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Factors Influencing Retail Outlet Choice of Women Purchasing Fresh Fruits in Trinidad and Tobago

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Many consumer business decisions may eventually be reduced to a dichotomous choice, such as, where to purchase fresh fruit in Trinidad and Tobago (T&T) – Traditional outlet (public market and roadside stand) or Modern outlet (supermarket). From a retail outlet perspective, traditionally fresh fruit was predominantly sold in the public markets and roadside stalls in T&T. Today the shopper is presented with an expanded range of options, including domestic and foreign supermarkets. Binary Logistic regression is used to determine the impact of multiple independent variables presented simultaneously to predict membership in one or the other categories of the dependent variable, in this case Traditional or Modern retail outlet. This study focuses on the retail outlet attributes and socio-economic attributes of females as factors influencing retail outlet choice for fresh fruits in T&T. The results obtained indicated that income and a factor called "Service" obtained from factor analysis of the store attributes are statistically significant in the choice of retail outlet for the purchase of fresh fruits by women in T&T. This information should assist retail outlet managers in the development of their business strategies.

Key Words: Socio-economic attributes, Store attributes, Trinidadian women, fresh fruit, retail outlet choice

Introduction

In Trinidad and Tobago (T&T) there has been little research undertaken to identify who shops where and why. However, in the meantime supermarkets[1] and roadside retail outlets in T&T continue to be established at a rapid rate. In the last decade or so a number of the major supermarkets have remodeled, with expanded fresh fruit and vegetable departments, in an attempt to gain market share as competition in the food retail sector increases. Consumers now have an expanded range of options from which to purchase food. How does the female fruit shopper in T&T choose where to shop? This is the focus of this study.
Trinidad and Tobago, unlike its other CARICOM neighbors has an economy that is based on oil and gas. Hence, the country has been able to make considerable development progress during the last two decades when compared to some of the other CARICOM members, such as Grenada. In 1970 Gross Domestic product (GDP) per capita in T&T was US $869 and was less than GDP per capita in the world (US$ 921) by US$ 52. In 2013 GDP per capita in T&T was US$ 18240 and was more than GDP per capita in the World (US$ 10553) by US$ 7687. Table 1 illustrates the GDP per capita for T&T for the period 1970 to 2013. As can be deduced from this table the GDP per capita in 2013 was approximately 21 times that of 1970. It is therefore not surprising to find international retailers such as Price Smart and Payless Shoes in T&T.

Table 1: T&T GDP per capita 1970 to 2013

Year	GDP/capita (US$)
1970	869
1980	5746
1990	4148
2000	6431
2010	15495
2013	18240

Source: http://kushnirs.org

Consumers choose different retail outlets as a result of their own preferences and habits relative to the attributes of the retail outlets available. The store attributes and socio-economic factors influencing retail outlet choice have attracted the interest of researchers for many decades and still are an area of

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interest today in many developed and developing countries. However, there appears to be few studies that attributes, store and shopper, are simultaneously analyzed. Tripathi and Sinha (2008) state "The literature on store choice has mainly studied the store attributes, and ignored the consumer attributes in store choice". There are numerous different analytical approaches in the literature commonly used when studying store choice and patronage behavior. These range from simple Chi-square test to sophisticated regression models. This study utilizes the Binary Logit Regression methodology.

The rest of the paper is organized as follows. The next section provides a brief review of some relevant literature to this study. This is followed by a statement of the problems addressed in the study. Thereafter, the analytical approach and conceptual framework along with data used in the study are described. This is followed by the results, and finally the conclusions and discussion.

Literature Review

Sustained economic growth in developed and developing countries has resulted in a positive rate of growth in real per capita income. Consequently, consumers' decision of where to shop might not be only price driven. In the contemporary fresh fruit market in T&T with more educated, health conscious, and time pressured shoppers factors such as convenience and comfort might be much more influential on where one shops than the price of the product. A better understanding of consumers' behavior and those key factors that affect consumers' choice of retail outlet in the highly competitive food retail sector in T&T is a must for retail outlet operators.

The socio-economic profile of shoppers at different retail formats have been investigated, especially in developed countries by numerous researchers, and with the transformation of the retail sector in emerging and developing economies a number of studies are now being done there. For example in a recent study by Oghojafor and Nwagwu (2013) titled "Choice of Shopping Outlets for Grocery Products and the Socio-Economic Profile of Female Consumers in Lagos Nigeria" they examined the influence of income, education level attained, type of employment, marital status and family size on choice of shopping outlets for grocery products. They found that socio-economic variables such as, income, level of education, type of employment, marital status and family size did not influence retail outlet choice for groceries by Nigerian women.

In a study by Iqbal et al. (2013) on Pakistani Society titled, "Impact of Demographic Factors on Store Selection: An Insight in Pakistani Society" they found education level, occupation, income level and household size did influence store selection. Mirza (2010) in her study of urban Pakistanis found that age, gender and occupation had no influence on the choice of retail format, while household income, household size and education does influence choice of retail format. As she reported her findings differed from Prasad and Reddy (2007) who found age, occupation, educational level, household income level and household size does influence the choice of retail format.

Prasad and Aryasri (2011) in their study on retail format choice for food and grocery products in India found that shoppers' age, gender, occupation, education, monthly household income, family size and distance travelled to store have significant association with retail format choice decisions.

The store attributes influencing retail outlet choice have attracted the interest of researchers for many decades and still is an area of interest today. More than five decades ago, Martineau (1958) in a study titled 'The Personality of the Retail Store' suggested that the store's personality or image has two components, its functional qualities and its psychological attributes. The functional attributes included such attributes as, location, assortment of products and store layout, while the psychological attributes related to the feelings generated by functional factors such as spacious, not crowded etc. Since then there has been many other aspects of the store that have been identified as influencing retail outlet choice.

Kunkel and Berry (1968) suggested that part of the problem academics and practitioners encountered while researching retail image was due to the difficulty in arriving at a consensus of what exactly is store image. They suggested the following definition: 'retail store image is the total conceptualized or expected reinforcement that a person associates with shopping at a particular store'. In an attempt to operationalize their definition they suggested the following twelve components of store image: Price of merchandise; Quality of merchandise; Assortment of merchandise; Fashion of merchandise; Sales personnel; Location convenience, Other convenience factors; Services; Sales promotions; Advertising; Store atmosphere and Reputation on adjustments. Others, such as, Saraswat et al (2010) define store image as the symbolic, experiential expression of the manner in which consumers see or visualize a store.

Prashar (2013) examined retail outlet attributes that acted as drivers of store selection in the Indian food and grocery sector for three formats, convenience stores, supermarkets and hypermarkets. This study found that availability and variety of products at store, store ambience, service and facilities, and

value for money were the key factors in store selection. Further, this study found that store location was outperformed by other store atmospherics. Zameer and Mukherjee (2013) also studied the food and grocery retail patronage behavior in India between Kirana stores and modern retailers; however, they focused on urban consumers. In this study seventeen factors were analyzed: Distance (convenience of location), Parking facility, Product variety, Product quantity to be purchased, Expected prices, Phone order facility, Home delivery facility, Sales promotion schemes, Credit facility, Bargaining facility, Product quality, Self-service facility, Time required for shopping (convenience of quick purchase), Goods return facility, Goods exchange facility and Availability of loyalty programs. In this study they found that there was a significant difference in the role played by convenience of location, parking facility, product variety, product quantity, home-delivery facility, sales promotion schemes, bargaining facility, self-service facility, goods return facility, goods exchange facility and availability of loyalty programs between the two formats, Zameer and Mukherjee (2013).

Panda (2013) in a study titled "Customer Patronage towards Food and Grocery Retail – A Case Study" analyzed fifteen variables thought to influence selection between traditional outlets and modern outlets in Odisha state in India, using the Paired t-test approach. The variables analyzed by Panda (2013) were convenient location, parking space, product volume, product variety, expected price, phone order service, home delivery, availability of credit, convenience of time, goods return facility, goods exchange facility, bargaining facility, self service facility, sales promotion schemes, and loyalty programs. Opinion of the customers regarding convenient location, parking space, product volume, product variety, home delivery, goods return facility, goods exchange facility, and customer loyalty programs were significantly different in the two formats. Variables like parking space, product variety, product volume to be purchased, sales promotion schemes, self service facility, and customer loyalty programs led the customers to the organized retail formats.

It is against this backdrop the following store attributes were identified for this study: Price of fruits, Variety of fruits available, Presentation of fruits, Ability to self select fruits, Availability of other food products, Convenience of location, Appearance of place, Speed of service and Customer advice offered. The demographic variables selected were age, occupation, education level attained, household size and household monthly income. Using the Binary Logit methodology this study attempts to increase our knowledge on food marketing in the Caribbean in general, and more specifically on fresh fruit marketing in T&T.

Research Problems and Conceptual Framework

Based on the brief review provided above the problems that will be addressed in this study are as follows:

(1) To identify the most purchased fruit in the past year based on volume of fruits purchased;
(2) To Identify the preferred choice of retail outlet for female fresh fruit shoppers in T&T;
(3) To identify the socio-economic and store attributes that influences the choice of retail outlet for fresh fruit purchasing by women in T&T;

Figure 1 illustrates the conceptual framework used in the study. The demographic variables and store attributes are hypothesized to have an influence on being either a traditional or modern outlet shopper of fresh fruits. Since the dependent variable is a dichotomous variable – traditional or modern, and the predictors - demographic and store attributes variables are all categorical the binary logit model was thought suitable for this exercise.

For purposes of this exercise the dependent variable is defined as follows:

Traditional outlet - public markets and roadside stands, and modern outlet - supermarkets.

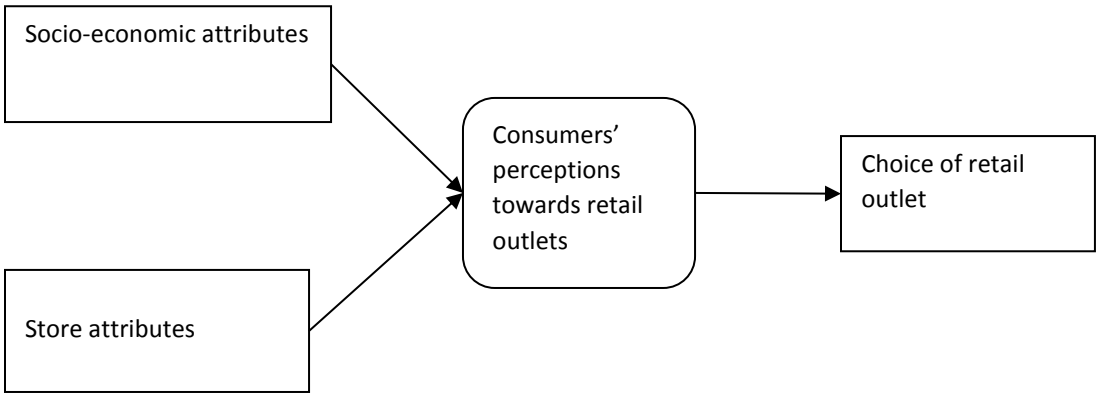

Figure 1: Conceptual framework of the study

Analytical Approach and Data

To investigate what shoppers' and store attributes influenced the choice of outlet between the modern retail outlets and the traditional formats a questionnaire was developed and pretested in July 2014. The questionnaire tried to identify the main choice of retail outlet used by respondents when purchasing fresh fruits. Based on recall, respondents were also asked to indicate the fresh fruit purchased the most in the last year from a volume basis. The respondents were asked to rank the following store attribute on a scale of 1 to 5, where 1 was not important and 5 very important, price of fruits, assortment of fruits availability, presentation of fruits, ability to self select fruits, availability of other food products, convenience of location, appearance of place, speed of service and customer advice offered. Socio-economic attributes of the respondents were also collected such as household income, educational level attained, age, family size, and occupation. The decision rule employed in this study is as follows: reject the null hypothesis if the probability of the test statistic is less than or equal to alpha 0.05.

A convenience sampling method was used to collect the data. Data collection was restricted Trinidad. Questionnaires were administered to prospective respondents who were willing to participate at banks, hospitals, the University of the West Indies and outside supermarkets and in public markets during the months of August and September 2014. A total of 350 questionnaires were administered of which 306 were fully completed and returned, giving a response rate of 87 percent. The relevant data was analyzed using SPSS version 20. The analysis was conducted in a three stage process: i) Descriptive analysis; ii) Factor analysis; and iii) Binary logit analysis.

Tables 2 illustrates the coding of the dependent variable used in the binary logit regression.

Table 2: The coding of the dependent variable.

Variable	Coding	Label
Dependent variable	1	Public market
	0	Supermarket

The following binary logit model was developed:
Logit (Y) = Natural log odds = ln (π/ (1-π) = α + βX
Where:
Y = is the retail outlet of choice of women purchasing fresh fruits;
α = constant
X = a vector of independent variables – retained underlining factors from the factor analysis and demographic variables:
X_1 = *age* X_2 = *income* X_3 = *educational level attained* X_4 = *marital status* X_5 = *household size* X_6 = *employment status* X_7 = *retained factors from the factor analysis*
The ranking of the store attributes were analyzed before factor analysis was used to identify the underlying factors.

Results

Table 3 illustrates a breakdown of the independent demographic variables into the various categories. The sample consisted of 35% of women over 40 years old and 65% forty years old and younger. The majority (72%) were employed. With regards to educational status, 7o% were tertiary level trained with the remaining 30% having secondary and lower levels of education. The majority of the women (63%)

were single. Seventy percent of the women lived in households that had one to four persons. The majority of the households (68%) had monthly income of less than TT$ 15,000[2].

Table 4 illustrates the number of persons selecting the various Likert Scale categories for the store attributes, where 1 was not important, 2 of little importance, 3 neither here nor there, 4 important and 5 very important. Using this information and Point Score analysis, see Ilkbery (1977), the factors are ranked in descending order in table 4. As is observed in this table the "appearance of the place" received the highest ranking, while availability of other food products was ranked the lowest. It is worthy to note that price of fruits was ranked 5th.

Table 3: Frequencies of independent variables in model

Variables		Frequency	Percent
Age	40 years and younger	199	65
	>40 years	107	35
Employment status	Employed	221	72
	Unemployed	85	28
Educational level	University	214	70
	Secondary & under	92	30
Marital status	Single	192	63
	Other	114	37
Household size	1-4 persons	215	70
	>4 persons	91	30
Income	<$15000	208	68
	>$15001	98	32

Table 4: Number of respondents selecting the different Likert Scale categories and their ranking of importance

Store attribute	1	2	3	4	5	Ranking
Appearance of place	4	2	11	54	235	1
Presentation of fruits	2	12	33	105	154	2
Ability to self select fruits	7	8	38	91	162	3
Convenience of location	5	11	38	134	118	4
Price of fruits	13	13	33	119	128	5
Variety of fruits available	11	19	44	147	85	6
Speed of service	5	20	76	132	73	7
Advice offered customer	35	38	97	86	50	8
Availability of other food products	45	40	98	86	37	9

Figure 2 illustrates the percentages of the respondents selecting the top three most purchased fruits (Bananas, Apples and Watermelon) and an "other" category in the past year based on volume. It is important to note that the two top fruits are predominantly imported into T&T, and far exceeded the volume of watermelon which is domestically produced (bananas more than three times and apples more than twice).

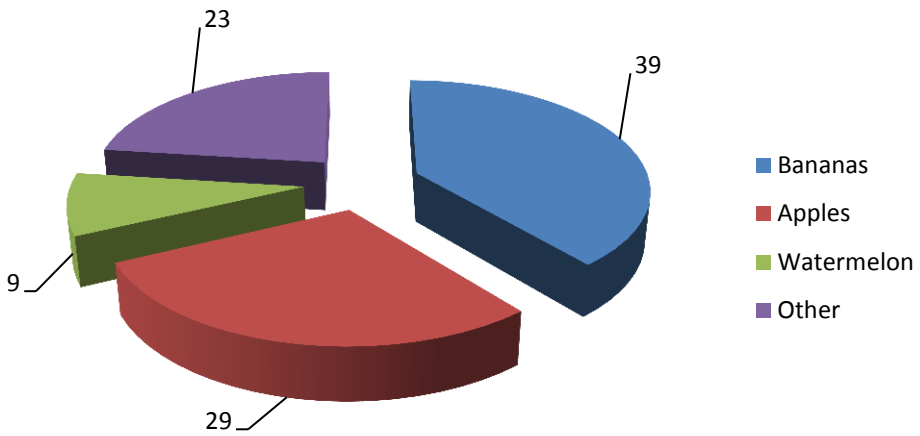

Figure 2: Percent of sample selecting the top three purchased fruits and an "other" category

Figure 3 illustrates the number of the women in the sample shopping for fruits at the various outlets. As can be deduced from this diagram the majority of the women purchased their fruit from the traditional outlets. This suggests that the traditional outlets are still a force to be reckoned with for fresh fruits in the T&T food market.

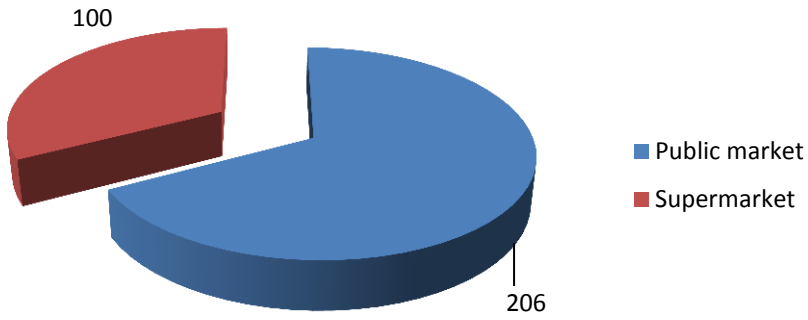

Figure 3: Number of respondents in the sample selecting each retail outlet format.

There were only nine store attributes used in the factor analysis and as such the KMO and Bartlett's Test was used to check for sampling adequacy. The result of the KMO test as is shown in table 5 was 0.794, which indicates sampling adequacy.

Table 5: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.794
Bartlett's Test of Sphericity	Approx. Chi-Square	483.975
	df	36
	Sig.	.000

Table 6 illustrates the results of the factor analysis. From the nine variables two underlying factors were loaded and saved for use in the binary logit regression. Component 1 loaded heavily on the looks of the fruits - presentation and appearance. Component 1 will be referred to "Looks". Component 2 loaded heavily on advice offered and the speed of service and will be referred to as "Service". Together the two components accounted for 46% of the variability in all of the variables.

Table 6: Rotated Component Matrix

	Component	
	1	2
Presentation of fruits	.735	.157
Appearance of place	.696	.203
Ability to self select fruits	.669	.080
Variety of fruits available	.599	.079
Convenience of location	.575	.286
Price of fruits	.358	.124
Advice offered customer	.058	.830
Speed of service	.208	.760
Availability of other food products	.248	.568

The Scree Plot is illustrated in figure 4. The plot shows that two components had Eigenvalues greater than one. This suggests that the two components can be retained for further analysis.

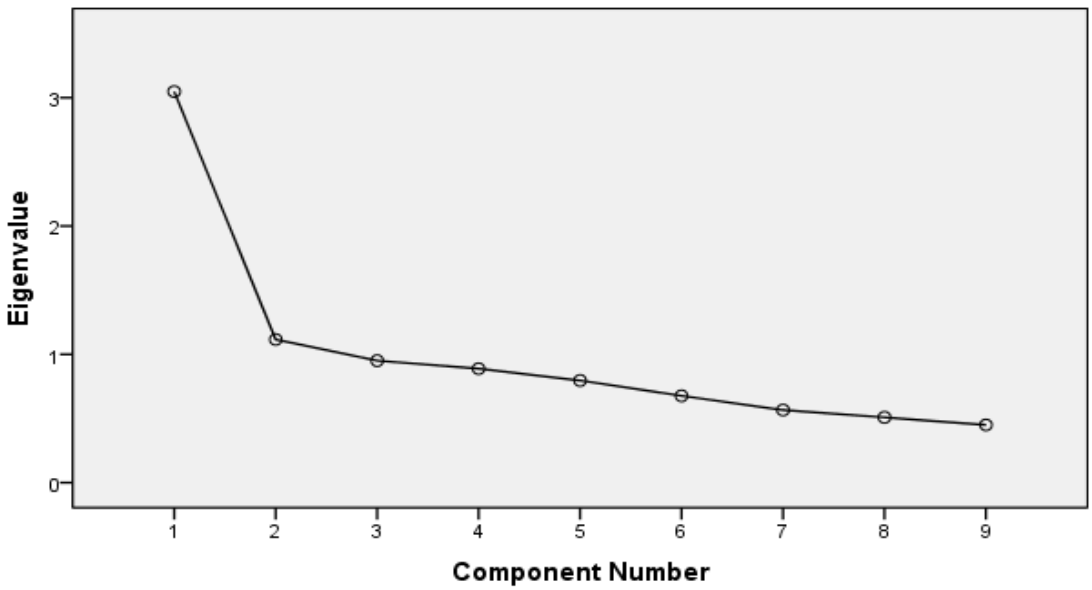

Figure 4: Scree Plot

Table 7 illustrates the "Model Summary" for the logit regression step 1. The -2 Log likelihood in this table was 369.188 which is a reduction from 386.715 in step 0, the model with the constant only. This suggests that the additional variables are helpful to the model. The Cox & Snell and Nagelkerke R Squares ("pseudo R Squares") are both statistically insignificant at the 5% level as we would like for logit models.

Table 7: Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	369.188	.056	.078

The results of the Hosmer and Lemeshow Test are shown in table 8. This is a measure of fit which evaluates the goodness of fit between predicted and observed probabilities in classifying the dependent variable. Again, we want this Chi-square to be low and not statistically significant if the predicted and observed probabilities match up nicely. The p value in table 8 is 0.986 and statistically insignificant.

Table 8: Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	1.806	8	.986

Table 9 shows the classification table for the model with the variables included. As is observed in this table the overall percentage correct classification is 68.0. This is an increase, though not very large, from 67.3 for step 0, the model with only the constant included.

Table 9: Classification Table step 1

			Predicted		
			Retail outlet		
Observed			Supermarket	Public market	Percentage Correct
Step 1	Retail outlet	Supermarket	12	88	12.0
		Public market	10	196	95.1
	Overall Percentage				68.0

Table 10 illustrates the variables in the equation with the estimated coefficients and other relevant data. The first thing to note here, is only two of the variables are statistically significant – Income (.009) and "Service" (.018). Also worthy of note is that the income coefficient carries a positive sign while "Service" has a negative sign. The coefficient for "Service" is -.311. This is interpreted that given an increase in "Service" of one unit, we can expect the log odds of being a public market shopper to decrease by .311, controlling for other variables in the equation. In other words the higher the "Service", the less likely it is that a woman would be a public market shopper of fresh fruits.

The estimated model can be written as follows:

Logit (retail outlet choice) = .413 + .216*Age + .055*Employment status +.326*Education (-.186)*Marital status + (- .405)*Household size +.707*Income + .125*Looks + (-.311)*Service

Table 10: Variables in the equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Age	.216	.292	.545	1	.461	1.241
	Employment status	.055	.307	.033	1	.857	1.057
	Education level	.326	.301	1.174	1	.279	1.386
	Marital status	-.186	.296	.395	1	.530	.830
	Household size	-.405	.303	1.788	1	.181	.667
	Income	.707	.269	6.890	1	.009	2.028
	"Looks"	.125	.131	.919	1	.338	1.134
	"Service"	-.311	.131	5.620	1	.018	.733
	Constant	.413	.476	.753	1	.386	1.511

The estimated logit model can be used to predict the probability of a female shopper being either public market or supermarket shopper, given specific values of the independent variables. Table 11 and what follows illustrates the calculation for a hypothetical case with some specific coded values.

Logit = 0.275828

Exponentiating the logit = 1.317621 = Odds

Probability = Odds/ (1+Odds) = 1.317621 / (1+1.317621) = 0.56852

Given the coded values the probability of a female shopper being a public market shopper is 57%, that is, if her household income is greater than $15,000 per month, household size is 5 and greater, single, attained university level education, employed, and below forty years old. With continuous demographic variables the interpretation of a change in income, which was statistically significant, would be much more meaningful.

Table 11: An illustration of estimating the probability of being a public market or supermarket shopper

Variables	Coded Value	Coefficients	Coded value*Coefficients
Age	1	0.216	0.216
Employment status	1	0.055	0.055
Education	0	0.326	0
Marital status	1	-0.186	-0.186
Household size	0	-0.405	0
Income	0	0.707	0
"Looks"	0.145549	0.125	0.018194
"Service"	0.77288	-0.311	-0.24037
Constant			0.413
Total (Logit)			0.275828

Figure 5 shows the Receiver Operating Characteristics Curve, commonly referred to as the Roc Curve. The Roc Curve provides an indication of the predictive power of the model, and the larger the area under curve the better the predictive power. The value ranges between 1 and 0.5, where 1 represents a perfect model and 0.5 a worthless model. The area under the curve for this model is 64% as is illustrated in table 12. The model therefore does have some predictive capability.

Table 12: Area under the curve

Area	Std. Error[a]	Asymptotic Sig[b]	Asymptotic 95% Confidence Interval	
			Lower Bound	Upper Bound
.639	.034	.000	.574	.705

a. Under the nonparametric assumption

b. Null hypothesis: true area = 0.5

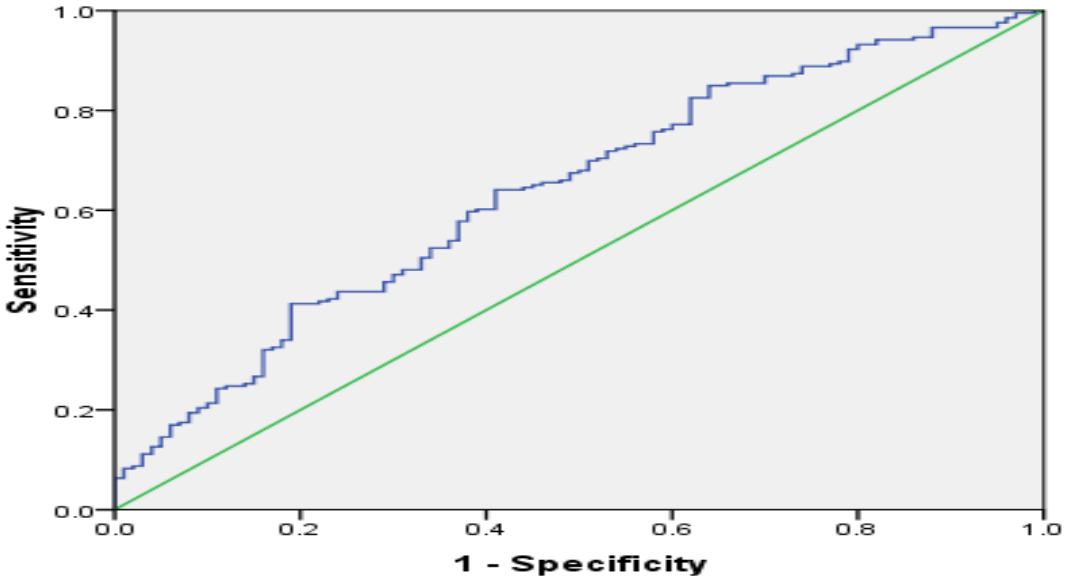

Figure 5: Roc Curve

Conclusions and Discussion

This study offers an insight into the choice of retail outlet for fresh fruit purchases by Trinidadian women. The results suggest that the traditional format is the preferred retail outlet for Trinidadian women when shopping for fresh fruits, with two thirds of the sample choosing this format. However, the only socio-economic variable that was statistically significant was income. Mirza (2010) in her study of urban Pakistanis did also find income to influence choice of retail outlet. The store attribute "Service" that was also statistically significant can be considered a "composite" variable made primarily of speed of service and advice offered to customer. Long checkout lines which negatively impacts on speed of service has been cited in the literature to influence store choice.

Despite the growing concerns that supermarkets are coercing shoppers from traditional retail formats, this study found that public markets and roadside stalls are still the preferred place for women in T&T to purchase fresh fruits. Hopefully, as further research is undertaken with other segments of the fresh produce industry, such as, Roots and Tubers and vegetables, a more general statement can be made, as the two formats vie for markets share.

Food retailing in Trinidad and Tobago is a highly competitive industry, and it is expected to become more so in the years to come as consumers become more fickle. As food retailers attempt to develop their strategies to gain market share and fight off the competition, they will have to increase their knowledge of what attracts patrons and keep them loyal. In this regard, academic research can be helpful. This study focused on female shoppers. Further research examining the influence on both sexes for instance, will be necessary to provide store managers/operators with the type of information they need in the contemporary food marketing arena. Also, researchers must make every effort to obtain larger sample sizes so that the results can be more representative of the population.

Notes

1. A supermarket for purposes of this study is any self-service food and grocery store, regardless of floor space and number of Stock Keeping Units.
2. US$1.00 = TT$6.25

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