

## UNDERSTANDING COMPARISON BEHAVIOR OF GROCERY SHOPPERS IN CROATIA

### ABSTRACT

*The purpose of this study was to examine the comparison behavior of grocery shoppers. The study aimed to identify major characteristics of comparison shoppers. The hypotheses were tested with data collected from consumer survey carried out in Croatia. Data was analyzed using ANOVA, regression and cross tabulation analysis. The findings indicate that price consciousness positively affected comparison shopping. Prices were the most important store patronage motive for comparison shoppers. Therefore, they tend to patronize primarily price-oriented stores. However, comparison shoppers spent less on grocery shopping than non-comparison shoppers. The analysis provides information useful for the design of retailing strategy.*

*JEL: M31, M10, D12*

**Key words:** *comparison shopping, store patronage motives, price consciousness, store choice, purchasing outcomes, consumer shopping behavior*

### 1. Introduction

Comparison shopping is a natural behavior of shoppers, which involves them in checking the prices and ads; comparing product assortments at several stores before making a purchase. Several studies have examined comparison shopping behavior directly (Koçaş, 2002-3, Rupley, 2005, Prescott, 2005, Lascu, 2001) or they used just the comparison shopping construct to explore consumer behavior (Hawes and Lumpkin, 1984, Lumpkin, 1958). The consumer purchasing behavior theory posits that comparison shopping, as the external information search, affects the consumer buying decision and thus the retailing strategy. When customers compare prices and product assortments across different retailers before their decision to buy, these retailers are vying in direct competition with each other for those customers. An intense competition is raising pressure on retailers' prices, margins, operating costs and customer service. However, not all consumers behave in the same way,

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some of them are more prone to comparison shopping than others. As luring both types of consumers is expensive, retailers are very interested in examining the shopper's proneness to do comparison shopping. The key managerial issue here is to identify the retail outcomes resulting from comparison shopping behavior and factors that drive this behavior. This may help retailers cope with comparison shopping phenomenon better and improve their market positioning strategies.

The purpose of the present paper is to examine comparison shopping behavior of shoppers conducting major shopping trips in the Croatian grocery setting. Specifically, the study focuses on the following research questions: (1) What is the link between price consciousness and comparison shopping? (2) How is comparison shopping behavior related to consumer store patronage motives? (3) What is the association between comparison shopping and primary store choice? (4) How is comparison shopping related to purchasing outcomes? Purchasing outcomes include HRK amount of money spent and percentage of budget spent on grocery shopping in an average month.

To address the issues above, we designed an empirical study which builds on the research dealing with comparison shopping, price consciousness and store choice. Since little is known about comparison shopping behavior in the Croatian grocery store setting, this study provides an additional insight into the theory of consumer purchasing behavior. The study contributes to the literature by examining the relationships among comparison shopping, price consciousness, store patronage motives, store choice and purchasing outcomes for major shopping trips. Our next contribution lies in the exploration of these issues in the Croatian grocery setting.

Several managerial implications might be derived from this study. The provided framework helps retailers predict consumer comparison shopping behavior. Using research results, managers may develop such retail strategies that would stimulate a specific type of consumer behavior and maximize their purchasing outcomes.

Data was obtained by a consumer survey carried out in the Croatian market in 2004. Analysis of variance (ANOVA), regression analysis and cross tabulation analysis (chi-square test) was used as methods for analyzing the data. The sample includes shoppers conducting major shopping trips, where shoppers spent more than HRK 200 per shopping trip. As compared to fill-in shopping trip, major shopping trip requires much time and effort because many items need to be purchased on such trip in order to fulfill short and long-term needs (Walters and Jamil, 2003).

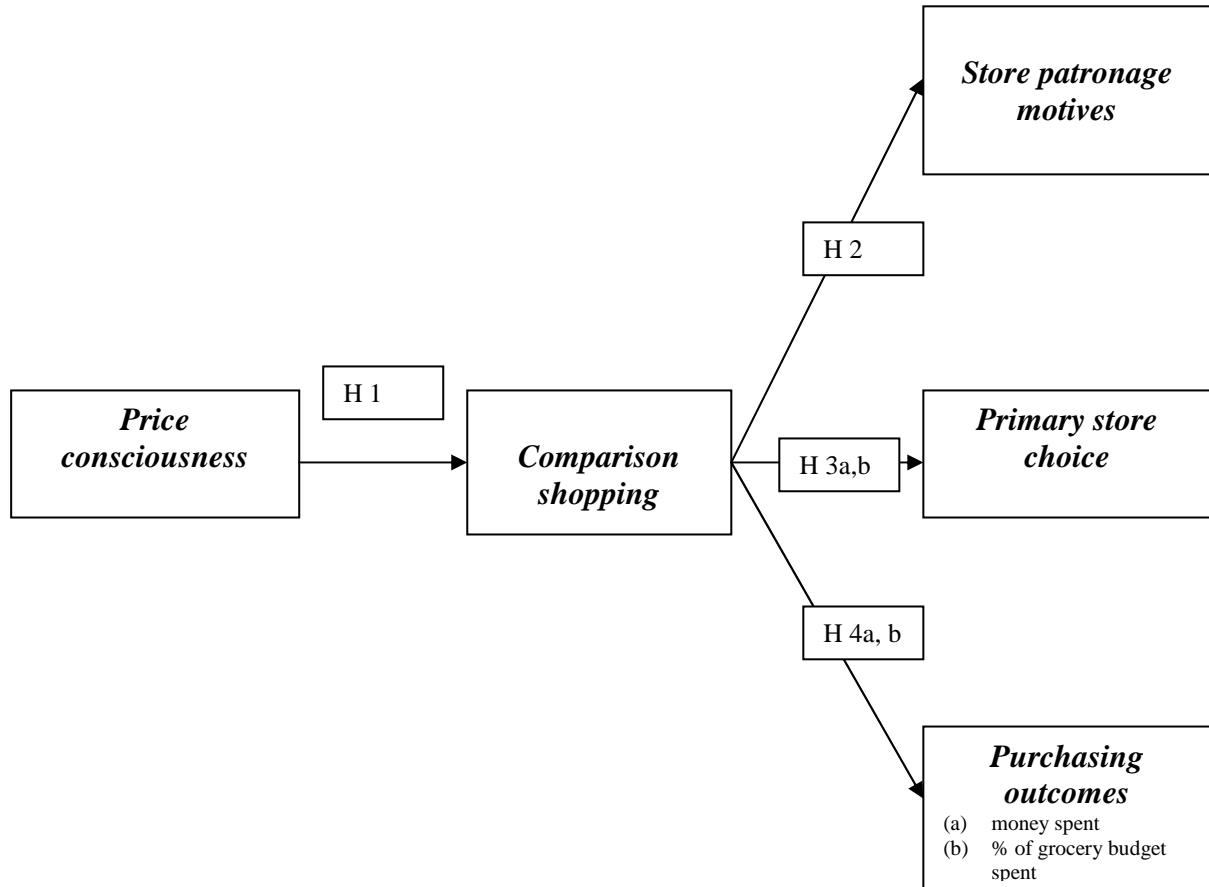
The remainder of the paper is organized as follows: conceptual framework, methodology, results and conclusions.

## **2. Conceptual framework**

The conceptual framework for this research is presented in figure 1. The model posits that price consciousness drives comparison shopping. Comparison shopping influences store patronage motives, store choice and purchasing outcomes.

**Figure 1.**

**Conceptual model of consumer comparison shopping behavior**



Consumer buying behavior theory posits that consumers seek information about retailers or products, once they identified a need. Information search may involve external and internal information sources. Comparison shopping is an external information search and refers to shopping for bargains by comparing the prices of competing brands or stores. Some people search more than others. Factors influencing the search process include the nature and use of the product being purchased, characteristics of the individual customer and aspects of the market and buying situation in which the purchase is made (Levy and Weitz, 2004).

The present study uses the comparison shopping construct developed by Hawes and Lumpkin (1984) and Lumpkin (1958). The comparison shopping construct involves the consumer's tendency to do comparison shopping, to collect information about the retailers and their offerings, watch and check ads before making a purchase at selected store or retailer. Comparison shopping is considered as a smart and cautious purchasing behavior. The primary motive of comparison shoppers is to find the best deals and obtain the best economic incentives and savings from their purchases. There is some evidence indicating that consumers may save a substantial amount of money just from shopping around (Gillis, 1999).

Hawes and Lumpkin (1984) examined demographic and psychographic characteristics of outshoppers. In their study, comparison shopping did not differentiate between inshoppers

and outshoppers. Elderly consumers were cluster analyzed by Lumpkin (1985) and comparison shopping appeared to be a major discriminator between the three groups. Lascu (2001) examined differences between males and females across the countries of Bulgaria, Hungary and Romania in terms of their information search and comparison-shopping behavior. Very little is known about the impacts of price consciousness on comparison shopping, and the consequences of comparison shopping in the Croatian grocery shopping.

Although several factors may affect shopping decision, price has been identified as the most important motivator for comparison shopping, particularly in on-line retailing (Koçaş, 2002-3, Rupley, 2005, Prescott, 2005). According to Gillis (2003), most consumers underestimate the value of comparison-shopping. For them comparison shopping is not worth of effort, spending time and additional money on transportation, thus a far higher price difference is needed to motivate them to shop around. In this paper we examine the relationship between price consciousness and comparison shopping. Price consciousness has been used by different researchers to refer to a variety of price-related cognitions (Burnett and Bush, 1986, Barak and Stern, 1985/1986, Dickerson and Gentry, 1983, Lichtenstein, Ridgway and Netemeyer, 1993). Although consumer price behavior appears to be affected by different degrees of purchase involvement (Stamer and Diller, 2006), price consciousness should positively affect comparison behavior in grocery shopping environment. By definition, price consciousness measures a shopper's interest in sales and sensitivity to pricing, bargain hunting, inspection of prices on products at the store, and watching ads for sales. Therefore, we hypothesize the following:

*H1: There should be a positive relationship between price consciousness and comparison shopping.*

In respect to the store choice criteria, a number of studies have identified the most important store attributes of retail patronage (Stephenson, 1969, Kelly and Stephenson, 1967). However, only prices and store location have been identified to be the key determinants of store patronage across different markets and across time (Arnold, Oum and Tigert, 1983). The Croatian shoppers seek primarily location and shopping convenience, but also low prices when deciding where to shop. Price-driven shoppers perceived prices to be the most important store patronage motive factor (Anić and Vouk, 2005). As comparison shoppers tend to be price conscious customers who seek the lowest prices and the best deals, they are likely to rate those factors as being very important store patronage motives. Therefore, the following hypothesis is proposed:

*H2: Comparison shoppers should place higher importance on price and promotion attributes than non-comparison shoppers.*

The literature suggests that price perceptions influence consumer behavior with regard to product and store evaluation. Some evidence indicates that consumers who are considered to be price conscious should be more likely to frequent apparel category formats that stress low prices, while prestige sensitivity and price/quality scheme tend to positively impact patronage of retail formats that implement higher price strategies (Moore and Carpenter 2006). However, little is known about the relationship between comparison shopping and format store choice. Based upon this evidence and the assumption that price consciousness positively affects comparison shopping, the following hypotheses are proposed:

*H3a: Comparison shoppers should patronize price-oriented stores significantly more than non-comparison shoppers.*

*H3b: Non-comparison shoppers are likely to patronize service-oriented stores significantly more than comparison shoppers.*

The fourth hypothesis deals with the relationship between comparison shopping and purchasing outcomes. Although purchasing outcomes depend on several factors, including demographic characteristics and different buying situations, there is a reason to believe that comparison shoppers would spend less in an average month than other shoppers. Price shoppers were shown to be the least loyal customers. They visited several stores in search for low prices and store specials, purchased the fewest items, mostly planned products, and spent the least amount of money on that shopping trip (Walter and Jamil, 2003, Anić and Vouk, 2005). Comparison shoppers are likely to switch stores quickly and become outshoppers if competition offers better deals. Therefore we suggest the following:

*H4a: HRK monthly amount spent for grocery shopping should be significantly lower for comparison shoppers than non-comparison shoppers.*

*H4b: Percent of budget spent on grocery shopping should be significantly lower for comparison shoppers than non-comparison shoppers.*

### 3. Methodology

Data for this study was obtained from a consumer questionnaire carried out in Croatia during the period June-August 2004. The survey included questions about consumer comparison shopping behavior, price consciousness, store patronage motives, primary store choice and purchasing behavior for major shopping trips. A sample of 253 consumers was obtained. Ten questionnaires were eliminated because shoppers did not include purchasing outcomes. Hence, 243 usable questionnaires were available for the analysis. Summary statistics on consumer sample is presented in table 1.

**Table 1.**

#### Summary statistics on sampled shoppers, N = 243

Variable	Respondents
1. Residence (%)	100.00
1.1. In Zagreb (%)	68.72
1.2. In other counties	31.28
2. Gender (%)	100.00
2.1. Males (%)	51.44
2.2. Females (%)	48.56
3. Average Age (years)	29.64 (11.87)
4. Average monthly household income (HRK)	6,401.65 (1733.77)
5. Average monthly spending on major shopping trips (HRK)	1,685.19 (1514.35)

Source: Calculated by authors.

A review of relevant literature was used to develop measures for variables applied in this study, which was then adapted to study context. Hawes and Lumpkin (1984) and

Lumpkin (1985) studies were used for determining the comparison shopping measure, and the studies of Burnett and Bush (1986) and Barak and Stern (1985/1986) for price consciousness measure. Variable definitions and measurements are presented in table 2. In our sample, shoppers were slightly above average prone to comparison shopping (mean was 3.12), where 116 shoppers (48 %) were less prone to comparison shopping while 127 shoppers (52 %) were above average prone to comparison shopping. Data was analyzed using one-way analysis of variance (ANOVA), regression analysis and cross tabulation analysis (chi-square test).

**Table 2.**

**Variable definitions and measurements**

Variable name	Details of measures
Comparison shopping	<p>To capture consumer tendency to do comparison shopping respondents were asked to rate the following factors on the scale ranging from 1 to 5 whether they agree or not agree with the statements, where 1 equals I strongly disagree and 5 equals I strongly agree:</p> <ul style="list-style-type: none"> <li>• Never buy the first one you look at is a good motto.</li> <li>• I make it a rule to shop at a number of stores before I buy.</li> <li>• You can save a lot of money by shopping around.</li> <li>• I always check the ads before shopping.</li> <li>• I usually watch advertisements.</li> <li>• I am always careful when spending money.</li> </ul> <p>Cronbach alpha equals 0.697, which is in line with the past research. Alpha value of 0.728 and 0.6108 was reported by Hawas and Lumpkin (1984) and Lumpkin (1985), respectively.</p>
Price consciousness	<p>Price consciousness was determined by using a five-point Likert-type ratings scale, ranging from strongly disagree (1) to strongly agree (5) with the following statements:</p> <ul style="list-style-type: none"> <li>• I shop a lot for specials.</li> <li>• I find myself checking the prices in the grocery store even for small items.</li> <li>• I usually watch the advertisements for announcements of sales.</li> </ul> <p>Cronbach alpha was 0.662, which is in line with the past research. An alpha of 0.67 ( ) has been reported by Dickerson and Gentry (1983). Barak and Stern (1985/1986) said only that the scale's alpha was above 0.5.</p>
Store patronage motives	<p>Store patronage motives were determined by 17 indicators all measured on a five-point semantic differential scale ranging from 5 = very important to 1 = not important. Store attributes were: prices, selection of products, branding, advertising, customer services, location, parking space provided, easy to get to the store, easy to find product in the store, the speed of check-out, opening hours, layout and displays, store atmosphere, personnel, the possibility to buy on credit, delivery to home, and easy to return merchandise. The individual responses were submitted to factor analysis. This procedure identified six factors of store patronage motives, explaining 62.52 per cent of the total variance. Factors were labelled according to the dominant variables in the factor as follows: (1) Shopping convenience (shopping efficiency), (2) Convenient location, (3) Additional services offered by a store, (4) Promotion efforts, (5) In-store stimuli, (6) Prices charged.</p>
Primary store choice	<p>We asked respondents to indicate the name and the primary grocery type they patronize. The stores were then classified in four groups as follows: (1) convenience stores and supermarkets, (2) hypermarkets, (3) discount stores, (4) cash and carry stores.</p>
Purchasing outcomes	<p>We asked respondents: (1) How much money do you usually spend for groceries per shopping trip? (HRK), (2) How many shopping trips do you usually undertake in an average month? (3) What is your monthly household's income? Total monthly HRK amount of money spent was determined as a product of the amount of money spent per shopping trip and shopping frequency. Percent of budget spent on grocery shopping was determined by dividing the total monthly amount of money spent by average monthly household's income.</p>

Source: Compiled by authors.

## 4. Results

The analysis provides an understanding of consumer comparison shopping behavior. The relationship between price consciousness and comparison shopping behavior is presented in table 3. The regression results indicate that price consciousness significantly and positively affected comparison shopping ( $p = 0.000$ ;  $\beta = 0.407$ ). Therefore, hypothesis H1 is supported. Thus, the more the shopper is price-conscious, the more she or he is likely to do comparison shopping.

**Table 3.**

### The relationships between price consciousness and comparison shopping, N = 243

	Regression coefficients	t (241)	p-level
Intercept	1.949	15.467	0.000
Price consciousness	0.407	9.696	0.000

Notes: Adjusted R<sup>2</sup>=0.278, F (1.241) = 93.999.

Source: Calculated by authors.

ANOVA analysis was performed to test the differences between shopper groups as related to store patronage motives. The findings presented in table 4, indicate that statistically significant differences existed between non-comparison shoppers and comparison shoppers for price ( $p = 0.001$ ), service factor ( $p = 0.003$ ) and promotion ( $p = 0.015$ ).

**Table 4.**

### Associations of comparison shopping and store patronage motives, ANOVA results, N = 243

Store patronage motives	Comparison shopping, means		p-value
	Non-comparison shopper	Comparison shopper	
1. Shopping convenience factor, mean	3.93	4.05	0.227
2. Convenient location factor, mean	4.03	4.02	0.939
3. Additional service factor, mean	2.48	2.87	0.003
4. Promotion factor	2.51	2.78	0.015
5. In-store stimuli factor	3.70	3.86	0.138
6. Price factor, mean	3.72	4.19	0.001

Notes: Non comparison shoppers are shoppers who rated their attitude of being comparison shoppers as 1,2 and 3, while comparison shoppers rated the questions as 4 and 5.

Source: Calculated by authors.

Comparison shoppers placed higher importance on price, service and promotion than non-comparison shoppers. Price was identified to be the most important store patronage motive for comparison shoppers. Therefore, hypothesis H2 was supported. However, no

significant differences existed between shopper groups in shopping convenience, location and in-store stimuli factor.

Cross tabulation analysis was carried out to assess the relationship between comparison shopping and primary store choice (see table 5). The findings suggest that comparison shopping was significantly related to primary store choice ( $p = 0.016$ , chi-square value = 10.369). Comparison shoppers selected as their first store choice price-oriented stores (discount stores and cash and carry stores) significantly more than non-comparison shoppers. Therefore, hypothesis H3a was supported. At the same time, non-comparison shoppers patronized significantly more service-oriented stores (hypermarkets and convenience stores) than comparison shoppers. This supports hypothesis H3b.

**Table 5.**

**Associations of comparison shopping and primary store choice, %, N = 243**

Primary store choice selection	Comparison shopping, % of shoppers		Total (%)
	Non-comparison shoppers	Comparison shoppers	
(1) Convenience stores or supermarkets (N = 139)	53.24	46.76	100.00
(2) Hypermarkets (N = 33)	57.58	42.42	100.00
(3) Discount stores (N = 17)	23.53	76.47	100.00
(4) Cash and carry stores (N = 54)	35.19	64.81	100.00

Notes: Pearson Chi-square: 10.369,  $df=3$ ,  $p=0.016$ .

Source: Calculated by authors.

Finally, the study examined the relationship between comparison shopping and purchasing outcomes. The results of one-way ANOVA are presented in table 6.

**Table 6.**

**Relationships between comparison shopping and purchasing outcomes, ANOVA results**

Purchasing outcomes	Non-comparison shopper (N = 116)	Comparison shopper (N = 127)	p-value
Amount of money spent in an average month (in HRK)	1,922	1,469	$p = 0.019$
Percent of budget spent on grocery shopping (%)	29.76	23.87	$p = 0.048$

Notes: Non comparison shoppers are shoppers who rated their attitude of being comparison shoppers as 1,2 and 3, while comparison shoppers rated the questions as 4 and 5.

Source: Calculated by authors.



As expected, on average comparison shoppers spent significantly less than non-comparison shoppers in terms of both the monthly HRK amount spent on grocery shopping and the percent of budget spent on grocery shopping. Therefore, the hypotheses H 4a and H 4b are supported.

## 5. Conclusions

This paper explored the relationships between (1) comparison shopping and price consciousness, (2) comparison shopping and store patronage motives, (3) comparison shopping and primary store choice, (4) comparison shopping and purchasing outcomes in the Croatian grocery setting for shoppers that conducted major shopping trips.

The results support the proposed framework. Research findings indicate that price consciousness was positively related to comparison shopping, which supports the hypothesis H1. Comparison shoppers placed higher importance on price and promotion factors than non-comparison shoppers, with the price being the most important store patronage motive. Therefore, hypothesis H2 was supported. Comparison shoppers tend to patronize price-oriented stores significantly more than non-comparison shoppers (H3a was supported); while non-comparison shoppers preferred to patronize service-oriented stores significantly more than comparison shoppers (H3b was supported). Finally, a positive association was found between comparison shopping and purchasing outcomes (the HRK amount of money spent and percent of budget spent for grocery shopping), which supports the hypotheses H4a and H4b.

The practical value of this study is that retailers may be better able to predict the behavior of comparison shoppers. Since comparison shoppers are price-conscious, the retailers need to offer the lowest prices and the best deals at regular basis to attract those customers. Comparison shoppers are a particular target group for discount stores and cash and carry stores. As those customers spend less, the store performance might be improved by increasing store traffic and sales volume. Compared to comparison shoppers, non-comparison shoppers are more valuable consumers for business. Hypermarkets, supermarkets and convenience stores need to focus primarily on those customers. For non-comparison shoppers a convenient location is the most important store patronage motive.

Although this study produced some interesting and meaningful findings, there are some limitations as well. First, although the data employed in this research were better than previously available ones, more abundant and richer data would have enlarged the scope of analysis. Like most marketing research, this study took a “snapshot” of a sample of the industry at a single point in time. Several years of data and a complete census of the firms in this industry would have provided further information as to how consumer attitudes have been changing and influencing retailers’ performance.

Despite these limitations, the results of this study offer useful insight into the comparison shopper behavior. Further studies could be done to study the impacts of comparison shopping on consumer in-store purchasing behavior, the influence of comparison shopping on promotion search and purchases of promoted items. More work is needed to compare consumer behavior in Croatia and both developed and emerging-market countries.

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# ANALIZA PONAŠANJA POTROŠAČA SKLONIH TRAŽENJU INFORMACIJA PRIJE KUPNJE PREHRAMBENIH PROIZVODA U HRVATSKOJ

## Sažetak

*Svrha ovog rada je analizirati ponašanje potrošača koji su skloni pretkupovnom traženju informacija u kupnji prehrambenih proizvoda. Ciljevi istraživanja bili su identificirati prepoznatljiv oblik ponašanja ove grupe potrošača. Hipoteze su testirane s podacima koji su prikupljeni anketom, koja je provedena u Hrvatskoj. Podaci su analizirani primjenom statističkih analiza - ANOVA, regresije i dvosmjerne tabulacije. Rezultati istraživanja su pokazali da cjenovna osjetljivost kupaca utječe na sklonost potrošača prema pretkupovnom traženju informacija. Cijena je najvažniji čimbenik kupnje za ove kupce, i stoga oni uglavnom izabiru za svoju kupnju diskontne i cash and carry prodavaonice. Međutim, kupci skloni prema pretkupovnom traženju informacija manje troše od ostalih kupaca. Analiza daje vrijedne implikacije za kreiranje maloprodajne strategije.*

*JEL: M31, M10, D12*

**Ključne riječi:** *sklonost potrošača prema pretkupovnom traženju informacija, čimbenici izbora prodavaonice, cjenovna osjetljivost kupaca, izbor prodavaonice, rezultati kupnje, ponašanje potrošača*