THE ROLE OF PSYCHOGRAPHICS IN EXPLAINING STORE BRAND BUYING BEHAVIOR

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ABSTRACT

In recent years, the importance of retailing has been increasing in the business world. As the power of retailers increases, the significance of retailer brands also increases. To understand the role of consumer attitudes and behaviors in explaining consumer preferences for retailer brands is crucial. The main objective of this study is to construct a model to determine the effect of the psychographics of consumers on their tendency to purchase retailer brands. The model developed in this study has high reliability and validity. The results of the structural equation model indicate that price consciousness is the most effective factor on consumers' preference for retailer brands. Shopping mavenism and store loyalty are also found to be significant.

Key words: retailing, store brands, structural equation modeling.

MAĞAZA MARKALI ÜRÜN SATINALMA DAVRANIŞINI AÇIKLAMADA PSİKOGRAFİK ÖZELLİKLERİN ROLÜ

ÖZET

Perakendecilerin hem genel ticaret hacmi içerisinde hem de dağıtım kanalı içerisindeki payı ve önemi her geçen gün artmaktadır. Perakendecilerin pazardaki güçlerinin artmasına paralel olarak perakendeci markalı ürünlerin önemi de artmaktadır. Bu konudaki tüketici tutum ve davranışlarının belirlenmesi büyük önem taşımaktadır. Bu çalışmanın temel amacı, tüketicilerin psikografik özelliklerinin perakendeci markalı ürün satınalma eğilimleri üzerine etkisini, geliştirilen bir model aracılığıyla belirlemektir Bu çalışma sonucunda güvenilir ve geçerli bir model geliştirilmiştir. Yapısal eşitlik modeli uygulaması sonucunda tüketicilerin mağaza markalı ürün satınalma eğilimleri üzerinde en önemli etkiyi fiyat bilincinin yaptığı görülmektedir. Alışveriş uzmanlığı ve mağaza bağlılığının da etkili olduğu tespit edilmiştir.

Anahtar kelimeler: perakendecilik, mağaza markası, yapısal eşitlik modeli.

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Change is occurring at an accelerating rate in today's markets. Globalization, the Internet, and technological developments can be considered as major drivers that shape the contemporary business environment. These major forces also cause changes in consumers' preferences and buying behavior. Intense competition in the retail industry has created highly competitive markets in which consumers have become more sensitive toward competitive offers and prices and more savvy. Thus, it is no longer easy to please and satisfy customers.

Retail companies have been developing and implementing various marketing strategies in order to survive in this highly competitive business environment. The private label or store brand is one of the most common retailer strategies. Private labels, especially store brands, continue to capture more market share in different countries. Offering store brands can be considered as an important tool for building store image, loyalty and differentiation.

The retail industry in Turkey also has been growing explosively due to newcomers such as Metro, Carrefour, Real and Champion. The actors of the retailing industry struggle to attract new customers and build customer loyalty and gain new customers. The competition will become even more severe. Thus, retailers will offer and promote more retailer or store brands.

CONCEPTUAL FRAMEWORK AND MODEL

A private label is owned by a retailer or a label owner, who can sell it exclusively through its retail outlets (Sethuraman and Katharina, 1999). In other words, a retailer brand is that sold under the retailer's own label rather than the brand name of a manufacturer (Burton et al., 1998). Private label or store brand programs can appear in almost every product category (e.g., food, clothing). The private label owner cannot be primarily a manufacturer. The private label owner does not manufacture or process all the products under his private label. Retailers privately own the labels; so owners dictate what their private label will be in terms of product quality, price, package, and so on. Although store brands are not advertised by the retailers through the mass media, retailers promote store brands in flyers, inserts and through in-store promotion and merchandising (Morton and Zettelmeyer, 2000).

The main objective of this article is to determine the effect of the psychographics of consumers on the tendency to purchase store brands.

Figure 1
Relationship between the Tendency to Purchase Store Brands and the Psychographics of Consumers

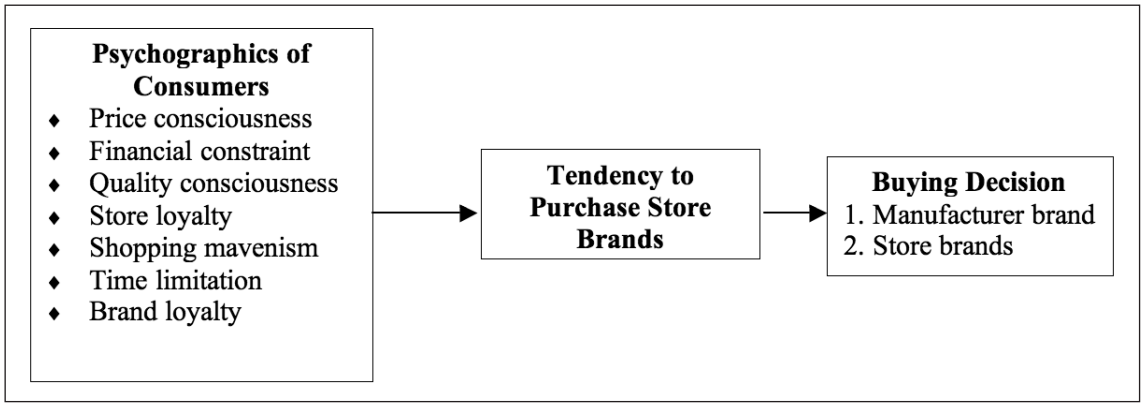

Figure 1 shows the conceptual framework of relationships between the tendency to purchase store brands and the psychographics of consumers.

Figure 1, first, shows the relationship between the tendency to purchase store brands and consumers' price consciousness. Price consciousness has been defined differently in the marketing literature. Lichtenstein et al. (Lichtenstein et al., 1993) define price consciousness as a buyer's "unwillingness" to pay a higher price for a product and/or "the exclusive focus" on paying low prices. The low level of prices of store brands is seen as the key factor in the purchase decision of store brands. Consumers with favorable attitudes toward store brands are extremely price conscious and tend to focus merely on paying low prices (Burton et al., 1998). The literature on store brands provides support for the relationship between price consciousness and purchase tendency for store brands. Sinha and Batra (Sinha and Batra, 1999) found that a consumer's price consciousness is a highly significant predictor of purchasing store brands. Based on the literature, the following research hypothesis is formulated:

Hypothesis 1: The tendency to purchase store brands is related to the price consciousness of a consumer.

As seen in Figure 1, a relationship between financial constraints and the tendency to purchase store brands is also studied. Financial constraint is measured as an indicator of the tendency to buy store brands, because limited income households have greater incentives to search for lower prices (Urbany et al., 1996). Since store brands offer price savings, a positive relationship between financial constraints and the tendency to purchase store brands is hypothesized:

Hypothesis 2: The tendency to purchase store brands is related to financial constraints.

As is illustrated in Figure 1, consumers' quality consciousness also will be related to their tendency to purchase store brands. Quality consciousness discourages consumers from using store brands, because such brands are perceived as inferior in quality (Richardson et al., 1994). Since store brands are perceived to be inferior in quality, we expect that consumers' tendency to purchase store brands also will be directly influenced by quality consciousness. Hence, it is hypothesized that:

Hypothesis 3: The tendency to purchase store brands is related to quality consciousness.

Figure 1 also shows the relationship between the tendency to purchase store brands and store loyalty. Store loyalty is related positively to store brand usage, because store-loyal consumers trust their store and become familiar with its store brands (Dick et al., 1995; Jain and Dick, 1996). Thus, it is expected that consumers' tendency to purchase store brands is influenced directly by store loyalty:

Hypothesis 4: The tendency to purchase store brands is related to store loyalty.

Figure 1 also indicates that shopping mavenism will be related to the tendency to purchase store brands. Marketing mavens are defined as "individuals who have information about many kinds of products, places to shop, and other facets of markets, and initiate discussions with consumers and respond to requests from consumers for market information." The definition of the market maven includes both general marketplace knowledge or expertise and influence. Thus, the definition is

comparable with the definition of the opinion leader in terms of knowledge and expertise. But the market maven's influence is based on more than general market expertise. The definition of the market maven does not require that these individuals be early purchasers of products or necessarily even users of products about which they have information (Feick and Price, 1987). Based on these, the hypothesis is as follows:

Hypothesis 5: The tendency to purchase store brands is related to shopping mavens.

From Figure 1, it is expected that time limitation is related to the tendency to purchase store brands. Store brands provide additional convenience and time saving by facilitating shopping across several categories. We expect that consumers' tendency to purchase store brands also will be directly influenced by time limitation (Ailawadi et al., 2001), Therefore, the following hypothesis is offered:

Hypothesis 6: The tendency to purchase store brands is related to time limitation.

As shown in Figure 1, we expect that brand loyalty will be related to the tendency to purchase store brands. Brand loyal consumers display a stronger tendency to purchase the same brands they have always bought and, compared to those who are more likely to seek variety, are less likely to switch to new and unfamiliar brands. According to Garretson, Fisher and Burton's research, there is a significant negative relationship between brand loyalty and store brand attitudes (Garretson et al., 2002). We believe that consumers' tendency to purchase store brands also will be directly influenced by brand loyalty. Hence:

Hypothesis 7: The tendency to purchase store brands is related to brand loyalty.

OBJECTIVES AND LIMITATIONS OF THE RESEARCH

The main objective of this research is to determine the effect of the psychographics of consumers on their tendency to buy retailer brands. As can be seen from the research hypotheses, the effect of the psychographics of consumers on their tendency to purchase retailer brands will be tested.

This study was conducted on consumers who were shopping at four major retail chain stores in Istanbul. One of these four retail chain stores is an international retail store, Carrefour, and the rest of them are national chain stores: Migros, Tansaş, and Gima. Since this study is limited to the city of Istanbul, the results of the research cannot be generalized for the whole country. This research focused only on cleaning and food products; therefore, this can be considered as another limitation.

SAMPLING

In the questionnaire development stage, preliminary tests were done in order to test the questionnaire. Thirty pilot interviews were conducted within the Business School Faculty. Then 2003 Spring semester senior students taking the "Marketing Strategy" course were trained as interviewers to implement the questionnaire in different social and cultural districts of Istanbul. Even though it can not be asserted that this practice randomly represents the population, when we look at the distribution of the sample, it can be interpreted that it is close to the general characteristics of the population.

Face-to-face interviews with consumers who shop at the four major retailers mentioned were conducted. As a consequence, 530 respondents were interviewed. Field and office audits of the questionnaires ended with the elimination of 16 questionnaires. Thus, 514 questionnaires were included in the analyses.

Table 1 shows demographic characteristics of 514 consumers.

Table 1
Demographic Characteristics of Respondents

Age	**n**	**%**	**Occupation**	**n**	**%**
20-24	131	25.2	Self-employed	57	11.1
25-29	93	19.1	Trade-Industry	4	0.8
30-34	61	11.4	Retired	50	9.7
35-39	46	9.0	House wife	115	22.4
40-44	46	9.0	Salesman	16	3.1
45-49	66	12.2	Civil servant	82	16.0
50-54	33	6.5	Worker	33	6.4
55+over	38	7.6	Others	157	30.5
Total	**514**	**100.0**	**Total**	**514**	**100.0**
Income (TL)			**Famiy Size**		
0-800,000,000	136	26.5	1 person	28	5.4
800,000,000-1,600,000,000	239	46.5	2 person	82	16.0
1,600,000,000 over	139	27.0	3 person	130	25.3
Total	**514**	**100.0**	4 person	201	39.1
			5 and +	73	14.2
			Total	**514**	**100.0**
Education			**Marital Status**		
High school and lower	205	39.9	Married	255	49.6
University and over	309	60.1	Single	259	50.4
Total	**514**	**100.0**	**Total**	**514**	**100.0**
			Sex		
			Male	171	66.7
			Female	343	33.3
			Total	**514**	**100.0**

RESEARCH FINDINGS

In the research model, it was considered that the tendency to purchase retailer branded products is affected by the socio-demographic and psychographics of consumers. The psychographics of consumers were measured with seven variables, namely price consciousness, financial consciousness constraints, quality consciousness, store loyalty, shopping mavenism, time limitation/constraint, and brand loyalty. The tendency of purchasing retailer brands was measured with three variables.

Before testing the research hypotheses, the reliability and validity of the scales were examined by using Cronbach's alpha (Hair et al., 1998). The results of the reliability analysis of the scales are presented in Table 2.

The validity of the scales was determined by the factor analysis. As a result of the exploratory factor analysis, eight factors were identified. The total explained variance of these eight factors can be seen in Table 2.

Table 2
The Results of Validity and Reliability Analyses

Scales	Number of Variable	Alfa Coefficients (Reliability Analysis)	Total Variance (Validity-Factor Analysis)
Price Consciousness	4	0.70	52.88
Financial Constraint	4	0.85	69.45
Quality Consciousness	4	0.79	61.93
Store Loyalty	4	0.73	75.10
Shopping Mavenism	3	0.81	73.72
Time Limitation	3	0.78	69.39
Brand Loyalty	3	0.69	62.09
Tendency to Purchase Retailer Brands	3	0.74	65.65

As seen in Table 2, the Cronbach's alpha score that indicates the reliability of the scales and the total explained variance indicating the validity of the scales are both above the acceptable lower limits (Rencher, 1995; Green and Tull 1978; Hair et al., 1998; Grewal et al., 2003).

The research hypotheses were tested by using Structural Equation Modeling (Hair et al., 1998).

The inter-relationship among the psychographics of consumers and the effect of the psychographics on the tendency of consumers to purchase retailer brands can be seen in Figure 2. In this path diagram, latent variables were shown in ovals whereas indicator variables were illustrated in rectangles.

To determine the inter-relationship among the psychographics (such as price consciousness, financial constraints, quality consciousness, store loyalty, shopping mavenism, time limitation and brand loyalty) of consumers and the effect of the psychographics on the tendency of consumers to purchase retailer brands, Structural Equation Modeling was used. The details of overall model fit criteria between the model and the data (goodness of fit criteria) can be seen in Table 3.

Chi-Square/df, goodness of fit, and RMSEA are the three basic criteria that are used to assess the overall model fit in applications of Structural Equation Modeling. Fit measures assessing the validity of the research model can be seen in the first column of Table 3. On the other hand, the fit between the research model and the data is seen in the default model column, whereas the saturated model column shows the perfect fit between the model and data. Finally, in the last column abbreviations are presented.

Figure 2
Model of the Psychographics of Consumers and Tendency to Purchase Store Brands

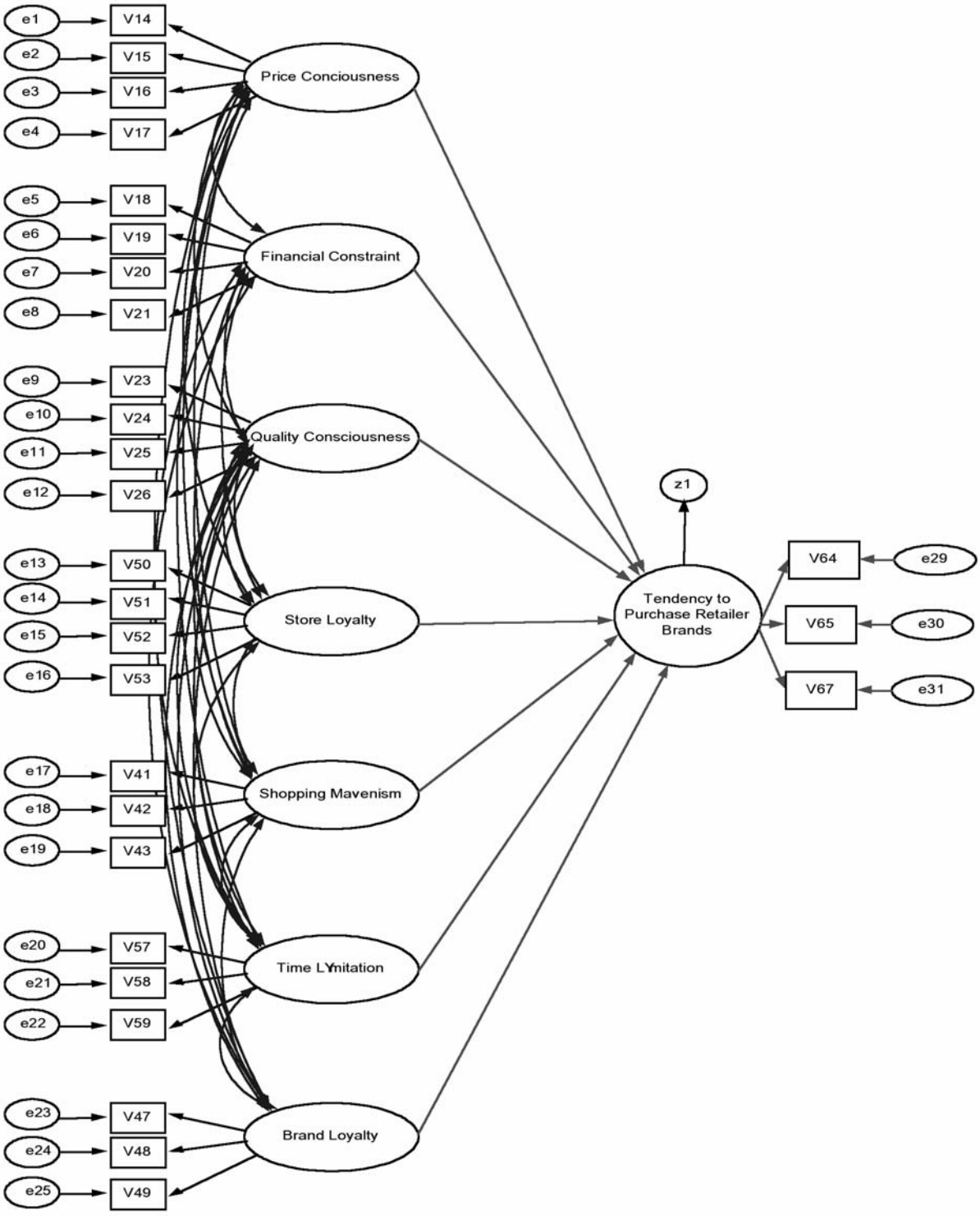

Table 3
Fit Measures

Fit Measure	Default Model	Saturated	Abbreviations
Discrepancy (χ^2)	753.546	0.000	CMIN
Degrees of freedom	322	0	DF
P	0.000		P
Discrepancy / df (c^2/sd)	2.340		CMINDF
RMR	0.066	0.000	RMR
GFI	0.901	1.000	GFI
Adjusted GFI	0.876		AGFI
Normed fit index	0.851	1.000	NFI
Relative fit index	0.826		RFI
Incremental fit index	0.909	1.000	IFI
Tucker-Lewis index	0.892		TLI
Comparative fit index	0.908	1.000	CFI
RMSEA	0.051		RMSEA
Hoelter .05 index	249		HFIVE
Hoelter .01 index	262		HONE

The chi-square statistic at the level of 0.01 is statistically significant in Table 3. However, since chi-square is sensitive to sample size, the chi-square statistic is not adequate to evaluate the fit between the model and data by itself (Baker et al., 2002). Thus, it is necessary to look at other fitness criteria in order to evaluate the fitness between the model and the data.

The discrepancy value in Table 3 is the chi-square value. Chi-Square/df is one of the measures to assess the fitness between the model and the data. This ratio has to be close to zero, or at least must be smaller than five (Yoo et al., 2000; Yoon et al., 2001). The Chi-Square value of the research model is 753.546, and the degree of freedom is 322. Hence, the Chi-Square/df representing the fitness between the model and data is 2.340.

Goodness of Fit Index (GFI) is another criterion to assess the fitness between the data and model. GFI, Comparative Fit Index (CFI), Normed Fit Index (NFI), Tucker-Lewis Index (TLI), Relative Fit Index (RFI), and Incremental Fit Index (IFI) are all considered as fit criteria which take a value between the range of "0" and "1." If the values of these criteria are close to one, this represents a perfect fit between the data and the model. As is seen in Table 3, the value of GFI is 0.901, which is very close to one. Therefore, it can be concluded that there is a perfect fit between the data and the model.

The values of other criteria that are used to evaluate the fitness between the model and data are respectively, NFI: 0.851, RFI: 0.826, IFI: 0.909, TLI: 0.892, and CFI: 0.908. These values are also close to one. According to the values of these criteria, the fit between the model and data can be considered as adequate.

Root Mean Square Error of Approximation (RMSEA) is also used to assess the fit between the model and data. RMSEA is becoming a popular goodness of fit statistic (McQuitty, 2004). Values ranging

from 0.05 to 0.08 are deemed acceptable (Hair et al., 1998). Since the value of the RMSEA is .051, it represents adequate fit.

Hoelter .05 and Hoelter .01 indexes help us to determine the required minimum sample size in order to test the research hypotheses at the stated level of confidence interval. The critical required sample size is 249 to test the hypotheses at 95% confidence interval level and 0.05 significance level. However, to test the hypotheses at the level of 99% confidence interval and at the significance level of 0.01 the minimum required sample size is 262. The sample size of this research is well above the required minimum sample size, which is obtained as a result of Hoelter .05 and Hoelter .01 indexes.

Table 4
Regression Weights

	Estimate	Std.Error	t value	p	Results	Standardized Regression Weights
Tendency <-- Price Consciousness	**0.767**	**0.184**	**4.162**	**0.000**	**H_{1-1} is accepted**	**0.342**
Tendency <-- Financial Constraint	0.088	0.061	1.442	0.149	H_{1-2} is rejected	0.082
Tendency <-- Quality Consciousness	-0.065	0.086	-0.754	0.451	H_{1-3} is rejected	-0.064
Tendency <-- Store Loyalty	**0.143**	**0.052**	**2.745**	**0.006**	**H_{1-4} is accepted**	**0.164**
Tendency <-- Shopping Mavenism	**0.200**	**0.06**	**3.344**	**0.001**	**H_{1-5} is accepted**	**0.204**
Tendency <-- Time Limitation	0.078	0.055	1.427	0.154	H_{1-6} is rejected	0.078
Tendency <-- Brand Loyalty	-0.126	0.132	-0.954	0.340	H_{1-7} is rejected	-0.084

From Table 4, psychographics that have an effect on the tendency to purchase retailer brands are: price consciousness, store loyalty, and shopping mavenism. In other words, price consciousness, store loyalty, and shopping mavenism have an influence on the tendency of consumers to purchase retailer brands at the significance level of α=0.01. As is known, the prices of retailer brands are cheaper than the prices of manufacturer brands. Therefore, the retailer brands are preferred and accepted among consumers who are price conscious and price sensitive (Sinha and Batra, 1999). Hence, it is inevitable that price conscious consumers have a tendency to purchase retailer brands. Thus, retailers should act accordingly.

In Table 4, the store loyalty of consumers also affects the tendency to purchase retailer brands at α= 0.01. Loyal consumers of a store, who shop frequently and regularly from the same store, show trust and commitment to the preferred store. Besides, consumers who shop frequently and regularly

from the same store are also familiar with the store brands. Briefly, loyal consumers of a store have positive attitudes towards the retailer brands because they trust their preferred store (Richardson et al., 1994).

In addition to price consciousness and store loyalty, the shopping mavenism of consumers also has an effect on their tendency to buy retailer brands. Table 4 shows the regression coefficients presenting the effects of the psychographics on consumers' tendency to purchase retailer brands. Price consciousness is the most effective and heavily weighted element that has an impact on the consumers' tendency to purchase retailer brands. Shopping mavenism and store loyalty are the other two elements that have influences on consumers' tendency to purchase retailer brands.

Table 5 also indicates the factor loadings of observed variables that are used to measure latent variables.

Table 5

Factor Loadings

Variable Codes*		**Estimate**	
v14	<--	Price Consciousness	0.584
v15	<--	Price Consciousness	0.653
v16	<--	Price Consciousness	0.596
v17	<--	Price Consciousness	0.771
v18	<--	Financial Constraint	0.681
v19	<--	Financial Constraint	0.751
v20	<--	Financial Constraint	0.883
v21	<--	Financial Constraint	0.763
v23	<--	Quality Consciousness	0.737
v24	<--	Quality Consciousness	0.640
v25	<--	Quality Consciousness	0.678
v26	<--	Quality Consciousness	0.741
v41	<--	Shopping Mavenism	0.820
v42	<--	Shopping Mavenism	0.879
v43	<--	Shopping Mavenism	0.645
v57	<--	Time Limitation	0.727
v58	<--	Time Limitation	0.702
v59	<--	Time Limitation	0.778
v47	<--	Brand Loyalty	0.521
v48	<--	Brand Loyalty	0.772
v49	<--	Brand Loyalty	0.668
v50	<--	Store Loyalty	0.861
v51	<--	Store Loyalty	0.743
v52	<--	Store Loyalty	0.545
v53	<--	Store Loyalty	0,602
v64	<--	Tendency to Purchase Retailer Brands	0.791
v65	<--	Tendency to Purchase Retailer Brands	0.721
v67	<--	Tendency to Purchase Retailer Brands	0.591

*Variables can be seen from the appendix.

Table 6
Covariance Values

			Estimate	Standard Error	t-value	p
Price Consciousness	<-->	Financial Constraint	0.085	0.019	4.58	0.000
Price Consciousness	<-->	Quality Consciousness	-0.092	0.02	-4.56	0.000
Price Consciousness	<-->	Shopping Mavenism	0.092	0.02	4.594	0.000
Price Consciousness	<-->	Time Limitation	0.016	0.017	0.954	0.340
Price Consciousness	<-->	Brand Loyalty	-0.021	0.012	-1.738	0.082
Price Consciousness	<-->	Store Loyalty	-0.009	0.018	-0.469	0.639
Financial Constraint	<-->	Quality Consciousness	-0.1	0.032	-3.116	0.002
Financial Constraint	<-->	Shopping Mavenism	0.017	0.031	0.553	0.580
Financial Constraint	<-->	Time Limitation	0.131	0.034	3.896	0.000
Financial Constraint	<-->	Brand Loyalty	0.008	0.022	0.34	0.734
Quality Consciousness	<-->	Shopping Mavenism	0.115	0.035	3.271	0.001
Quality Consciousness	<-->	Time Limitation	0.057	0.035	1.616	0.106
Quality Consciousness	<-->	Brand Loyalty	0.262	0.036	7.267	0.000
Quality Consciousness	<-->	Store Loyalty	0.162	0.041	3.957	0.000
Shopping Mavenism	<-->	Time Limitation	0.011	0.035	0.326	0.744
Shopping Mavenism	<-->	Brand Loyalty	0.126	0.027	4.594	0.000
Shopping Mavenism	<-->	Store Loyalty	0.074	0.04	1.868	0.062
Time Limitation	<-->	Brand Loyalty	0.038	0.025	1.488	0.137
Time Limitation	<-->	Store Loyalty	0.096	0.041	2.35	0.019
Brand Loyalty	<-->	Store Loyalty	0.189	0.034	5.634	0.000
Financial Constraint	<-->	Store Loyalty	0.11	0.037	3.008	0.003

The correlation values among the psychographics of consumers' are illustrated in Table 6.

As can be seen in Table 6, there is an interrelationship between the psychographics. There is a significant relationship between price consciousness and financial constraints, and between quality consciousness and mavenism at the confidence interval significance level of 0.01. On the other hand, it is seen that there is no relationship between time constraint, brand and store loyalty and price consciousness. The economic constraints of consumers have a significant impact on their buying behavior. It is found that there is a relationship among quality consciousness, time constraint and store loyalty. However, it is seen that there is no relationship among shopping mavenism and brand loyalty.

At this point, it can be claimed that consumers who are quality conscious -being independent of shopping mavenism and brand loyalty- give importance to time constraint and this will lead to store loyalty. When quality consciousness is evaluated, it can be seen that it is highly interacted with brand and store loyalty; however, it is also found that quality consciousness is not related to time constraint. Even though there is a relationship between shopping mavenism and brand loyalty, there is no relationship between time constraint and store loyalty. Although consumers who make better evaluations about purchases have some brand choices, it can be thought that they spend more time shopping from several stores. Furthermore, it is found that even though there is a relationship between time constraint and store loyalty, there is no relation between time constraint and brand loyalty. People who have time constraints can show loyalty to stores which have product variety and parking space and which are close to their neighborhoods.

CONCLUSIONS AND RECOMMENDATIONS

This study manifests crucial insights for retailers and opens fertile research areas for academics and researchers through the examination of the impact of consumers' psychographics on their tendency to purchase retailer brands.

It is seen that the model, which is developed to measure the impact of consumers' psychographics on their tendency to purchase retailer brands, is valid and reliable. The detailed results of the analyses reveal the fact that price consciousness is the most effective factor on the consumers' tendency to prefer and purchase retailer brands. The factors that have an effect on consumers' tendency to purchase retailer brands are shopping mavenism and store loyalty.

Retailers should consider these results while they are developing marketing strategies for their store brands. For the effectiveness and efficiency of the marketing activities, retailers should take into account the price sensitivity of consumers in their price promotions and pricing policies. Furthermore, it is possible to affect the consumers' tendency to purchase retailer brands through informative marketing activities towards the consumers who are not shopping mavens. Retailers also should inform their loyal customers about their store brands.

For further research, some other various psychographics can be included into this reliable and valid research model that examines the consumers' tendency to purchase retailer brands. Moreover, this model can be extended through the inclusion of some effective factors other than psychographics in order to examine the consumers' tendency to purchase retailer brands. Meanwhile, future research may also analyze the effect of the psychographics of consumers on their tendency to purchase retail branded products by including evenly distributed samples (e.g., gender, education, income). Moreover, another dimension for future research may involve comparing Turkish consumers with other countries' consumers in order to discover the effect of culture.

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APPENDIX

Likert Items	
Price Consciousness	Sinha and Batra, 1999;
(v14) I compare prices of at least a few brands before I choose one.	Ailawadi et al., 2001
(v15) I find myself checking the prices even for small items.	
(v16) It is important to me to get the best price for the products I buy.	
(v17) I tend to buy the lowest-priced brand of that will fit my needs.	
Financial Constraint	Urbany et al., 1996
(v18) My household budget is always tight.	
(v19) My household often has problems making ends meet.	
(v20) I even have difficulty to meet my priority needs.	
(v21) I often have to spend more money than I have.	
Quality Consciousness	Ailawadi et al., 2001
(v23) I will not give up high quality for a lower price.	
(v24) I always buy the best.	
(v25) It is important to me to buy high-quality products.	
(v26) I prefer to pay premium for high quality products.	
Store Loyalty	Ailawadi et al., 2001
(v50) I prefer to always shop at one grocery store.	
(v51) I am willing to make an effort to shop at my favorite grocery store.	
(v52) Usually, I care a lot about which particular grocery store I shop at.	
(v53) I prefer to shop from different stores.	

Shopping Mavenism Ailawadi et al., 2001

(v41) I am somewhat of an expert when it comes to shopping.
(v42) People think of me as a good source of shopping information.
(v43) I enjoy giving people tips on shopping.

Time Limitation Ailawadi et al., 2001

(v57) Most days, I have no time to relax.
(v58) I always seem to be in a hurry.
(v59) I never seem to have enough time for the things I want to do.

Brand Loyalty Garretson et al. 2002;

(v47) I prefer one brand of most products I buy. Ailawadi et al., 2001
(v48) I am willing to make an effort to search for my favorite brand.
(v49) Even though certain products are available in a number of different brands, I always tend to buy same brand.

Tendency to Purchase Retailer Brands Ailawadi et al., 2001

(v64) I buy store brands.
(v65) I look for store brands when I go shopping.
(v67) I prefer markets for their store branded products.