91	26.1
	Price	103	29.5
Reasons why you purchase products from these supermarkets	Convenience	89	25.5
	Variety	121	34.7
	Quality	36	10.3
Do you purchase products from supermarkets out of malls	Yes	252	72.2
	No	97	27.8
If yes why do purchase products from supermarkets out of malls	Convenience	242	69.3
	Variety	16	4.6
	No Response	91	26.1
How you came to know the supermarkets you buy products from	Advert	204	58.5
	Word of Mouth	83	23.8
	By Chance	57	17.7
	Food Items	195	55.9
Product Categories Regularly Purchased From The Supermarkets	Non-Food	114	32.7
	Ready To Eat Items	33	9.5
	Others	7	2.0
Total		349	100.0

4.6 Consumer Motivation

Analysis of what motivates consumers to purchase products from a supermarket was done using a mean analysis and correlation analysis. The results are presented in Table 4.8 and Table 4.9.

4.6.1 Mean of Motivation to Consumers

The mean analysis in Table 4.8 ranked the motivators revealing that ability to access a supermarket was the main motivator having a 4.55 mean (SD=0.76). The findings were backed by research which established that consumers were motivated by easily accessible locations, flexible opening hours and one stop shopping experience (Ramanathan et al., 2017). Next was availability of variety of products with a mean of 4.32 (SD=0.874) while proximity of supermarket to shopper's home/work place had a 4.30 mean (SD=0.944). These outcomes were upheld by studies which established that consumers were motivated to frequently visit supermarkets located near their home or work place and variety of products (Kaborio et al., 2017; Wilbard et al., 2018).

Having options of payment method had a mean of 4.19 (SD=0.978) safety and secure environment had a mean of 4.11 (SD=0.909), ability to shop at any time had a mean of 4.07(SD=0.917) and customer service meets my expectations had a mean of 4.01 (SD=0.948). In support of these results, research established that although price was an important factor, consumers were ready to pay more for quality brands and a secure shopping environment as noted in this study (Kruger, 2018). Other studies have upheld that consumers wanted hassles free shopping and flexible payment method (Aggarwal & Rahul, 2018). On average the mean of motivation on its effect of consumer purchase intention of products was 3.83. This indicated that on average the respondents were in agreement that motivation affected their intention to purchase products.

Table 4.8: Mean Score of Motivation of Consumers

Motivators	N	Minimum	Maximum	Mean	Std. Deviation
I buy from this supermarket because I access it easily	346	1	5	4.55	.726
I purchase from this supermarket because I get a variety of products	341	1	5	4.32	.874
I shop from this supermarket since it is near my home/work place	341	1	5	4.30	.944
I purchase here since I am able to choose the payment method	346	1	5	4.19	.978
I shop in this supermarket because of its safe and secure environment	347	1	5	4.11	.909
I purchase from this supermarket since I can shop at any time	345	1	5	4.07	.917
I buy from this supermarket as the customer service meets my expectations	345	1	5	4.07	.948
I buy from this supermarket because I am able to check out fast	340	1	5	3.77	.935
I purchase from this supermarket as it is a one stop shopping	341	1	5	3.58	1.157
I buy from this supermarket as it provides parking space for me	339	1	5	3.43	1.382
I shop from this supermarket for self-fulfillment	345	1	5	3.33	1.098
I shop in this supermarket since I get free samples	342	1	5	2.27	1.253
Average Mean				3.83	

4.6.2 Correlation of Motivation to Consumers and Purchase Intention

The research applied Karl Pearson's correlation coefficient (r) and probability value (p-value) analysis. Table 4.9 shows the existence of a positive correlation of r=0.151 and a significant p-value=0.006 between easy access to a supermarket and purchase intention at 0.01 level for a two tailed test. There was a positive correlation of r=0.197 and a significant p-value=0.000 between getting a variety of products and purchase intention at 0.01 level for a two tailed test. There was a positive correlation of r=0.230 and a significant p-value=0.000 amongst safe and secure environment and purchase intention at 0.01 level for a two tailed test. The results showed a positive correlation of r=0.248 and a significant p-value=0.000 between customer service meeting expectations and purchase intention at 0.01 level for a two tailed test. This

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meant that correlation existing amid motivation and purchase intention was significant and positive.

Table 4.9: Correlation of Motivation to Consumers and Purchase Intention

		I buy products from this supermarket because I access it easily	I purchase products from this supermarket because I get a variety of products	I shop from this supermarket since it is near my home/work place	I shop in this supermarket because of its safe and secure environment	I purchase products from this supermarket since I can shop at any time	I buy products from this supermarket as the customer service meets my expectations	Purchase Intention
I buy products from this supermarket because I access it easily	Pearson Correlation	1						
	Sig. (2-tailed)							
	N	346						
I purchase products from this supermarket because I get a variety of products	Pearson Correlation	.319**	1					
	Sig. (2-tailed)	.000						
	N	339	341					
I shop from this supermarket since it is near my home/work place	Pearson Correlation	.294**	.121*	1				
	Sig. (2-tailed)	.000	.027					
	N	341	334	341				
I shop in this supermarket because of its safe and secure environment	Pearson Correlation	.191**	.412**	.085	1			
	Sig. (2-tailed)	.000	.000	.120				
	N	345	340	340	347			
I purchase products from this supermarket since I can shop at any time	Pearson Correlation	.344**	.196**	.203**	.186**	1		
	Sig. (2-tailed)	.000	.000	.000	.001			
	N	343	338	338	344	345		
I buy products from this supermarket as the customer service meets my expectations	Pearson Correlation	.213**	.502**	.185**	.250**	.134*	1	
	Sig. (2-tailed)	.000	.000	.001	.000	.013		
	N	345	338	340	344	342	345	
Purchase Intention	Pearson Correlation	.151**	.197**	.100	.230**	.101	.248**	1
	Sig. (2-tailed)	.006	.000	.070	.000	.066	.000	
	N	334	329	329	335	333	333	336

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

4.7 Consumer Perception

The influence of perception on consumer's preference for a brand logo was analyzed using cross tabulation resulting in Table 4.10. It was observed that most (35.0%) of those who shop at Naivas agreed, 30.9% shoppers from Tuskys agreed and 23.6% shoppers from Carrefour agreed that they shopped at their favorite supermarket when they saw the supermarket brand logo. These observations are upheld by studies which revealed that brand logo colours attracted and encouraged consumers to shop from their preferred retailers often (Tantanatewin & Inkarojrit, 2016).

Table 4.10: Cross Tabulation of Preferred Supermarkets versus their Brand Logo

		I shop in my favorite supermarket when I see their brand logo					
		Strongly agree	**Agree**	**Neutral**	**Disagree**	**Strongly disagree**	**Total %**
Supermarkets that you frequently purchase products from	Naivas	29.7	35.0	41.6	47.6	54.5	38.9
	Tuskys	34.4	30.9	20.8	33.3	27.3	29.2
	Carrefour	26.6	23.6	20.8	14.3	15.2	21.5
	Tumaini	0.0	2.4	7.8	2.4	3.0	3.2
	Quickmart	7.8	4.9	6.5	0.0	0.0	4.7
	Choppies	0.0	3.3	0.0	0.0	0.0	1.2
	Others	1.6	0	2.6	2.4	0	1.2
Total		100	100	100	100	100	100

4.7.1 Mean Score of Perception of Consumers

The greatest contributor to the variable perception based on mean analysis in Table 4.11 was colours of supermarket that inspired consumers to buy more had a mean=4.20, (SD=0.860), followed by supermarket colours make the consumers stay longer with a mean=4.19(SD=0.831) and supermarket colours encouraged shoppers to visit the store often, with a mean=3.85

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(SD=01.073). The average mean of perception was 3.68 which pointed that a sizeable number of the respondents agreed perception affected their intention to purchase products.

Agreeing with theses outcomes, studies showed that certain brand logo colours attracted consumers to buy products from a supermarket as they inspired confidence in the products sold by a particular retailer (Sundar & Kellaris, 2017). While other studies showed that pleasant music in the shopping atmosphere made consumers stay longer in the supermarket, this study demonstrated that supermarket colours had a similar effect (Vaccaro et al., 2017).

Table 4.11: Mean of Perception of Consumers

Perception variables	N	Minimum	Maximum	Mean	Std. Deviation
The colours of the supermarket inspire me to buy more	340	1	5	4.20	.860
The supermarket colours make me stay longer in the supermarket	340	1	5	4.19	.831
The supermarket colours encourage me to visit the store often	338	1	5	3.85	1.073
The colours of the supermarket make me feel relaxed when shopping	340	1	5	3.75	1.085
The supermarket colours attract me to visit the store regularly	345	1	5	3.64	1.160
I am attracted to purchase products from the supermarket by the brand logo	341	1	5	3.49	1.170
I shop in my favorite supermarket when I see their brand logo	341	1	5	3.42	1.219
The brand logo inspires me to buy products from the supermarket	343	1	5	3.41	1.220
The supermarket brand logo inspires confidence about the retailer	343	1	5	3.18	1.160
Average Mean				3.68	

4.7.2 Correlation of Consumers Perception and Purchase Intention

Using Pearson's correlation coefficient (r) and probability value (p-value) analysis, the correlation between purchase intention and consumer perception was tested. The outcome in Table 4.12 illustrates that all the perceptual variables had an insignificant correlation with a p-value > 0.05 with purchase intention. Hence based on correlation outcome, perception had an insignificant correlation with intention by consumers to purchase products which conflicted with previous studies that the way a consumers perceived a products affected their intention to buy them (Emilien et al., 2017).

Table 4.12: Correlation of Consumers Perception and Purchase Intention

		The colours of the supermarket inspire me to buy more	The supermarket colours make me stay longer in the supermarket	The supermarket colours encourage me to visit the store often	The colours of the supermarket make me feel relaxed when shopping	The supermarket brand logo inspires confidence about the retailer	Purchase Intention
The colours of the supermarket inspire me to buy more	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	340					
The supermarket colours make me stay longer in the supermarket	Pearson Correlation	.450**	1				
	Sig. (2-tailed)	.000					
	N	337	340				
The supermarket colours encourage me to visit the store often	Pearson Correlation	.439**	.594**	1			
	Sig. (2-tailed)	.000	.000				
	N	335	338	338			
The colours of the supermarket make me feel relaxed when shopping	Pearson Correlation	.360**	.545**	.562**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	337	337	335	340		
The supermarket colours attract me to visit the store regularly	Pearson Correlation	.338**	.530**	.509**	.623**		
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	340	340	338	340		
The supermarket brand logo inspires confidence about the retailer	Pearson Correlation	.224**	.286**	.313**	.352**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	340	340	338	340	343	
Purchase Intention	Pearson Correlation	.015	-.028	-.036	-.001	-.061	1
	Sig. (2-tailed)	.779	.618	.510	.991	.266	
	N	330	330	328	330	333	336

4.8 Consumer Personality

An examination of consumer personality based on cross tabulation, mean analysis and correlation analysis was done. Table 4.13 shows most of the shoppers who frequently shopped at Naivas agreed 38.8% and a further 38.2% strongly agreed that the supermarket was able to socialize them more.

Table 4.13: Supermarkets of Choice versus I am able to Socialize with Others

		I purchase products from this supermarket to socialize with others					
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Supermarkets that you frequently purchase products from	Naivas	30.8	42.1	36.7	38.8	38.2	38.3
	Tuskys	53.8	23.7	30.0	26.9	35.3	30.5
	Carrefour	7.7	26.3	28.3	20.9	16.7	21.0
	Tumaini	0.0	2.6	0.0	6.7	1.0	3.2
	Quickmart	0.0	5.3	1.7	5.2	5.9	4.6
	Choppies	7.7	0.0	3.3	0.0	1.0	1.2
	Others	0.0	0.0	0.0	1.5	2.0	1.2
Total		100	100	100	100	100	100

4.8.1 Mean Score of Personality of Consumers

Resulting from the mean analysis in Table 4.14, the variables that best described consumer personality were; shopping in a supermarket out of emotions (mean=3.85,SD=1.13), shopping in a supermarket for fun (mean =3.82,SD=1.01) and purchasing in the supermarket because it allowed the shopper to socialize (mean=3.80,SD=1.09). Purchasing from their favourite supermarket and for return policy both scored a mean of 3.68 (SD=0.947. Shopping for adventure and from a well-known supermarket scored a mean of 3.64 (SD=1.08) and 3.57(SD=1.05) respectively. The average mean of personality was 3.58, which meant most of the consumers agreed that personality affected their purchase intentions.

Results on the effect of emotions on consumer purchase intention of products are backed by research which showed that most shoppers, including hedonic ones, are always looking for fun and adventurous experience when they plan to buy products (Alavi et al., 2016). In support of study results, research showed that risk averse

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consumers preferred to buy from supermarkets they knew well (Jones et al., 2015). Contrary to research suggesting that consumers bought products they knew well from trusted retailers to avoid financial loss, this study showed that risk takers shopped from different stores (Muturi et al., 2018). In agreement with these results on shoppers wanting to socialize during shopping, other studies established that as consumers socialized with other consumers or staff in supermarkets, they were able to make informed decisions on what to buy (Lee & Wu, 2017).

Table 4.14: Mean Score of Personality of Consumers

Personality variables	N	Minimum	Maximum	Mean	Std. Deviation
Sometimes I buy products from this supermarket out of emotions	346	1.00	8.00	3.85	1.131
I shop in this supermarket for the fun of it	349	1.00	5.00	3.82	1.011
I purchase products from this supermarket because I am able to socialize with others	349	1.00	5.00	3.80	1.096
I only buy products from my favorite supermarket	346	1.00	5.00	3.68	.9469
I buy products from this supermarket because it has a return policy for substandard products	349	1.00	5.00	3.68	1.080
Shopping in this supermarket is adventurous for me	349	2.00	5.00	3.64	1.103
I prefer paying by cash when I purchase products from this supermarket	349	1.00	5.00	3.57	1.052
I only buy products from this supermarket because I know it well	346	2.00	5.00	3.57	1.075
I like shopping from different supermarkets	343	1.00	5.00	3.34	1.145
I stick to a shopping list when I buy products from this supermarket	339	1.00	5.00	2.81	1.197
Average Mean				3.58	

4.8.2 Correlating Personality and Purchase Intention

On correlating the personality variables with intention to purchase, observations from Table 4.15 indicated that a negative correlation of r=-0.182 and a significant p-value=0.001 existed between 'I buy from this supermarket because it has a return policy for substandard products' and purchase intention at 0.01 level for a two tailed test. This meant in the absence of a return policy, consumers may not express

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purchase intention. All other correlations had significant p-values greater than 0.05 hence were non-significant.

Table 4.15: Correlation of Personality and Purchase Intention

		Sometimes I buy products from this supermarket out of emotions	I shop in this supermarket for the fun of it	I purchase products from this supermarket because I am able to socialize with others	I only buy products from my favorite supermarket	I buy products from this supermarket because it has a return policy for substandard products	Purchase Intention
Sometimes I buy products from this supermarket out of emotions	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	346					
I shop in this supermarket for the fun of it	Pearson Correlation	.248**	1				
	Sig. (2-tailed)	.000					
	N	346	349				
I purchase products from this supermarket because I am able to socialize with others	Pearson Correlation	.108*	.251**	1			
	Sig.(2-tailed)	.044	.000				
	N	346	349	349			
I only buy products from my favorite supermarket	Pearson Correlation	-.138*	.013	-.009	1		
	Sig. (2-tailed)	.010	.803	.873			
	N	345	346	346	346		
I buy products from this supermarket because it has a return policy for substandard products	Pearson Correlation	.097	-.028	.095	.120*	1	
	Sig. (2-tailed)	.073	.606	.076	.025		
	N	346	349	349	346	349	
Purchase Intention	Pearson Correlation	-.055	.038	-.035	-.084	-.182**	1
	Sig. (2-tailed)	.312	.482	.519	.120	.001	
	N	346	349	349	346	349	349

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

4.9 Consumer Lifestyle

Using cross tabulation, mean analysis and correlation analysis, an examination of the influence of consumer lifestyle on purchase intention of products was performed. In

Table 4.16, most of the shoppers from Naivas 50.1% (67), Tuskys 43.8% (46) and Carrefour 54.9% (39) agreed that they liked shopping in the respective supermarket.

Table 4.16: Cross Tabulation of Preferred Supermarket and Liking of the Supermarket

		I like shopping in this supermarket					Total
		strongly disagree	disagree	neutral	agree	strongly agree	
	Naivas	4	2	21	67	38	132
Supermarkets that you frequently purchase from	Tuskys	2	3	7	46	47	105
	Carrefour	0	0	7	39	25	71
	Tumaini	1	2	0	3	5	11
	Quickmart	1	0	1	10	3	15
	Choppies	0	0	0	4	0	4
	Others	0	0	0	2	2	4
Total		8	7	36	171	120	342

4.9.1 Mean Score of Consumers Lifestyle

In Table 4.17 on lifestyle, the statement that had the highest average mean= 4.14 (SD=0.856) was consumer liking to shop in the selected supermarket, followed the supermarket being consumers first choice when they want to shop (mean=3.93, SD=0.989), consumer preference of buying from the supermarket than any other (mean=3.80, SD=1.00) and consumer preference of buying trendy/stylish/fashionable products from the supermarket akin to social class (mean=3.56, SD=2.48). The average mean of consumer lifestyle was 3.26 implying most of the respondents were neutral on the effect lifestyle had on their purchase intention.

Backing the findings that desire for novel offerings affect shopping intentions, it was observed that consumers preferred visiting their select supermarkets for such offerings in sync with their social standing which increases their chances of buying these products (Khare, 2016). The research findings on the effect of recommendation of products by family and friends on consumer buying intention were upheld by previous research which established that consumers highly regarded the opinion of others in their social class. (Yichuan & Chiahui, 2017). Further this study outcomes pointed to a group of consumers who were loyal to a particular supermarket as earlier

noted by researchers (Chanya, 2017; Muturi et al., 2018). This was the retailer who was top of mind whenever these consumers wanted to buy products.

Table 4.17: Mean Score of Consumers Lifestyle

Lifestyle Variable	N	Minimum	Maximum	Mean	Std. Deviation
I like shopping in this supermarket	344	1.00	5.00	4.14	.86
This supermarket is my first choice when I want to shop	347	1.00	5.00	3.93	.99
I prefer buying products from this supermarket than any other	346	1.00	5.00	3.80	1.00
I buy trendy/stylish/fashionable products from this supermarket	348	1.00	43.00	3.56	2.48
I purchase products from this supermarket as it fits my social status	348	1.00	54.00	3.56	2.99
I buy products from this supermarket because of the store-image	346	1.00	5.00	3.50	1.22
I learnt about this supermarket from my friends	348	1.00	5.00	3.26	1.25
I purchase products from this supermarket because it is a reflection of who I am (my uniqueness)	347	1.00	5.00	3.16	1.39
I buy products from this supermarket since my friends recommend it	349	1.00	5.00	3.05	1.22
I spend time browsing in this supermarket	347	1.00	24.00	2.64	2.18
I purchase products from this supermarket since I find its colours attractive	348	1.00	5.00	2.34	1.20
I shop from this supermarkets as a par time/hobby	348	1.00	5.00	2.22	1.19
Average Score				3.26	

4.9.2 Correlation of Consumer Lifestyle and Purchase Intention

Consumer lifestyle and purchase intention in Table 4.18 showed a positive correlation of r=0.215 and a significant p-value=0.000 between buying in a supermarket since friends recommended it and purchase intention. There was a positive correlation of r=0.282 and a significant p-value=0.000 between buying in a supermarket because of its store image and purchase intention. A positive correlation of r=0.314 and a significant p-value =0.000 existed between liking to shop in a

supermarket and purchase intention. There was a positive correlation of r=0.275 and a significant p-value=0.000 between the supermarket being the first choice when the consumer went to shop and purchase intention. Further, a positive correlation of r=0.251 and a significant p-value=0.000 was noted between purchasing in a supermarket because it was a reflection of who a consumer was and purchase intention at a 0.01 level for a 2 tailed test. Such an outcome meant consumer lifestyle had a positive and significant correlation with purchase intention of products.

Table 4.18: Correlation of consumer Lifestyle and Purchase Intention

		I buy products from this supermarket since my friends recommend it	I buy products from this supermarket because of the store-image	I like shopping in this supermarket	I prefer buying products from this supermarket than any other	This supermarket is my first choice when I want to shop	I purchase products from this supermarket because it is a reflection of who I am	Purchase Intention
I buy products from this supermarket since my friends recommend it	Pearson Correlation	1						
	Sig. (2-tailed)							
	N	349						
I buy product from this supermarket because of the store-image	Pearson Correlation	.144**	1					
	Sig. (2-tailed)	.007						
	N	348						
I like shopping in this supermarket	Pearson Correlation	.130*	.307**	1				
	Sig. (2-tailed)	.016	.000					
	N	344	341	344				
I prefer buying products from this supermarket	Pearson Correlation	.133*	.286**	.456**	1			
	Sig. (2-tailed)	.013	.000	.000				
	N	346	343	341	346			
This supermarket is my first choice when I want to shop	Pearson Correlation	.222**	.300**	.454**	.542**	1		
	Sig. (2-tailed)	.000	.000	.000	.000			
	N	347	344	342	344	347		
I purchase products from this supermarket because it is a reflection of who I am	Pearson Correlation	.347**	.497**	.350**	.344**	.390**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000		
	N	347	344	342	344	346	347	
Purchase Intention	Pearson Correlation	.215**	.282**	.314**	.292**	.275**	.251**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	349	346	344	346	347	347	349

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

4.10 Store Image

An analysis of mean in Table 4.19 shows that variables that comprised store image to a great extent because of having a high mean were; ability of Supermarket to offer a wide range of products to select from (mean=4.42, SD=0.86), affordability of products (mean=4.19,SD=0.92), willingness of supermarket staff to guide customers (mean=4.17, SD=0.798), reputation of the supermarket (mean=3.99, SD=1.06), the background music of store makes me feel peaceful (mean=3.97,SD=0.864), the scent/fragrance/aroma enhances consumer mood (mean=3.88,SD=0.981) and the air conditioning makes me feel comfortable (mean=3.87=0.912). The average mean of store image was 3.95 which suggested most of the consumers were in agreement that store image impacted their product purchase intentions.

Table 4.19: Mean Score Analysis of Store Image

Store Image	N	Minimum	Maximum	Mean	Std. Deviation
Supermarket offers me a wide range of products	341	1.00	5.00	4.42	.860
I purchase from this supermarket because the products are affordable	340	1.00	5.00	4.19	.972
I buy products from this supermarket because the staff are able to guide my shopping	346	2.00	5.00	4.17	.798
I buy products from this supermarket because of its reputation	334	1.00	5.00	4.00	1.056
The background music of store makes me feel peaceful	349	2.00	5.00	3.97	.863
I purchase products from this supermarket since the scent/fragrance/ aroma enhances my mood	349	1.00	5.00	3.88	.981
I shop from this supermarket as the air conditioning makes me feel comfortable	349	2.00	5.00	3.87	.912
The music played encourages me to buy more	349	1.00	5.00	3.74	1.077
I shop from this supermarket because it is well lit	336	1.00	5.00	3.65	1.060
supermarket has attractive displays	336	1.00	5.00	3.60	1.134
Average mean				3.95	

That affordable pricing of products encouraged consumers to buy products from a supermarket frequently are supported by research (Erdil, 2015). Further, this study outcomes are backed by research which established that a wide range of products and air conditioning attracted consumers to buy products from certain supermarkets (Kesari & Atulkar, 2016). Additionally, the results are upheld by studies indicating that store ambience like scent, fragrance and aroma enhanced consumers' mood which significantly affected their desire to purchase products (Hussain & Ali, 2015). Findings of this study that supermarkets where staff who guided customers during shopping made consumers want to come back to buy products are supported by research (Kaborio et al., 2017).

Backing findings of this study, other studies showed that pleasant music in the shopping atmosphere made consumers comfortable and so they wanted to stay longer in supermarkets browsing for products to buy (Vaccaro et al., 2017).) Further, this study results were upheld by research pinpointing that a positive reputation and favorable ambience encouraged consumers to buy products (Gichunge et al., 2017). Moreover, this research indicated that a wide range of products offered was the most significant in painting a positive store image to consumers. This was contrary to findings of earlier studies which established that assistance consumers received from supermarket employees during shopping was the weightiest factor; while store environment was the least significant factor in determining the choice of store to purchase products from (Sehgal & Khanna, 2017).

A Chi-square test of supermarket offered consumer a wide range of products and purchase intention revealed a Pearson Chi-Square value = 231.44 and asymptotic significance p-value=0.000 as presented in Table 4.20. This meant that a statistically significant association existed amid supermarket offers me a wide range of products and consumer buying intention.

Table 4.20: Chi-Square of Supermarket offers me a Wide Range and Purchase Intention

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	231.444[a]	52	.000
Likelihood Ratio	141.903	52	.000
Linear-by-Linear Association	26.663	1	.000
N of Valid Cases	341		

a. 54 cells (77.1%) have expected count less than 5. The minimum expected count is .02.

4.11 Factors Influencing Purchase Intention

The study objective was to determine psychographic and psychological factors that affect intention by a consumer to purchase products in anchor supermarkets in Nairobi metropolitan, Kenya. The many variables in the instrument were decomposed into two sets of factors; psychographic and psychological factors using Exploratory Factor Analysis, with inter-related variables collated to form a factor (Zikmund et al., 2013). EFA was employed in uncovering the structure of factors (components) and their factor loadings that defined psychographic and psychological factors. EFA was used to clarify the matrix of correlations by applying a few factors (Kemboi, Jagongo, & Owino, 2012). EFA was undertaken under the following basic steps; pretest that evaluated suitability of information for factor examination, then factor extraction (for initial solution), followed by factor rotation and finally factor interpretation.

4.11.1 Pretests of Factor Analysis

The information was at first subjected to two requirements for pretest factor analysis; Bartlett's test of sphericity and Kaiser-Meyer-Olkin (KMO) measurement of adequacy of sampling. KMO is a measurement that specifies the amount of variance in the variables under study that might be caused by underlying factors. KMO value of 0.760 was obtained as shown in Table 4.21. KMO values greater than 0.7 are

acceptable (Cerny & Kaiser, 1977). However, KMO values oscillating from 0.5 and 0.7 are average, while those extending from 0.7 and 0.8 are good, values amid 0.8 and 0.9 are considered great and figures above 0.9 are outstanding (Hutcheson & Sofroniou, 1999). A 0.760 value was considered good for this research.

Table 4.21: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.760
Bartlett's Test of Sphericity	Approx. Chi-Square	3944.482
	df	903
	Sig.	0.000

The strength of association amongst variables was evaluated using Bartlett's test. The research verified the null hypothesis to show that the variables were not correlated by employing the Bartlett's Test of Sphericity. The resulting p-value=0.000 in Table 4.22 was interpreted as significant since it was below the cut off of 0.05 (Tabachnick & Fidell, 2007). So, the null hypothesis was rejected denoting the population variables of the correlation matrix were not correlated. This meant psychographic and psychological data set could be used in factor analysis because they were correlated.

4.11.2 Unrotated Solution

Factor extraction was executed in two steps: Principal Component Analysis (PCA) technique or unrotated solution and rotated solution investigation which is Varimax with Kaiser Normalization rotation technique. The initial output of unrotated solution was the Total Variance Explained presented in Table 4.22. It shows that the two concepts of interest, psychographic and psychological constructs comprised of 43 components as detailed in the instrument in Appendix I. The 43 components explained the variations to the extent of 65.76 percent but left 34.24% of the variations in consumer purchase intentions unclarified. Based on the extractions sums of squared loadings, component one explained the utmost variations by 15.01 percentage of cumulative disparities and component two explained 8.51% of the variations.

Table 4.22: Total Variance Explained by Psychographic and Psychological Components

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.453	15.006	15.006	6.453	15.006	15.006
2	3.659	8.510	23.516	3.659	8.510	23.516
3	2.843	6.612	30.128	2.843	6.612	30.128
4	2.111	4.908	35.036	2.111	4.908	35.036
5	1.676	3.897	38.933	1.676	3.897	38.933
6	1.519	3.532	42.465	1.519	3.532	42.465
7	1.469	3.415	45.880	1.469	3.415	45.880
8	1.396	3.246	49.126	1.396	3.246	49.126
9	1.362	3.169	52.295	1.362	3.169	52.295
10	1.274	2.962	55.257	1.274	2.962	55.257
11	1.221	2.840	58.098	1.221	2.840	58.098
12	1.155	2.686	60.784	1.155	2.686	60.784
13	1.119	2.601	63.385	1.119	2.601	63.385
14	1.021	2.374	65.759	1.021	2.374	65.759
15	.985	2.291	68.050			
16	.931	2.166	70.216			
17	.865	2.012	72.228			
18	.835	1.941	74.170			
19	.802	1.866	76.036			
20	.792	1.841	77.877			
21	.740	1.720	79.597			
30	.446	1.037	91.255			
40	.234	.543	98.675			
41	.218	.508	99.184			
42	.197	.459	99.642			
43	.154	.358	100.000			

Extraction Method: Principal Component Analysis.

Applying Kaiser's criterion, the research required variables having eigenvalues equal to or bigger than one (1) and in reference to Eigenvalues ≥ 1, there were 14 possible components (factors) that were important in explaining the variations. The Kaiser criterion has a shortcoming because it tends to exaggerate the number of factors. So, the use of a scree plot to determine the number of elements to retain for a sample size larger than 200 was proposed (Pituch & Stevens, 2015). The scree plot shows the eigenvalues plotted on y-axis against the component number plotted on x-axis and displays an inflexion point on the graph used to determine the quantity of components to extract. The components before inflection point in scree plot show the number of factors to remain with while the components past the point of inflexion

indicate that every successive factor accounts for lesser extents of variations and so need not be retained.

The plot frequently shows a distinctive disruption between the sharp slope of the big factors and the slow trailing off of the other factors. The factors to be used were only those prior to the beginning of the scree (Norusis, 2003). The point of inflexion in the scree plot occurred after the fourth component. Consequently, it meant that the first four components were the only ones regarded as satisfactory descriptors of the disparities in the study combined data set.
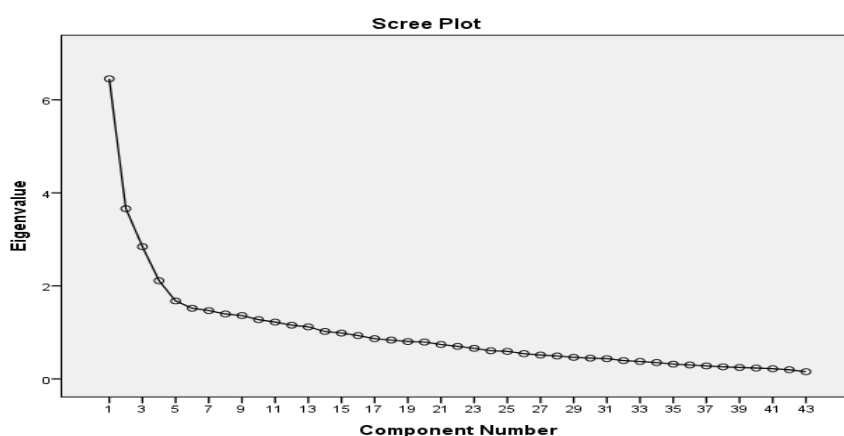
Figure 4.1: Scree Plot of Psychographic and Psychological Components

4.11.3 Rotated Solution

The unrotated component matrix of psychographic and psychological information in Appendix 3, resulted in the drawing out of 4 components having 43 items in total. The results showed that an entire 13 items loaded upon component one, component two had three items loaded upon it, component three had two items loaded on it and component four had one item loaded on it. The remaining items did not load on any component. This required factor rotation to elucidate the components not explained by the first extraction.

There is lack of agreement in literature on the limit point for factor loading although it is recommend using a 0.4 cut off (Comrey & Lee, 1992; Matsunaga, 2010). Therefore, using a Kaiser Normalization rotation technique Varimax and coefficients

having absolute values ≥0.4, the rotated solution in Table 4.23 reveals a four component structure. The initial 43 items in the questionnaire were condensed to 29 items that were loaded on the four components. Component one had nine items loaded on it, where the item having the uppermost factor loading of 0.836 was 'brand logo inspires me to buy from the supermarket', followed by a factor loading of 0.749 for 'I am attracted to purchase products from the supermarket by the brand logo'. The factor loading for 'the supermarket brand logo inspires confidence about the retailer' was 0.738, while 'the supermarket colours attract me to visit the store regularly' had a factor loading of 0.724. The factor loading for 'the colours of the supermarket make me feel relaxed when shopping' was 0.707 while 'I shop in my favorite supermarket when I see their brand logo' had a factor loading of 0.688. 'The supermarket colours encourage me to visit the store often' had a factor loading of 0.662 and 'the supermarket colours make me stay longer in the supermarket' had a factor loading of 0.642. The nine items under component one were interpreted as the factor consumer perception.

In Table 4.23, component two was loaded seven items. The item having the greatest factor loading of 0.749 on component two was the variable 'I buy from this supermarket since my friends recommend it', this was followed by, 'I shop from this supermarket as a part time/hobby' with a factor loading of 0.694. 'I purchase products from this supermarket since I find its colours attractive' had a factor loading of 0.618 while 'I learnt about this supermarket from my friends' had a factor loading of 0.602. The factor loading for 'I purchase products from this supermarket because I am able to socialize with others customers was negative value of -0.556, which means in the absence of socialization in the supermarket, the consumers may not express purchase intention. Further, 'I purchase products from this supermarket because it is a reflection of who I am' had a factor loading of 0.548 and 'I buy trendy/stylish/fashionable products from this supermarket' had a factor loading of 0.481.

In addition, component four was loaded four items and showed these respective factor loadings; 'I prefer buying from this supermarket than any other' had a factor loading of 0.724 'This supermarket is my first choice when I want to shop' had a

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factor loading of 0.698) while 'I like shopping in this supermarket' had a factor loading of 0.608 and 'I buy from this supermarket because of the store-image' had a factor loading of 0.436. The seven items under component two and the four items under component four were collated and interpreted as the factor consumer lifestyle.

Component three was loaded nine items. The nine items and their factor loadings in a descending order were; 'I buy from this supermarket because I access it easily' had a factor loading of 0.710 while 'I purchase products from this supermarket since I am able to choose the payment method' had factor loading of 0.710). 'I purchase products from this supermarket because I get a variety of products' had a factor loading of 0.706, the factor loading for 'I shop in this supermarket because of its safe and secure environment' was 0.678 while 'I buy from this supermarket because I am able to check out fast' had a factor loading of 0.633. The factor loading for 'I purchase products from this supermarket since I can shop at any time' was 0.487 while 'I buy from this supermarket as the customer service meets my expectations' had a factor loading of 0.470., 'I purchase products from this supermarket as it is a one stop shopping' had a factor loading of 0.428) and 'I shop from this supermarket since it is near my home/work place' had a factor loading of 0.419. The nine items loaded upon component three were inferred to be consumer motivation factor. The Exploratory Factor Analysis resulted in a four factor structure comprising of; consumer perception, consumer lifestyle, consumer motivation and again consumer lifestyle. Joining the two factors under lifestyle, EFA revealed three factors that were possible antecedents to consumer purchase intention as; consumer perception, consumer lifestyle and consumer motivation. The factor consumer personality was dropped from analysis under EFA. Depending on the outcomes of EFA, the factors consumer perception together with consumer motivation comprised the key descriptors of psychological construct while consumer lifestyle was the main descriptor of the psychographic constructs. The factor analysis output in Table 4.23 indicated Cronbach's alpha (α) for the factor consumer perception was $\alpha=0.875$, the factor consumer lifestyle had an alpha (α)=0.736, the factor motivation resulted in an $\alpha=0.715$. The outcome meant that the requirements of internal construct validity for each of the three factors were met and hence were reliable (Field, 2013)

Table 4.23: Rotated Component Matrix of Factors Influencing Purchase Intention

Items	Component				Factor Interpretation	Number of Items	Cronbach's Alpha
	1	2	3	4			
The brand logo inspires me to buy from the supermarket	.836				Perception	9	0.875
I am attracted to purchase products from the supermarket by the brand logo	.749						
The supermarket brand logo inspires confidence about the retailer	.738						
The supermarket colours attract me to visit the store regularly	.724						
The colours of the supermarket make me feel relaxed when shopping	.707						
I shop in my favorite supermarket when I see their brand logo	.688						
The supermarket colours encourage me to visit the store often	.662						
The supermarket colours make me stay longer in the supermarket	.642						
The colours of the supermarket inspire me to buy more products	.486						
I buy products from this supermarket since my friends recommend it		.749			Lifestyle	7	0.736
I shop from this supermarkets as a part time/hobby		.694					
I purchase products from this supermarket since I find its colours attractive		.618					
I learnt about this supermarket from my friends		.602					
I purchase products from this supermarket because I am able to socialize with others		-.556					
I purchase products from this supermarket because it is a reflection of who I am (my uniqueness)		.548					
I buy trendy/stylish/fashionable products from this supermarket		.481					
I buy products from this supermarket because I access it easily			.710		Motivation	9	0.716
I purchase products from this supermarket since I am able to choose the payment method			.710				
I purchase products from this supermarket because I get a variety of products			.706				
I shop in this supermarket because of its safe and secure environment			.678				
I buy products from this supermarket because I am able to check out fast			.633				
I purchase products from this supermarket since I can shop at any time			.487				
I buy products from this supermarket as the customer service meets my expectations			.470				
I purchase products from this supermarket as it is a one stop shopping			.428				
I shop from this supermarket since it is near my home/work place			.419				
I prefer buying products from this supermarket than any other				.724	Lifestyle	4	0.736
This supermarket is my first choice when I want to shop				.698			
I like shopping in this supermarket				.608			
I buy products from this supermarket because of the store-image				.436			

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 8 iterations.

4.11.4 Reliability of Factors Influencing Consumer Purchase Intention

Using scale test, the five study factors resulted in Cronbach alpha overall value of 0.823, interpreted to mean the five had a great internal consistency hence were reliable (Pallant, 2020). From Table 4.24, the "Cronbach's alpha if item deleted" column displays the value Cronbach's alpha would have been if that specific item was removed from the scale. It is evident that the deletion of the factor personality would lead to the highest α-value of 0.875, while the removal of any other factor would yield α-values >0.751≤0.820. Since the "Cronbach's Alpha if item deleted" for the entire five items was bigger than 0.7, all the items were retained in the analysis and the five were concluded to have good internal consistency. As a result, they might possibly be successfully replicated by use of a similar approach.

Table 4.24: Item-Total Statistics

Factor	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Personality	14.8217	6.500	.401	.875
Motivation	14.6766	6.660	.512	.820
Perception	14.5988	6.513	.827	.742
Lifestyle	14.8109	6.397	.764	.751
Store Image	14.8109	6.397	.764	.751
Overall Cronbach's Alpha = 0.823				

4.11.5 Inter Item Correlations Matrix

The main factors under study were correlated using the Karl Pearson's correlation coefficient (r) and probability value (p-value) analysis, where a correlation was deemed significant when p-value≤0.05 (Gogtay & Thatte, 2017). Table 4.25 shows the existence of a weak positive correlation of r=0.361 and a significant p-value=0.000 amid consumer personality and purchase intention at level of 0.01 for two tailed test. The correlation amongst consumer motivation and purchase had a positive correlation of r=0.524 and a significant p-value=0.000 at level of 0.01 for two tailed test. Consumer perception had a strong positive correlation of r=0.793 and a significant p-value=0.000 with purchase intention and the correlation among

consumer lifestyle and purchase intention was positive and strong at r=0.763 and a significant p-value=0.000 at level of 0.01 for two tailed test. There existed a positive and strong correlation of r=0.761 and a significant p-value=0.000 between store image and purchase intention at the level of 0.01 for a two tailed test. These results provided a predisposition of the existence of a relationship between the predictors (personality, motivation, perception, and lifestyle), the mediator (image of the store) and the predicted variable of purchase intention.

Table 4.25: Inter Item Correlations Matrix

		Personality	Motivation	Perception	Lifestyle	Store Image	Purchase Intention
Personality	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	346					
Motivation	Pearson Correlation	.323**	1				
	Sig. (2-tailed)	.000					
	N	345	348				
Perception	Pearson Correlation	.421**	.604**	1			
	Sig. (2-tailed)	.000	.000				
	N	346	348	349			
Lifestyle	Pearson Correlation	.325**	.407**	.791**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	346	347	348	348		
Store Image	Pearson Correlation	.325**	.407**	.791**	1.000**	1	
	Sig. (2-tailed)	.000	.000	.000	0.000		
	N	346	347	348	348	349	346
Purchase Intention	Pearson Correlation	.361**	.524**	.793**	.763**	.761**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	344	344	345	345	346	346

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

4.12 Diagnostic Tests for Regression Analysis

The study adopted a multiple linear regression analysis to determine the connection between the consumer perception and consumer motivation (psychological construct), consumer lifestyle and consumer personality (psychographic construct) and the consumer purchase intention of products in anchor supermarkets in Nairobi

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metropolitan, Kenya. As a pre-diagnostic test of the fitness of the data for regression analysis, the data was subjected to assumptions of linear regression; multivariate normality test, multicollinearity test, linearity test and homoscedasticity test. Should these assumptions not be met the findings are likely to be untrustworthy, leading to Type II error or Type I mistake of under-approximation or over- estimation of the importance of the coefficients (Osborne & Banjanovic, 2016).

4.12.1 Multivariate Normality Test

Regression analysis assumes that variables have a normal distribution. Violations of normality creates a problem of determining whether model coefficients differ significantly from zero. The study adopted normal probability plot, P-P plot and Shapiro-Wilk test method for normality in testing for null-hypothesis concerning data set having normal distribution. The resulting plot (a) of normal probability and plot (b) of P-P in Appendix 5, evidenced normality of the data set. Shapiro-Wilk test relates the scores in the normally distributed sample to a set of scores having the same standard deviation and mean. When the test is insignificant (p-value > 0.05) it conveys that the sample distribution is not significantly dissimilar from normal distribution (Field, 2013). Shapiro-Wilk test outcomes in Table 4.26 shows the five factors all had a significant p-value >0.05, hence failed to reject the null hypothesis and the study established that there was confirmation that the set of data was distributed normally (Razali & Wah, 2011).

Table 4.26: Tests of Normality

Factor	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Personality	0.105	349	0.123	0.973	349	0.152
Motivation	0.085	349	0.248	0.981	349	0.289
Perception	0.113	349	0.328	0.969	349	0.321
Lifestyle	0.112	349	0.052	0.955	349	0.062
Store Image	0.101	349	0.104	0.928	349	0.172

a. Lilliefors Significance Correction

4.12.2 No Multicollinearity

Multicollinearity is said to exist when there is high correlation amongst predictor variables. Multicollinearity implies there is likelihood of difficulty in separating out the effects of the individual predictor variable, the variances and the standard errors of the regression coefficient estimates will increase resulting in lower t-statistics. There are several approaches of testing for presence of multicollinearity including; Variance Inflation Factor (VIF), Pearson correlation coefficient (r) and Tolerance.

The study used Tolerance and VIF, where the VIF provided a measurement of the extent to which variance increased for a particular regression coefficient when compared to when all variable were not correlated (Denis, 2011). This indicated that the degree to which the specified predictor was greatly interrelated with the remaining variables was the level to which VIF would be great. The scholar suggests that VIF equal to 3 demonstrates no multicollinearity, whereas VIF more than 10 denotes existence of multicollinearity. The collinearity statistics in Table 4.27 shows all the VIF related with motivation was 1.629, perception had 3.789, personality was 1.242 while lifestyle had 2.748. The four predictors all had VIF < 10, and Tolerance statistics were less than one. So, the data did not suffer from multicollinearity.

Table 4.27: Collinearity Statistics

Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
		Unstandardized Coefficients		**Standardized Coefficients**			**Collinearity Statistics**	
	(Constant)	-.406	.162		-2.51	.012		
	Motivation	.110	.039	.111	2.85	.005	.614	1.639
	Perception	.551	.078	.417	7.05	.000	.264	3.789
	Personality	.013	.028	.016	.47	.636	.805	1.242
1	Lifestyle	.459	.061	.382	7.58	.000	.364	2.748

a. Dependent Variable: Purchase Intention

4.12.3 Linearity Test

Standard multiple linear regression can only accurately estimate the relationship between predictor and predicted variable only if the relationships are linear in nature. Linearity is an analysis that assesses if one or more predictor variables explains the predicted variable. This study adopted the use of scatter plots in testing linearity (Fairchild, 2002). The scatter plots in Appendix 5, provide proof of existence of a linear connection amongst the four regressor variables and the predicted variable. Hence no violation of the linearity assumption was observed.

4.12.4 Homoscedasticity Test

Homoscedasticity demonstrates that there is same variance of errors throughout all levels of the predictor variables. Conversely, heteroscedasticity is shown when there is dissimilar variance of errors at different values of the regressor variables. The data was subjected to the Homoscedasticity test using the Breusch-Pagan Test. Resulting from Table 4.28, the predictor variables consumer motivation had a significant p-value=0.999, customer perception had a significant p-value=0.871, customer personality had a significant p-value=0.737 and customer lifestyle had a significant p-value=0.982. Since all the predictor variables had significant p-value > 0.05, the data set had no problem of heteroscedasticity.

Table 4.28: Coefficients Showing Homoscedasticity Statistics

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.009	.162		-.055	.956		
	Motivation	-4.684E-05	.039	.000	-.001	.999	.616	1.623
	Perception	.013	.078	.017	.163	.871	.267	3.749
	Personality	-.009	.028	-.020	-.336	.737	.815	1.227
	Lifestyle	-.001	.060	-.002	-.022	.982	.366	2.734

a. Dependent Variable: Unstandardized residual

4.13 Effect of Psychological Factors on Consumer Purchase Intention

This study adopted multiple linear regression analysis in determining the association amongst the predictor variable (psychological factors) plus the outcome variable (consumer purchase intention) in anchor supermarkets in Nairobi metropolitan, Kenya. Assuming a linear connection amid purchase intention and psychological factors, the study used Ordinary Least Square (OLS) regression technique of approximation to extract a best fit line of regression.

4.13.1 Effect of Motivation on Consumer Purchase Intention

The initial study objective sought to determine the effect of motivation on consumer purchase intention of products in supermarkets in Nairobi metropolitan, Kenya. Psychological variable was abstracted in terms of a two factor model comprising of consumer motivation and consumer perception. In an initial test, the study sought to determine the direct influence of each factor followed by an overall examination of the impact of psychological construct on consumer purchase intention. The predicted model relating consumer purchase intention and consumer motivation was presented using linear regression model below:

$$Y = \alpha_1 + \beta_1 X_1 + \varepsilon_1 \qquad \text{equation (7)}$$

From equation (7), Y = consumer purchase intention, α_1 = constant, X_1 = motivation, ε_1 = error term related to the regression model and β_1 = beta parameters of the motivation. Using OLS method motivation was regressed against consumer purchase intention, where the model summary of purchase intention and motivation in Table 4.29, showed the coefficient of determination (R^2) for model one to be 0.628, which indicated that the extent to which motivation explained variations in purchase intention was 62.8% but could not explain the remaining 37.2% of the variations. This indicated that the model predicted by motivation provided a relatively good fit (Liu, Lee, & Jordan, 2016).

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Table 4.29: Model Summary of Motivation

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.793[a]	.628	.627	.52802

a. Predictors: (Constant), Perception

b. Dependent Variable: Purchase Intention

ANOVA statistics related to motivation are displayed by Table 4.30, showing that model 1 indicated a significant p-value=0.000. This illustrated that the model predicted by motivation was significant in offering an explanation on the linear affiliation between motivation and purchase intention of products.

Table 4.30: ANOVA Statistics of Motivation

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70.740	1	70.740	129.601	.000[b]
	Residual	186.673	342	.546		
	Total	257.412	343			

a. Dependent Variable: Purchase Intention

b. Predictors: (Constant), Motivation

Referring to model 1 in Table 4.31, motivation (X_1) had a beta coefficient of $\beta_1=0.52$ and a significant p-value=0.000. The study therefore interpreted the results to mean that motivation had a significant impact on purchase intention in regards to a liner association with purchase intention.

Table 4.31: Coefficient for Motivation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.871	.176		10.622	.000	1.524	2.217
	Motivation	.521	.046	.524	11.384	.000	.431	.611

a. Dependent Variable: Purchase Intention

4.13.2 Effect of Perception on Consumer Purchase Intention

The next study objective sought to determine the effect of perception on consumer purchase intention where the predicted model relating consumer perception and consumer purchase intention was presented by use of linear regression model below:

$$Y = \alpha_2 + \beta_2 X_2 + \varepsilon_2 \qquad\qquad \text{equation (8)}$$

In equation (8), Y = consumer purchase intention, α_2 = constant, X_2 = perception, ε_2 = error term related to the regression model and β_2 = beta parameters of the perception. Using OLS method, perception was regressed against consumer purchase intention where the model summary of perception and purchase intention in Table 4.32, shows the coefficient of determination (R^2) for model one to be 0.793; which indicated the extent to which perception explained variations in purchase intention was 79.3% but could not explain the remaining 20.7% of the variations. This indicated the model predicted by perception provided a relatively good fit (Liu, Lee, & Jordan, 2016).

Table 4.32: Model Summary of Perception

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.793[a]	.628	.627	.52875

a. Predictors: (Constant), Perception
b. Dependent Variable: Purchase Intention

The ANOVA statistics related to perception presented by Table 4.33 indicate that model 1 showed a significant p-value=0.000. This illustrated that the model predicted by perception was significant in offering an explanation on the linear connection between perception and purchase intention

Table 4.33: ANOVA Statistics of Perception

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	162.225	1	162.225	580.249	.000[b]
1	Residual	95.895	343	.280		
	Total	258.121	344			

    a. Dependent Variable: Purchase Intention
    b. Predictors: (Constant), Perception

Model 1 in Table 4.34 demonstrates that perception (X_2) had a coefficient of $\beta_2 = 1.043$ which was significant at p-value=0.000. This implied there was a significant linear association amid perception and purchase intention.

Table 4.34: Coefficients for Perception

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-.166	.168		-.987	.324	-.497	.165
	Perception	1.043	.043	.793	24.088	.000	.958	1.129

    a. Dependent Variable: Purchase Intention

4.13.3 Psychological Factors and Purchase Intention

This study wanted to determine the combined effect of motivation and perception (psychological factors) upon consumer purchase intention. The model below was tested using multiple linear regression analysis and OLS method of estimation.

$$Y = \alpha_3 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon_3 \qquad \text{equation (10)}$$

In equation (10), Y = consumer purchase intention, α_3 = constant, X_1= motivation, X_2= perception, ε_3 = error term related to the regression model, β_1 = beta parameters of the motivation and β_2= beta parameters of the perception. The model summary of psychological factors in Table 4.35 shows that under model 1, the coefficient of determination was R^2= 0.275 and model 2 had a coefficient of determination of

$R^2=0.631$. This denotes model 2 provided a good fit (Liu et al., 2016) for the psychological factors on a linear relationship where motivation and perception were the predictors.

Table 4.35: Model Summary of Psychological Factors

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.524[a]	.275	.273	.73880
2	.794[b]	.631	.629	.52788

a. Predictors: (Constant), Motivation
b. Predictors: (Constant), Motivation, Perception
c. Dependent Variable: Purchase Intention

An examination of the ANOVA statistics related to psychological factors presented by Table 4.36, illustrates that model 2 had a significant p-value=0.000. This meant that the model predicted by psychological factors (motivation and perception) significantly explained the linear affiliation amongst psychological factors and purchase intention.

Table 4.36: ANOVA Statistics of Psychological Factors

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70.740	1	70.740	129.601	.000[b]
	Residual	186.673	342	.546		
	Total	257.412	343			
2	Regression	162.390	2	81.195	291.377	.000[c]
	Residual	95.023	341	.279		
	Total	257.412	343			

a. Dependent Variable: Purchase Intention
b. Predictors: (Constant), Motivation
c. Predictors: (Constant), Motivation, Perception

From Model 2 in Table 4.37, motivation had a non-significant coefficient with p=0.106 while perception had a coefficient of β_2=0.989 and a significant p-value=0.000. This meant the effect of perception significantly affected purchase intention in the combined model. It was possible that of the two variables that comprised psychological factor, perception was a better predictor of changes in consumer purchase intention.

Table 4.37: Coefficients for Psychological Factors

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.871	.176		10.622	.000	1.524	2.217
	Motivation	.521	.046	.524	11.384	.000	.431	.611
2	(Constant)	-.207	.170		-1.219	.224	-.542	.127
	Motivation	.067	.041	.067	1.619	.106	-.014	.148
	Perception	.989	.055	.752	18.136	.000	.881	1.096

a. Dependent Variable: Purchase Intention

4.14 Effect of Psychographic Factors on Consumer Purchase Intention

By use of multiple linear regression analysis, the study examined the connection between psychographic factors (consumer personality plus consumer lifestyle) and the outcome variable (consumer purchase intention) in supermarkets in Nairobi metropolitan, Kenya. A linear relationship was assumed to exist between psychographic factors and purchase intention and the OLS method was applied in extracting a best fit line of regression.

4.14.1 Effect of Personality on Consumer Purchase Intention

The third study objective sought to determine the effect of personality on consumer purchase intention. Linear regression model was used to present the predicted model relating consumer personality and consumer purchase intention as indicated in equation (11):

$$Y = \alpha_4 + \beta_4 X_3 + \varepsilon_4 \qquad\qquad \text{equation (11)}$$

In equation (11), Y = consumer purchase intention, α_4 = constant, X_3 = personality, ε_4 = error term related to the regression model, β_4 = beta parameters of the personality. The model summary in Table 4.38 was generated following a regression of consumer personality against consumer purchase intention. It showed the coefficient of determination (R^2) for model one equal to 0.131, which indicated that the extent to which personality explained variations of purchase intention was 13.1% but failed to explain 86.9% of the variations. This indicated that the model predicted by personality under the direct effect provided a weak fit.

Table 4.38: Model Summary of Personality

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.361[a]	.131	.128	.80988

a. Predictors: (Constant), Personality
b. Dependent Variable: Purchase Intention

On examining the ANOVA statistics related to personality as presented by Table 4.39, model 1 gave a significant p-value=0.000 which illustrated that the model predicted by personality showed a linear relationship that was significant at explaining personality and purchase intention connection.

Table 4.39: ANOVA Statistics of Personality

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.693	1	33.693	51.368	.000[b]
	Residual	224.322	342	.656		
	Total	258.014	343			

a. Dependent Variable: Purchase Intention
b. Predictors: (Constant), Personality

The coefficients Table 4.40 denote that personality (X_3) coefficient (of p-value=0.000, β_4=0.302) was significant. The study therefore interpreted the results to

mean that the linear connection amid personality and purchase intention was significant.

Table 4.40: Coefficients for Personality

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	2.736	.158		17.270	.000	2.424	3.047
	Personality	0.302	.042	.361	7.167	.000	.219	0.385

a. Dependent Variable: Purchase Intention

4.14.2 Effect of Lifestyle on Consumer Purchase Intention

The fourth study objective sought to determine the effect of lifestyle on consumer purchase intention. Linear regression model was used to predict model relating consumer lifestyle and consumer purchase intention as illustrated by equation (12):

$$Y = \alpha_5 + \beta_5 X_4 + \varepsilon_5 \qquad \text{equation (12)}$$

From equation (12), Y = consumer purchase intention, α_5 = constant, X_4 = lifestyle, ε_5 = error term related to the regression model, β_5 = beta parameters of the lifestyle. The model summary in Table 4.41 was generated following a regression of consumer lifestyle against consumer purchase intention. It showed the coefficient of determination (R^2) for model one was 0.583, which demonstrated that lifestyle was able to explain the variations in purchase intention to the extent of 53.8% but did not explain 46.2% of the variations. This indicated that the model predicted by lifestyle under the direct effect provided a moderately good fit (Liu et al., 2016).

Table 4.41: Model Summary of Lifestyle

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.763[a]	.583	.582	.56029

a. Predictors: (Constant), Lifestyle
b. Dependent Variable: Purchase Intention

Resulting from the ANOVA statistics related to purchase intention presented by Table 4.42, it indicated that model 1 gave a significant p-value=0.000 which implied the model predicted by lifestyle showed a linear relationship that was significant at explaining the association concerning the lifestyle and purchase intention.

Table 4.42: ANOVA of Lifestyle

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	150.444	1	150.444	479.230	.000[b]
	Residual	107.677	343	.314		
	Total	258.121	344			

a. Dependent Variable: Purchase Intention
b. Predictors: (Constant), Lifestyle

Model 1 in Table 4.43 indicated the coefficient for lifestyle (X_4) was $\beta_5=0.911$ and a significant p-value=0.000. This suggested that lifestyle had a significant effect on purchase intention in a linear connection with purchase intention.

Table 4.43: Coefficients for Lifestyle

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.531	.154		3.459	.001	.229	.833
	Lifestyle	.911	.042	.763	21.891	.000	.830	.993

a. Dependent Variable: Purchase Intention

4.14.3 Psychographic Factors and Consumer Purchase Intention

Using multiple linear regression, the research wanted to determine the combined effect of personality and lifestyle (psychographic factors) on consumer purchase

intention. The combined effect defined by equation 13 was tested using the OLS method of estimation.

$$Y = \alpha_6 + \beta_6 X_3 + \beta_7 X_4 + \varepsilon_6 \qquad \text{equation (13)}$$

In equation (13), Y = consumer purchase intention, α_6 = constant, X_3=personality, X_4=lifestyle, ε_6 = error term related to the regression model, β_6 = beta parameters of personality and β_7 = beta parameters of the lifestyle. The model summary of personality factors in Table 4.44 showed that under model 1, R^2= 0.131 and model 2 had an R^2=0.596. Model 2 therefore provided a good fit for the psychographic factors in a linear relationship where motivation and perception were the predictors (Liu et al., 2016).

Table 4.44: Model Summary of Psychographic Factors

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.361[a]	.131	.128	.80988
2	.772[b]	.596	.594	.55265

a. Predictors: (Constant), Personality
b. Predictors: (Constant), Personality, Lifestyle
c. Dependent Variable: Purchase Intention

The ANOVA statistics related to psychographic factors presented by Table 4.45, demonstrated that model 2 gave a significant p-value=0.000. This meant that model 2 predicted by psychographic factors (personality and lifestyle) had a linear connection that was significant in explaining the psychographic factors and purchase intention relationship.

Table 4.45: ANOVA of Psychographic Factors

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.693	1	33.693	51.368	.000[b]
	Residual	224.322	342	.656		
	Total	258.014	343			
2	Regression	153.867	2	76.934	251.897	.000[c]
	Residual	104.147	341	.305		
	Total	258.014	343			

a. Dependent Variable: Purchase Intention
b. Predictors: (Constant), Personality
c. Predictors: (Constant), Personality, Lifestyle

In Table 4.46, the coefficient for psychographic factors under model 2 was significant (p-value= 0.000) which implied that psychographic factors had a significant and positive effect upon purchase intention. This meant that perception had a significant effect on purchase intention on a combined model. Lifestyle had a coefficient of $\beta_7=0.866$ and a significant p-value=0.000 and it displayed a bigger effect on consumer purchase intention in comparison to personality with a coefficient of $\beta_6=0.100$ and a significant p-value=0.001.

Table 4.46: Coefficients for Psychographic Factors

Model		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B	
		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	2.736	.158		17.270	.000	2.424	3.047
	Personality	.302	.042	.361	7.167	.000	.219	.385
2	(Constant)	.332	.162		2.044	.042	.013	.651
	Personality	.100	.030	.120	3.287	.001	.040	.160
	Lifestyle	.866	.044	.724	19.836	.000	.780	.952

a. Dependent Variable: Purchase Intention

4.15 Hypothesis Testing

The study consolidated the four predictors under one model and using multiple linear regression analysis sought to determine the significance of the association between

motivation, perception, personality and lifestyle upon consumer purchase intention of products in supermarkets in Nairobi metropolitan, Kenya. Fitting latent variables defining the predictors in the model, the estimated model that produced the direct effect took the form of equation (14) below;

$$Y = \alpha_7 + \beta_7 X_1 + \beta_8 X_2 + \beta_9 X_3 + \beta_{10} X_4 + \varepsilon_7 \qquad \text{equation (14)}$$

From equation (14), Y = consumer purchase intention, α_7 = constant, X_1= motivation, X_2= perception, X_3 = personality, X_4 = lifestyle, and ε_7 = error term associated with the regression model and β_{7-10}= beta parameters of the independent variables. The overall effect of psychological and psychographic factors on consumer purchase intention was determined by testing the research null hypothesis H_{01}- H_{04} at 95% confidence level.

H_{01}: Motivation has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

H_{02}: Perception has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

H_{03}: Personality has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

H_{04}: Lifestyle has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

The direct effect of psychological and psychographic factors on consumer purchase intention was tested using multiple linear regression analysis resulting in three outputs; Analysis of Variance (ANOVA), a model summary and coefficients tables. The summary of the model in Table 4.47 presents four models each dependent on a single predictor or a combination of the predictors. The summary of the model output illustrated coefficient of determination (R^2) that measured how well this resulting model was likely to predict future outcomes. While model 1 represented a linear connection between one predictor (motivation) and the predicted variable

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(purchase intention), model 4 combined all the four predictors (motivation, perception, personality, lifestyle) and had the highest value of coefficient of determination of $R^2=0.687$ for the Thus, illustrating model 4 could predict 68.7% of the variations of consumer purchase intention and hence provided a good fit (Liu et al., 2016).

Table 4.47: Model Summary of Psychological Factors and Psychographic Factors

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.524[a]	.275	.273	.73771
2	.795[b]	.632	.630	.52649
3	.795[c]	.632	.629	.52683
4	.829[d]	.687	.683	.48700

a. Predictors: (Constant), Motivation
b. Predictors: (Constant), Motivation, Perception
c. Predictors: (Constant), Motivation, Perception, Personality
d. Predictors: (Constant), Motivation, Perception, Personality, Lifestyle
e. Dependent Variable: Purchase Intention

The ANOVA related to models 1, 2, 3 and 4 above were extracted and displayed by Table 4.48. This Table demonstrates that models 1, 2, 3 and 4 all had a significant p-value=0.000. Because model 4 had the largest coefficient of determination in Table 4.47 of $R^2=0.687$, it was referred to in interpreting the ANOVA output indicated by Table 4.48. Model 4 had a significant p-value=0.000 denoting that the model predicted by; motivation, perception, personality and lifestyle was significant at providing an explanation for the relationship amid the two predictors (psychological plus psychographic factors) and consumer purchase intention of products.

Table 4.48: ANOVA Statistics of Psychological Factors and Psychographic Factors

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	70.531	1	70.531	129.601	.000[b]
1	Residual	186.123	342	.544		
	Total	256.654	343			
	Regression	162.131	2	81.065	292.447	.000[c]
2	Residual	94.524	341	.277		
	Total	256.654	343			
	Regression	162.289	3	54.096	194.909	.000[d]
3	Residual	94.366	340	.278		
	Total	256.654	343			
	Regression	176.253	4	44.063	185.785	.000[e]
4	Residual	80.402	339	.237		
	Total	256.654	343			

a. Dependent Variable: Purchase Intention

Given the good fit of model 4, which also combined all the predictor variables into one model, its coefficients in Table 4.49 were interpreted. Consumer motivation had a significant coefficient with a significant p-value=0.004 under the combined model. The study rejected H_{01} at 5% significance level, and interpreted the results to mean that motivation had a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. The resulting coefficient perception was significant with a significant p-value=0.000 and therefore the study rejected H_{02} at 5% significance level, and interpreted the results to mean that perception had a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

An examination of the consumer personality under the combined model revealed the existence of a non-significant coefficient with significant p-value=0.411 and therefore H_{03} was not rejected at 5% significance level. This demonstrated that personality had a no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi, metropolitan Kenya. Consumer lifestyle had a significant coefficient with a p-value =0.000 and therefore the study rejected H_{04} at 5% significance level, and interpreted the results to mean that lifestyle had a significant effect on consumer purchase intention of products in anchor supermarkets

in Nairobi metropolitan, Kenya.

Table 4.49: Coefficients for Psychological Factors and Psychographic Factors

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
4	(Constant)	-.397	.161		-2.461	.014	-.714	-.080
	Motivation	.110	.038	.111	2.873	.004	.035	.186
	Perception	.538	.078	.409	6.942	.000	.386	.691
	Personality	.023	.028	.028	.823	.411	-.032	.078
	Lifestyle	.460	.060	.386	7.673	.000	.342	.578

a. Dependent Variable: Purchase Intention

From Table 4.49, the resulting coefficients were used in derivation of the fitted model based on the direct effect as shown in equation (15);

$$Y = -0.397 + 0.110X_1 + 0.538X_2 + 0.460X_4 \qquad \text{equation (15)}$$

From the fitted equation (15), Y = purchase intention, -0.397 = constant, X_1= consumer motivation, X_2= consumer perception, X_4= consumer lifestyle. The negative results of the intercept (-0.397) indicated that in the absence of psychological and psychographic factors, consumers may not purchase products; and that the two constructs had a significant effect (p-value=0.000) on purchase intention. This conforms to the Howard and Sheth consumer buyer behaviour model that postulates that there are endogenous and exogenous constructs that trigger consumer purchase intention of products (Howard & Sheth, 1969).

Consumer perception had the highest effect on purchase intention, where a unit variation in consumer perception would give a 0.538 units positive variation in purchase intention. Consumer lifestyle had the second highest effect on purchase intention, where a unit variation in consumer lifestyle would give a 0.460 units positive variation in purchase intention. Consumer motivation had the third highest effect on purchase intention, where a unit variation in consumer motivation would give a 0.110 units positive variation in purchase intention. These results were interpreted to mean that psychological factors (in regards to perception and

motivation) had a positive and significant impact on purchase intention of products. It was also established that psychographic factors (in terms of lifestyle) had a significant and positive effect on consumer purchase intention of products.

4.16 Mediating Effect of Store Image

The study tested for mediation using a sequence of regression analysis, where the principal notion regarding a mediating variable was that it in some way intervenes in the process of transformation between stimuli and response (Baron & Kenny, 1986). The hypothesized regression model took the form of equation (16) to the overall equation (21). The assessment of mediating variables usually applies a method requiring estimation by Ordinary Least Squares (OLS) of three regression equations explained below. The relationship between psychographic and psychological factors (motivation, perception, personality and lifestyle) plus consumer purchase intention was tested in line with regression equation (16);

$$Y = \alpha_8 + c\mathrm{X} + \varepsilon_8 \qquad\qquad \text{equation (16)}$$

In equation (16), the dependent variable is Y (consumer purchase intention), α_8 is the intercept coefficient estimate, symbol c is the coefficient estimate for X on Y; and X stands for the predictor variable (psychographic and psychological factors), ε_8 = error term related to the regression model. Then variable (psychographic and psychological factors) was regressed against consumer purchase intention; and model summary according to Table 4.50, expresses the coefficient of determination as R^2=0.636. This indicated that the model predicted by psychographic and psychological factors explained 63.6% of the variations in purchase intention leaving 36.4% of the variations unexplained. This meant the model psychographic and psychological factors provided a good fit (Liu et al., 2016).

Table 4.50: Model Summary Psychographic and Psychological Factors

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.798[a]	.636	.635	.52245

a. Predictors: (Constant), Psychographic and Psychological factors

b. Dependent Variable: Purchase Intention

ANOVA statistics related to psychographic and psychological factors indicated by Table 4.51, denotes that model 1 gave a significant p-value=0.000. This meant that the model predicted by psychographic and psychological factors significantly explained the linear correlation between the psychographic and psychological factors and purchase intention.

Table 4.51: ANOVA Statistics Psychographic and Psychological Factors

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	163.781	1	163.781	600.041	.000[b]
	Residual	93.622	343	.273		
	Total	257.403	344			

a. Dependent Variable: Purchase Intention

b. Predictors: (Constant), psychographic and psychological factors

Psychographic and psychological factors (X) had a coefficient of c=1.080 and a significant p-value=0.000, under Model 1 in Table 4.52. This meant that psychographic and psychological factors had a significant impact on purchase intention on a linear connection with purchase intention.

Table 4.52: Coefficients for Psychographic and Psychological Factors

Model		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B	
		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	-.205	.167		-1.229	.220	-.534	.123
	Psychographic and Psychological factors	1.080	.044	.798	24.496	.000	.993	1.166

a. Dependent Variable: Purchase Intention

Since *c* was statistically different from zero with *c*=1.080 and a significant p-value 0.000) and statistically significant, the test to establish if the effect was mediated or direct proceeded by estimating two regression equations as required. The first followed path 1 in Figure 3.1 and sought to find out whether there was an affiliation between X (independent variables) and X_5 (mediating variable) through carrying out tests to check if coefficient *a* differed from zero and estimation of regression equation below.

$$X_5 = \alpha_9 + aX + \varepsilon_9 \qquad \text{equation (17)}$$

Testing equation (17) using multiple linear regression analysis then resulted in model summary in Table 4.53, which indicated the coefficient of determination (R^2) for model one was 0.697. This denoted that model one was able to clarify store image variation to the extent of 69.7% but was not able to explain 30.3% of the variations. This implied the model predicted by psychographic and psychological provided a good fit.

Table 4.53: Model Summary of Store Image

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.835[a]	.697	.696	.40010

a. Predictors: (Constant), Psychographic and Psychological factors
b. Dependent Variable: Store Image

The ANOVA statistics related to psychographic and psychological factors presented in Table 4.54, illustrated that model 1 gave a significant p-value =0.000. This meant that the model predicted by psychographic and psychological factors significantly explained the linear link between the psychographic plus psychological factors and store image.

Table 4.54: ANOVA with Store Image as Dependent Variable

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	127.394	1	127.394	795.810	.000[b]
1	Residual	55.388	346	.160		
	Total	182.781	347			

a. Dependent Variable: Store Image

b. Predictors: (Constant), Psychographic and Psychological factors

Psychographic and psychological factors (X) had a coefficient of a=0.948 and a significant p-value=0.000 under Model 1 in Table 4.55. This meant that psychographic and psychological factors had a significant effect on store image in a linear relationship with store image.

Table 4.55: Coefficient with Store Image as Dependent Variable

		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B	
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
	(Constant)	.076	.127		0.600	.549	-.174	.327
1	Psychographic and Psychological factors	0.948	.034	.835	28.210	.000	.882	1.014

a. Dependent Variable: Store Image

Because significant relationship existed (p-value=0.000) amid X and X_5, the last step was to ascertain if X still affected Y, when controlling for the impact of X_5 upon Y. Equation (18) was therefore tested.

$$Y = \alpha_{10} + c\text{'}X + bX_5 + \varepsilon_{10} \qquad\qquad \text{equation (18)}$$

The mediating effect of the image of the store on the relationship amongst psychographic, psychological and consumer purchase intention was tested under hypothesis five (H_{05}) which stated as follows:

H_{05}: Store image has no significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

This composite construct regarding psychographic and psychological factors (X) was regressed against purchase intention in the presence of store image (X_5). The model summary of the mediated relationship was presented in Table 4.56. The model had $R^2 = 0.666$ which meant that model one predicted by store image, psychographic and psychological factors explained 66.6% of the variations in purchase intention, but did not explain 33.4% of the variations. The model generated a moderately good fit.

Table 4.56: Model Summary of Mediated Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.816[a]	.666	.664	.50142

a. Predictors: (Constant), Store Image, Psychographic and Psychological factors
b. Dependent Variable: Purchase Intention

ANOVA statistics related to the mediated model was presented by Table 4.57. Model 1 provided a significant p-value=0.000. This meant that the model predicted by store image, psychographic and psychological factors was significant in accounting for changes on purchase intention.

Table 4.57: ANOVA Statistics of the Mediated Model

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	171.417	2	85.709	340.900	.000[b]
1	Residual	85.985	342	.251		
	Total	257.403	344			

a. Dependent Variable: Purchase Intention

b. Predictors: (Constant), Store Image, Psychographic and Psychological factors

From Model 1 in Table 4.58, psychographic and psychological factors had a coefficient of 0.726 with p-value=0.000. Store image had a coefficient of β_2=0.373 and a significant p-value=0.000. Because the coefficient for store image was statistically significant, then since a showed statistical significance in Equation 3, the interpretation was that X_5 (store image) mediated the connection amongst X (psychographic plus psychological factors) and Y (consumer purchase intention).

Table 4.58: Coefficients for Store Image, Psychographic and Psychological Factors

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
	(Constant)	-.234	.160		-1.46	.146	-.549	.082
1	Psychographic and Psychological factors	.726	.077	.536	9.45	.000	.575	.877
	Store Image	.373	.068	.313	5.511	.000	.240	.506

a. Dependent Variable: Purchase Intention

From Table 4.58, the resulting coefficients were used in derivation of the combined fitted model based on the direct effect as shown in equation (19);

$$Y = -0.234 + 0.726X + 0.373X_5 \qquad\qquad \text{equation (19)}$$

Then estimate for c' (which is the combined coefficient for psychographic and psychological factors under mediated model) was evaluated. Because c' was statistically significant, the study therefore rejected research hypothesis 5 (H_{05}) at 95% confidence level and interpreted the outcome to mean that (X_5) store image had a significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

4.17 Summary of Hypothesis Testing

The summary relating to the five research hypothesis tested is presented by Table 4.59. Out of the five research hypothesis and following the data analysis, four research hypotheses were rejected (H_{01}, H_{02}, H_{04}, and H_{05}). This meant the three predictor variables and the mediating construct had a significant correlation with consumer purchase intention of products. The study failed to reject one hypothesis (H_{03}), which meant personality regressor variable had no significant effect on consumer purchase intention. The results of hypothesis 5 (H_{05}) were construed to indicate that store image had a significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

Table 4.59: Summary of Hypotheses Testing

	(H$_o$) Null Hypothesis	R Square (R^2)	ANOVA (Sig.)	β	Coefficient (Sig.)	Decision
H$_{01}$	Motivation has no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.	0.793	0.000	0.110	0.004	Reject H$_{01}$
H$_{02}$	Perception has no significant effect on consumer purchase intention of products in anchor in anchor supermarkets in Nairobi metropolitan, Kenya	0.631	0.000	0.538	0.000	Reject H$_{02}$
H$_{03}$	Personality has no significant effect on consumer purchase intention of products in anchor in anchor supermarkets in Nairobi metropolitan, Kenya.	0.131	0.000	0.023	0.411	Fail to Reject H$_{03}$
H$_{04}$	Lifestyle has no significant effect on consumer purchase intention of products in anchor in anchor supermarkets in Nairobi metropolitan, Kenya.	0.583	0.000	0.460	0.000	Reject H$_{04}$
H$_{05}$	Store image has no significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.	0.666	0.000	0.373	0.000	Reject H$_{05}$

4.18 Overall Model

The study set out to determine the mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Following multiple linear regression analysis, the study dropped consumer personality and the new estimated model changed from the model in equation (6) to the new model in equation (20).

$$Y = \alpha_{11} + \beta_{11}X_1 + \beta_{12}X_2 + \beta_{13}X_4 + \beta_{14}X_5 + \varepsilon_{11} \quad \text{equation (20)}$$

The final overall model coefficients are displayed by Table 4.60 below whose resulting coefficients included; motivation ($\beta_{11}=0.110$), perception ($\beta_{12}=0.553$), lifestyle ($\beta_{13}=0.460$) and store image ($\beta_{14}=0.373$).

Table 4.60: Coefficients for Motivation, Perception, Lifestyle and Store Image

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.365	.159		-2.295	.022
	Motivation	.110	.039	.111	2.858	.005
	Perception	.553	.076	.421	7.232	.000
	Lifestyle	.460	.060	.386	7.676	.000
	Store Image	.373	.068	.313	5.511	.000

a. Dependent Variable: Purchase Intention

The final overall model resulting from this study is expressed in equation (21) below.

$$Y = -0.365 + 0.110X_1 + 0.553X_2 + 0.460X_4 + 0.373X_5 \quad \text{equation (21)}$$

From equation (21), Y = consumer purchase intention, X_1= motivation, X_2= perception, X_4 = lifestyle and X_5= store image. The results indicated that when psychological and psychographic factors were absent, consumer purchase intention

would be -0.365, which means in the absence of psychological and psychographic factors, the consumers may not express purchase intention of products. Consumer perception had the highest effect on purchase intention, where a unit variation in consumer perception would provide 0.553 units positive variation in purchase intention.

Consumer lifestyle had the second highest effect on purchase intention, where a unit change in consumer lifestyle would give 0.460 units positive variation in purchase intention. Consumer motivation had the third highest effect on purchase intention, where a unit change in consumer motivation would provide 0.110 units positive variation in purchase intention. These results were interpreted to mean that psychological factors (relating to perception and motivation) had a significant and positive effect on purchase intention of consumers. It was also established that psychographic factors (in terms of lifestyle) had a significant and positive effect on consumer purchase intention. It was noted that store image partially mediates the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

Chapter five captures a summary of study outcomes, presents deductions, recommendations and suggests areas for further research. Reference is made to each of the research objectives of the study; to determine the effect of motivation, examine the effect of perception, assess the effect of personality and evaluate the effect of lifestyle on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. A summary of the main findings of the research are presented for every study hypothesis. The research draws conclusions based on the findings which are informed by the analysis. Recommendations to management and policy makers are anchored on the conclusion. The contribution this study makes to new knowledge frontiers are highlighted.

5.2 Summary of Major Findings

The general objective of this study was to determine the effect of psychological and psychographic factors on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. To achieve this objective, the study sought to examine the effect of motivation, perception, personality and lifestyle on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. This section summarizes results by each study objective and hypothesis.

5.2.1 Effect of Motivation on Consumer Purchase Intention

Under the foremost objective, the research sought to determine the effect of motivation on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. It was hypothesized that motivation had no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. From the analysis, it was established that motivation had a

positive and significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

The overall model ranked motivations as the variable with the third greatest effect on consumer purchase intention. Further, using Exploratory Factor Analysis (EFA), motivation was ranked as the third factor with the highest effect on consumer purchase intention. Grounded on EFA, those variables that had the highest factor loading and motivated consumers the most (in order of importance) were; easy access of the supermarket, ability to choose the payment method, availability of a variety of products, safety and security of the shopping environment and ability to check out fast.

Using mean analysis to rank the variables that comprised the factor motivation, ability to access a supermarket because of its location was found to be the main motivator, followed by availability of a variety of products and proximity of supermarket to consumers' home. Further, secure environment and customer service were important to consumers. The mean of motivation was high suggesting that on average respondents were in agreement that motivation affected their purchase intention.

5.2.2 Effect of Perception on Consumer Purchase Intention

The second research objective examined the effect of perception on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. This study hypothesized that perception had no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. The outcome from analysis established that consumer perception had the most significant and positive effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

Using EFA, perception was unveiled as the factor with the highest factor loading. Under EFA, the variables that loaded on perception factor based on their rank order were; the brand logo inspires consumer to buy products from the supermarket, brand logo attracts consumers to purchase products from the supermarket, the supermarket

brand logo inspires consumer confidence about the retailer, the supermarket colours attract consumers to visit the store regularly, the colours of the supermarket make consumers feel relaxed when shopping, the supermarket colours encourage consumers to visit the store often and the supermarket colours make shoppers to stay longer in the supermarket.

Using mean analysis, the variables that comprised consumer perception were ranked in order of importance as including; colours of the supermarket inspire consumers to buy more products, followed by supermarket colours make consumers stay longer and supermarket colours encourage shoppers to visit the store often. The mean of perception was high which pointed that a big number of respondents agreed that perception affected consumer's intention to purchase products.

5.2.3 Effect of Personality on Consumer Purchase Intention

Objective three of the research assessed the effect of personality on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. It was hypothesized that personality had no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Using EFA, personality had no items that loaded on it and hence it was dropped from further analysis. It was therefore inferred that personality had no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

5.2.4 Effect of Lifestyle on Consumer Purchase Intention

The fourth research objective evaluated the effect of lifestyle on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. The research indicated that lifestyle had the second most significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. The outcome of EFA factor loading showed that lifestyle was the second factor with the greatest effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.   The variables which informed lifestyle to a great extent based on their factor loading were; consumers buy products

from a supermarket since friends recommend, followed by consumer shop in the supermarket because they prefer it, is their first choice, like it, as a part time/hobby, find its colours attractive, they learnt about the supermarket from their friends; because it is a reflection of who they are and they can buy trendy/stylish/fashionable products.

Using mean analysis, the variables with the highest mean for lifestyle were; consumer likes to shop in the selected supermarket, followed by the supermarket is consumers' first choice when they want to shop, consumer prefers buying from the supermarket than any other, and consumer prefers buying trendy/stylish/fashionable products from the supermarket. The mean of consumer lifestyle was low implying most of the respondents were neutral on how lifestyle affected their purchase intention.

5.2.5 Mediating Effect of Store Image on the Relationship between Psychographic and Psychological Factors and consumer Purchase Intention

Under the fifth research objective, the study wanted to determine the mediating effect of store image on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Resulting from a mean analysis ranking, the elements to pay attention to when creating a store imagery are; ability of supermarket to offer a wide range of products, followed by affordability of products, willingness of supermarket staff to guide consumers, reputation of the supermarket, background music in the store that makes consumers feel peaceful, the scent/fragrance/ aroma that enhances consumer mood and having air conditioning that makes consumers feel comfortable.

The research had hypothesized that store image had no significant mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. The study revealed that store image had a significant and partial mediating effect on the relationship between psychographic and psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

5.3 Conclusion

From the summary of the study results, the following conclusions were made on the effect of psychographic and psychological factors on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. This research concluded that psychographic and psychological factors had a significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. The study outcome indicated that psychological factors comprised of two main variables; perception and motivation while lifestyle comprised the key psychographic variable.

5.3.1 Effect of Motivation on Consumer Purchase Intention

The study results led to the conclusion that motivation had a positive and significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Motivation had the third highest effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Consumers were motivated to buy products by easy access, freedom to choose payment method and check out fast. Further, availability of a variety of products, safety and security of the supermarket environment motivated consumers to buy products.

5.3.2 Effect of Perception on Consumer Purchase Intention

The study findings established that perception had a positive and significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Perception had the utmost effect on purchase intention. The most effective perceptual maps were the supermarket brand logo that moved consumers to buy products since it inspired confidence about the retailer. This implied that consumers were able to trust the quality of products. The colours of the supermarket attracted consumers to the supermarket because they made them feel relaxed such that they stayed longer and bought more products.

5.3.3 Effect of Personality on Consumer Purchase Intention

While psychographic factors were initially conceptualized as a two factor construct comprising of personality and lifestyle, the EFA analysis dropped personality. Further, analysis provided evidence that personality had no significant effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya.

5.3.4 Effect of Lifestyle on Consumer Purchase Intention

The study outcome established that lifestyle had a significant and positive effect on consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. Lifestyle had the second highest effect on purchase intention. Focusing on lifestyle, the key variables that affected consumer purchase intention in order of importance included; consumers buy products following recommendation from friends and because shopping is their part time/hobby. Further, consumers are attracted by the supermarket colours since they reflect who they are as well as being able to purchase trendy/stylish/fashionable products.

5.3.5 Mediating Effect of Store Image on the Relationship between Psychographic and Psychological Factors and consumer Purchase Intention

Following the test of mediating effect, it was concluded that store image partially mediated the relationship amongst psychographic factors, psychological factors and consumer purchase intention of products in anchor supermarkets in Nairobi metropolitan, Kenya. The variables that indicated a positive store image were affordable products, guidance accorded by staff when buying products and a good reputation of the supermarket. Moreover, background music, pleasant store fragrance and air conditioning enhanced the consumers' mood and comfort respectively.

5.3.6 Contribution to New Knowledge and Breakthrough findings

This study was significant since it contributed to these new knowledge frontiers. While supermarkets in Kenya pay attention to promotions and advertisements to attract consumers to buy their products, this study has unearthed other constructs that

have a stronger effect in form of psychographic and psychological constructs. Further, word of mouth is a powerful marketing communication tool amongst consumers. Management should capitalize on word of mouth by use of social media to reach out to their target consumers. Moreover, store image is key and requires focus and yet management emphasizes more on products and service delivery. These are areas that management ought to optimize to turn around their businesses.

5.4 Recommendation

Based on the foregoing results and conclusions, this study recommends the following:

5.4.1 Managerial Recommendations

Consumer purchase intention of products is a dynamic process since the feelings, thinking and actions of distinct consumers are always changing. Management needs to pay attention to factors that affect consumer purchase intention of products identified in this study. They should create a positive perception about their products because this has the highest likelihood of triggering consumers to purchase their products. They can do this by designing a brand logo that stands out from others and store colours to attract consumers buy their products. Through marketing communication, the management can build their brand logo to attract more consumers to buy in their stores.

The importance of consumer lifestyle to management cannot be overemphasized. It is recommended that management should undertake regular audits to understand the changing consumer lifestyles. One important aspect of consumer lifestyle that should be monitored closely is use of word of mouth recommendation from friends. Firms can come up with ways of capitalizing on social media to create a brand identity that resonates with the lifestyles of the consumers. Word of mouth is an important breakthrough, not only because it is cost effectiveness but also because of the fast evolution of social media and vast usage by consumers. These fast changes are a challenge for marketers using social media because they have to continually review their current strategies to optimize evolving trends.

It is recommended that supermarket management must endeavor to build a strong store image by formulating winning strategies and aggressively communicating a competitive value preposition to attract and retain price sensitive consumers. The value preposition can be converted into a slogan or jingle that customers can easily recall. The management should train their staff to be customer centric to win more consumers given the competitiveness of the retail industry. It is further recommended that supermarkets must have a customer service delivery charter. The service charter must be promptly displayed for customers to read and it will act as a service standard that employees have to uphold to enhance customer focus.

5.4.2 Policy Recommendations

It is recommended that policy regulators should enact laws that protect the supermarket brand and brand logo from unfair competition. Given the massive investment that comes along with brand building and following the revelation that the brand is important at driving consumer purchase intention of products, it is only imperative that the brand is safely guarded from unfair competition or business malpractices by law. It is recommended that policy formulators should have legislations that address security and safety in shopping malls because one of the motivators to shoppers was assurance of safety and security.

The study recommends that policy makers ought to ensure that business premises have good infrastructure like roads that provide easy access and exit from the supermarket. They should consider setting up supermarkets in the most proximate location to consumers; since the study revealed that consumers preferred shopping in supermarkets that were on their way home, next to their homes or work place and with parking lots they could easily access. In terms of operational logic, it is recommended that policy makers such as banks and telecommunication firms should facilitate consumers to pay for products using a variety of payment methods. Technological advancement gives consumers optional payment methods including M-Pesa, credit/debit cards and pay pal, besides cash payment. With such hassle free facilities, businesses have a greater potential of affecting consumer purchase intention in favour of their products.

5.5 Areas for Further Studies

The research focused on psychographic and psychological factors and their effect on consumer purchase intention of products. Consumer buyer behaviour theories reveal additional constructs that define consumer behaviour. The study recommends that further academic effort should be aimed at identifying the effect of these additional factors on consumer purchase intention in a supermarket context. Furthers, scholars can adapt this study to the service industry.

While this study examined store image as a mediating variable, future studies can examine its direct effect on consumer purchase intention when applied as a predictor variable. This can unearth additional reasons that make some supermarkets more competitive than others and perhaps help in formulating relevant strategies leveraging on store image.

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APPENDICES

Appendix 1: Questionnaire for Consumers

Instructions:

Please read the instructions given and answer the questions as appropriately as possible. This is a specifically designed questionnaire to help the researcher collect views on the topic: "Psychographic and Psychological Determinants of Consumer Purchase Intention of Products in anchor Supermarkets in Kenya".

PART 1: GENERAL INFORMATION

Please answer all the questions by either by writing in the spaces provided or ticking in the boxes.

1. Kindly indicate your gender: Male [   ]   Female [   ]
2. Kindly indicate your age:

Below 18 years [   ]   19-25 years [   ]   26-35 years [   ]   36 -55years [   ]   over 56 years [   ]

3. What is your highest level of education?

Primary [   ] Secondary [   ] College/Polytechnic/Technical Institute [   ] Undergraduate [   ]

Others, please specify _____

4. How long have you been purchasing products from this Supermarket?

 Less than 1 year [   ] 1- 3 years [   ] 3- 6years [   ] 6- 9 years [   ] More than 9 years [   ]

5.   Where is your favorite Supermarket located? (Tick whichever is relevant to you)

Near an estate [ ] in a shopping mall [ ] near a bus stop [ ] near my workplace [
]

Others, please specify_____

6. Please indicate your average monthly income.

Below ksh. 30,000[   ] ksh. 30,000 to 60,000[   ] ksh 60,000 to 90,000[   ] above
ksh 90, 0000[   ]

7.   Kindly give the names of supermarkets that you frequently purchase
products from

1._____

2._____

3._____

List two reasons why you purchase products from these supermarkets

1._____

2._____

8. Do you purchase products from supermarkets NOT situated in a mall
(shopping complex)?

Please tick YES if you do or No if you do not. YES [   ]   NO [   ]

If YES, please indicate the reasons why you purchase from these supermarkets
NOT located in Shopping malls

Please explain how you came to know the supermarkets you purchase products from.

Advertisement [   ]   Word of mouth [   ]   By chance [   ]

9.   Kindly tick the product categories you purchase from the supermarkets regularly

[   ] Groceries (food items)   [   ] Nonfood items   [   ] Ready-to eat-food

Others, please specify

_____

_____

PART 2: CONSUMER MOTIVATION

Kindly indicate your opinion regarding the following statements on motivation by ticking in the relevant box.

5=Strongly Agree   4=Agree   3=Neutral   2=Disagree   1=Strongly Disagree

		5	4	3	2	1
1	I buy products from this supermarket because I access it easily by public or private transport					
2	I purchase products from this supermarket since I can shop at any time					
3	I shop from this supermarket since it is near my home/work place					
4	I buy products from this supermarket as it provides parking space for me					
5	I shop in this supermarket because of its safe and secure environment					
6	I purchase products from this supermarket since I am able to choose the payment method (cash or mobile money or credit card)					
7	I buy products from this supermarket because I am able to check out fast					
8	I purchase products from this supermarket as it is a one stop shopping					
9	I shop in this supermarket since I get free samples					
10	I purchase products from this supermarket because I get a variety of					

	products					

		5	4	3	2	1

11	I buy products from this supermarket as the customer service meets my expectations					
12	I shop from this supermarket for self-fulfillment					

Please indicate other motivation factors that are likely to encourage you to make a decision to purchase products or visit the supermarket

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PART 3: CONSUMER PERCEPTION

Kindly indicate your opinion regarding the following statements on perception by ticking in the relevant box

5=Strongly Agree   4=Agree   3=Neutral   2=Disagree   1=Strongly Disagree

13	I shop in my favorite supermarket when I see their brand logo					
14	I am attracted to purchase products from the supermarket by the brand logo					
15	The brand logo inspires me to buy products from the supermarket					
16	The supermarket brand logo inspires confidence about the retailer					
17	The supermarket colours attract me to visit the store regularly					
18	The colours of the supermarket make me feel relaxed when shopping					
19	The supermarket colours encourage me to visit the store often					
20	The supermarket colours make me stay longer in the supermarket					
21	The colours of the supermarket inspire me to buy more products					

Please indicate other perception factors that are likely to encourage you to make a decision to purchase products or visit the supermarket

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PART 4: CONSUMER PERSONALITY

Kindly indicate your opinion regarding the following statements on personality by ticking in the relevant box

5=Strongly Agree   4=Agree   3=Neutral   2=Disagree   1=Strongly Disagree

		5	4	3	2	1
22	Sometimes I buy products from this supermarket out of emotions					
23	I stick to a shopping list when I buy from this supermarket					
24	I only buy products from my favorite supermarket					
25	I like shopping from different supermarkets					
26	I only buy products from this supermarket because I know it well					
27	I shop in this supermarket for the fun of it					
28	I purchase products from this supermarket because I am able to socialize with others					
29	Shopping in this supermarket is adventurous for me					
30	I prefer paying by cash when I purchase products from this supermarket					
31	I buy products from this supermarket because it has a return policy for substandard products					
32	I learnt about this supermarket from my friends					
33	I buy products from this supermarket since my friends recommend it					
34	I purchase products from this supermarket as it fits my social status					
35	I buy products from this supermarket because of the store-image					
36	I purchase products from this supermarket since I find its colours attractive					
37	I shop from this supermarkets as a pastime/hobby					
38	I spend time browsing in this supermarket					
39	I like shopping in this supermarket					
40	I prefer buying products from this supermarket than any other					
41	This supermarket is my first choice when I want to shop					
42	I buy trendy/stylish/fashionable products from this supermarket					
43	I purchase products from this supermarket because it is a reflection of who I am (my uniqueness)					

Please indicate other personal factors that are likely to encourage you to make a decision to purchase or visit the supermarket……………………………………….

PART 5: CONSUMER LIFESTYLE

Kindly indicate your opinion regarding the following statements on lifestyle by ticking in the relevant box

5=Strongly Agree   4=Agree   3=Neutral   2=Disagree   1=Strongly Disagree

Please indicate other lifestyle factors that are likely to encourage you to make a decision to purchase products or visit the supermarket……………………………….

PART 6: STORE IMAGE

Kindly indicate your opinion regarding the following statements on store image by ticking in the relevant box

5=Strongly Agree   4=Agree   3=Neutral   2=Disagree   1=Strongly Disagree

		5	4	3	2	1
44	I buy products from this supermarket because of its reputation					
45	I shop from this supermarket since it offers me a wide range of products to select from					
46	I purchase products from this supermarket because the products are affordable					
47	I shop from this supermarket because it is well lit					
48	I buy products from this supermarket because of its attractive displays					
49	I purchase products from this supermarket since the scent/fragrance/ aroma enhances my mood					
50	I shop from this supermarket as the air conditioning makes me feel comfortable					
51	The music played in this supermarket encourages me to buy more products					
52	The background music in this store makes me feel peaceful					
53	I buy products from this supermarket because the staff are able to guide my shopping					

Please indicate other store image factors that are likely to encourage you to make a decision to purchase or visit the supermarket

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PART 7: PURCHASE INTENTION

Kindly indicate your opinion regarding the following statement on purchase intention by ticking in the relevant box.

5=Strongly Agree   4=Agree   3=Neutral   2=Disagree   1=Strongly Disagree

		5	4	3	2	1
54	I am inspired to buy products from this supermarket regularly					
55	I would like to visit this supermarket again					
56	I plan on buying products frequently from this supermarket					
57	I want to shop for a longer time in this supermarket					
58	I will recommend this supermarket to family and friends					
59	In future I will buy products from this supermarket					
60	I would advise others to buy products from this supermarket					

Please indicate other factors that are likely to encourage you to make a decision to purchase products or visit the supermarket

…………………………………………………………………………………………..

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Appendix II: Anchor Supermarket Located in Nairobi Metropolitan Malls

	Name of Malls in Nairobi City County	Anchor Supermarkets
1	Sarit Centre	Carrefour
2	Two Rivers Mall	Carrefour, Chandarana Foodplus
3	Capital Centre	Naivas
4	The Crossroads Mall	Tuskys
5	Galleria Mall – Karen	Carrefour
6	Garden City Shopping Complex	Game Stores, Shoprite
7	The Green House Mall	Naivas
8	Greenspan Mall	Tuskys
9	Highway Mall	Mulleys
10	The Hub Karen	Carrefour
11	The Junction Mall	Carrefour
12	Karen Triangle Shopping Mall	Karen Provision Store
13	The Mall	Naivas
14	Mountain Mall	Naivas
15	The Point	Naivas
16	Prestige Plaza	Nakumatt
17	Sarit Centre	Carrefour
18	Shujaa Mall	Cleanshelf
19	T-Mall	Tuskys
20	Thika Road Mall	Carrefour
21	The Village Market	Carrefour
22	Nextgen Mall	Souk Bazaar
23	Westgate Shopping Mall	Shoprite
24	Yaya Centre Mall	Chandarana Foodplus
25	Adlife Mall	Chandarana Foodplus
26	Rosslyn Riviera Mall	Chandarana Foodplus
27	Eastleigh Shopping Mall	None
28	Diamond Plaza 1 Parklands	Chandarana Foodplus
29	Diamond Plaza 2 Parklands	Tuskys
30	Southfield Shopping Mall	Choppies
31	Highridge Mall	Chandarana Foodplus
32	Waterfront Karen Mall	Game Stores
33	Oil Libya Plaza	Chandarana Supermarket
	Name of Malls in Kiambu County	**Anchor Supermarkets**
1	Ananas Mall, Thika	Tuskys
2	Flame Tree Park - Makongeni Thika	None
3	Juja City Mall	Tuskys
4	KU Unicity Mall	None
5	Nakumatt Ridgeways	None
6	Spur Mall, Ruiru	Naivas
7	Tuskys' Mall - Section 9 Thika	Tuskys
8	Ciata Mall	Naivas
9	Kiambu shopping Mall	Choppies
	Name of Malls in Machakos County	**Anchor Supermarkets**
1	The Digital Mall - Mlolongo	Mulleys
2	Gateway Mall - Syokimau	Naivas
3	Kiambaa Mall	Naivas
4	The Masaa	Mulleys
5	Signature Mall	Choppies
	Name of Malls in Kajiado County	**Anchor Supermarkets**
1	Maasai Mall - Ongata Rongai	Choppies
2	Milele Mall – Ngong	Tuskys
3	Naivas Kitengela Mall	Naivas

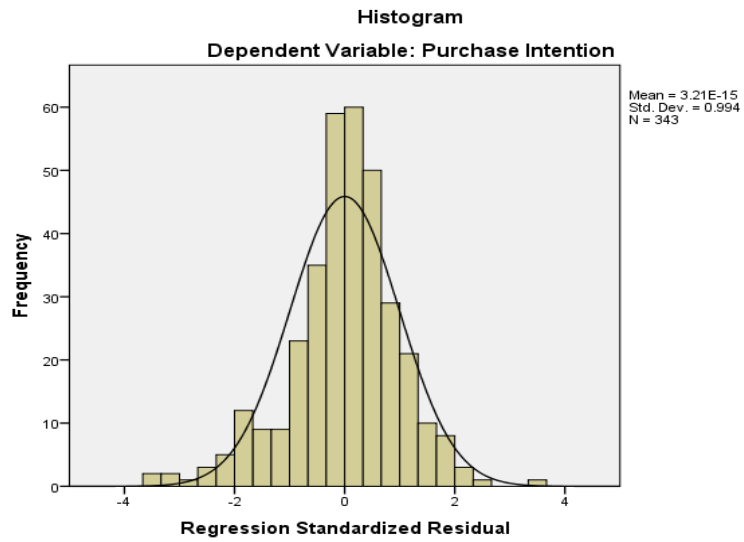Source (Mwangasha, 2018; Otieno, 2019)

Appendix III: Unrotated Component Matrix of Psychographic / Psychological Components

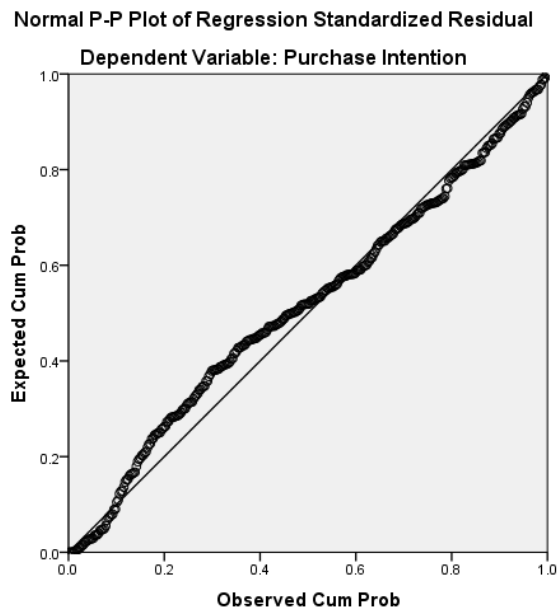|	Component			
	1	2	3	4
I purchase from this supermarket since I find its colours attractive	.648			
The supermarket colours attract me to visit the store regularly	-.628			
The brand logo inspires me to buy from the supermarket	-.602	.567		
I shop from this supermarkets as a part time/hobby	.597			
The colours of the supermarket make me feel relaxed when shopping	-.583			
I am attracted to purchase from the supermarket by the brand logo	-.573			
I shop in my favorite supermarket when I see their brand logo	-.568			
I purchase from this supermarket because it is a reflection of who I am (my uniqueness)	.564	.506		
The supermarket colours encourage me to visit the store often	-.540			
I buy from this supermarket because of the store-image	.540			
The supermarket brand logo inspires confidence about the retailer	-.537			
I buy trendy/stylish/fashionable products from this supermarket	.529			
The supermarket colours make me stay longer in the supermarket	-.516			
The colours of the supermarket inspire me to buy more				
I shop from this supermarket for self-fulfillment				
I spend time browsing in this supermarket				
I shop in this supermarket since I get free samples				
I shop in this supermarket for the fun of it				
I purchase from this supermarket as it fits my social status				
Sometimes I buy from this supermarket out of emotions				
I buy from this supermarket since my friends recommend it		.539		
I learnt about this supermarket from my friends				
I buy from this supermarket because it has a return policy for substandard products				
I stick to a shopping list when I buy from this supermarket				
I purchase from this supermarket because I get a variety of products			.546	
I buy from this supermarket because I access it easily			.517	
I purchase from this supermarket since I am able to choose the payment method				
I shop in this supermarket because of its safe and secure environment				
I buy from this supermarket as the customer service meets my expectations				
I purchase from this supermarket since I can shop at any time				
I purchase from this supermarket because I am able to socialize with others				
I buy from this supermarket because I am able to check out fast				
I purchase from this supermarket as it is a one stop shopping				
Shopping in this supermarket is adventurous for me				
I prefer paying by cash when I purchase from this supermarket				
I prefer buying from this supermarket than any other				.514
This supermarket is my first choice when I want to shop				
I like shopping in this supermarket				
I like shopping from different supermarkets				
I only buy from my favorite supermarket				
I shop from this supermarket since it is near my home/work place				
I buy from this supermarket as it provides parking space for me				
I only buy from this supermarket because I know it well				

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

Appendix IV: Normal Probability Plot and Normal P-P Plot

Histogram
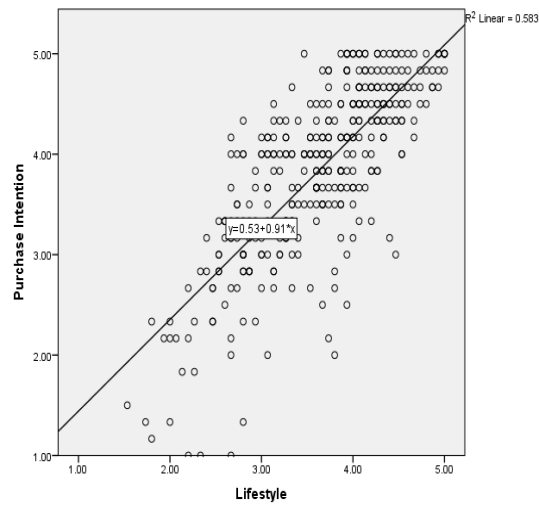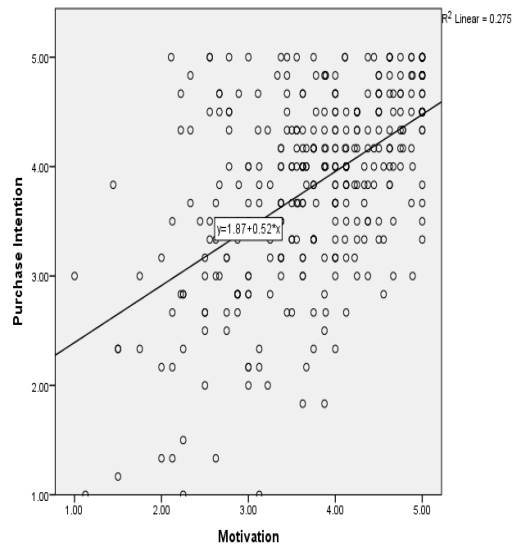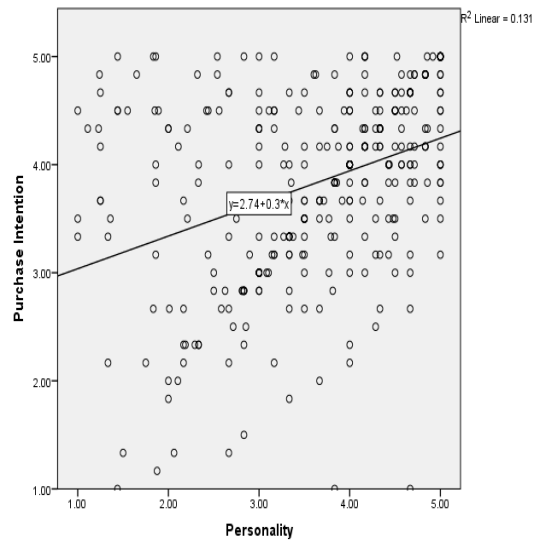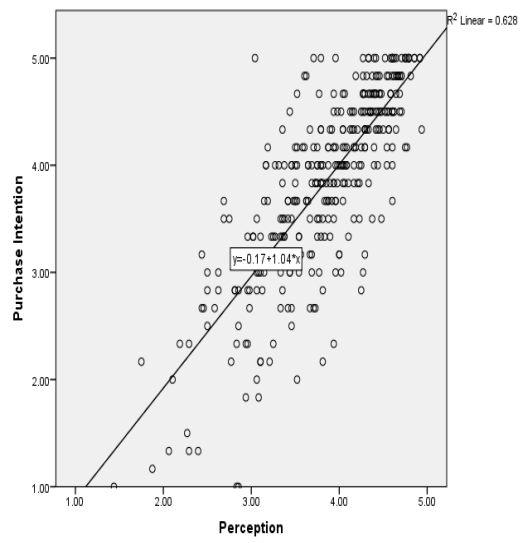Dependent Variable: Purchase Intention

Mean = 3.21E-15
Std. Dev. = 0.994
N = 343

a)   Normal Probability Plot

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Purchase Intention

b)   Normal P-P Plot

Appendix V: Scatter Plots

Appendix VI: NACOSTI Research License

Ref No: 567197

Date of Issue: 03/June/2020

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