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A thesis presented for

MSc. International Business Economics

Consumer Demographics and food shopping Motives in Ghanaian Supermarkets: A Case Study of Accra and Kumasi.

Author: Schmidt Helmut Dadzie

E-mail: hdadzi13@student.aau.dk

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Supervisor: Felix Nandonde

Abstract

The thesis explores demographic and food shopping motives of Ghanaian supermarket consumers in two of the major Ghanaian cities- Accra and Kumasi. It used the survey instrument to collect 300 valid responses from shoppers in the case cities. And analysis of the demographic distribution gives a picture of young and highly educated consumers with varied levels of income. A factor analysis of shopping motives yielded 4 main typology of shoppers: Curious Economic Shopper; Quality and Safety shopper; Aesthetic Shopper and Social Shopper. These shopper typologies cut across various Hedonic and Utilitarian shopper motives in the literature. Again shopper motives were found to be more fluid than rigid because the four motives may have underlying similarities. The identified shopper motives were used as summated scale and their variation with demographic factors explored. A Post Hoc test showed varied degrees of significant differences between various demographic variables and shopping motives. The results were then discussed and recommendations made based on the findings.

Acknowledgement

This thesis is dedicated to all who have helped in diverse ways in making this possible.

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Finally this work is dedicated to the Woman who can ‘fly’. **Mom.**

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Chapter 1: Introduction

Modern food retail formats, especially supermarkets, has continuously been adopted from developed markets into emerging markets. This phenomenon has been described as *'Supermarketization'* (Goldman et al 2002). Reardon et al. 2003observed some broad patterns in the adoption of supermarkets across different regions of the world, namely from Latin America to Asia and finally to Africa. Although these patterns on the surface seem simplistic, it reflects the ordering of conditions that enable supermarkets diffusion. Such conditions include rising income levels, urbanisations, infrastructure and favourable public policies.

Most visible among these conditions, case of Ghana, are the changing demographic factors that is driving a growth in the retail sector (AT Kearney 2014; The Economist 2015). Middle class is slowly rising and a leading change in various aspects of the economy especially in retail. There are however concerns about the potential of the middle class and it ability to sustain this change.

Modern retail formats like Supermarkets in emerging markets have to grapple with challenges such as low consumer incomes, under-developed supply chains and infrastructure inefficiencies(Dakora et al. 2010). Apart from these broad challenges, concerns have also been raised about the complexities in Ghanaian consumers. Ghana together with other low income African countries are generally seen as price sensitive and also brand sensitive regardless of their income level (AT Kearney 2014). And therefore affect profitability of supermarkets.

The middle class who have been seen as the driving force behind the retail evolution on the continent has been described as being too thin and have experienced stagnated growth over recent decades. The Economist, in a recent article estimates that just 6%[1] of the population in Africa can be described as middle class (The Economist 2015). Apart from the low middle class, the middle class has not seen the dramatic economic growths although the country has recorded huge GDP over the past decade – 5% a year (The world Bank 2014). This poses great challenges for retailers to scale up their operations on the continent although income levels are rising.

These challenges make understanding of consumers in the country most pertinent in order to take advantage of the opportunities that provides for food retailers especially as modern retail formats like supermarkets evolve. The paper will seek to provide more understanding of the motives of the food shopping behaviour of Ghanaians from the major cities of Accra and Kumasi

1.1 Background

Ghana, in recent years, has seen its fair share of growing activities by Western styled supermarkets which are gradually impacting the food retail system especially in urban areas. From the early 2000s

[1] Middle Class defined as those earning $10-$20 a day; Excluding South Africa (The Economist 2015)

there has been an influx of South African supermarket chains, like Shoprite, located in the few malls in the capital Accra. However there are also local retailers that have over the years established themselves throughout the country. For instance, Melcom Group has over 30 shops not just in Accra but all around the country. There are also a growing number of local supermarkets that serve specific regions of the country.

At the other end of the food retail spectrum are huge numbers of small scale food retailers located in convenient places offering food products to customers at varied levels of price and quality. These small scale food retailers are normally referred to *Traditional*[2]food retailers, usually located in open-air markets in various towns and cities in Ghana[3]. Most of the retail needs of Ghanaian are served by the informal sector, usually by small table-tops shops and street shops which accounts for approximately 90% of all retail activity (oxford business group 2012; AT Kearney 2014). Although supermarkets are not largely embedded in Ghana, they provide a real choice to consumers. Supermarkets provide convenient parking space, clean environment, sales promotions, return policies and air-conditioned shopping areas to customers which are direct opposite to what traditional shopping areas can provide.

As this modern retail format begins to take hold and evolve in Ghana, it is possible that consumers' motives for buying food will change. It is vital to understand consumer motives for choosing these new formats.

The thesis provides an examination of food shopping motives in Ghanaian supermarkets. The study will answer these specific research questions:

1. What are the characteristics of consumers who buy food from Ghanaian supermarkets?
2. What are the motives for buying food in supermarkets?
3. Is food shopping motives shaped by demographic variables?

1.2 Research justification

In recent years the activities of modern type retail formats in Ghana have received some attention in research. Meng et al (2014) used a quantitative approach to study consumer choice of food retail formats. Others have sought to understand the evolving food retail environment and consumer access

[2] The study aligns itself with the institutional-ecological approach to retail development. By this, modern retail systems are not seen as the ideal format of food distribution, although modern retail formats have some advantages such as economies of scale and the use of modern supply chain technology (Goldman et al, 1999). Rather, retail formats reflects the circumstances within which it evolves and operates. As such retail formats usually exhibit the values unique to the specific environment and consumer behaviour greatly affects the evolution of retail formats especially food retail.
Traditional food retailers such as community markets are not seen as backward but rather they exist due to the uniqueness and the requirements of the Ghanaian retail markets. Therefore the purpose of the work is not to make a value judgement of the retail market but rather to understand the reasons for the dominance of traditional retail formats.

[3] These open –air markets are known as community markets which provide a wide selection of food products to consumers.

to various food retail formats (Oltmans 2013); Anning-Dorson et al (2013) used quantitative data to study various consumer motivations for visiting malls.

However none of these recent studies specifically focus on the various consumer motives for buying food from supermarkets. Most studies usually focus on analysing consumer choice between traditional food retailers and modern food retailers and do not pay specific attention to Supermarkets as a different format for grocery shopping (Meng, Florkowski, Sarpong & Chinnan 2014; Oltmans 2013; Anning-Dorson et al. 2013).

As the retail environment in Ghana and most Sub-Saharan African countries evolve, there have been various calls for research to be directed towards understanding the various dynamics that exist in different countries (Dakora et al. 2010; AT Kearney 2014). The study also aims to provide more information on the evolving retail scene in the Ghanaian market by providing a typology of supermarket food shoppers.

The study will also have some value to supermarket chains in Ghana. Studies on consumer behaviour, such as this study, tend to segment consumers into distinct groups providing retailers with information to properly target different classes of consumers with differentiated products and promotional tools which generates positive consumer response (Westbrook & Black 1985).

Chapter 2: Literature Review

2.0 Introduction

This section provides a brief literature review. The first section discusses the various theories of retail change and how it has impacted the spread of retail formats. The next section discusses the various motives for shopping and various typologies of shopper motives that exist in literature. The chapter closes with the role of demographic factors in shaping shopper motives and some empirical studies that have been done on it.

2.1 Theories of retail change

The notion of retail format change has been from two cyclical perspectives: the wheel of retailing and the life cycle theories.

The wheel of retail contends that retail formats change due to the emergence of lower cost formats that emerge to knock out old least cost efficient retailers from the markets. The wheel continues to spin as newer innovative retail formats appear on the retail scene and are prepared to offer customers more features and better convenience. However as they continue to offer these innovative and differentiated products and services (*trading-up*), their cost rises making their margins reduce. A new innovative retail format emerges with a least cost advantage that knocks older formats from its competitive perch - and the wheel continues to spin (McNair 1958)[4]. In effect there is an increasing complexity in the retail format as new institutions emerge (Regan 1964)[5]. This theory however lacks practical application. This is because it assumes that the most dominant retail format is the one with cost and innovative advantage, other formats which lags behind on these advantages will be extinct. there is evidence that retail formats with relatively high prices and cost continue to exist (Markin & Duncan 1981)

The *retail life cycle theory* has four main stages (ibid)

1. The entrance of a new retail institution that is differentiated from the exiting format. The competitive advantage of the new may stem from low cost, product assortment, locational advantages etc. (Markin & Duncan, 1981 pg. 60)
2. Stage two is characterised by increasing sales and profits coupled with expansion into other geographical location. The success of the format/institution begins to attract newer formats. At this stage rising cost from large staff, complex internal systems, management controls and all the diseconomies of large scale multi-unit organisations begins to derail the success of the retail institution (ibid)
3. Stage three is characterised by declining sales and profit volumes as a result of management inability to control the expanding organisation amid rising cost of operation/control.

[4] McNair 1958 cited in (Markin & Duncan 1981)
[5] Regan 1964 as cited in Kaynak & Cavusgil 1982

4. Stage four is the decline and the death stage. Uncontrollable loss in markets share and profits lead to the extinction of the retail format.

Although these theories may look simplistic, they provide some insights into the evolution of retailing patterns (Kaynak & Cavusgil 1982). Both theories predict a similar end for retail formats- death and extinction. However there is evidence that the emergence of new retail formats does not lead to the eradication of old retail formats. In most cases different retail format which may be selling the similar products exist side by side because they may provide different experiences to customers at different price points. A specific example is in emerging markets like Ghana, where the emergence of large supermarkets did not spell the doom for traditional retail formats because both offer different experiences and services to customers.

The modern retail system has gone through a lot of changes. These changes may differ from developed countries to developing countries. One difference is the size of the retail formats. Less developed markets tend to be dominated by small, specialised, limited-line food stores while developed markets tends to be dominated by large multi-line supermarkets (Kaynak & Cavusgil 1982 pg. 250). Some writers attribute the difference to environmental factors such as economic, technological, social and cultural factors (ibid, pg. 257). This provides a multivariate approach to understanding the change/evolution in retailing other than the simplistic approach the *Wheel and Life Cycle theories* provides. Figure 1 provides a detailed explanation on how environmental factors affect the evolution of retail institutions from simpler systems into complex retail systems.

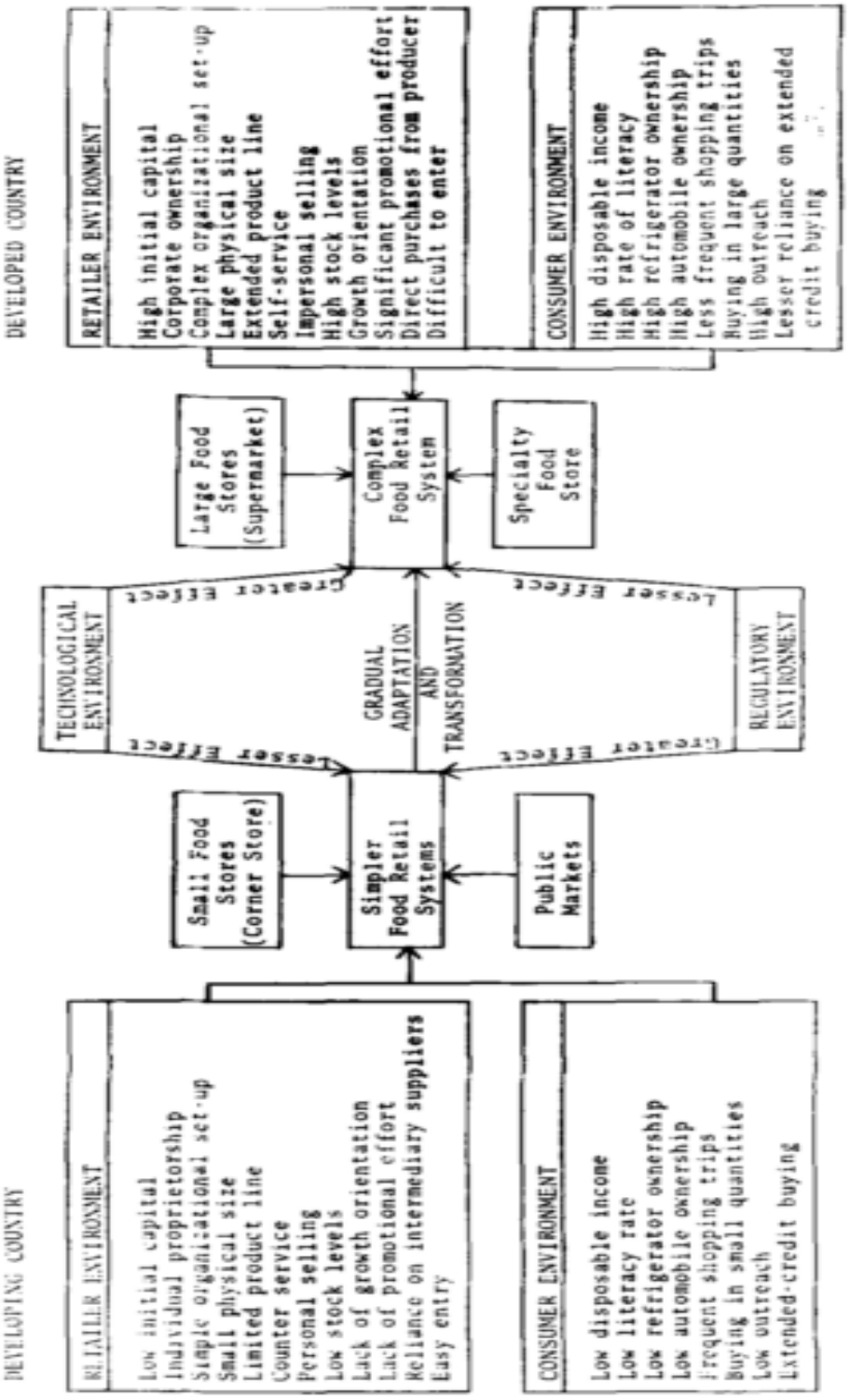


Figure 1 A FRAMEWORK FOR COMPARATIVE ANALYSIS OF THE EVOLUTION PATTERN OF FOOD RETAILING SYTEMS IN DEVELOPED AND DEVELOPING COUNTRIES (Kaynak & Cavusgil 1982 pg.259)

2.2 Shopping motives and shopper typology

This section will discuss various literatures on shopping motives. It will begin by giving a general background on why people shop and the various theoretical foundations. The section will then introduce and discuss the various shopping motive typologies. The section will conclude by discussing the role of demographic factors in consumer choice of retail formats.

2.2.0 'Why do people Shop?'

People need for shopping are usually a function of different variables. Up until the 1960s, shopping motives were mainly discussed from a traditional economic perspective (Kaur & Singh 2007). From the traditional economic perspective, people shopped because they needed the product and wanted the satisfaction that the physical product brought to them. Traditional economic view of a products which measured product satisfaction based on the physical tangible attribute (Hirschman & Holbrook 1982). From that period on until now, consumer behaviour researchers have broaden our understanding of why people shop beyond the traditional perspective (Sheth 1981; Tauber 1972; Hirschman & Holbrook 1982).

Researchers do this by understanding the various motivations for buying a product. In shopping context, motivation is the driving force within consumers that makes them shop (Jamal et al. 2006). This concept is borrowed from motivational theory in psychology. Motivational theories usually see human behaviour as a function of both internal and external stimuli. Internal stimuli are the various psychological sensations that trigger someone to act. External stimuli are the factors from the environment that triggers behaviour. The two forms of stimuli are related and accounts for human behaviour. For example the need to satisfy a thirst by drinking water. In effect the instinct of thirst triggers the behaviour of looking for water. This has some application in business, for instance when a nice picture/smell of food triggers your internal instinct of hunger or appetite for the food. It is generally agreed in literature that human motives accounts for behaviour and such behaviour result in some satisfaction to the individual(Westbrook & Black 1985). This has been the main context of consumer motives studies.

Tauber (1972) asserts that People's motives to shop goes beyond the satisfaction or the need for the product to include other *psychosocial* motives such as the need for attention, leisure, exercise etc. he referred to motives as being *Psychosocial* because human motives for shopping includes internal and external stimuli. He classified these motivations into personal and social motives. The personal motives include the needs for role-playing, diversion, self-gratification, learning about new trends, physical activity and sensory stimulation. Social motives on the other hand are satisfaction from shopping that is socially created. It includes the satisfaction from communicating with other shoppers and social experience of shopping. A person will shop when his needs for these motives are strong and can be satisfied through the shopping activity. The multiplicity of these motives and the quest of consumers to continuously seek convenience lead them to engage in impulse buying especially if it's unplanned.

Tauber therefore asserts that in accessing shopper motives two issues should be considered. First, the satisfaction that the shopping activity provides; and secondly the satisfaction from the product purchased. In effect a person will shop when the need for the product (including satisfaction for the shopping activity, like being with friends or for leisure) justifies the allocation of the time, effort and money for the product.

Hirschman & Holbrook (1982) also broaden the discussion on shopper motives by shedding more light on hedonic and utilitarian shopping motives. Their article was one of the first to bring up the issue of hedonic motivation as part of a growing trend that theorised that consumers get satisfaction from a product beyond the product itself. The writers sought to widen the understanding of consumption behaviour by highlighting the intangible sensory channels that plays a role in consumer product usage and how they affect overall satisfaction. Hedonic consumption is ' those facets of consumer behaviour that relate to the multisensory, fantasy and emotive aspects of one's experience with products' (Hirschman & Holbrook 1982). In effect consuming a product stimulates our senses (taste, touch, smell); connects with our aspirations of what we want to be (fantasy); and arouse our emotions (fear, joy, rage etc.) (Hirschman & Holbrook 1982; Lim 2008). Utilitarian goods are ones whose consumption is more cognitively driven, instrumental, and goal driven. (Hirschman and Holbrook 1982).

Other researchers have also considered shopping motives from the context within which it occurs. According to Buttle (1992) motives for shopping are contextualised prior to giving their motives for shopping . The context for shopping for a family car is not the same as the context for groceries. Buttle refers to the various indicators of these contextual as *markers*. The various markers of shopping motives are:

1. life-script: this refers to the person's concept of self in a social action (Cronen et al 1985)[6]. Some shoppers define shopping activity as extension of themselves. For such individuals shopping may bring out some excitement. For example people who *'live to shop'* may have a sense of self value from the shopping activity.
2. Lifestyle: lifestyle is a pattern of living in the world as expressed in the person's activities, interest and opinions'. A person may shop because it fits into their lifestyle and as such forms an integral part.

3. Episodes: episodes are sequences of acts that are viewed by actors as distinct whole (For example shopping for household food products). Shopping for household food products may be seen as pleasure-less activity – an activity that needs to be done; although others may also have pleasure doing it.
4. Relationships: motives for shopping vary with relationship. The motives for 'shopping with' are not the same as the motive for 'shopping for'. Shopping with others maybe pleasure or a pain but it however depend on the relationship with the person you shop with.

[6] as cited in (Buttle 1992)

5. Gender: the motive for shopping may vary based on gender. Females tend to enjoy shopping more than men and males see shopping as more of a female thing (Buttle 1992). Shopping is a way of affirming sex-role orientation- While males may be interested in shopping for insurance, shopping for groceries maybe seen as a female role. Various studies show gender differences in shopping behaviour and attitude towards shopping. Women tend to allocate more time and effort in shopping presents for Christmas than men (Fischer and Arnold, 1990). Women have also been identified to enjoy shopping more than men (Rook and Hoch 1985).

6. Location: shopping motives vary with location, the motives for shopping for groceries on vacation may be different from the normal grocery shopping. Normal grocery shopping may be considered as a chore but grocery shopping on vacation may be a pleasurable activity

Sheth (1981) defines motives in perspective of a choice between shopping outlets - why does a consumer choose shop A over shop B. Motives refers to the shoppers needs and wants related to the choice of outlets at which to shop for a specific product class or service such as groceries, clothing, insurance and appliances (ibid). Two groups of shopper motives were identified: functional and non-functional motives.

Functional motive refers to the traditional motives for shopping such as convenience, cost effectiveness, availability, variety, quality of products and characteristics of the shopping area (Sheth 1981; Eastlick & Feinberg 1999). Non-functional motives include non-tangible aspects such as: perceptions of store clientele, promotions, and company reputation (Sheth 1981). They include the consumer's social and emotional needs such as relationship with others and the desire to enjoy the shopping experience. Functional motives are related to the outlets attribute whereas non-functional motives refer to the ascribed or associated values of the outlet. Shoppers that are influenced by functional motives fit the 'rational man' criteria and will go for the best value outlets. On the other hand, shoppers with non-functional motives are likely to patronise status related outlets and as such fits the profile of a 'conspicuous consumer'.

In summary shopping motives goes beyond the need for the product to include psychological motivations that drives consumers to buy a particular product. Again, shopping motives should also be understood from the context in which the shopping activity takes place

2.2.1 Typologies of shopping motives

From the early 1950s, researchers in consumer behaviour have grouped consumers into general types or typologies with similar characteristic in order to understand why people shop. The need for such a typology is to provide retailers with information to properly target different classes of consumers with differentiated products in locations and promotional tools that consumers can respond positively to (Westbrook & Black 1985). Stone (1954) developed four typologies of shoppers based on an extensive

study of housewives in Chicago. Tauber (1972) developed 11 typologies of shoppers. His typologies were from the perspective that peoples motives for shopping are internalised and may be in their sub consciousness, as such shoppers may not be aware of the reason why they are shopping (Buttle 1992). Others have answered the question of why people shop from a motivational

Since behaviour comes from internalised motives, Tauber's 11 motives ignore contextual factors such as culture and social organisations that define roles. To account for this limitation, Buttle 1992 used a constructionist approach to develop *markers* that accounts for various contexts of shopping.

Other shopper typologies borrow from motivation theories from psychology to develop distinct classifications of shoppers. From a motivational theory perspective, Westbrook & Black (1985) developed shopping typologies that are indicative of the 'actual feelings, desires and gratifications consumers experience during the actual shopping activity'. The motivation to shop is mainly internally enduring need *states* that direct and energize them to shop. The enduring nature of these states makes it a characteristic of the individual shopper and as such manifest itself regularly over different shopping occasion. The idea of different shopping states is similar to the various context markers that Buttle (1982) refer to.

The literature on shopping motives shows numerous typologies that have been developed for different research contexts yielding varied typologies. This diversity is expected because of the difference in methodology and also most of these typologies have been proposed for different product lines and as such should be expected to be different (Westbrook & Black 1985). The table below gives an overview of various shopper typologies in food and grocery shopping motives.

Table 1 Selected Literature on Food And Grocery Shopping Typologies

Writer(s)	Description	typology
(Stone 1954)	Used quantitative method to segment housewives into distinct groups.	Four typologies: economic shopper; personalising shopper; ethnic shopper; apathetic shopper
(Kenhove & De Wulf 2000)	Studies Belgian grocery retail shoppers using person-situational segmentation. They explore the relation between income as a demographic variable and time as a situational variable. Shoppers were grouped based on how they make trade-offs between their time and their income levels. From the premise that Modern consumers are hard pressed for time and do not have time to plan their purchase of food and	Four categories: money-poor, time-rich; money-poor, time poor; money-rich, time poor and money-rich, time-rich

	grocery products. Retailers respond to this constraint by offering convenience to make shopping an easier activity	
(Geuens et al. 2003)	Uses a qualitative research method to predict how Belgian consumers want grocery retail to evolve in the future. The findings show that consumers want grocery shopping to be much more convenient and relaxing with more emphasis on variety. Although consumers prefer convenience, they are most likely to shy away from online shopping especially when it comes to products like fresh food.	Six typologies: convenience shopper; low-price shopper; social shoppers; intense social shoppers; experiential shoppers and recreational shopper
(Sinha 2003)	This study sheds more light on consumers' orientation or disposition towards shopping in India. It concludes that Indian shoppers are more motivated by emotional values (like the need for entertainment) than functional values. It contrast this with what have been observed in developed markets, where shopping is seen more as a task that needs to be completed.	Two typologies based (fun shoppers and work shoppers) on 13 shopping orientations
(Jin & Kim 2003)	The study is an exploration of shopping motives of Korean discount shoppers. Shopper motives are seen as a function of retail format characteristics/attributes, cultural, economic and social environment. The findings show that shoppers are motivated by leisure related variables followed by socially motivated factors.	Yielded four typologies namely: leisure-motivated shoppers; socially-motivated shoppers; the utilitarian shoppers and shopping-apathetic shoppers
(Morschett et al. 2005)	They studied how consumer motives affect their perception of store attributes. Store attributes (such as its physical features, services level of personnel, store atmosphere, parking space etc.) are seen as an important variable in consumer shopping choice.	(1) one-stop shoppers, (2) time-pressed price shoppers, (3) dedicated quality shoppers, and (4) demanding shoppers
(Jamal et al. 2006)	The study profile Qatari shoppers based on their reasons for shopping and examines similarities and differences among shopper segments based on demographics and ethnic group membership. It develops	six shopper typologies: socialising, disloyal, independent

	consumer typologies from the basis of shopping motivation, shopping value and decision making. This widens the scope of analysis.	perfectionist, escapist, apathetic, and budget-conscious shoppers
(Prasad & Aryasri 2011)	The study examined common shopper segments based on demographics, psychographics, and shopping motives among Indian food and grocery consumers	identified five common shopper typologies such as hedonic type (25%) being the largest, utilitarian type (24%), autonomous type, conventional type, and socialisation type related to traditional kirana stores, convenience stores, supermarkets, and hypermarkets

2.3 Shopping motives demographic variables

Demographics is the study of population based on factors such as age, race, sex, economic status, level of education, income levels and employment, among others. Demographic variables are the most common ways of segmenting consumers. Zeithaml (1985) stresses the importance of demographic variable on shopping behaviour. This is of particular importance to retailers because if shopper motives are a reflection of demographic factors, retailers can respond with specific strategies for consumers (Dhurup 2008). Research has also shown a connection between demographic factors and retail formats (Carpenter & Moore 2006)

Demographic factors such as Gender have impact on the shopping behaviour especially in food and grocery shopping. Shopping is a way of affirming sex-role orientation, While males may be interested in shopping for insurance, shopping for groceries may be seen as a female role (Buttle 1992) Various studies shows gender differences in shopping behaviour and attitude towards shopping. Fisher and Arnold (1990) discovered that Women allocated more time and effort in shopping presents for

Christmas than men. Women have also been identified to enjoy shopping more than men (Rook and Hoch 1985). Another demographic factor that is considered in literature is income levels. Income is used in demographic segmentation to identify the most valuable customers to a retailer (Kenhove & De Wulf 2000).

In markets where consumer motives have been studied, demographic factors have been found to be not to be significant in determining consumer motives; this has been found in both developed and developing markets (Westbrook & Black 1985; Jin & Kim 2003). However other studies in Ghana suggest that supermarket and mall visitation is common among people of high income levels; high educational level and other demographic factors (Anning-Dorson et al. 2013; Oltmans 2013).

Chapter 3: Supermarketization and Ghanaian Food retail environment

A Supermarket is a self-service food store offering groceries, meat, produce with limited sales of non-food items, such as health and beauty aids and general merchandise at low prices. Supermarkets are selected as a preferred choice for household products due to their ability to provide wide assortments of products at relatively low prices in a convenient environment to clients. Supermarkets are able to achieve this level of service due to their economies of scale.

Since the 1980s there has been a growing spread of supermarkets into developing markets from developed markets. The first wave of spread of supermarkets started from richer countries in Latin America; the second in east and Southeast Asia; the third wave in poor countries in Latin America, Asia, Southern to eastern Africa with the fourth wave in South Asia (Reardon et al. 2003). This increasing adoption and proliferation of supermarkets has come to be known as *Supermarketization* (Anand 2009). The general narrative in developed markets is that the emergence of large scale retail institution tends to dominate the retail space. Similar to the Retail wheel and Retail cycle theories discussed above, some researchers predict that large scale supermarkets will dominate the retail market in developing market and reduce the dominance of traditional retailers with far reaching impacts on production and distribution (Weatherspoon & Reardon 2003; Reardon et al. 2003).

The literature exposes both socioeconomic and geographic factors that affect the diffusion of retail formats(Goldman & Hino 2005). On the socioeconomic level, consumers with higher incomes are likely to switch to supermarkets and other modern retail formats because it provides them with a one-stop shopping environment for a variety of products than the opportunity cost of shopping at various traditional shopping locations (Goldman 1983; Kaynak & Cavusgil 1982). Again higher socioeconomic status also implies that consumers can afford larger transport and storage capacity to purchase high volumes at a time as compared to low income consumers.

In reaction to this, retailers in developing economies usually locate their shops in areas where there are high income levels before slowly moving into lower income areas (Slater et al. 1969). This is usually the case where there is clear difference in socioeconomic status across different geographical locations like high income levels in urban areas vis a vis poor rural areas or wide socioeconomic disparities even in urban areas. On the other hand, in locations where there is no clear 'spatial separation' of economic level, modern retail formats are available to all in different locations although their patronage is uneven (ibid).

Africa is known to be the most recent venue for supermarkets take-off (Reardon et al. 2003). The reasons for the recent take off in most African countries has been the rise in income levels that has created a middle class ever ready to consume; increasing population and urbanisation and improvements in infrastructure that facilitates the activities of modern retail formats like supermarkets (Dakora et al. 2010; AT Kearney 2014; Reardon et al. 2003). South Africa was the first country for retail adoption mostly because the various factors for retail adoption were available there. Over the

years South African retail firms have also made enrols into other African markets and beyond(Reardon et al. 2003; Dakora et al. 2010) Although the continent has seen recent development in growth, increasing urbanisation, and increase in middle and upper class earners, GDP for the continent still remain comparatively low (see Figure 2 in Appendix). Consumers focus mostly on basic commodities such as food, public transport and healthcare, and thereby give the greatest opportunity to grocery retailers.

Low income implies that consumers are generally price sensitive. Consumers are also brands sensitive and stay true to the few available brands that are available (AT Kearney 2014). AT Kearny (2014), eludes that although the continent provide opportunity for retailers to tap into, it requires 'a little ingenuity' since retailers will have to navigate a number of challenges. The challenges go beyond just selecting the right kind of entry modes and a supply chain strategy to adopt but also include the retail format that best fits the environment that is both efficient and effective given the cost and income levels of the consumers

2.1 Food retail Environment in Ghana: Traditional Food retailing

The food retailing system in Ghana is a made up traditional food retailers and modern supermarkets. Traditional food outlets include all small scale and informal food retailers that offer various food products to customers at varied prices to customers. Although they are small scale their large numbers and convenient locations makes it the preferred food outlets for most Ghanaians. Traditional food outlets in Ghana are combination of various formats usually made up of: Open-air markets, Food hawkers or Street Vendors, Mom and Pop Shops. All these traditional food formats meets customers' food needs in different context. Below are brief discussions of the various traditional food formats:

2.1.0 Open-air markets

These are public marketplaces that sell mainly food and other merchandise to customers (Meng, Florkowski, Sarpong & Chinnan 2014). There are located in almost every village, towns and cities in Ghana and forms a vital economic location in the community in which it is located. Their sizes vary depending on the population density of the town or city in which they are located. Large Open-air markets are usually located in large cities and usually serve as a wholesale location for other sellers who purchase products and resell them at smaller markets. The Kumasi[7] Kejetia market is one of such markets and it's known to be the largest open-air market in West Africa. Other large Open-air markets are known for a specific local food product and also serve as a location for other location to source the product.

They sell mostly local food products (fresh and processed) sourced from different locations in the country. Sellers are mainly small-scale who source their products from farmers and other sellers from

[7] Kumasi is the second largest city in Ghana, located in the Ashanti Region.

different parts of the country and outside the country. Sellers usually occupy sheds which (sheds) are based on product types. These markets are usually built by The Government with the sheds and stores rented or sold to various sellers. Some of these markets operate periodically and others operate daily. Open-air markets offer relatively convenient locations as well as competitive prices to consumers. However, the poor organisation of the markets environment makes shopping a hectic activity for shoppers. Again, they lack storage facilities which affect product quality (Meng, Florkowski, Sarpong, Chinnan, et al. 2014)

2.1.1 Hawkers/Street vendors

Street hawkers are also one of the major outlets of food. Sellers usually carry their products on their heads or other portable means, and move from one location to the other in search of customers. Hawkers are usually located in places where people converge such as along busy streets and traffic lights. Hawkers usually source their products from other open-air markets. They offer wide range products from pastries, confectionaries, cold drinks and other household products. Their major selling point is their ability to offer products to customers when it's needed at consumers' location. The downside of this format is that inadequate storage and packaging of the food coupled with the direct exposure to the elements of the environment makes the food unhealthy (Johnson & Yawson 2000).

2.1.2 Mom and pop shops

Mom and Pop shops are the first point of contact for consumers that want to buy household products in small quantities. They are usually located in neighbourhoods and stock wide variety of household products. Due to their small scale, mom and pop shops only stock popular household products. They are usually run by families who live in the community where these shops are located. Sellers usually allocate a room or two (usually facing a street) in their homes for this purpose. Mom and pop stores are very popular in every community and serve as means for the family to supplement their incomes.

These three traditional retail formats generally meets majority of the household needs in Ghana. Traditional food retailers usually serve a locational function by allowing customers to buy mainly small quantities in varied locations especially close to their homes(Kaynak & Cavusgil 1982). They stock all kinds of food products from fresh to processed food and from imported to locally manufactured foodstuff. Although the meet a large proportions of the household needs, statistics on the specific percentage is lacking. However with the informal sector meeting 90% of the retail needs in Ghana, gives a general idea of the impact of these small-scale traditional retailers (Oxford business group, 2012). Traditional food retail formats meet most of the characteristics that are described in literature such as: small scale; family operated; employ marginal labour; use of simple retail methods and lack of financial, management and marketing skills(Goldman et al. 1999)

At the other end of the retail environment is Western styled formats such as supermarkets that are continuously making enrols in Ghana. A major threat to the activities of small scale retailers is the ability of retailers to provide large assortment of products; locate in favorable places and the attractiveness of their physical facilities (Kaynak & Cavusgil 1982). These provide a real valuable and contrasting choice to consumers.

2.2 Changing retail environment in Ghana

Ghana's introduction to western-styled retail formats dates back to the colonial era where these stores were set up to cater for the needs of colonial officials and local elites in order to maintain their lifestyle as much as possible (Murillo 2012). These stores were usually located in the capital Accra and a few other big cities where colonial administration was concentrated (ibid). After independence in 1957, foreign styled retail shores, like supermarkets, have continued to be part of the country to cater for the countries acquired taste for foreign products.

Supermarkets in Ghana are dominated by local retail chains. Predominant among these local retail chains is Melcom Stores which has over 30 shops not just in Accra but all around major cities in Ghana country (Melcom Group, 2015). Other local chains are usually located in major cities like Accra and Kumasi. The activities of these international retailers have usually been concentrated at high income locations, usually in shopping malls that are gaining grounds in the country.

The country's retail sector has grown 10%[8] in recent times and supermarkets-both local and international- have been responding to this growth by opening up new locations. This growth has been attributed to growing income levels that has uncovered a vibrant middle class; urbanisation; economic and political stability and growth in infrastructure which has increased interest in the retail sector (AT Kearney 2014). Reardon et al (2003) classify the factors that account for the diffusion of supermarkets in emerging markets into demand and supply factors. Demand factors include demographic factors that encourage Supermarketization. They include urbanisation; increase in per capita incomes; and consumer ability to owe storage facilities and personal transportation that makes shopping in supermarkets convenient. Some of these factors have been discussed below:

Per-capita GDP has seen sharp increase over the past decade on the back of growing national income as a result of the world commodity prices[9] (see Figure 3). From this has emerged a growing middle class which are educated, live in urban areas and sophisticated with a refined taste (Segueda 2013). Although the middle class is growing, the growth has been slow and the middle class still remains small compared to the general population (The Economist 2015). Although this is a challenge for large scale retail, which mainly depend on high incomes and high sales volume, there has been evidence of large scale retail succeeding in less developed countries with such a profile (Anand 2009). Although income levels are rising, they lag behind consumers from other continents (**Error! Reference source not**

[8] ATKearney (2014)

[9] GNI per capita has slowed down in the last few years (see: Figure 3)

ound.). Very few consumers are able to afford high premium goods, with huge amounts of consumers' income going into the purchase of basic products like food, transportation and healthcare (AT Kearney 2014)

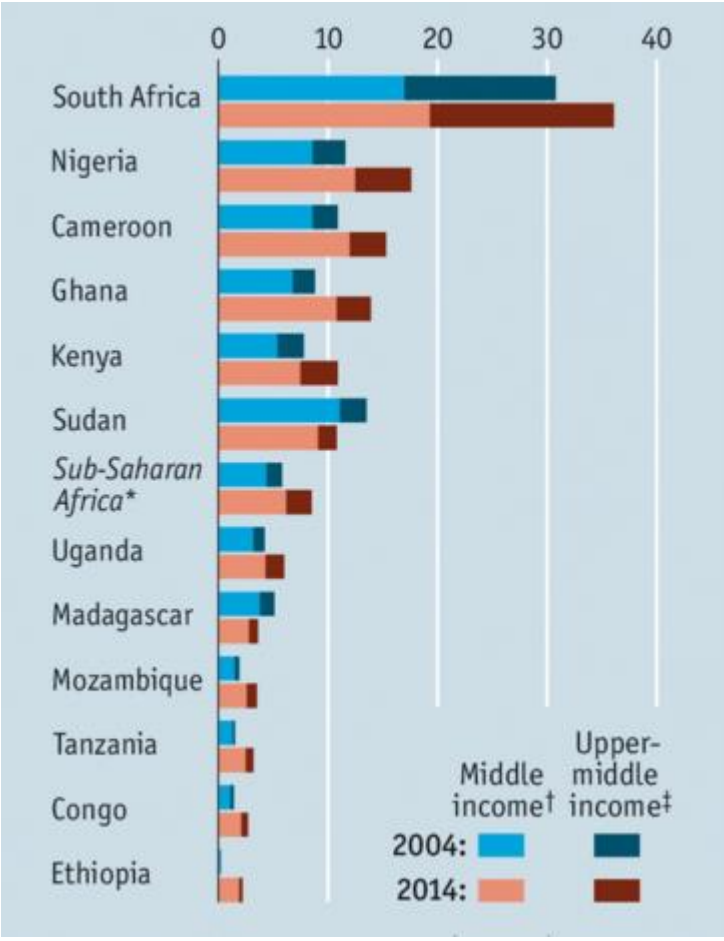


Figure 2 Sub-Saharan Africa Middle class as a Percentage of population- some selected countries (The Economist 2015)

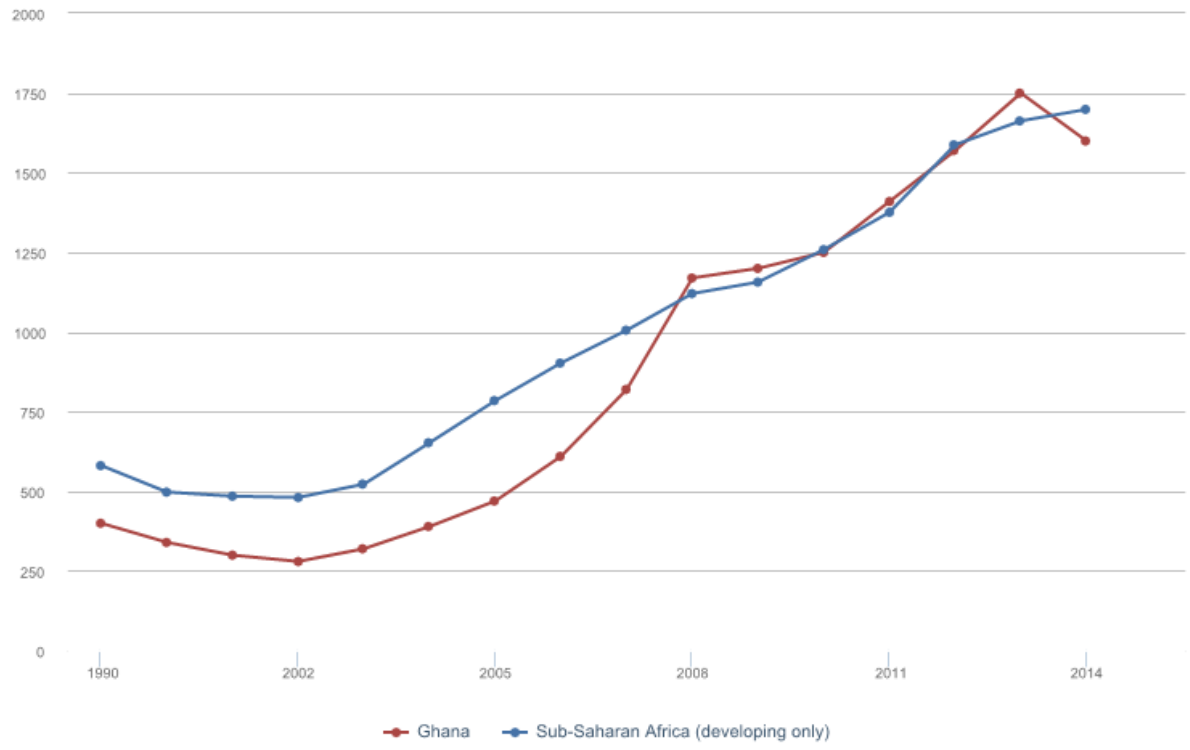


Figure 3 Ghana and Sub-Saharan Africa GNI per Capita (World Bank, 2015)

Urbanization: Ghana has always seen an increasing rate of urbanisation – *see Figure 4* . This has generally been attributed to the uneven pattern of development between the rural areas and urban areas. Urban areas tend to have better access to better public infrastructure and access to state institutions. Businesses therefore locate in these urban areas to enhance their operation. This encourages skilled and unskilled labour to move to urban areas in search of jobs and better access to infrastructure. Urbanisation with its associated infusion of women into the workforce leads to search for ***convenient*** shopping environments and processed food that save time which makes supermarkets a better choice for shopping - compared to traditional retail formats (Reardon et al. 2003; Reardon & Gulati 2008). This does not hold true for Ghana where an increasing urbanisation has not led to the dominance of supermarkets. It can however be a reason why most supermarkets locate their stores in the urban areas of Ghana due to the better access to infrastructure and larger access to consumers with high incomes.

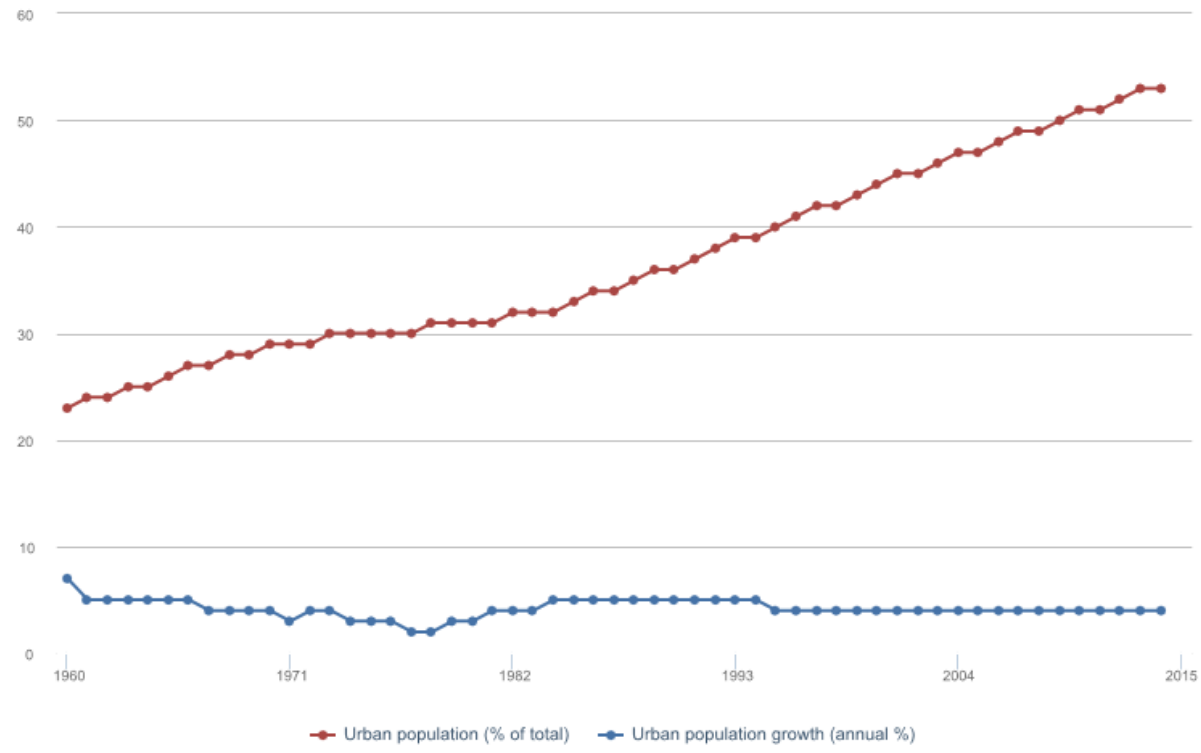


Figure 4 Increasing Rate of urbanisation (World Bank, 2015)

Since the early 2000s there has been a steady rise in investment in retail infrastructure. These investments have been led by foreign and local retailers. Notable among them is the springing up of shopping malls especially in the capital. Most of these malls have been developed by foreign and local partnerships like the Westhill Mall which is a joint venture between SSNIT Ghana and Delico Property Development of South Africa (oxford business group 2012). Others are developed by foreign companies like the Achimota Retail Centre which is owned solely by Delico Limited a subsidiary of Atterbury South Africa (Atterbury 2015). These shopping malls serve as spaces for retail chains such as Shoprite and Game, all with roots to South Africa. Local supermarkets often have their own locations and usually do not site in malls. Melcom Ghana, the biggest supermarket chain in Ghana, has 30 stores across the country. Others like Mass Mart have in recent times increased their reach with the opening of new stores in Accra and Kumasi (MyJoyonline 2015)

In summary, Supermarkets have not been dominant in the retail space. They tend to be highly specialized and locate in high income areas. Their specialization lies in the kind of products that they stock. Supermarkets predominantly deal in western brands of food and stock less of indigenous food products. This implies that customers may have to use other retail formats, like traditional retailers, to meet all their food needs (Kaynak & Cavusgil 1982). For instance the 2014 African Retail Development Index asserts that supermarkets in Ghana and other sub-Saharan countries sell few range of fresh products leaving the demand to be filled by local informal markets (AT Kearney 2014 pg. 5) This is similar to what have been observed in other developing countries where supermarkets serve a small

niche markets, locate in few large cities and meet 5- 10% of the food needs(Reardon et al. 2005). The country's retail sector however is at its infants stage and Retailers will also have to be creative in their approach (AT Kearney 2014)

Chapter 3: Methodology

3.0 Introduction

This study is a case study research of consumer food shopping motives in Ghanaian supermarkets. In order to understand the topic, a literature review on retail environment in Ghana and the various studies on consumer motives were conducted in chapter 2. This chapter will present the methodological perspective of the thesis. It will achieve this by first presenting paradigmatic foundation and research perspective. This is aimed at providing the reader with the scientific philosophies that forms the bases of this study. The study will then proceed to discuss the research design and the tools and techniques used in an answering the research questions.

3.1 Theory of Science: Paradigmatic Foundation and Research approach

Every scientific study has two broad approaches – objective and subjective. These two broad approaches vary based on how the researcher 'make sense' of the topic under study (Kuada 2009). They show how knowledge is created and the paradigmatic foundations for the study. Paradigmatic foundations are useful in research because it shows the authors perception of how reality is created and clarifies how knowledge is acquired and developed(Kuada 2009).

Paradigmatic foundation serves as guideline on how the research is conducted and the philosophy that underpins the research. Paradigm has been defined by Hussey and Collins (2009) as 'philosophical framework that guides how scientific research should be conducted, based on people's philosophies and their assumptions about the world and the nature of knowledge.' From this definition, a paradigm gives a prescription on how a scientific study should be done. In addition to this prescriptive understanding of paradigms, Kuhn (1970)[10] argues that paradigms encompasses the 'set of common understanding of what phenomenon is being studied, the kinds of questions that are useful to ask about the phenomenon, how researchers should structure their approach to answering their research questions, and how the results should be interpreted'. Paradigms are conceptualised into four namely: ontology, epistemology, human nature and methodology. The table below describes the four concepts:

Table 2 Definition of paradigm concepts

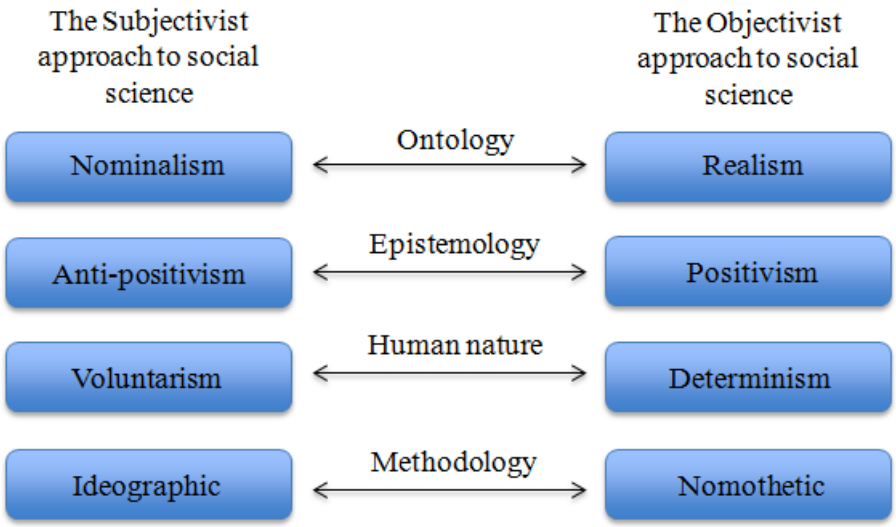
Concept	***Description***
Ontology	This is concerned with the nature of social entity. The question here is whether social entities should be considered as objective entities whose reality is external to social actors or social entities are constructed from the actions perceptions of social actors-*objectivism and subjectivism/constructionism dichotomy* (Bryman & Bell 2011)
epistemology	Answers the question of what is considered as the truth in a field of study and how we arrive at the truth (ibid)-'How we know what we know' (Kuada 2009). Two ways of arriving at the truth: *Positivism (natural science approach) and anti-positivism*

[10] As Cited in Kuada (2009)

Human nature	How human actors react to their environment. two human natures: (1) people and the environment co-determine each other (2) people are not directly involved in changing the social environment but rather passively accepting
Methodology	This refers to the research strategy- how we achieve the objective

These four concepts vary based on the two broad research approaches- objectivist and subjectivist approaches –see Table 3. The two research approaches are broad and as such locating a particular study within the two may be difficult.

Table 3 the objectivist and Subjectivist Research approaches



Other categorizations such as the FISI[11] classification aim to bring social science closer to natural. It argues that social sciences can also be studied with positivist approaches like natural sciences (Kuada 2009). It provides a broader typology within which social science research can be classified. Figure 5 illustrates the different paradigmatic approaches and common combination between them.

[11] FISI: Functionalist, Interactionism, structuralism and interpretivism

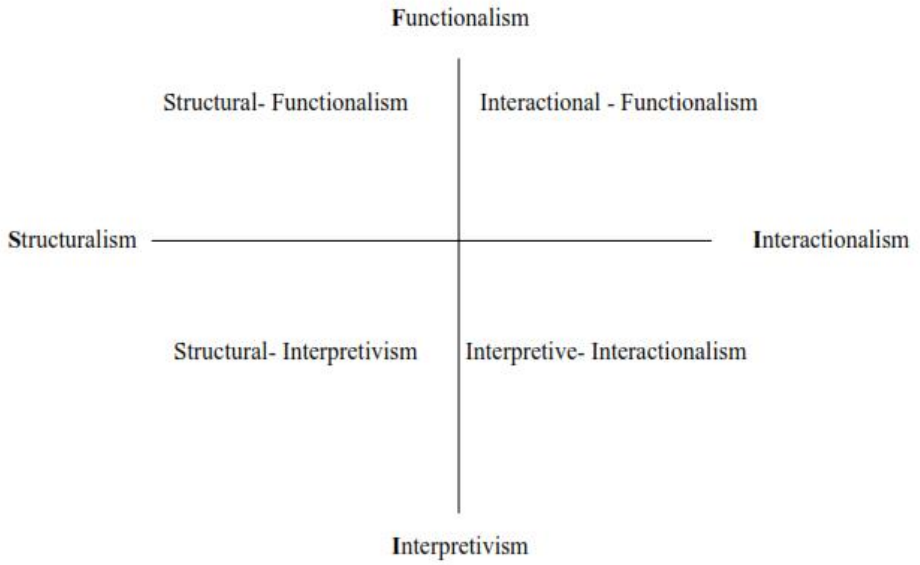


Figure 5 FISI Classification of Paradigm (Kuada 2009)

3.1.0 Thesis paradigmatic position

The study investigates consumer motives from a motivational perspective. Motivation is seen as the various internal and external stimuli that instigates human behaviour of shopping. The internal stimuli are the various psychological needs. This relates to what have been referred in literature as hedonic motives by Hirschman & Holbrook (1982), which is similar to what Tauber (1972) refer to as personal needs. External stimuli refer to the environmental factors that interrelate with internal stimuli to result in a shopping behaviour. This is defined to include social motives and utilitarian motives that have been described in the literature review. Both classes of stimuli account for the traditional and modern perspectives of why people shop by including various motivation factors that goes beyond the satisfaction from the product itself. Motives are seen as psychological constructs; they result in behaviour which usually satisfies the shopper's needs. Shoppers motives can therefore be observed or studied by measuring or accessing the level of satisfaction that the consumer experiences from shopping from the supermarkets (Westbrook & Black 1985). Motives are not seen as a given state like as Tauber (1972) refer to, but rather it motives are psychosocial states that are influenced by context. The study accounts for the role of context by analysing the impact of demographic factors and also including multiple factors or variables in various shopper typologies in the literature. The thesis aims to provide a typology for supermarket shoppers in Ghana based on this perspective.

Paradigmatic position

The study aligns itself with the functionalist paradigm. The functionalist perspective falls under the positivist type of research (Kuada 2009). The functionalist paradigm sees actors, in this case shoppers, as continuously making structural changes to their environment in order to make them fit into their environment. The environment instigates actors to behave in such a way that makes them fit in and it's

usually likened to the stimulus-organism-response scenario (ibid). This agrees with the perspective of the project where internal and external stimuli relate to create a shopping behaviour. The thesis does not however relate to the ultra-functionalist perspective which sees actors as rigid entities that merely respond to stimuli. Actors make decision which involves subjective elements (ibid). The thesis sees shopping behaviour as a conscious decision by actors (consumers) based on the defined context (the environment, demographic factors). The decisions are made with the intention of meeting a specific goal or attaining a particular level of satisfaction. The chosen paradigm is further explained using the following conceptualisations:

Ontology

As described in Table 2, ontology refers to the researcher's perception of reality and the choice between objective-subject research perspectives. Objectivism is the ontological perspective implies that reality is external facts that are beyond the individual; reality is seen as a given state - i.e. shoppers are seen as inanimate objects and have no influence on reality. Subjectivism or constructionism is the opposite. It sees actors and environment as co-creators of the reality.it implies that social phenomena and categories are not only produced through social interaction but that they are in a constant state of change (Bryman & Bell, 2011). The thesis aligns itself with objective but hinges a bit towards the constructionist perspective since consumer motives are seen as a conscious decision by consumers to attain a particular level of satisfaction based on their shopping contexts. The thesis using a mixed ontological perspective implies that the researcher can used methods and techniques from both the objective-subjective research perspectives.

Epistemology

Epistemology describes the nature of knowledge and the means of knowing – i.e. "how we know what we know" or what may be conceived by the researcher as a "truth" (Kuada, 2009). It involves what is considered as truth and the acceptable way of arriving at the truth (Bryman & Bell, 2011). The thesis aligns itself with the positivist epistemological perspective and believes that a phenomenon like consumer motives can be studied using methods borrowed from the natural sciences. However, like with every social science studies about consumers, there's is some level of subjectivity since it deals with individuals with idiosyncratic opinions. The shopper motives typology developed from the study can be used to explain shopper behaviour within the Ghanaian supermarket environment.

Human nature

This refers to how individuals react to the environment. Human nature answers the question of whether people and the environment co-determine each other or people are not directly involved in changing the social environment but rather passively accepting. Human nature in this paper is considered to be the former, that is shopper's motive is a combination of psychological (personal, hedonic need) and environmental factors (contextual factors).

The next section discusses the various methods and techniques used in answering the research question.

3.2 Methods and techniques

3.2.0 Research design

This research is a case study consumer grocery shopping motives in Ghanaian supermarkets. A case study research design is particularly used since it helps to study the complexity and particular nature of subject matter and is widely used in business research (Bryman & Bell, 2011). It helps the researcher to study the object of interest in its own right with the aim of providing an in-depth analysis of the subject matter (ibid). In order to support the selected paradigm and research design, it is crucial to follow a relevant research approach. Two main kinds of research approaches could be distinguished: *deductive* and *inductive*. Significant differences exist between these two approaches in tem of their relationship with theory and research (Bryman & Bell, 2011). The deductive approach aims to revise known knowledge or theory based by deducing various hypotheses from exiting literature. The basic flow of activity is:

Theory observation/data collection findings

Inductive research approach however takes on the opposite sequence. It aims to provide new theory after an in-depth study of a phenomenon. The general flow is likened to:

Observation/findings to theory

As this project draws form several theories in the consumer motives literature and aims to determine their relevance to the examined case, the authors consider the deductive approach as more relevant to the current study. By understanding what is already known in literature the study aims to develop a questionnaire that can be used to collect data that will come up with findings that confirm or reject existing knowledge in consumer motive research. The deductive approach shapes the definition of the problem, how the research questions are answered and outline possible variables that may have effects on it (Bryman & Bell 2011). The deductive research approach is also in line with the positivist approach and permits the use of quantitative research techniques (ibid)

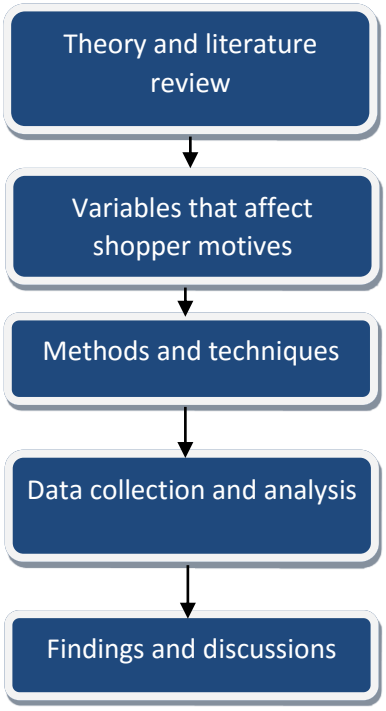


Figure 6 Process of deduction, adopted from Bryman & Bell (2011)

The research in this project is conducted by going through different stages of the deduction process, illustrated in Figure 6.

3.3 Study area

This study is an examination of the food shopping motives of Ghanaian supermarket consumers. Ghana is considered as an ideal country because of the several factors that encourages Supermarketization such as increasing population and urbanisation; rising income levels with an emergence of a middle class; and an increasing investment in supermarkets infrastructure especially in urban areas[12]. This trend is similar to the pattern of Supermarketization that has been described in literature (Reardon et al. 2003). To keep in-line with this trend in Supermarketization, two of the biggest cities in Ghana – Accra and Kumasi- were selected for the study.

[12] Details have been discussed above: Supermarketization in Ghana

Figure 7 Administrative regions of Ghana

3.3.0 Accra

Accra is the capital city of Ghana, and it's located in the Greater Accra region of Ghana[13]. According to the 2010 population census, the total population is a little above 4 million which forms 16.3% of the total population of Ghana[14]. The region experienced the highest growth in population of 38% since the 2000 census which is higher than the national population increase. The region also has the 90.5% of its population living in urban areas and it's by far the most urbanize city in Ghana (Table 4)[15]. The region is the economical capital of Ghana and has high concentration of head offices of governmental and private institutions. The region also has high concentration of highly educated and skilled population. Like the general population, most employed individuals are self-employed and/or engaged by the informal sector

Table 4 population, urbanization and educational distribution Ghana, Greater Accra and Ashanti Regions

Description	**National**	**Greater Accra**	**Ashanti Region, Kumasi**
Total population[16]	24.66 million	4.01 million	4.78 million
Proportion urban	50.9%	90.5%	60.6%
Sex: Female	51%	52%	51%
Male	49%	48%	49%

[13] Ghana has ten administrative regions- see Figure 7
[14] Total population of Ghana is 24.7 million as at the 2010 census an increase of 30.4% from the 2000 census (Ghana Statistical Service 2012)
[15] The second region is Ashanti region with 60.6% of its population as urban
[16] Rounded to two decimal places

Educational level[17]			
Primary, Middle and Junior high school	7.22 million	1.32 million	1.60 million
Senior high, vocational & post middle sch.	2.70 million	0.77 million	0.60 million
Post-secondary diploma, bachelor degree & post graduate	0.93 million	0.34 million	0.19 million

Individuals with high income levels tend to settle in well planned neighbourhoods with relatively higher access to infrastructure. Neighbourhoods such as Dansoman Estates, North Kaneshie Estates, Asylum Down, Kanda Estates, Abelempke, Achimota,Adenta, and Tesano are known to be popular locations for middle income residents. Other neigborhoods such as North Ridge and West Ridge, Ringway Estates, north Labone Estates, Airport Residential Area, Roman Ridge, East Legon is known areas for high income residents[18]. These areas are sharp contrast to a number of slum areas that are occupied by poor residents. For example Sodom and Gomorrah is known to be the biggest slum in Ghana and mirrors the rich-and-the-very-poor divide in the country (Osei-Assibey 2014; The Economist 2015).

Accra has also seen the biggest investments in supermarkets and other western styled retail formats in past decade. It has highest concentration of shopping malls and shopping centres in Ghana. In conducting this study the following supermarkets and malls were selected for data collection. The table below gives a description of the selected supermarkets:

Table 5 Selected supermarkets

SUPERMARKETS	**LOCATIONS**	**DISTANCE FROM CITY CENTRE**
Shoprite	Accra Mall	4.7km
Max mart 37	Liberation Cres, Accra	3.2km
Melcom Plus Madina	Madina, Hannah Sch. Rd, Accra	10km
Palace hypermarket	Spintex Road, Accra	11km
Marina supermarket	Marina Mall, Airport Residential Area, Accra	2.1km

[17] Educational level applies to population 15years and older
[18] https://en.wikipedia.org/wiki/Accra

Shoprite is a known supermarket chain in Africa and has its roots in South Africa. In Ghana it operates five supermarkets under the same name in urban areas in Accra.[19] The Accra Mall Branch was selected for the study. The branch has wide variety of grocery products in a spacious environment. Its stocks predominantly foreign brands with a small variety of fresh products. Its location in the Accra Mall makes it a popular destination for urban city shoppers. It had a good mix of consumers from varied backgrounds- whether local or expats. The mall also provides spacious car parks and security for shoppers.

Max mart is a subsidiary of Kwatsons Ghana Limited, fully owned Ghanaian whole sale company[20]. Max mart brands itself as Family Shopping Centre is a leading supermarket that deals in quality products from world renowned manufacturers, ranging from food items, household goods, electrical home appliances and variety of items at the most affordable prices[21]. The company has most of its branches in Accra and recently opened one branch in Kumasi. The branch selected for the Accra study was the branch located on the Liberation Road Accra. Compared to Shoprite, it has a smaller space and provides little convenience for shoppers in terms of parking. It however stock comparatively same level of variety.

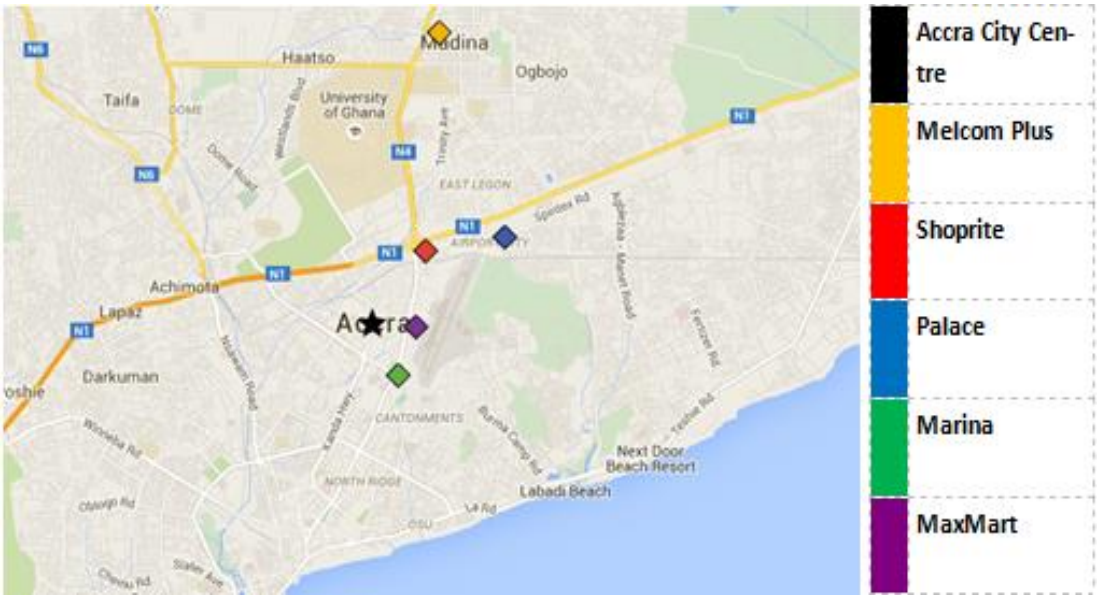


Figure 8 Map of Selected Supermarkets in Accra, Created with Google Maps

Melcom Ghana, the biggest supermarket chain in Ghana, has 30 stores across the country. Their stores are usually in the form of department stores and stocks varied products from home appliances,

[19] http://web.shoprite.co.za/Shoprite-Africa/ghana.html
[20] http://www.maxmartghana.com/about_us.php
[21] http://www.maxmartghana.com/about_us.php

household hardware, furniture and food products (Melcom Group, 2015). Departmental nature of their stores implies they lack the variety in food products but their nationwide reach and popularity with consumers makes its selections justified. In Accra, the Madina branch was chosen for the study.

Palace Hypermarkets is styled in the same way as Melcom stores. It provides products of various categories under the same roof. It has various household products under the same roof in a spacious shopping environment. Their food products are mainly processed and canned/bottled and provide very little fresh products. it provides parking space in a secured and walled environment.

3.3.1 Kumasi

Kumasi is the second largest city in Ghana, located in the Ashanti region- Figure 7. The city is known to be the cultural capital of Ghana and it's a popular tourist location known because of its rich history and also some natural attractions. Economically, the region is known for production cocoa plantations and gold mines, both of which are vital to the economy of Ghana. The resource riches of the region make it an ideal location for industries that mainly process raw materials like the timber and saw milling factories. The industries have also attracted service industries such as banking and finance. These economic activities and the central location of the region have attracted labour force from all across the country to its capital Kumasi.

On the retail scene, the city boasts of the predominantly traditional retail formats that are located in various towns and neighbourhoods across Kumasi. Biggest among these markets is the Kejetia Open-air market which is the biggest of its kind in West Africa. These traditional markets it's known for its 'organised chaos' and it's usually the scene of accidental fires that destroys a lot of properties and livelihoods. Like in Accra – and generally across the country- there is a sharp contrast between middle to high income residential areas and low income neighbourhoods. Table 4 provide more information on the demographic description of Ashanti region.

Supermarkets have not taken hold in Kumasi yet like in Accra. The few of them that are available tend to be located in and around the centre of the city. In recent times a few chains have located some stores around some suburbs of Kumasi. Melcom has opened an ultra-modern supermarket in Ahodwo, a suburb of Kumasi. Max Mart has also opened a spacious store in Asokwa (another suburb). These supermarkets are usually located in high to middle income areas. The nature and environment of supermarkets that were selected in Kumasi are described below.

A-Life Supermarket

A-Life has two stores, one at Osei-Tutu Avenue and the other on the Adum Road, all located in the central business district in Kumasi. The stores sell various grocery products of mainly processed food items but stocks few options in terms of fresh food products like fruits and vegetables. The Osei-Tutu avenue branch was selected for the study because it had a much bigger shopping area and a parking

space which provides more convenience for shoppers. This is in contrast to the Adum Road branch which generally does not have similar characteristic as compared to the supermarkets selected for the study.

Max Mart shopping centre

This was recently opened in Kumasi. It share similar characteristics with their shops in Accra and stocks similar products but has much bigger parking space.

Poku Trading

Poku Trading is another locally owned supermarket that is located in centre of Kumasi. It provides various grocery items that are in what looks like a spacious shopping area but over packed with products. On a busy day, the shop gets overcrowded with shoppers. The supermarket does not have a designated parking space but its location in the financial district makes it accessible to public parking spaces.

Melcom Kumasi

Melcom has two branches in Kumasi and one was selected for the study. Adiebeba branch was selected based on its location, similarity to the other selected supermarkets and the convenience of shopping. Again the items in the supermarkets are similar to the branch in Accra.

Ababio Express

Ababios Express is another Ghanaian operated supermarket in Kumasi. It stocks various grocery products but like most of the supermarkets in Ghana, the food products are usually processed and with little variety of local food items and fresh products.

In summary the various supermarkets that have been selected in both cities provide similar characteristics and convenient for shoppers in terms of the area around the supermarket and are therefore typical Ghanaian supermarkets. The food products that are sold in these supermarkets are usually processed and they provide very little options in terms of indigenous food products and fresh food products like vegetables. Most shoppers supplement their household food needs by shopping at traditional retail formats. However, supermarkets provide much better convenient shopping experience in a hygienic environment.

3.4 Sampling

The researcher used convenient sampling in this study. Convenient sampling is the method of sampling where respondents or participants in a study are selected by virtue of their availability (Bryman & Bell, 2011). This technique was used due to resource constraints. The two study areas were conveniently selected because of they represent the major urban areas in Ghana where the activities of supermarkets are most prominent. Again it would have been logistically challenging for the researcher to conduct the

study in all the regions of Ghana. There are numerous supermarkets in various locations in the selected cities. However majority of the supermarkets are concentrated around the city centres and major towns. Although the selected supermarkets are not representative of the total supermarkets in the cities, it fits the pattern of location of supermarkets described. An effort was also made to select supermarkets that are similar in the product variety, physical attributes and level of convenience for shoppers. Consumers were also conveniently selected and their selection depended on whether they have actually bought grocery items from the supermarket and also whether they were available for questioning.

3.5 Data collection

The data was collected from the 25th of May to the 8th of June 2015. The questionnaire was tested and reviewed with convenient sample before they were finally administered. The data collectors were university students and the supervisors were Teaching and research assistants with experience in data collection. There were a team of ten data collectors who were given training before the data collection. The 10 collectors were further divided into three teams; three individuals were selected as supervisors to lead the teams. Target respondents were individuals who have actually bought food items from the selected supermarket. The questionnaire was administered at the shopping site after shoppers have completed their shopping. The questionnaire was administered across different days of the study period at various times of the day to avoid bias. A total of 388 questionnaires were administered and 300 were available for data analysis since 88 were incomplete.

3.6 Questionnaire development

The questionnaire was developed with inspiration from prior studies that have studied consumer shopping typologies (Tauber 1972; Buttle 1992; Stone 1954; Geuens et al. 2003; Kenhove & De Wulf 2000; Sinha 2003; Jamal et al. 2006; Morschett et al. 2005; Prasad & Aryasri 2011). These writers have been mentioned in the literature review section. The questionnaire was developed in English since it's the national language of Ghana. Data collectors translated the questionnaire to respondents who could not speak English or did not understand the some of the words used. The meaning of different words in various local languages[22] was discussed in the training section with data collectors to avoid misinterpretations.

The questionnaire comprised of 38 questions structured into three main categories

1. Demographic factors
2. Food purchasing Behaviour
3. Food shopping motives

Demographic factors included closed ended questions that are aimed to give a background of the respondents. Demographic measures included closed ended questions on gender, age income levels,

[22] English is widely spoken across the two study areas. In case respondents did not speak English it was translated ***Twi***, a local language that is predominant in the study area.

educational level and employment status. Food shopping behaviour collected responses on consumers' pattern of purchase. It collected data on frequency of shopping, the types of food purchased, and mode of transportation.

The section on shopping motives contained 26 statements. Respondents were asked to rate how they strongly or otherwise felt about the statements in this section. The statement were arranged in a 7 point Likert scale with 1 representing strongly agree; 2= partially agree; agree; 4=neutral; 5= disagree; 6= partially disagree and 7= strongly disagree. The 26 statements in this section measure 8 selected motives identified from literature. These categories cut across the various divisions of shopper motives that have been discussed in literature such as hedonic-utilitarian motives; personal-social motives and functional and non-functional motives. The seven (7) categories with their corresponding statements are explained below:

- Product characteristics: The statements were aimed at assessing respondents' impressions about the nature of products purchased from supermarkets. Factors such as quality and safety of food products were explored. These statements can be classified under the functional and utilitarian motives. Two statements were used:

a) Food bought here are of high quality than other locations
b) Food bought here are safe to eat
c) Higher the price of product, higher is the quality

- Economic motives (Stone 1954) These statements relate various utilitarian motives for shopping. It accesses the shopper's impressions about getting the best value for money. It relates to how sensitive shoppers are to price and other promotional tools that offers the best value to customers.

a) I come to the supermarket to find good prices
b) I come to hunt for a real bargain
c) I Visit the supermarket to compare prices with other options

- Convenience (R. W. Skinner 1969; Carpenter & Moore 2006): This explores functional need of convenience. Supermarkets are seen as more convenient way of shopping since it provides various categories of products under the same roof. The following statements were used:

a) I visit this supermarket because of its convenient location
b) The supermarket serves as a one-stop shopping place for me
c) I visit this supermarket for its variety and product assortment

- Excitement and leisure motives: This relates to various hedonic factors that shopper experience. These sets of motives were meant to measure consumers emotions about the shopping process

such as excitement. Excitement is refers to is a positive emotional state that comes with high levels of pleasure (Jin & Kim 2003)It also focused on shopping as a way of breaking monotonies i.e. what Tauber (1972) refer to as diversion motives. Five statements were used to measure this broad concept:

a) I lose track of time, when I am inside the Supermarkets
b) When I am in the supermarket, I feel like I am in another world
c) I feel excited whenever I visit the this supermarket
d) My going to the supermarket is a form of a leisure
e) I visit the supermarket as a diversion from the daily routine life

- Social motives (Stone 1954; Tauber 1972): This refers to the satisfaction attained through the social activity of shopping. This is very important in Ghana where the marketplace (in this case a supermarket) is seen as a centre of social activity. Social motives is described with the following statements:

a) I come to the supermarket to chat with other shoppers
b) I visit the supermarket to enjoy the crowd
c) Shopping would provide me social experiences outside home
d) I visit the supermarket to meet new friends
e) I enjoy talking to other customers and sales people

- Aesthetic motive: this refers to the physical attributes of the store that attract the attention of shoppers. They include the three statements below. This measure is of particular importance in Ghana because supermarkets and traditional formats have contrasting characteristics in terms of aesthetics.

a) This supermarket is beautifully designed to attract people like me
b) The environment (i.e. lighting and decoration) in the supermarket attracts my attentions
c) The interior design of the supermarket usually attracts my attention

- service quality and security
    a) I feel very secure in this supermarket
    b) I visit this supermarket for its complementary services, better management and promotion
    c) I enjoy being pampered by attentive salespeople

Appendix 4 shows the questionnaire that was used in the study.

; personal-social motives and functional and non-functional motives. The seven (7) categories with their corresponding statements are explained below:

- Product characteristics: The statements were aimed at assessing respondents' impressions about the nature of products purchased from supermarkets. Factors such as quality and safety of food products were explored. These statements can be classified under the functional and utilitarian motives. Two statements were used:

d) Food bought here are of high quality than other locations
e) Food bought here are safe to eat
f) Higher the price of product, higher is the quality

- Economic motives (Stone 1954) These statements relate various utilitarian motives for shopping. It accesses the shopper's impressions about getting the best value for money. It relates to how sensitive shoppers are to price and other promotional tools that offers the best value to customers.

d) I come to the supermarket to find good prices
e) I come to hunt for a real bargain
f) I Visit the supermarket to compare prices with other options

- Convenience (R. W. Skinner 1969; Carpenter & Moore 2006): This explores functional need of convenience. Supermarkets are seen as more convenient way of shopping since it provides various categories of products under the same roof. The following statements were used:

d) I visit this supermarket because of its convenient location
e) The supermarket serves as a one-stop shopping place for me
f) I visit this supermarket for its variety and product assortment

- Excitement and leisure motives: This relates to various hedonic factors that shopper experience. These sets of motives were meant to measure consumers emotions about t the shopping process such as excitement. Excitement is refers to is a positive emotional state that with high levels pleasure (Jin & Kim 2003)It also focused on shopping as a way of breaking monotonies i.e. what Tauber (1972) refer to as diversion motives. Five statements were used to measure this broad concept:

f) I lose track of time, when I am inside the Supermarkets
g) When I am in the supermarket, I feel like I am in another world
h) I feel excited whenever I visit the this supermarket
i) My going to the supermarket is a form of a leisure
j) I visit the supermarket as a diversion from the daily routine life

- Social motives (Stone 1954; Tauber 1972): This refers to the satisfaction attained through the social activity of shopping. This is very important in Ghana where the marketplace (in this case

a supermarket) is seen as a centre of social activity. Social motives is described with the following statements:

f) I come to the supermarket to chat with other shoppers
g) I visit the supermarket to enjoy the crowd
h) Shopping would provide me social experiences outside home
i) I visit the supermarket to meet new friends
j) I enjoy talking to other customers and sales people

- Aesthetic motive: this refers to the physical attributes of the store that attract the attention of shoppers. They include the three statements below. This measure is of particular importance in Ghana because supermarkets and traditional formats have contrasting characteristics in terms of aesthetics.

d) This supermarket is beautifully designed to attract people like me
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f) The interior design of the supermarket usually attracts my attentions

- service quality and security

d) I feel very secure in this supermarket
e) I visit this supermarket for its complementary services, better management and promotion
f) I enjoy being pampered by attentive salespeople

3.7 Analysis and interpretation of findings

SPSS was used for the data analysis. A full description of the process is discussed in the next chapter.

Chapter 4: Analysis and findings

Introduction

This chapter will focus on the various analyses done in the quest of answering the three research question. Section A analysis the data collected on demographic and the some consumer food shopping behaviours. Section B uses principal factor analysis in deducing various consumer motives. Section concentrates on uncovering whether shopper motives vary as a result of demographic variables. It uses different statistical methods from SPSS to achieve this aim. 300 valid responses were used in the analysis. Out of the 300 respondents, 172 (57.3%) were data collected from various supermarkets in Accra with the remaining 42.7% (128 responses) from Kumasi.

Section A: Demographic description of food shoppers

A descriptive analysis of the respondents (N=300) indicated a majority were female (56 percent), as compared to the male distribution of 46 percent. This emphasises the culture of food shopping being a female role although the difference in percentages (4%) is not that wide. The gender results is however not consistent with the national gender distribution which puts female population at 51 %(Table 4). Again, the gender distribution in the two cities also showed distribution that are varied but has similar trend like to the total distribution with females dominating supermarkets visits (Table 6).

In age distribution, the results show a youthful trend with majority of the respondents being below the ages of 35 years (78%). Out of this 43.7% were under the age 25 and 34.3% falling between the ages of 26 and 35 years. This trend can be seen in the national population distribution that shows 60% of the Ghanaian population below 25 years(Ghana Statistical Service 2012)

Table 6: Sample Demographic Description

VARIABLE	LEVEL	Accra (f)	Kumasi(f)	FREQUENCY(f)	PERCENTAGE
Gender	Female	87	75	162	54%
	Male	85	53	138	46%
	Total			300	100%
Age	Under 25	75	56	131	43.7%
	25-35	58	45	103	34.3%
	36-45	21	11	32	10.7%
	46-55	16	16	32	10.7%
	Above 56	2	0	2	0.7%
	Total			300	100%
Income levels	0 -100	15	17	32	10.7%
(monthly) in Ghana	101-500	40	45	85	28.3%

Cedi	501-1000	25	16	41	13.7%
	1001-1500	12	10	22	7.3%
	1501-2000	9	1	10	3.3%
	Above 2000	3	2	5	1.7%
	Total			195[23]	65%*
Level of education	No formal education	6	4	10	3.3%
	Basic	17	9	26	8.7%
	Secondary	36	33	69	23.0%
	Diploma/Bachelor	80	57	137	45.7%
	Postgraduate	32	25	57	19.0%
	Total			299	99.7%*
Employment status	Student	71	43	114	38.0%
	Employed	80	63	143	47.7%
	Unemployed	8	12	20	6.7%
	Housewife			20	6.7%
	Total			298	99.3%*

*missing values resulted in less than 100 percent response for variables.

About 3.3 percent of the respondents indicated that they do not have any formal education with 23 percent and 45.7percent having a secondary and diploma or bachelor's degree respectively. An additional 19percent had a post graduate certificate. This shows respondents are usually highly educated and confirms with previous research that shows customers who visit modern retail formats in emerging markets tend to have high education. Income levels were normally distributed with 10 percent of the respondents having a monthly income of 100Ghana Cedis. A chunk of the respondents fell between 101 to 500 Ghana Cedis and 501 and 1000 Ghana Cedis ranges. With a monthly minimum wage of 175*** Ghana cedi[24] and a middle class income range of 957.5 to 1,915 Cedis[25], the shows that supermarkets are not only accessed by middle to high income customers.

[23] Missing Values for income was 35% (105). This was due to respondents unwillingness to provide information on their income, which they explain as private

[24] http://www.ghana.gov.gh/index.php/media-center/news/161-basic-salaries-for-public-sector-workers-increase-by-13-per-cent-national-minimum-wage-by-16-7-per-cent

*** 7Ghana Cedis a day over a 25day working month

[25] Middle class income is estimated to be 10 to 20 dollars per pay (The Economist 2015); calculated for 25 working days at exchange rate of 3.83 Cedis to 1 dollar.

Shoppers' mode of transportation

Research in retail modernization have emphasised the importance of consumer access to transportation (Goldman 1983). Access to transportation add to the convenience of shopping in supermarkets and makes bulk purchasing of groceries easier for consumers. Again supermarkets are able to provide parking space which makes it more convenient for individuals with private vehicles.

The supermarkets selected for this study had access to good parking spaces and were also accessible by public transports. Public transport in Ghana is dominated by mini-buses (which are locally known as *tro-tro*) and taxis. Their huge numbers in both cities adds on to the persistent traffic jams in major routes. However, their affordable prices and numerous destinations make it a popular choice for food shoppers. They are also large public buses that transport commuters on major routes. However they are not dominant as taxis and tro-tros.

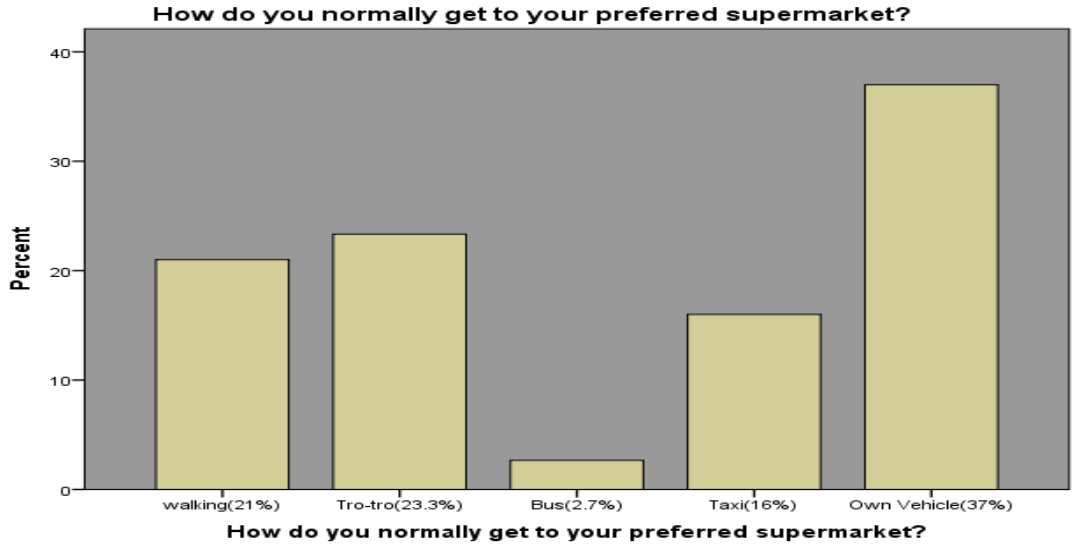

Figure 9 Shopper Mode of transportation

Respondents were asked how they normally get to their preferred supermarkets. Respondents (N= 300) were allowed to select one mode of transportation. 37 percent of the respondents use their private vehicle as a frequent means of transportation when visiting supermarkets. The second most common means of transportation is the tro-tro (23.3%), followed by walking and taxi (21% and 16 %) respectively - Figure 9. The combined impact of tro-tro and Taxi shows their ability to provide cheap and readily accessible means of transport to shoppers at various destinations. The low patronage of large Buses (2.7%) may be due to their non-popularity as a result of the limited number routes they run.

Table 7 Vehicle Ownership

Does your household owe a vehicle					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Yes	224	74.7	74.7	74.7
	No	76	25.3	25.3	100.0
	Total	300	100.0	100.0	

In a related question, respondents were asked whether they owned a private vehicle. 74.7 percent of the respondents owned a private vehicle (Table 7). In a country where there is approximately 55 vehicles per a 1000 population[26], a 74.7 percent ownership of vehicles is very high and may show that respondents are from relatively middle to high income households. The high vehicle ownership also explains why most respondents normally use private vehicles as their main means of transportation to supermarkets.

Table 8 Cross Tabulation of Vehicle ownership and normal transportation mode to supermarkets

Does your household owe a vehicle v How do you normally get to your preferred supermarket?								
			How do you normally get to your preferred supermarket?					Total
			walking	Tro-tro	Bus	Taxi	Car	
Does your household owe a vehicle? (HOV)	Yes	Count	43	28	6	41	106	224
		% within HOV	19.2%	12.5%	2.7%	18.3%	47.3%	100.0%
		% within PMT	68.3%	40.0%	75.0%	85.4%	95.5%	74.7%
		% of Total	14.3%	9.3%	2.0%	13.7%	35.3%	74.7%
	No	Count	20	42	2	7	5	76
		% within HOV	26.3%	55.3%	2.6%	9.2%	6.6%	100.0%
		% within PMT	31.7%	60.0%	25.0%	14.6%	4.5%	25.3%
		% of Total	6.7%	14.0%	0.7%	2.3%	1.7%	25.3%
Totals		Count	63	70	8	48	111	300

Table 8 shows that 106 (35.3% of N: N=300) respondents who owe vehicles normally go to the market with it which forms 47.3 percent of people who owe vehicles[27]. Respondents who owe vehicle in their household also use other modes of transport walking and taxi representing 14.3% and 13.7 % of total

[26] 1.425.900 registered vehicles as at 2012 for 25.9million people (Tetteh-Addison 2012)

[27] 224 respondents owe a vehicle in their household, out of 300 respondent - Table 7

sample respectively. Tro-tro (9.3%) and Buses (2%) which is a cheaper option is not popular among respondents who owe vehicles. This might be due to the non-suitability of tro-tros and buses to bulk purchasing because they are usually crowded with little space. Respondents who do not owe a vehicle in their household however use tro-tros (42; 14% of N: N=300)

Supermarkets as choice of food shopping

As has been discussed already, supermarkets in emerging markets including Ghana tend to be highly specialised and stock mainly processed foods. Shoppers therefore tend to combine traditional retail with modern retail formats like supermarkets in order to meet their food needs. Most specifically traditional foods retail formats stock products that are useful for making local cuisines. However supermarkets in Ghana in recent times have moved to increase their stock of local food products. 71.2 percent of the respondents are able to buy majority of their food products from supermarkets.

Table 9 Are you able to buy the majority of your food from your preferred food market(s)

		Frequency	Percent	Valid Percent
	Yes	213	71.0	71.2
	No	86	28.7	28.8
	Total	299	99.7*	100.0
Total		300	100.0	

*missing value accounts for less than 100 percent response

Although this does not show the kinds of products that are purchased it may show how supermarkets increasingly are becoming a true one-stop food shopping destination for the respondents.

Respondents were also asked why they prefer one supermarket location to others. Respondents were instructed to select three of the most important reasons. The reasons included convenience, proximity to household, low prices, know trader, variety of food and specialty products. A count of the responses shows convenience (29.9%) as the most important reason shoppers choose a particular supermarket over others (

Table 10 Most important Reasons for choosing supermarkets). Majority of Respondents value quality of products more than they value proximity (16.9%) of the supermarket to their household.

Table 10 Most important Reasons for choosing supermarkets

Reasons	Count	Percent**
Convenience	226	26.9%
Geographical Proximity	142	16.9%
Low Prices	101	12.02%
Know Trader	20	2.38%
Good Quality	163	19.4%
Variety of Food	142	16.9%
Specialty Food	46	5.48%
Total	**840***	**100%**

*respondents selected 3 reasons, therefore total count is more than 300; **Variable count as a percentage of total counts

This maybe because supermarkets in Ghana have not moved to neighbourhoods and as such consumers maybe overlook the distance from a supermarket to their home. Low prices formed 12.02% of the counts. This was expected to be higher than this since consumers in emerging markets are generally seen as price sensitive due to low income levels (AT Kearney 2014). Know trader recorded the least count of 20 (2.38%), this was expected because consumers do not have close relationships with supermarket operators like they would with traditional retailers.

Frequency of purchase

Respondents were asked how many times they went for food shopping in supermarkets. Respondents selected from 5 possible options that implies increasing frequency of shopping, made up of: Almost never; once a month; every other week; once a week and more than once a week. Respondents were to select one option. Most of the respondents (38.7%) visit supermarkets once a month for food shopping. This is followed by 27.7% who almost never[28] go to the supermarket. Of the remaining, 16% buy food from the supermarket every other week, followed by 9.3% who by food from supermarkets once a week and finally 8% who buy food from the supermarket more than once a week (Figure 10)

[28] Almost never was explained as once in a long while but not as frequent as once a month

Figure 10 Frequency of shopping

Socioeconomic factors and food shopping frequencies

Statistical tests were done to establish the relations that exist between various socioeconomic factors and the frequency of shopping at supermarkets (Figure 10). Socioeconomic factors were made up of six demographic variables and included: age; gender; ownership of vehicle; income levels; level of education and employment status. The frequencies of these socioeconomic factors are presented in Table 6. Gender and ownership of a vehicle are treated as a dichotomous[29] variable with two possible outcomes and entered into SPSS as a nominal[30] variable. Employment status had four possible outcomes on the questionnaire: student; housewife; employed and unemployed. These were recoded into a dichotomous variable with *employed or unemployed* as the outcomes and entered into SPSS as a nominal variable. Income levels, educational level and ages of respondents were treated as ordinal variables[31]. A cross tabulation of the selected socioeconomic factors and how frequently respondents buy food from supermarkets is presented in

Table 11 below

[29] Dichotomous variables contain data with only two categories (Bryman & Bell, 2011)
[30] Nominal variables cannot be ranked or categorized(ibid)
[31] An Ordinal variable is a variable that can be ranked but the distance between the categories are not equal (Bryman & Bell, 2011)

Table 11 Cross Tabulation of Socioeconomic Factors and frequency of purchase

Socioeconomic factors (Counts)	Frequency of purchase					Total
	Almost never	Once a month	Every other week	Once a week	More than a week	
Gender: Female	*48*	*72*	*19*	*11*	*12*	162
Male	*35*	*44*	*29*	*17*	*12*	137
						299
Age : under 25	42	45	27	8	9	131
25-35	24	48	16	6	9	103
36-45	3	13	0	10	5	31
46-55	13	10	5	3	1	32
Over 56	1	0	0	1	0	2
						299
Education:						
no formal	2	3	5	0	0	10
basic	20	4	0	1	1	26
secondary	22	26	17	2	1	68
dip/bach	21	59	24	16	17	137
postgraduate	17	24	2	9	5	57
						298
Employment:						
Yes	***35***	***66***	***7***	***19***	***15***	142
No	***48***	***50***	***39***	***8***	***9***	154
Total						296
Household income						
0 -100						
101-500	11	12	6	0	3	32
501-1000	13	48	12	6	6	85
1501-2000	1	10	2	7	2	41
Above 2000	2	4	0	3	1	22
Total	0	3	1	0	1	5
						195
Vehicle ownership						
Yes						
No	***69***	***80***	***36***	***23***	***15***	224
Total	***14***	***36***	***12***	***5***	***9***	76
						300

Statistical Test of relationship

Two tests to ascertain the relationship between socioeconomic variables and shopping frequencies – Spearman's rho and Chi-square tests. The two tests were selected based on combination of the nature of variables they are (Bryman & Bell, 2011). Table 12 shows the combinations of socioeconomic variable and frequency of purchase variables with the recommended tests

Table 12 Methods of Multivariate analysis (Adopted from Bryman & Bell 2011)

Socioeconomic Variables	**Purchase Frequency (ordinal[32])**
	Recommended Test
Age (ordinal)	Spearman's rho
Vehicle ownership (nominal)	Chi-square test
Income level (ordinal)	Spearman's rho
Employment status (nominal)	Chi-square test
Gender (nominal)	Chi-square test
Educational level (ordinal)	Spearman's rho

Pearson's chi-square test was done for the three socioeconomic variables (age, vehicle ownership and gender -Table 12) and its relationship with frequency of purchase. Pearson's Chi-square test is used under three main criteria. Firstly the sample has to be representative of the population. This criterion does not apply to this study since the samples were conveniently selected. Secondly, the variables are mutually exclusive. All the variables selected for this test meet this criterion. Respondents are either male or female (gender); respondents either owe a vehicle or do not and respondents are either employed or unemployed. The third criterion is that there is a minimum expectation of five occurrences in each category. That is, there should be more than 5 counts in each column. An examination of the cross tabulation of the three socioeconomic variables [33] and frequency of purchase shows that this criteria was met (

Table 11). Chi-square test only gives evidence of (or otherwise) a relationship between the variables and does not show the strength of the relationship. A phi (ϕ) test and Cramer V was done in SPSS to determine the strength of relationship (Bryman & Bell 2011). The results are presented in Table 13 below:

[32]

[33] Age, Sex and Ownership of vehicle were selected for Chi-square test -Table 12

Table 13 Chi-Squared and phi test results

	Gender and frequency of purchase	Employment and frequency of purchase	Ownership of vehicle and frequency of purchase
Pearson Chi-square	10.144[a]	32.052[b]	7.828[c]
df	4	4	4
p-value (2-sided)	.038	.000	.098
Phi test (ϕ)[d]	.184	.329	.162
Valid cases	299	296	299

a: 0 cells have expected count of less than 5. Minimum expected count is 11

b: 0 cells have expected count of less than 5. Minimum expected count is 11.51

c: 0 cells have expected count of less than 5. Minimum expected count is 6.10

d: the results of Cramer's V were the same as ϕ

Spearman's rho (ρ) test was done to know the relation between the remaining three socioeconomic variables and frequency of purchase. The spearman's (ρ) test is a correlation coefficient that measures the strength of a monotonic relationship between bivariate data. It is mainly used when the two variables do meet the criteria of being interval or ordinal and monotonically related. The measure fall between zero (0) and one (1) and computed values could be either positive (+) or negative (-). As with all measures for relationships, Spearman's rho only uncover the strength or otherwise of a relationship and not a test of causality (Bryman & Bell, 2011). The results are presented in Table 14 below:

Table 14 Spearman's rho test results

	Age and frequency of purchase	Level of education and frequency of purchase	Income level and frequency of purchase
Correlation coefficient	.061	.178[b]	.148[a]
P value	.290	.002	.040
Valid cases	299	298	195

a: correlation is significant at the 0.05 level (2-tailed)

b: correlation is significant at the 0.01 level (2-tailed)

On gender, the most interesting distribution is that 72 (out of 299; representing 44.4% of females) respondents who are female buy from the supermarket once a month. In comparison 32.1% of males go to the supermarket once a month. The dominance of female might be due to cultural reasons which sees food shopping role for women in Ghanaian society On the other hand men accounted for more frequent

visits to the supermarkets like 29 and 17 for every other week and once a week respectively, as compared to 19 and 11 by women. The result of the chi-squared test shows evidence of relation between gender and frequency of supermarket: Chi-square = 10.144, df= 4, $p < .05$, although the relationship is weak ($\phi = .184$).

Out of 300 respondents, 224 owed a vehicle in their homes. Out of this 80 go to the supermarkets once a month; 69 almost never go, 36 and 23 go to the supermarket every other week and once a week respectively. Majority of respondents who do not owe vehicles go to the supermarket once a month (36). There is not much of a difference between the distributions. This is because majority of respondents follow the pattern of shop once a month, almost never, or every other week no matter their status of vehicle ownership. The chi-square test shows no significant evidence of relationship (table 13) implying the distribution of vehicle ownership and purchase frequency is a random occurrence (chi-square= 7.828, df =4, $p > .05$).

On employment, 66 respondents who are employed go to the supermarket once a month however this does not vary much from 50 respondents who are unemployed and still go to the supermarket once a month. People who are employed tend to go to the super market more frequently: 19 and 15 counts for once a week and more than once a week respectively; as compared to 8 and 9 for people who are unemployed. This may be due to differences in earning powers. There was evidence of a strong relationship between employments and frequency of purchase: chi-square= 32.052, df=4, $p < .05$, although the relationship is moderately week ($\phi = .329$).

On income, 48 out of 195 valid respondents having an income level of 101 to 500 buy food items from supermarkets once in a month. This level of income had majority (85) of the respondents across various income levels. A spearman's correlation was run to determine the relation income levels and frequency of purchase. The result (table 14) show a very weak positive correlation between income levels and frequency levels and its statistically significant ($\rho = .148$, N=195, $p < .05$). Similar weak relationship can be seen from the spearman's test for education level and frequency of purchase. ($\rho = .178$, N=298, $p < 0.01$). Findings for the relationship between age levels and frequency was not significant. However it is worth mentioning that young (under 25 years and 25-35 years) people dominated supermarkets visits – see figure 11.

Section B: Food shopping motives

This section will focus attention on answering the research question: What are the motives for buying food from Supermarkets? It will answer this question by creating various components that describes unique shopper motives. The research technique used here is the exploratory factor analysis, done with the help of SPSS.

Exploratory Factor Analysis

Exploratory factor analysis is used as a data reduction technique that compresses data by looking for groups that have very strong inter-correlations within a set of large variables. The inter-correlation helps to ascertain patterns and relationships between the variables for analysis. The variables used for this analysis should be scaled, for example the shopper motives section of the questionnaire used in this study measure various shopper response on a 7 point Likert scale (see appendix). The analysis done in this study was done using the principal component analysis option in SPSS. Before the analysis is done, initial checks were done to make sure it will give typologies that are efficient.

First the sample size will have to be in the right range. There is not much agreement on the number of data set that is appropriate for factor analysis although it is agreed that the bigger the better (Costello & Osborne 2005; Harir et al. 2009). A minimum of 300 respondents is considered acceptable. Others use a ratio of the sample to the number of variable -a minimum of 10: 1(Costello & Osborne 2005). In this study the sample size is 300 and the ratio of the variables under study to the sample size is (11.54: 1)[34]. This means sample meets the first criteria for factor analysis.

Again, initial tests were done to ascertain inter-correlation or the suitability of factorability was done Bartletts Tests of Sphericity and Kaiser-Meyer-Olkin test (KMO) –see appendix in page 84. The approximated Chi Square value of the Bartlett's Test of Sphericity was 3100.057 (df= 276) at an observed significance of .000 rejecting the null hypothesis that the population matrix is an identity matrix. The Kaiser-Meyer measure of sampling adequacy was .758 which is considered as 'middling' which is still below an unacceptable value of below .50

The first analysis done returned seven factors. The Eigen values* over one (1) were compared with the scree plot* and they gave different number of factors. An inspection of the commonalities showed that the 7 variables had a coefficient less than 0.3 and were as such deleted. This meets the criteria for minimum accepted loading s of above ± .30 to ± .40.

A final analysis was done with expected factors of 4 (ignoring of coefficients less than .40). This improved analysis by increasing the total variance explained and made it more efficient to select the 4 factors using scree plot (Figure 11) and later confirmed the four components with Monte Carlo PCA

[34] Sample size= 300. motives variables = 26 , see questionnaire in appendix

parallel analysis (Table 15) . Although there is no hard and fast rule about the number of factors to select, there should always be a balance between ability of the retained variables to give a complete picture of the pattern in the data and explainable from the literature collected (Harir et al. 2009)

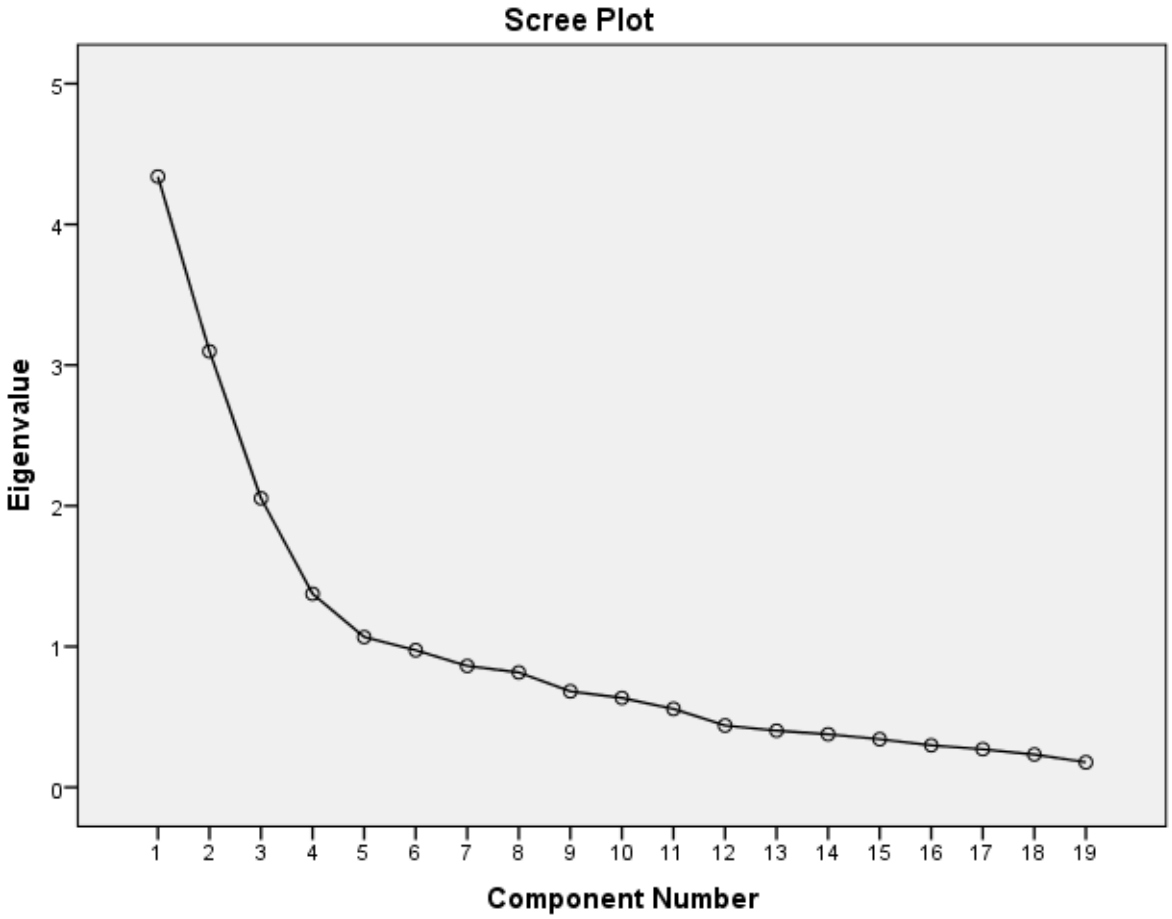

Figure 11 Scree Plot: four factors selected, the line breaks at point 4

components	Random Eigenvalue from Monte Carlo PCA Parallel analysis	Actual Eigenvalues from SPSS	Decision criteria	
1	1.4704	4.340	Accept component with greater actual eigenvalues. Reject when otherwise	Accept
2	1.3777	3.098		Accept
3	1.3118	2.053		Accept
4	1.2513	1.375		Accept
5	1.1988	1.068		Reject
6	1.1522	0.974		Reject
7	1.1073	0.863		Reject

Table 15 Confirmation of selected Components with Monte Carlo PCA parallel analysis. Extracted from indicate appendices

The final run of the principal component analysis was tested ascertain inter-correlation or the suitability of factorability with Bartletts Tests of Sphericity and Kaiser-Meyer-Olkin test (KMO). The approximated Chi Square value of the Bartlett's Test of Sphericity was 2212.309 (df= 171) at an observed significance of .000 rejecting the null hypothesis that the population matrix is an identity matrix. The Kaiser-Meyer measure of sampling adequacy was .729 which is considered as 'middling' which is still below an unacceptable value of below .50. The result of the analysis is presented below:

Table 16 result of Principal Component Analysis

	Factor loadings (300 respondents)				
		Component			
		1	2	3	4
		Curious economic shopper	Quality and safety motive	Aesthetic motive	Social motive
1	I come to hunt for a real bargain	.821			
2	I come to the supermarket to chat with other shoppers	.769			
3	I visit the supermarket to compare prices with other options	.649			
4	Higher the price of product, higher is the quality	.618			
5	I lose track of time, when I am inside the Supermarkets	.586			
6	It is very easy to find what I want always		.759		
7	Food bought here are of high quality than other locations		.741		
8	Food bought here are safe to eat		.710		
9	I feel very secure in this supermarket		.690		
10	The supermarket serves as a one-stop shopping place for me		.610		
11	I visit this supermarket for its complementary services, better management and promotion		.580		
12	This supermarket is beautifully designed to attract people like me			.781	
13	The interior design of the supermarket usually attracts my attentions			.775	
14	I feel excited whenever I visit the this supermarket			.706	
15	The environment (i.e. lighting and decoration) in the supermarket attracts my attentions			.640	
16	Shopping would provide me social experiences outside home				.742
17	When I am in the supermarket, I feel like I am in another world				.713
18	I visit the supermarket to meet new friends	.451			.571
19	I enjoy talking to other customers and sales people				.494
	Eigenvalue	**4.340**	**3.098**	**2.053**	**1.375**
	Percentage of variance explained	**22.841**	**16.305**	**10.805**	**7.235**
	Cumulative percent	**22.841**	**39.146**	**49.951**	**57.186**
	Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Variable loadings of <0.40 excluded from analysis				

The selected components were labelled based on the strength of the factor loadings; the similarity of the variables and their ability to be discussed with reference to the literature collected (Harir et al. 2009). Variables with higher factor loadings are given more emphasis in the labelling. Common Variables that have similar meaning are also given priority. The four factors are discussed below with references from other research findings.

Component 1 was labelled as the Curious Economic shopper, comprised of 5 variables and accounted 22.841% of the total variance explained. This type of shopper is interested in looking for the best bargain; come to the supermarket to compare prices with other options and attach value or quality to how high the product price is. They tend to lose track of time while in search of the best value and also relate with other shoppers. The bargain seeking nature of the curiosity economic shopper is similar to the economic shopper described Stone (1954), these shoppers value lower prices. Again it might also be that in their quest to attain the best deals, the Curious Economic shopper may relate with other shoppers. Again this class of shoppers relate to the functional motives that value the rational effort of making the best out of money spent.

Component 2 was named Convenient and safety motive. The typology is made up of 6 variables and accounts for 16.305% of the total variance explained. These shoppers are stimulated by the ability of supermarkets to provide easy access to variety of products that are safe in a secured environment. Shoppers are also influenced by complimentary service that supermarkets provide and the one-stop-shop nature of supermarkets. The variables in this component exemplify the core advantages of supermarkets over the traditional formats. These shoppers value the ability of supermarkets to provide variety of products under one roof and share such a characteristic with one-stop shopper described in by Morchett et al (2005). One-stop shoppers seek retail formats that provide large selection of products for a more efficient shopping. Supermarkets in Ghana provide such an advantage to shoppers although they may luck most of indigenous food products and fresh products.

Component 3, labelled as Aesthetic Motive is made up of 4 variables and accounted for 10.805% of variance explained. Shoppers in this category are attracted to the physical features of supermarkets. The physical design of such as the interior design, lighting and decoration make visits to supermarkets exciting to this group of shoppers. This shopper type exemplifies the very meaning of motivation. Their visit to the supermarket is influenced by sensory pleasure they enjoy from the environment of the supermarket. This type of shopper have been found in studies by Wakefield & Baker (1998)who explains that shoppers gets some pleasure from the environment around the supermarket such as the design of the store and the atmosphere around it.

Component 4, labelled Social Shopper with 4 variables that account for 7.235% of the variance explained. For this category of shoppers, food shopping provides a social experience; and opportunity to meet friends and the opportunity to interact with other customers and sales persons. This shopper

type have been extensively been explored in shopping motives literature. Tauber (1972) also identified social shoppers who derive satisfaction from the social nature of shopping. His classification of social motives of shopping included communication with other who has similar interest. This was found to be true in this category of shoppers who enjoy taking to other customers and supermarket personnel while shopping. Similar results have been found by Jamal et al. (2006) in their study of Qatari shoppers. Similar shopper type has been identified in emerging markets. Prasad & Aryasri (2011) found that socializing shoppers in India do enjoy shopping while they socialise with their friends. Like in this study, socializing shoppers like the interactions with people while shopping and provides them to opportunity to go outside of their home.

Reliability of extracted components

The 19 variables in the four components were subjected to an internal consistency reliability analysis with the computation of the coefficient of alpha (Cronbach α). The Cronbach alpha provides a measure of the internal consistency of test scales. Internal consistency implies that all the test scales measure the same concept or construct (Tavakol & Dennick 2011). In the case of this thesis, the cronbach measures whether the various variables in the 4 components measure similar motives (respectively). The alpha values must lie between +0 and +1 with alpha values ranging from 0.70 to 0.95 being acceptable. All the four components reported adequate levels of alpha with a total of α = 0.791; number of items 19 with 300 sample size. The result had been reported in the table below.

Table 17 internal reliability analysis: Cronbach alpha coefficients

Components (factors)	**Cronbach α**
Curious Economic shopper	0.781
Quality and security shopper	0.780
Aesthetic Motive	0.750
Social Motive	0.718
Total α	0.791

SECTION C: Demographic factors and Shopping motives

This section answers the last research question that seeks to know the inter-relatedness of shopping motives to demographic characteristics of shoppers. The four identified motives will be the categories for examination. However these four motives are made up of 19 related variables and doing analysis based on the individual variable will be a constraint on time. The advantage of doing a factor analysis is that the created components are assumed to measure the same construct. The variables in each component can therefore be combined and used for further analysis (Harir et al. 2009). In simplifying the variables, the Summated Scale approach is used. The summated scales were then used as dependent variables and explored for variations or relationships using One-Way ANOVA and Independent Samples Test. These statistical tools have widely been used in studying shopper motives and demographic factors and have found varied evidence of relationships (Oltmans 2013; Dhurup 2008; Jin & Kim 2003; Eastlick & Feinberg 1999; Carpenter & Moore 2006)

Demographic factors

The demographic factors used as independent variables comprised of: ***age levels; income levels; educational levels; gender; vehicle ownership and employment status.*** An independent variable is a variable whose variation does not depend on the other. They are used as measure to identify changes in a dependent variable (In this case the 4 shopping motives identified in this study). As already identified in the study, the demographic variables showed varied patterns of distribution. In summary, Females form 54% of the total respondents; 47% of the shoppers were below the age of 25; income levels were between 101 to 500 Ghana Cedis; 47% of had a diploma or a bachelor degree; 47% were employed and 74.7% owed a vehicle in their household (see Table 6 and Table 7 in Section A).

Summated scales

The summated scale is a technique of reducing large numbers of variables by averaging. The average of the variables will represent the all the variables. In the case of this thesis, the 4 components of variables will be represented by a four averages. The problem with averaging is that it may not give the whole picture of the variables that have been summed. The variables must therefore meet some criteria in order for the summated scales to be acceptable (Harir et al. 2009). Some of the criteria have been discussed below:

Dimensionality

This answers the question of whether the various variables are associated with each other. In doing a summated scale, the factors should be strongly related to each and a factor analysis is one of the ways to attain this (ibid). The factor analysis done in answering question two accepted only factors that has a loading of above 0.40 which is above the generally accepted loading of above 0.30 (Harir et al. 2009;

Costello & Osborne 2005). Again in doing the summation only factors with loadings of above 0.50 were used[35] this was to ensure that only variables with high loadings were used.

Reliability

This is the measure of degree of consistency between multiple measurements of a variable. The reliability test done in this study is the internal reliability by the computation of the cronbach's alpha. All the four components reported adequate levels of alpha with after the summation was done: $\alpha = 0.776$; number of items was 18 with 300 sample size (table 18 below).

Table 18 Internal reliability of variables for Summation

Component	Variables	Cronbach Alpha
Curious Economic shopper	5	0.770
Quality and security shopper	6	0.780
Aesthetic Motive	4	0.750
Social Motive*	3*	0.701
	18	0.776

***originally four variables – see**

Table 16; one variable - I enjoy talking to other customers and sales people- was deleted because it had a factor loading of less than 0.50

This meets the criteria for factor analysis of more than 0.60, the variables can therefore be summated(Harir et al. 2009). The summations create 4 new variables that represented the components derived from the factor analysis.

ANOVA Test

The one-way ANOVA is used to determine whether there is a significant relationship between two variables. To do this, the means of two or more groups are compared and determine whether there are significantly different from each other. The result of the ANOVA shows whether there is a significant difference between the variables or not. In using this tool some criteria should be met (Laerd 2015):

The dependent variable should be an interval or ratio level variable. The summated variables in this paper are the dependent variables are they were deduced from Likert scale questionnaires and as such meet this criterion

Independent variables should be categorical with two or more group. This category implies there should be two or more levels in the independent variable. This means that only three demographic variable

[35] One variable was excluded from the summation, leaving 18 variables. The deleted variable did affect the cronbach's score of the component

qualify: income levels, age groups and educational levels. The remaining three independent variables were used in the independent sample test.

Finally, there should be the need for homogeneity of variance. This means that there is no difference in variance within groups of the categorical data. The recommended test for homogeneity is the Levene's test which gives the probability that the variances are equal (Gastwirth et al. 2009). The test generates a p-value which gives the probability of the variance being unequal. As a rule of thumb p-values greater than 0.05 are not accepted with p-values less than 0.05 accepted as the accepted level of probability of variance(Gastwirth et al. 2009; Laerd 2015). In this study Levene's test helps to make a decision whether an observation is worth investigating father, all observation with Levene's test result of greater than 0.05 were not considered for the ANOVA analysis.

Results

The ANOVA analysis provides a significance (*sig.*) value which is used to determine where there are significant variations in variance. Again, a sig. value greater than 0.05 are considered as too high likelihood that the difference in the means are random , the opposite situation is accepted (<0.05) and implies there is a significant difference in means that needs to be explored. In our independent variables -age, education, income- there are different levels, and these each level will have different means. What ANOVA shows is that there is a significant difference in the means across the different levels. It does not show where in the levels, say income, the difference occurs. Table 19 below show the three interval demographic variables and their mean comparison with the four summated shopping motives.

Table 19 ANOVA results (Between Groups), Levene's Test and Decision

Independent variable	dependent Variable	Sum of squares	Mean square	F-Ratio	Sig.	Levene's test	Decision
Income	Curious economic shopper	10.693	1690.466	1084.708	0.000	0.004	*accept*
	Quality and security shopper	6.905	1.381	2.033	0.076	0.009	*Reject*
	Aesthetic motive	24.490	4.898	6.319	0.000	0.161	*reject*
	Social motive	51.414	10.283	6.035	0.000	0.397	*reject*
Age	Curios Economic shopper	35.044	8.761	5.924	0.000	0.000	*accept*
	Quality and security shopper	7.362	1.840	2.078	0.084	0.537	*reject*
	Aesthetic motive	8.158	2.040	3.031	0.018	0.780	*reject*
	Social motive	15.654	3.914	2.684	0.032	0.141	*Reject*
Educational	Curious Economic	10.693	2.139	1.372	0.237	0.000	*reject*

level	Shopper						
	Quality and security Shopper	6.905	1.381	2.033	0.076	0.000	*Reject*
	Aesthetic motive	24.490	4.898	6.319	0.000	0.522	*Reject*
	Social Motive	51.414	10.283	3.035	0.000	0.004	*Accept*

The table above shows the final results for ANOVA test. Income levels shows significant difference in mean for curious economic shopper, Aesthetic motive and Social Motive (sig. < 0.05) however a check of the Levene's test results shows that Aesthetic motive and Social motive has a p-value greater than 0.05 and therefore rejected. Income and curious economic shopper shows significant difference in means and also meets the Levene's Test criteria (all less than 0.05). Similar inferences can be drawn from Age levels. The only significant and accepted difference is that Age shows significant differences with the Curious Economic shopper. On educational levels, significant differences can be observed with Social motive shoppers. The significant relationship was further explored using a Post Hoc Test. This can be seen as a rerun of the ANOVA to discover at which levels the differences occur. It compares the means of the various levels to show where exactly the differences occur.

From the Post Hoc analysis, the following interpretations can be drawn:

Income levels

Income levels were grouped into six levels from 100 Ghana Cedis to over 2000 Cedis per month. No statically significant differences were noted for income levels Quality and Safety motive; Social motive and the Aesthetic motive. A significant difference was however found through the use of ANOVA between Income levels and curious Economic shopper .i.e. sig. <0.05. Post Hoc analysis was done to find at what level of income the differences occurred. The result shows the differences in means between the various levels of income are not significant (appendix 9)

Age groups

After the ANOVA test the only significant difference between Curious Economic shopper and age. Insignificant findings were found for the other three shopping motives (Table 19). A Post Hoc analysis was done to ascertain were exactly the difference lies. The analysis shows that less than 25 years and 45 to 55 years are significantly different in term of curious economic shopper motive. Again, respondents who are less than 25 years and respondents above 56 years differ significantly in in the same shopping motives- Curious Economic motive (appendix 10)

Educational level

The Post Hoc test was run for Educational level and Social motive. The result shows respondents with Basic level education differ significantly with respondents with diploma or bachelor certificate in terms of their social shopping motives. Secondary school certificate holder also differs from diploma or

bachelor certificate holders (appendix 11). This means that respondents with low education have different social motives for shopping at a supermarket as compared to individuals with higher education.

Independent sample test with Levene's Test

This is used for independent variables that are categorical (not interval). The decision criterion is the same as the ANOVA, with p-values of less than 0.050 showing significant difference. However since the independent variables are categorical there is only one outcome (like employed or employed; male or Female and owe a vehicle or do not) the test is run just once. There is also a check for the Levene's test of homogeneity before making the final decision.

Table 20 test results for variation in Employment status, Gender and Vehicle ownership between shopping motives

independent	Dependent	Levene's test	Sig.	Decision
Employment	Aesthetic motive	0.027	0.000	Accept
	Quality and safety motive	0.097	0.463	Reject
	Curious Economic Shopper	0.000	0.001	Accept
	Social motive	0.936	0.020	Reject
Gender	Curious Economic Shopper	0.937	0.000	Reject
	Social Motive	0.049	0.000	Accept
	Aesthetics motive	0.439	0.000	Reject
	Quality and safety motive	0.098	0.129	Reject
Vehicle Ownership	Curious Economic Shopper	0.002	0.864	Reject
	Quality and safety Motive	0.001	0.004	Accept
	Aesthetic Motive	0.939	0.006	reject
	Social motive	0.076	0.000	Reject

Employment

From table 20, Employment status shows significant variation in means from the perspective of Aesthetic Motive and Curious Economic Shopper motives. This implies that respondents who are unemployed may have different sensory satisfaction from respondents who are unemployed. Employed respondents may also show different economic motives for buying food from the supermarket.

Gender

Being male or female has no significant effect on respondents' food shopping motives; the majority of female respondents is a random occurrence and does not have any effect on explanation of shopper motives.

Vehicle ownership

Vehicle owners have no significant differences on Curious Economic motive or Aesthetic motives. Neither does it have a significant influence on social motives. Respondents with or without vehicles however exhibits differences in relation to quality and Safety motives

Chapter 5: Summary of findings with discussions

Supermarkets are increasing their reach in Ghana and their impact is felt most in the capital of Accra and in Kumasi, the second largest city in Ghana. This growth in supermarkets reach in Ghana, like in other emerging markets, have been attributed to increasing rates of population and urbanisation and a rising middle class with sophisticated taste for what is modern and trendy (The Economist 2015; AT Kearney 2014). The changing demographics have affected different aspects of retail including food shopping. This study sought to understand the consumer aspects of food retailing in Ghanaian supermarkets.

The study attempted to do this by answering these research questions:

4. What are the characteristics of consumers who buy food from Ghanaian supermarkets?
5. What are the motives for buying food in supermarkets?
6. Is food shopping motives shaped by demographic variables?

A summary of the findings are discussed in the sections below.

What are the characteristics of food shoppers in Ghanaian supermarket?

The respondents are made up of consumers with varied background. Respondents are most likely to be female and most likely to be under the age of 35. The youthful pattern of the respondents is similar to the national distribution which is mainly youthful. This does not however show that the respondents are representative of the national population. Respondents are most likely to owe a private vehicle in their household (74.7%) and most likely to use the vehicle for shopping. A majority of the respondents also have high level of education with 64% having a bachelor's degree or a post graduate degree. Majority of the respondents are able to buy majority (71.2%) of their food need from supermarkets. This description gives an idea of a typical respondent being from the middle class. This can be counter argued since majority of the respondents have income levels of 101 to 500 Cedis. This might also not be the case since respondents shied away from giving information about their incomes (valid response of 165 out of 300). However the predominant ownership of vehicles and a high level of education give a hint that respondents may from the middle class.

Respondents mostly prefer the convenience (26.9%) that supermarkets provide than quality of food, geographical proximity and lower prices. This is in contrast to general idea about consumers in emerging markets who are usually perceived to be price sensitive(AT Kearney 2014). Majority of the respondents (38.7%) buy monthly from the supermarket. This does not mean supermarket visits are not regular but may be due to large scale purchasing which calls for low frequencies of visits. This assertion

may be valid because majority of the shoppers owe their own vehicle which makes large scale purchasing more convenient.

Supermarket visitations have some relationship with socioeconomic factors although in most cases the relationship is very week. A female are more likely to visit the supermarket once in a moth than men and enforces the cultural role of women although such a relationship is very weak. Although the majority of the respondents owe vehicles, there is no significant evidence of whether vehicle ownership influence supermarket visitation. Income levels also have weak influence on frequency of supermarket visits.

What are the motives for buying food in supermarkets?

A principal component analysis was done to reduce 19 variables measuring various shopping motives into 4 distinct components. These components were then tested for reliability and found to have an acceptable internal consistency implying the each component measure the same category of motives. The four motives show the various shopper motives that were discussed in the literature review.

Shopper motives go beyond the traditional economic perspective of just gaining satisfaction from the physical product. Shopping motives include the desire to satisfy sensory desires from the shopping environment as explained by the Aesthetic Motives. The Aesthetic motive exemplifies the external stimuli-action relationship that explains human motivation and behaviour. The desire to have social interaction is also a driving motive for shopping. Shoppers enjoy the communal environment that supermarkets provide and help them break out of their normal household routine. These two motives – social and Aesthetic can be grouped under the hedonic shopping motives category that was explained in the literature review. Although these motives are important, shoppers are highly influenced by Utilitarian motives of the two remaining motives- Curious Economic shopper and the Quality and Security seeking shoppers. The two have the highest of the total variance explained (22.84% and 16.30% respectively). This implies that although food shoppers like the Social and Aesthetic pleasures supermarkets provide, they rate their ability to get a better deal, a quality and safe product higher than Hedonic reasons.

The findings also show that shopping motives and their typologies tend to be too rigid. For example, the Curious Economic motive has shopping motives that cuts across the hedonic and utilitarian classification. Shoppers in their quest to attain utilitarian motive of making the best deal also experiences hedonic satisfaction of enjoying the thrill of shopping which ‘makes them loose track of time’. This means that shopping motives are not rigidly defined.

Question 4: Is food shopping motive shaped by demographic factors?

This question concentrated on finding out whether shopper motives varied with demographic variables. Previous research has found varied findings in relation to this question.

Income levels were grouped into six levels from 100 Ghana Cedis to over 2000 Cedis per month. No statically significant differences were noted for income levels Quality and Safety motive; Social motive and the Aesthetic motive. A significant difference was however found through the use of ANOVA between Income levels and curious Economic shopper. Post Hoc analysis was done to find at what level of income the differences occurred. The result shows that income levels do not have significance influence on the curious economic shopper. This result in this study therefore concludes that income levels do not affect shopper motives for shopping. This is very strange since purchase ability is a direct function of income levels. It can be speculated that supermarkets are no longer the preserve of high income earners. Individuals with various levels of income can afford to shop at supermarkets. The results in this study have also been found in previous studies of shopper incomes and their effects on shopper motives. Dhurup (2008), in his study of South African shoppers found no evidence of variations in shopping motives as a result of income levels.

On the age levels, analysis shows that less than 25 years and 45 to 55 years are significantly different in term of curious economic shopper motive. Again, respondents who are less than 25 years and respondents above 56 years differ significantly in in the same shopping motives- Curious Economic motive. This is expected due to the wide difference in the age group. Young people have different needs from old people and as such may have different approaches and ideas about finding the best deal. Altogether, Young people are more likely to be out for the best deal than old people. There have been varied responses in the literature with some researchers finding no effects of age on shopping motives ((Dhurup 2008). Others studies have been reported to confirm the relation of age levels with shopping motives (Westbrook & Black 1985).

Educational level

The result shows respondents with Basic level education differ significantly with respondents with diploma or bachelor certificate in terms of their social shopping motives. Secondary school certificate holder also differs from diploma or bachelor certificate holders .This means that respondents with low education have different social motives for shopping at a supermarket as compared to individuals with higher education. The study also had a large number of respondents with high level of education. It is therefore safe to say that respondents with high level of education tend to enjoy the social satisfaction that it brings. They are most likely to enjoy the interrelation with their colleague shoppers and will not also mind talking to sales personnel.

Employment

Employment status shows significant variation in means from the perspective of Aesthetic Motive and Curious Economic Shopper motives. This implies that respondents who are unemployed may have different sensory satisfaction from respondents who are unemployed. Employed respondents may also show different economic motives for buying food from the supermarket. Taken altogether and with large proportion of the respondents being employed, such respondents are more likely to go out comparing prices and also enjoy the overall scenery of the supermarket.

Gender

The study showed that gender has no bearing on shopper motives. This was also not expected because food shopping is culturally a female activity.it also contradict some studies that have found grocery shopping as a female role (Buttle 1992). This might be due to changing cultures and young people who do not relate with such cultural classification of roles. Again the rising levels of education and the involvement of women in work places implies women are no longer sole caretakers of household chores like food shopping.

Vehicle ownership

Vehicle owners have no significant differences on Curious Economic motive or Aesthetic motives. Neither does it have a significant influence on social motives. Respondents' ownership of vehicles however exhibits differences in relation to quality and Safety motives. Shoppers who owe vehicles may have high tendency of being influenced by safety measure for reasons such as security of their vehicles. Supermarkets in Ghana have designated space for shoppers which are not available in traditional shopping formats.

Recommendations

The findings in this thesis are of particular importance to supermarket retailers in Ghana. The retail sector is growing and changing very fast and consumers are leading and influencing the change. Supermarkets, both local and foreign, should keep up with the changes. The value of shopper typology studies like this study is that tend to segment consumers into distinct groups provide retailers with information to properly target different classes of consumers with differentiated products in locations and promotional tools that consumers can respond positively to (Westbrook & Black 1985). The following recommendations can be derived from the findings:

Supermarkets are no longer the preserve for the rich. Supermarkets in past years have been seen as a privileged for people with high income. Rich people affirm their status by shopping in locations where others cannot afford. People who could not afford to shop at supermarkets did it to affirm their aspiration. The respondents in this study were from varied backgrounds and were mostly at the lower income levels of 101 to 500 Ghana Cedis. Again income had no significant had no impact on the motives for shopping in a supermarket. Supermarkets should therefore have a strategy that seeks to attract consumers from different backgrounds.

The Curious Economic shopper, supermarkets should regularly have promotional tools that communicate best value to customers. The curiosity to find the best value for money can be a reason for them to try new products and services. Strategies such as up-selling of high value products can also be a way to attract curious economic shoppers since they equate quality with high prices. Product demonstrations and sample giveaways can be a way of attracting them with different product offerings.

Again they should quality products of high standards in order to retain such shoppers. Such a strategy can also attract the Quality and Safety conscious shoppers. Supermarkets are perceived to have high quality products since they aim to meet a standard that traditional retailers may not be able to meet. The Quality seeking shopper will be attracted and retained if supermarkets meet high standards of quality and safety. In addition to meeting these standards, supermarkets should communicate the value of quality and safety to customers. They are also more likely to respond to promotional strategies of supermarkets. Quality and Safety shoppers are also attracted by safety around the shopping environment. Supermarkets should therefore ensure good security of the shopping environment.

The Aesthetic Motive shopper is also attracted to nature of the environment in and around the supermarket. They are attracted by physical features like lighting, architecture and decorations in the supermarket. Retailers should therefore maintain an environment that is aesthetically pleasing. In attracting the social shopper, supermarkets should maintain an environment that makes social interactions easier. Large spaces with seating areas can encourage these shoppers. Retails assistants should also being willing to interact and share information about product. Again their social nature makes then targets for direct marketing techniques. Ghanaians are used to social events in open –markets. They are used to sellers using catchy music to attract shoppers. Supermarkets can adapt these strategies by creating a lively environment which encourages socialization while shopping.

Limitations

The researcher recognises the following limitation of the study:

The research was undertaken in Accra and Kumasi and may not give a complete picture of retail environment in Ghana .The sample is not representative of the population as such there is a limitation on generalization due to the convenient sampling techniques. This does not invalidate the findings but however affects its ability to describe issues across board

There is also a Limitation in the statistical methods used, there could be other tools or test that can be run that may give varying results. Again statistical tools such as the principal component analysis can be described partly as an art. The researcher makes decision that can sometimes be subjective in order to come up with the best components that describes the whole respondents. This does not in any way invalidate the findings in any way since there generally accepted procedures and tests were applied in coming up with components. Various validity and reliability tests were used to test for the validity of the analysis. The researchers however recognised the existence of such subjectivity.

The data suffers from a number of shortcomings: some observations are missing responses and respondents' unwillingness to give out information such as age and income made it difficult to get a good picture of the respondents.

There are also technical limitations such time and lack of enough financial resources this had a bearing on the scale of analysis that was made. Again resource constraints did not allow the use of a large sample size that could have made an impact on the findings

Conclusion

In conclusion, the study aimed to study consumer demographics, food shopping motives and whether shopper motives vary with demographic factors in a Ghanaian supermarket context. Food shoppers were found to be from different backgrounds of age, income, educational level among other demographic factors. Fours typology of shopper motives were identified which cuts across various theoretical classifications of shopper motives. These shopper motives are more fluid and share various characteristics of hedonic and utilitarian shopping motives. The four shopper motives identified showed different variations with demographic factors and have empirical evidence. The study went on to give various recommendations to supermarkets that will help them target the different classes of shoppers identified.

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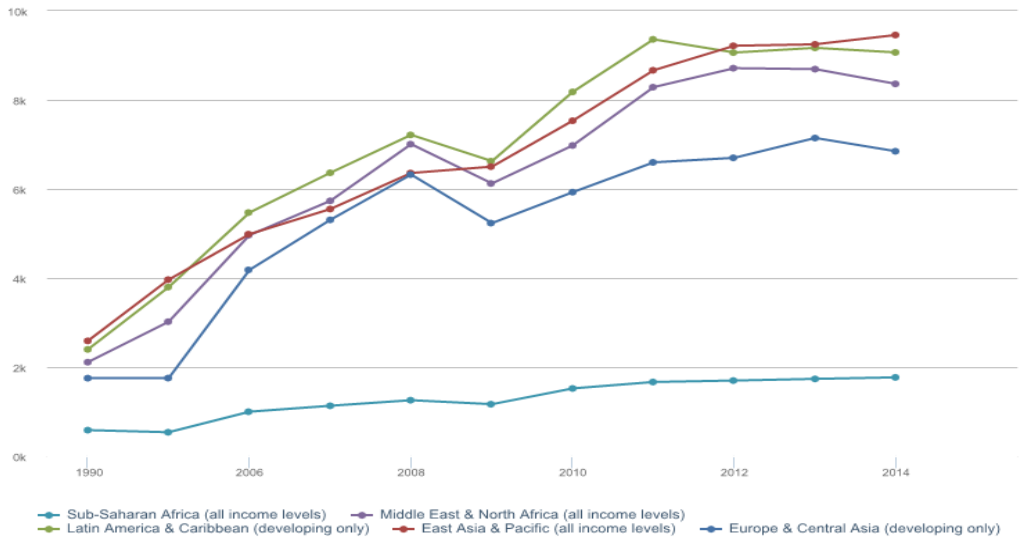
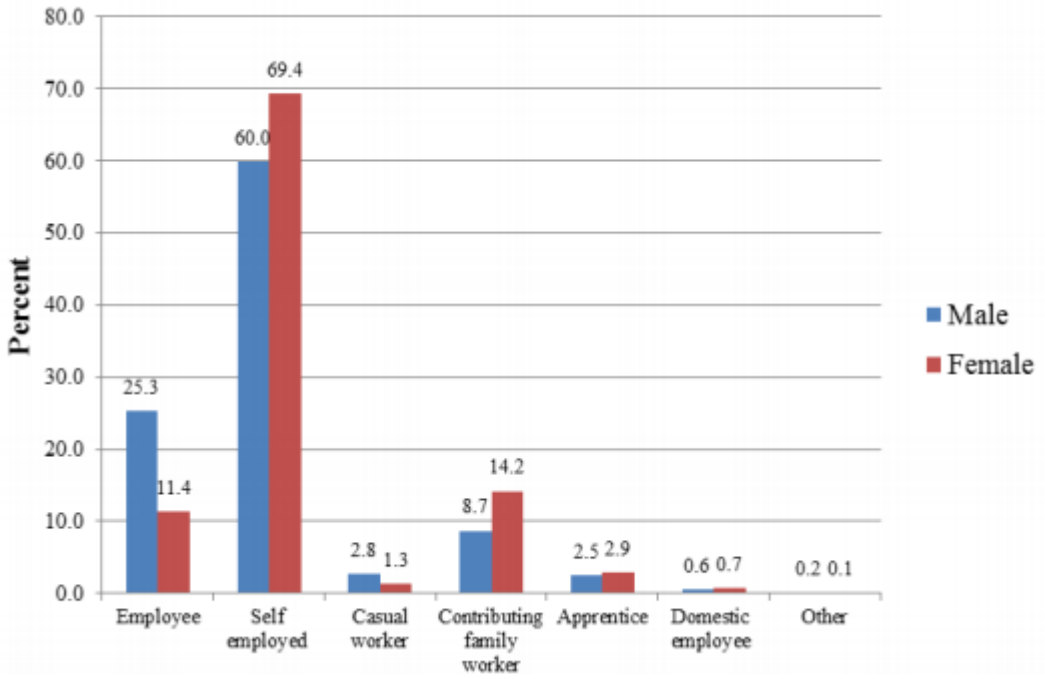
APPENDIX

1. FIGURE 9 REGIONAL PER CAPITA GDP (WORLD BANK, 2015)

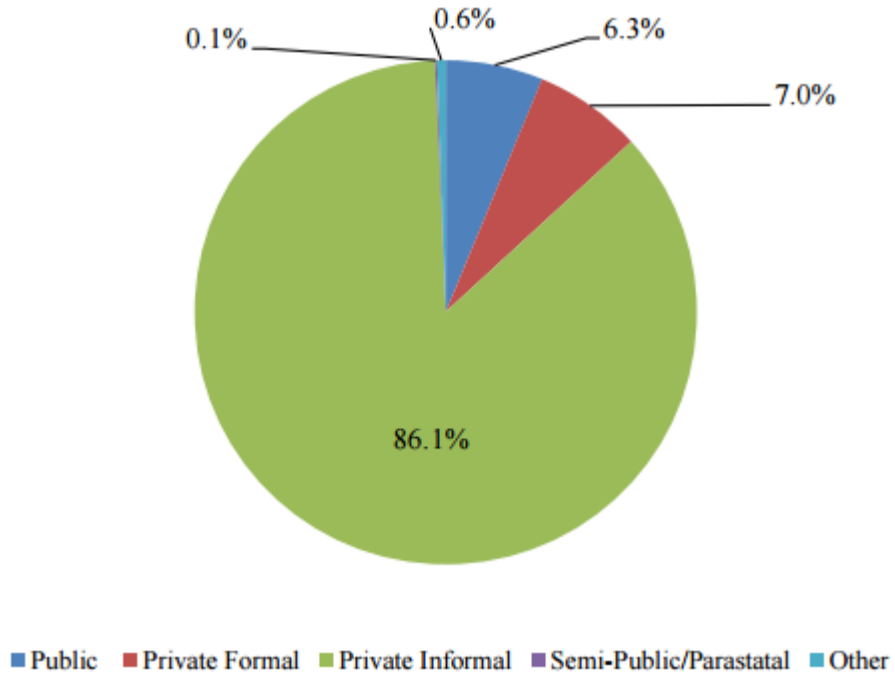


Series : GDP per capita (current US$)
Source: World Development Indicators
Created on: 11/09/2015

2. FIGURE 10 EMPLOYMENT STATUS OF EMPLOYED PERSONS 15 YEARS AND OLDER (GHANA STATISTICAL SERVICE 2012 PG. 10)



3. FIGURE 11 EMPLOYMENT SECTORS OF THE EMPLOYED PERSONS AGED 15 YEARS AND OLDER (GHANA STATISTICAL SERVICE 2012 P.G. 11)



4. QUESTIONNAIRE

FACESHEET

Survey number……. **ID Number…….**

City …… **Supermarket……..**

Date …….. **Time……**

My name is Dadzie; I am a MSc. student at Aalborg University in Denmark. I am currently undertaking a research on **Consumers' food shopping behaviour in Ghanaian Supermarkets.**

In order to foster accomplishment of this research, I would like to request you to spare 15 -20 minutes to help in filling this questionnaire.

Your participation is completely voluntary; no personal/household information will be released to any person other than the researcher. You may skip any question(s) you do not wish to answer. All information will be used specifically for this research.

Thank you very much for your participation. If you have any questions you can contact me: mobile **0263 69 79 16** or email: dadzieschmidt@yahoo.com

---

1. Do you agree to take part in this survey? Yes…… No……

Part A: Background information

2. Please tick your gender:
   (a)Female (b) Male
3. Please cycle your age:

   (a)Under 25 (b) 25-35 (c) 36-45 (d) 46-55 (e) Above 56

4. Please circle your monthly household income level (Ghana Cedi)?
   i. 0-100 ii. 101- 500 iii. 500-1000 iv. 1001-1500 v. 1501-2000 vi.over 2000
5. What is your education level?

i. Basic education
ii. Secondary education
iii. Tertiary
iv. No formal education

6. What is your employment status?
   i. Student ii. Employed iii. Unemployed iv. Housewife

Part B: Food purchasing behaviour

1. Compared to other supermarkets, why do you prefer shopping at this location? (Three most important reasons)
   Convenience_____ Geographical Proximity_____ Lower prices_____
   Know trader _____ Good Quality_____ A variety of foods_____
   Specialty foods_____ Other
   (specify)_____

2. Are you able to buy the majority of your food from your preferred supermarket(s)?
   Yes____ No ____

3. If No, Why (tick where appropriate)

Distance ___ Cost ___ Time restraints ___ Transport ____ Other (specify) _____

4. Does your household own a vehicle? Yes …….. No……..

5. How do you normally get to your preferred supermarket? (Tick one)

Walking___ Tro-tro___ Bus___ Taxi___ Own Car___ Other (specify) _____

6. How many times do you buy food items from this supermarkets
   i. Almost never
   ii. Once a month
   iii. Every other week
   iv. once a week
   v. more than once a week
7. What food products do you regularly buy from the supermarkets
   i. ……
   ii. ……
   iii. ……
   iv. ……
   v. ……

Part C: Motives[36] for Supermarket Visitation

To what extend do you agree or disagree with the following statements. Please remember to respond only in terms of buying food at this Supermarket and no other places.

Please answer the following by circling the number that best represents the strength of your response (1=strongly Disagree; 4= neither agree or disagree; 7=strongly Agree)

	Statements	**1=strongly agree 7=strongly disagree**						
1	I enjoy being pampered by attentive salespeople	1	2	3	4	5	6	7
2	I enjoy talking to other customers and sales people	1	2	3	4	5	6	7

[36] Motives refer to the drive, urge, wish, or desire that leads to behaviour

3	I feel excited whenever I visit the this supermarket	1	2	3	4	5	6	7
4	The interior design of the supermarket usually attracts my attentions	1	2	3	4	5	6	7
5	This supermarket is beautifully designed to attract people like me	1	2	3	4	5	6	7
6	The environment (i.e. lighting and decoration) in the supermarket attracts my attentions	1	2	3	4	5	6	7
7	I lose track of time, when I am inside the Supermarkets	1	2	3	4	5	6	7
8	When I am in the supermarket, I feel like I am in another world	1	2	3	4	5	6	7
9	I visit the supermarket to meet new friends	1	2	3	4	5	6	7
10	I visit this supermarket for its variety and product assortment	1	2	3	4	5	6	7
11	The supermarket serves as a one-stop shopping place for me	1	2	3	4	5	6	7
12	I visit this supermarket for its complementary services, better management and promotion	1	2	3	4	5	6	7
13	I feel very secure in this supermarket	1	2	3	4	5	6	7
14	It is very easy to find what I want always	1	2	3	4	5	6	7
15	Food bought here are of high quality than other locations	1	2	3	4	5	6	7
16	Food bought here are safe to eat	1	2	3	4	5	6	7
17	I come to the supermarket to find good prices	1	2	3	4	5	6	7
18	Higher the price of product, higher is the quality	1	2	3	4	5	6	7
19	I visit the supermarket to compare prices with other options	1	2	3	4	5	6	7
20	I come to hunt for a real bargain	1	2	3	4	5	6	7
21	I come to the supermarket to chat with other shoppers	1	2	3	4	5	6	7

22	I visit the supermarket to enjoy the crowd	1	2	3	4	5	6	7
23	Shopping would provide me social experiences outside home	1	2	3	4	5	6	7
24	My going to the supermarket is a form of a leisure	1	2	3	4	5	6	7
25	I visit the supermarket as a diversion from the daily routine life	1	2	3	4	5	6	7
26	I visit this supermarket because of its convenient location	1	2	3	4	5	6	7

5. EXPLANATION OF VARIOUS TESTS

Terms /test	purpose	Decision criterion
Kaiser-Meyer Olkin measure (Harir et al. 2009)		Criteria: 0.90 as marvelous, in the 0.80's as meritorious, in the 0.70's as middling, in the 0.60's as mediocre, in the 0.50's as miserable, and below 0.50 as unacceptable
Bartlett's test of sphericity (ibid)	Bartlett's test of sphericity tests the hypothesis that the correlation matrix is an identify matrix; i.e. all diagonal elements are 1 and all off-diagonal elements are 0, implying that all of the variables are uncorrelated	If the Sig value for this test is less than our alpha level, we reject the null hypothesis that the population matrix is an identity matrix. This should be typically lower than one
Parallel analysis	This generates eigenvalues based on the sample size and the number of variables to study. The Monte Carlo software for parallel analysis was used.	The generated eigenvalues are compared with the actual eigenvalues in the analysis. All factors with Eigenvalues higher than the one generated by the Monte Carlo parallel analysis software is selected as the valid number of factors.
Scree plot		
Eigenvalues (latent root) (ibid)	This is a value generated for choosing the factors to select	Only factors having eigenvalues of greater than 1 are considered significant
Scree test (ibid)	This plots the eigenvalues	Select factors up to the part

	against the number of factors in the order of extraction and the shape of the resulting curve	where there is clear change of the shape of the curve.

6. MONTE CARLO PCA FOR PARALLEL ANALYSIS

```
Number of variables:     19
Number of subjects:     300
Number of replications: 100

++++++++++++++++++++++++++++++++++++++++++++++++++++++++++
Eigenvalue #     Random Eigenvalue     Standard Dev
++++++++++++++++++++++++++++++++++++++++++++++++++++++++++
      1                1.4704                .0461
      2                1.3777                .0379
      3                1.3118                .0324
      4                1.2513                .0271
      5                1.1983                .0282
      6                1.1522                .0231
      7                1.1073                .0233
      8                1.0641                .0184
      9                1.0224                .0207
     10                0.9813                .0218
     11                0.9415                .0214
     12                0.9017                .0202
     13                0.8690                .0190
     14                0.8272                .0208
     15                0.7899                .0209
     16                0.7499                .0241
     17                0.7086                .0244
     18                0.6663                .0241
     19                0.6090                .0275
++++++++++++++++++++++++++++++++++++++++++++++++++++++++++
29/11/2015   04:05:40

Monte Carlo PCA for Parallel Analysis
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```

7. TOTAL VARIANCE EXPLAINED

Component	Random Eigenvalue from Monte Carlo PCA Parallel analysis	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings
		Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	1.4704	4.340	22.841	22.841	4.340	22.841	22.841	3.439
2	1.3777	3.098	16.305	39.146	3.098	16.305	39.146	3.098
3	1.3118	2.053	10.805	49.951	2.053	10.805	49.951	2.890
4	1.2513	1.375	7.235	57.186	1.375	7.235	57.186	2.587
5	1.1983	1.068	5.620	62.805				
6	1.1522	.974	5.127	67.932				
7		.863	4.541	72.472				
8		.816	4.296	76.768				
9		.682	3.588	80.356				
10		.635	3.343	83.699				
11		.557	2.931	86.630				
12		.439	2.312	88.943				
13		.402	2.118	91.061				
14		.377	1.986	93.047				
15		.342	1.799	94.845				
16		.298	1.570	96.416				
17		.270	1.423	97.838				
18		.233	1.226	99.064				
19		.178	.936	100.000				

8. EXPLANATION OF TEST

Terms /test	purpose	Decision criterion
Kaiser-Meyer Olkin measure (Harir et al. 2009)		Criteria: 0.90 as marvelous, in the 0.80's as meritorious, in the 0.70's as middling, in the 0.60's as mediocre, in the 0.50's as miserable, and below 0.50 as unacceptable
Bartlett's test of sphericity (ibid)	Bartlett's test of sphericity tests the hypothesis that the correlation matrix is an identify matrix; i.e. all diagonal elements are 1 and all off-diagonal elements are 0,	If the Sig value for this test is less than our alpha level, we reject the null hypothesis that the population matrix is an identity matrix. This should be typically lower than one

	implying that all of the variables are uncorrelated	
Parallel analysis	This generates eigenvalues based on the sample size and the number of variables to study. The Monte Carlo software for parallel analysis was used.	The generated eigenvalues are compared with the actual eigenvalues in the analysis. All factors with Eigenvalues higher than the one generated by the Monte Carlo parallel analysis software is selected as the valid number of factors.
Scree plot		
Eigenvalues (latent root) (ibid)	This is a value generated for choosing the factors to select	Only factors having eigenvalues of greater than 1 are considered significant
Scree test (ibid)	This plots the eigenvalues against the number of factors in the order of extraction and the shape of the resulting curve	Select factors up to the part where there is clear change of the shape of the curve.

9. POST HOC ANALYSIS OF CURIOUS ECONOMIC MOTIVE AND INCOME LEVEL

DEPENDENT VARIABLE: CURIOUS ECONOMIC SHOPPER

(I) household income	(J) household income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
0 to 100	101 to 500	.0576	.25891	1.000	-.6885	.8038
	501 to 1000	.0791	.29447	1.000	-.7919	.9500
	1001 to 1500	-.1612	.34575	1.000	-1.1814	.8589
	1501 to 2000	1.0297	.45227	.247	-.2599	2.3193
	above 2000	-.0953	.60033	1.000	-1.7276	1.5370
101 to 500	0 to 100	-.0576	.25891	1.000	-.8038	.6885
	501 to 1000	.0214	.23737	1.000	-.6708	.7137
	1001 to 1500	-.2189	.29862	1.000	-1.0603	.6226
	1501 to 2000	.9721	.41735	.142	-.1389	2.0830
	above 2000	-.1529	.57448	1.000	-1.6065	1.3006
501 to 1000	0 to 100	-.0791	.29447	1.000	-.9500	.7919
	101 to 500	-.0214	.23737	1.000	-.7137	.6708
	1001 to 1500	-.2403	.32992	1.000	-1.2065	.7259
	1501 to 2000	.9506	.44029	.299	-.2851	2.1864
	above 2000	-.1744	.59136	1.000	-1.7528	1.4040
1001 to 1500	0 to 100	.1612	.34575	1.000	-.8589	1.1814
	101 to 500	.2189	.29862	1.000	-.6226	1.0603

	501 to 1000	.2403	.32992	1.000	-.7259	1.2065
	1501 to 2000	1.1909	.47611	.159	-.1940	2.5758
	above 2000	.0659	.61849	1.000	-1.6616	1.7935
1501 to 2000	0 to 100	-1.0297	.45227	.247	-2.3193	.2599
	101 to 500	-.9721	.41735	.142	-2.0830	.1389
	501 to 1000	-.9506	.44029	.299	-2.1864	.2851
	1001 to 1500	-1.1909	.47611	.159	-2.5758	.1940
	above 2000	-1.1250	.68377	.774	-3.1221	.8721
above 2000	0 to 100	.0953	.60033	1.000	-1.5370	1.7276
	101 to 500	.1529	.57448	1.000	-1.3006	1.6065
	501 to 1000	.1744	.59136	1.000	-1.4040	1.7528
	1001 to 1500	-.0659	.61849	1.000	-1.7935	1.6616
	1501 to 2000	1.1250	.68377	.774	-.8721	3.1221

Based on observed means.

The error term is Mean Square(Error) = 1.558.

10. POST HOC ANALYSIS OF CURIOUS ECONOMIC MOTIVE AND AGE GROUPS

DEPENDENT VARIABLE: CURIOUS ECONOMIC SHOPPER

(I) age of respondent	(J) age of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
under 25	25-35	.3838	.16015	.157	-.0670	.8345
	36-45	.4197	.23980	.490	-.2208	1.0601
	46-55	1.0056*	.23980	***.000***	.3651	1.6461
	above 56	2.0525*	.86644	.028	.1261	3.9788
25-35	under 25	-.3838	.16015	.157	-.8345	.0670
	36-45	.0359	.24611	1.000	-.6317	.7034
	46-55	.6218	.24611	.087	-.0457	1.2894
	above 56	1.6687	.86821	.154	-.2847	3.6221
36-45	under 25	-.4197	.23980	.490	-1.0601	.2208
	25-35	-.0359	.24611	1.000	-.7034	.6317
	46-55	.5859	.30402	.429	-.2713	1.4432
	above 56	1.6328	.88636	.280	-.5103	3.7759
46-55	under 25	-1.0056*	.23980	***.000***	-1.6461	-.3651
	25-35	-.6218	.24611	.087	-1.2894	.0457
	36-45	-.5859	.30402	.429	-1.4432	.2713
	above 56	1.0469	.88636	.841	-1.0963	3.1900

above 56	under 25	-2.0525*	.86644	.028	-3.9788	-.1261
	25-35	-1.6687	.86821	.154	-3.6221	.2847
	36-45	-1.6328	.88636	.280	-3.7759	.5103
	46-55	-1.0469	.88636	.841	-3.1900	1.0963
Based on observed means. The error term is Mean Square(Error) = 1.479.						
*. The mean difference is significant at the .05 level.						

11. POST HOC TEST FOR EDUCATIONAL LEVEL AND SOCIAL MOTIVE

DEPENDENT VARIABLE: SOCIAL MOTIVES

(I) Educational Level	(J) Educational Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
no formal education	basic education	1.0974	.44637	.114	-.1280	2.3229
	secondary education	.9295	.40590	.119	-.1148	1.9738
	diploma/Bachelor level	.4165	.39294	.917	-.5442	1.3773
	postgraduate	.5450	.41127	.807	-.5281	1.6182
basic education	no formal education	-1.0974	.44637	.114	-2.3229	.1280
	secondary education	-.1680	.27605	.999	-.9250	.5891
	diploma/Bachelor level	-.6809*	.25661	.046	-1.3543	-.0075
	postgraduate	-.5524	.28389	.389	-1.3383	.2335
secondary education	no formal education	-.9295	.40590	.119	-1.9738	.1148
	basic education	.1680	.27605	.999	-.5891	.9250
	diploma/Bachelor level	-.5129*	.17708	.035	-1.0052	-.0206
	postgraduate	-.3844	.21471	.533	-.9892	.2203
diploma/Bachelor level	no formal education	-.4165	.39294	.917	-1.3773	.5442
	basic education	.6809*	.25661	.046	.0075	1.3543
	secondary education	.5129*	.17708	.035	.0206	1.0052
	postgraduate	.1285	.18907	.999	-.3927	.6496
postgraduate	no formal education	-.5450	.41127	.807	-1.6182	.5281
	basic education	.5524	.28389	.389	-.2335	1.3383
	secondary education	.3844	.21471	.533	-.2203	.9892
	diploma/Bachelor level	-.1285	.18907	.999	-.6496	.3927
Based on observed means. The error term is Mean Square(Error) = 1.439.						
*. The mean difference is significant at the .05 level.						