

THE PURCHASE BEHAVIOUR TOWARDS CONSUMER GOODS DURING ECONOMIC CRISIS – A MIDDLE EASTERN PERSPECTIVE

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ABSTRACT

The primary purpose of this study is to develop a realistic understanding of the factors that influence consumers' purchase behaviour towards consumer goods in the middle east region during the economic crisis, by focusing on Oman. This study has used linear regression analysis to develop a clear idea of the factors that influence consumers' purchase behaviour towards consumer goods during the economic crisis. This study has also used Sobel test, to conduct the mediation analysis. The data was collected using a standard five-point Likert scale-based questionnaire, from a sample of 122 individuals who have recently completed their bachelor's program in one of the four major Higher Education Institutions (HEIs) in Oman. Unlike the popular belief, this study has found the elements of the marketing mix to not exert significant influence on consumers' purchase behaviour towards consumer goods during the economic crisis. However, the results found cultural and social factors to exert useful influence on the consumers' purchase behaviour towards consumer goods. The study recommends that organizations need to focus more on cultural compliance and societal acceptance of their offerings, than focusing on the traditional marketing mix. While helping the organizations manufacturing or marketing consumer goods in the middle east region during the economic crisis, this study would add more value and variety to the available literature. While the findings of this study could also be used by individuals dealing with consumer products in similar markets to redefine their product offerings, by taking the cultural and social issues into consideration, this study could act as a point of reference for future researchers. This study has provided a unique perspective related to the factors that drive consumers' purchase behaviour towards consumer goods in the middle east region, during the economic crisis. These observations could also be generalized and used in other countries that have similar cultural and social affiliations.

Keywords: Consumers' purchase behaviour, Financial Crisis, Austerity, Marketing mix, Cultural factor and Social factor

1. INTRODUCTION

Consumer needs and the importance placed on fulfilling such needs play a major part in driving their purchase behaviour (Orji, Sabo, Abubakar & Usman, 2017). Apart from the needs, as Noel (2017) explains, the behaviour and the choices made were influenced by many other factors, with the rate of influence varying from product to product (Khaniwale, 2015). The rate of influence exerted by these factors also changes significantly under the context of an economic crisis, as such situations bring in changes to public perceptions and priorities during the purchase activity (Lekakis, 2015).

The economic depression created by such economic crisis, redirects the nature of purchasing to be more 'need based' than 'want based', thereby making the consumers to consider buying products that could help them to satisfy their immediate needs instead of emotional satisfaction. Economic hardship limits the freedom of choice and persuades the consumers to use their limited wealth towards purchasing goods that satisfy their fundamental needs, such as food and clothing. This redefines the rate of impact exerted by factors that generally influence their purchase behaviour (Huq, 2017) towards consumer goods. This situation, as Al-salamin and Al-hassan (2016) have noted, requires a detailed understanding of the factors that drive consumers' purchase behaviour during an economic crisis. This study makes an effort to understand the influence of such factors on Consumers' purchase behaviour during an economic crisis, in the middle east region, by focusing on one country, Oman.

The middle east region, in general has been experiencing the adverse effects of the oil crisis since 2014 (The New Arab, 2019). The region in general and Oman in particular, used to be mostly higher-end economies before the oil crisis with a budget surplus supported by healthy oil prices (Fanack, 2018). This thriving economy resulted in generous subsidies from the government on various products and services (Siddhiqi, 2018). As any increase in benefits such as unemployment allowances or grants need to result in an increase of salaries of the regular workforce (Abe, 2020), organizations also paid better incentives, to maintain efficiency and productivity. The subsidies, supported by incentives and bonuses paid by organizations increased the disposable income and resulted in consumers spending lavishly on products and services. However, the unexpected oil crisis has altered the economic conditions of the region since 2014 (Fanack, 2018), resulting in the governments introducing austerity measures in the form of reduced welfare spending (Fanack, 2018) along with the removal of subsidies, incentives and bonuses (Siddhiqi, 2018), resulting in welfare losses to the final consumer (Fage & Vasilev, 2021). Though the welfare loss was relatively small, the adverse economic condition and the austerity measures have resulted in consumers displaying a more conservative purchase behaviour (Huq, 2017). This observation was supported by the Middle East Sentiment Survey carried out by Mckinsey & Company (TNS, 2018), which found the phenomenon to be similar in the whole middle east region, with nearly 78% of the people in the area changing their attitude towards price consciousness and nearly 55% of consumers in the region actively searching for ways to reduce spending and save money. This cautious and price-sensitive approach has resulted in consumers being primarily focused on purchasing products that could satisfy their fundamental needs (TNA, 2019).

Past studies have found the rate of influence exerted by the elements of the marketing mix to vary significantly based on the consumers' purchase approach. (Istiqomah, 2016). This is also relevant during an economic crisis, as the limited financial freedom experienced by consumers during such crisis could encourage them to alter their opinions related to priorities and purchase approach (Lekakis, 2015). This makes it imperative to understand the factors that influence consumers' purchase behaviour during such a period. This study makes an effort to identify those factors and their rate of influence in the middle east region.

The household expenditure and income survey conducted in Oman (NCIS, 2014), has identified apparel product sector to attract higher share of household spending in consumer product category, bettered only by food products. As the level of food consumption remains relatively constant with limited scope for concentrated and creative marketing effort due to an individual's limited volume of intake, this study focuses on apparel products, which fulfills one of the fundamental needs of the consumers, to understand the factors that influence consumers' purchase behaviour during economic crisis. While studying the influence exerted by the marketing mix on consumers' purchase behaviour towards consumer goods during the economic crisis, this study also attempts to understand the direct and mediating influence exerted by cultural and social factors on consumers' purchase behaviour towards consumer goods. Though this study has concentrated on Omani market, the findings of this study could be generalized within the middle east region and to nations

that have gone through similar financial crisis.

This research paper is structured as follows. The second section focuses on reviewing the available literature in the area of concern and developing the hypothesis, followed by section three focusing on the methods. Section four focuses on the results while section five and six focus on discussion and conclusion respectively.

2. LITERATURE REVIEW

Studies conducted in the past have found the behavioural pattern developed by consumers during adverse economic conditions, to play a major role in influencing the marketing strategy used by organizations (Alina & Leila, 2012). Consumers generally display a negative tendency towards purchasing products and services during an economic crisis (Alina & Leila, 2012). This negative tendency encourages the consumers to restrict their spending and make them focus more on saving whatever possible for the future (Ang, Leong & Kotler, 2000). This intention towards reduced spending, could even affect the products and services that fulfil the basic needs of those consumers, as consumers, due to their conservative purchase approach, may decide to only focus on purchasing products that would fulfill their fundamental needs or switch to low-cost brands (Alina & Leila, 2012). This observation is also supported by Chou and Chen (2004), who explained that consumers become more rational during an economic crisis, due to their price-sensitive purchase approach. The approach could vary based on gender based dynamics as well (Tavassoli, 2021). As such, the factors that influence their purchase behaviour during such a situation could change greatly from the normal conditions.

Past studies have found the marketing mix to exert strong influence on consumers purchase behaviour towards consumer goods (Kotler & Armstrong, 2012). Many organizations use the marketing mix as a strategic tool towards successful implementation of their marketing strategy. Past studies have shown that consumers' purchase behaviour is greatly influenced by the elements of the marketing mix (Furarji, Katuszynska & Wawrzyniak, 2012; Kulkarni, 2013; Aghdaie, Tafreshi & Behzadian, 2014). However, the rate of influence may vary from product to product, depending on the level of involvement placed by the consumers on such purchases (Jeseviciute-Ufartiene, 2019).

Product-related variables such as product quality, brand name, design specifications and product features could have major impact on consumers' purchase behaviour (Indumathi & Ayubkhan, 2016), as long as they fulfil the actual requirements of the consumers. Elements such as product quality, branding, appearance, and popularity in the market improve the trust placed on the product and increase the probability of that product becoming the product of choice (Khan, Nawas, Ishaq & Tariq, 2014). However, researchers Mansoor and Jalal (2011) and Rowley and Griber (2019) differed in their opinion and noted that the rate of influence exerted by product characteristics could come down drastically, for products that fulfill the basic needs due to their relatively standardized product features. Apart from the product, price was also found to exert significant influence on the consumers' purchase behaviour towards consumer goods, especially when the consumer is going through a difficult time (Sharma, 2017). Consumers' perception of price could be driven by the possibility of comparing the prices, their knowledge about the price-quality mix and their understanding towards purchasing products sold at the lowest price. This becomes even more important during an economic crisis, as consumers with limited financial freedom may appreciate the possibility of bargaining for a price and buying products at a price which the consumer considers as acceptable (Patrick, Iyegbuniwe, Ighomereho & Ganiya, 2014). Place plays a value-enhancing role in encouraging the consumers to purchase a product (Salim, Al-Jadharmi & Al-Handali, 2016). As Agu (2016) have noted, this is also relevant during economic crisis, as the availability of products and convenience in terms of store location and parking facilities, reduces the additional time and cost of purchase, thereby enhancing the probability of the products being purchased. However,

Flatters and Willmott (2009), and, Duquenne and Vlontzoz (2014) have cautioned that place may only exert limited influence on consumers' purchase behaviour during an economic crisis. Similar to other elements of the marketing mix, promotional activities also play a useful role in influencing consumers' purchase behaviour (Shallu & Sangeetha, 2013). Promotions help the consumers to identify a satisfier that would fulfill their needs, and motivate them to make meaningful decisions towards purchasing that product or service (Agu, 2016). As consumers look to spend as little as possible during economic crisis and austerity due to their weak financial condition (Theodridou et al, 2019), promotional activities carried out by organizations, could significantly influence the consumers' purchase behaviour. This is true, as consumers could associate such offers with optimum value provision. Based on these observations the following hypotheses were developed.

- H_{1a} – Product exerts positive influence on the consumers' purchase behaviour towards consumer goods.
- H_{1b} – Price exerts negative influence on the consumers' purchase behaviour towards consumer goods.
- H_{1c} – Place exerts positive influence on the consumers' purchase behaviour towards consumer goods.
- H_{1d} – Promotion exerts positive influence on the consumers' purchase behaviour towards consumer goods.

Apart from the elements of the marketing mix, Reimer et al. (2014) has found cultural factor also to exert serious influence on consumers' purchase behaviour towards consumer goods. This observation was supported by Briley et al (2014), who added that cultural factor could regulate the manner in which an individual behaves during his / her purchase action. This was also in line with the opinion of Kotler and Armstrong (2010) and Lamb et al. (2009), who noted that cultural factor could play a useful role in determining the consumers' needs and wants, thereby influencing their purchase behaviour. Past studies have also found cultural factor to influence the manner in which consumers consider the importance of market offerings (Lamb et al., 2009).

As Hemapatil and Bblakkapa (2012) explain, culture, sub-cultures and social class differences could greatly influence the manner in which consumers consider the importance of the marketing mix. While regulating their behaviour (Lamb et al., 2009), culture also impacts the consumers' perception towards the importance of product, price, place, and promotion (Durmaz, 2014), thereby regulating the influence of those elements on the consumers' purchase behaviour towards consumer goods. Based on these observations, the following hypotheses were developed.

- H_{2a} – Cultural factor influences the consumers' purchase behaviour towards consumer goods.
- H_{2b} – Cultural factor mediates the influence of product on consumers' purchase behaviour towards consumer goods.
- H_{2c} – Cultural factor mediates the influence of price on consumers' purchase behaviour towards consumer goods.
- H_{2d} – Cultural factor mediates the influence of place on consumers' purchase behaviour towards consumer goods.
- H_{2e} – Cultural factor mediates the influence of promotion on consumers' purchase behaviour towards consumer goods.

Apart from culture, social factor was also found to play a major role in influencing consumers' purchase behaviour towards consumer goods (Kotler & Armstrong, 2012). Social factor represents

societal expectations and leads individuals to behave in a particular pattern (Liu et al., 2014) during their purchase action. This desire for societal acceptance makes individuals within societies choose certain market offerings while avoiding others (Kotler & Armstrong, 2012), thereby developing distinctive purchase patterns (Baker et al., 2002). Apart from its direct influence on consumers' purchase behaviour, social factor, which includes social status, image in the society and reference groups, was found to exert dominant influence on the manner in which consumers understand the elements of the marketing mix (Kotler & Armstrong, 2012). This can have a serious impact on the influence exerted by product, price, place, and promotion on consumers' purchase behaviour, as consumers generally look for societal acceptance (Liu et al., 2014) during their purchases and prefer market offerings (in terms of product, price, place, and promotion), that could help them to maintain their position within the society (Boone & Kurz, 2010; Shah, 2010). Based on these observations, the researcher developed the final set of hypotheses.

- H_{3a} – Social factor influences the consumers' purchase behaviour towards consumer goods.
- H_{3b} – Social factor mediates the influence of product on consumers' purchase behaviour towards consumer goods.
- H_{3c} – Social factor mediates the influence of price on consumers' purchase behaviour towards consumer goods.
- H_{3d} – Social factor mediates the influence of place on consumers' purchase behaviour towards consumer goods.
- H_{3e} – Social factor mediates the influence of promotion on consumers' purchase behaviour towards consumer goods.

These hypotheses were tested to understand the factors influencing consumers' purchase behaviour towards consumer goods during economic crisis.

3. METHODS

3.1. RESEARCH FOCUS

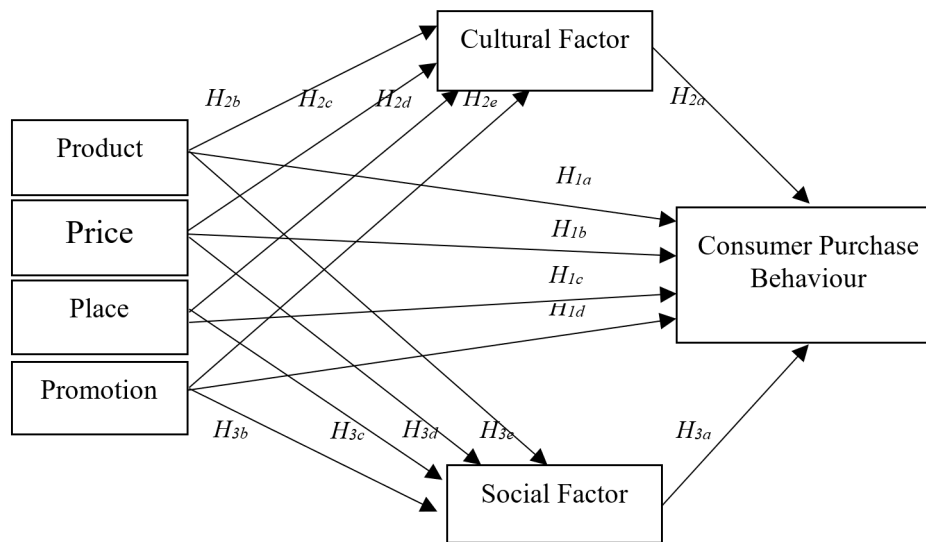
This study follows the confirmatory social research methodology and focuses on understanding the factors that influence consumers' purchase behaviour towards consumer goods during the economic crisis, by focusing on apparel products, which fulfills one of the fundamental needs of the consumers.

3.2. THE RESEARCH MODEL

This study has considered six independent variables and one dependent variable. Product, price, place, promotion, cultural factor, and social factor were considered as the independent variables, while consumers' purchase behaviour is considered as the dependent variable. The independent variable 'product' included items such as, product quality, brand knowledge, product design and popularity in the market, while 'price' consisted of three items such as, price comparability, price indicating quality and drive towards purchasing the cheapest products. The independent variable 'place' included proximity, parking facility and store layout encouraging easy access to the product, while 'promotion' consisted of advertisement and sales promotion. The items culture, sub-culture and social class were included in the next independent variable 'cultural factor,' while status, image and reference group's influence were included in the independent variable 'social factor'. The independent and dependent variables were measured through a 5-point Likert scale, with the

minimum rating of '1' representing 'strong disagreement' to the maximum rating of '5' representing 'strong agreement'. The pictorial illustration of the research model is given below.

Figure 1. The Research Model.



Source: Developed by the Author.

3.3. THE SAMPLING FRAME

The population for this study consisted of university students, who have completed their studies in one of the four selected higher educational institutions in Oman. Two public and two private higher educational institutions were used for the purpose of data collection. These higher educational institutions were selected based on their representation volume, among the recently graduated population in Oman. (NCSI, 2015). An equal number of participants were chosen randomly from each institution, using the list provided by the Alumni associations of these higher education institutions.

3.4. DATA COLLECTION

The data collection was done between August 2021 and December 2021. The questionnaire used for data collection, was developed by the researcher using 5-point Likert scale. The questionnaire was designed based on the reliable instrument items in the studies conducted by past researchers (Mirabi et al., 2015). This questionnaire was distributed to 300 respondents who have recently completed their bachelor's degree program in one of the four higher educational institutions, identified for this study. However, the minimum sample size was set at 100, based on Bentler and Chou's (1987) rule, which expects the ratio between the minimum number of samples and number of free parameters to be five to one. One hundred and thirty responses were received and out of which 122 usable responses were considered for this study.

3.5. DATA ANALYSIS

This study has used IBM SPSS Statistics 23 package for conducting linear regression analysis to test the hypotheses. This study has modelled the individual factors affecting the consumers' purchase behaviour (CPB) as,

$$CPB = \alpha + \beta x + \epsilon \quad (1)$$

where, α represents the constant value, β represents the coefficients, x represents the independent variable and ϵ represents the error term. Sobel test was used to determine the presence of the mediating effort.

4. RESULTS

4.1. RESPONDENTS PROFILE

This study has focused on the students who have completed their bachelor's degree from one of the four chosen organizations. Out of the 122 respondents considered for this study, 34% were males while the balance 66% were females. All the respondents were in the age group of 25 years to 30 years. 106 respondents (87%) took part in this study were Omanis, while the balance were expatriates living in Oman.

4.2. DESCRIPTIVE ANALYSIS

This study has used Cronbach's alpha values to establish the reliability of the constructs. The Cronbach alpha value for individual constructs ranged from 0.719 to 0.859 (Product: 0.774, Price: 0.731, Place: 0.859, Promotion: 0.724, Cultural factor: 0.780, Social factor: 0.719), while Cronbach's alpha value for the overall model remained at 0.832. As these values are above 0.7 (as specified by Nunnally and Bernstein, 1994), the researcher decided to consider the research instrument as reliable and use the data collected for analysis. The inter-item correlation matrix showed the absence of any significant correlation between those items, with the coefficient of correlation being lesser than 0.7 ($r < 0.7$) in all the cases. The results also displayed higher correlation between the items of the same construct and lower correlation between the items of other constructs, with minimum violations. As these observations were in line with the observations of Battacherjee (2012), the researcher decided to conclude that validity is established.

Table 1. Skewness and Kurtosis values.

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Product	122	-1.904	0.219	7.265	0.435
Price	122	-1.042	0.219	1.666	0.435
Place	122	-0.607	0.219	-0.515	0.435
Promotion	122	-0.688	0.219	0.276	0.435
CulturalFtr	122	-1.209	0.219	2.497	0.435
SocialFtr	122	-1.033	0.219	0.568	0.435
Consumer Purchase Behaviour	122	-0.511	0.219	0.278	0.435
Valid N (listwise)	122				

Source: Author's calculation.

Analysis of the means and standard deviations of the variables found the mean values to vary between 3.57 and 4.06, with the average standard deviation remaining below 1 for all the cases, meaning that the data is not scattered too much. The independent variable product displayed the highest average mean of 4.06, while promotion produced the lowest average mean of 3.57. Overall, all these values exceeded the mean value of 3, thereby further validating that the data is not scattered too much. The test of normality also displayed skewness and Kurtosis values, falling well-within the range specified by Brown (2006), thereby supporting the researcher to proceed with

the regression analysis.

4.3. HYPOTHESIS TESTING THROUGH REGRESSION ANALYSIS

The regression analysis (Table 2) showed that the independent variable 'product' may exert minimal impact on the consumers' purchase behaviour with the coefficient of determination (adjusted r^2) value of 0.003. However, the lower 'F' statistic and the corresponding 'p' values displayed lack of model fit and showed that the relationship is not statistically significant ($r^2 = 0.003$, $F = 1.329$, $p > 0.05$) at 95% confidence level. Based on this information, the author decided to reject Hypothesis H_{1a} and conclude that 'product' will not exert positive influence on the consumers' purchase behaviour towards consumer goods.

Table 2. Model Summary.

Variable	R	R Square	Adjusted R Square	Std. Error of the Estimate	F Change	Sig.
Product	0.105	0.011	0.003	1.02069	1.329	0.251
Price	0.072	0.005	0.003	1.02367	0.624	0.431
Place	0.033	0.001	0.007	1.02575	0.135	0.714
Promotion	0.043	0.002	0.006	1.02536	0.227	0.635
Cultural Factor	0.317	0.1	0.093	0.97341	13.401	0
Social Factor	0.195	0.038	0.03	1.00653	4.767	0.031

Source: Author's calculation.

Similar to 'product', 'price' was also found to display a very low coefficient of determination (r^2), projecting that the independent variable may exert minimal influence (around 0.3%) on consumers' purchase behaviour towards consumer goods. This observation was supported by lower 'F' statistic and non-significant 'p' values ($r^2 = 0.003$, $F = 0.624$, $p > 0.05$) displaying lack of model fit. Based on this information the researcher decided to conclude that 'price' does not exert significant influence on the consumers' purchase behaviour towards consumer goods.

Table 3. Coefficients Table.

Variables		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
Product	(Constant)	6.602	0.672	9.825	0
	Product	0.047	0.041	1.153	0.251
Price	(Constant)	6.914	0.583	11.866	0
	Price	0.04	0.05	0.79	0.431
Place	(Constant)	7.224	0.405	17.839	0
	Place	0.013	0.036	0.367	0.714
Promotion	(Constant)	7.149	0.472	15.158	0
	Promotion	0.031	0.065	0.476	0.635
Cultural Factor	(Constant)	5.603	0.49	11.424	0
	CulturalFtr	0.149	0.041	3.661	0
Social Factor	(Constant)	6.367	0.468	13.61	0
	SocialFtr	0.093	0.043	2.183	0.031

Source: Author's calculation.

'Place' registered very low 'coefficient of determination' ($r^2 = 0.007$), which was not significant at 95% percent confidence level ($r^2 = 0.007$, $F = 0.135$, $p > 0.05$). This showed that 'place' may only exert very minimal influence (0.7%) on consumers' purchase behaviour towards consumer goods. However, the higher 'p' value, which displayed non significance, made the author to reject hypothesis ' H_{1c} ' which stated that 'place' exerts positive influence on the consumers' purchase behaviour towards consumer goods.

'Promotion' also recorded very low 'coefficient of determination', with lack of model fit and statistical significance ($r^2 = 0.006$, $F = 0.227$, $p > 0.05$), explaining that the independent variable will not be in a position to exert meaningful influence on consumers' purchase behaviour towards consumer goods. As such the researcher decided to reject 'promotion' related hypothesis ' H_{1d} ' as well.

'Cultural factor' was found to exert 9.3% influence on consumers' purchase behaviour towards consumer goods. The relatively higher 'F' value and the corresponding 'p' value displayed higher model fit ($r^2 = 0.093$, $F = 13.401$, $p < 0.05$), and thereby supported the observation. The significant ' β ' co-efficient and 'T' values ($\beta = 0.317$, $T = 3.661$, $p < 0.05$) further strengthened the argument related to model fit. As such, the researcher decided to model the influence of 'cultural factor' (x) on consumers' purchase behaviour as,

$$CPB = 5.603 + 0.149x + e \quad (2)$$

and accept the hypothesis (H_{2a}) which noted that, 'cultural factor' influences the consumers' purchase behaviour towards consumer goods.

Similar to 'cultural factor', 'social factor' was also found to exert around 3% influence on consumers' purchase behaviour towards consumer goods. The proposed model displayed model fit through lower but statistically significant 'F' value and 'T' values ($r^2 = 0.03$, $F = 4.767$, $\beta = 0.093$, $T = 2.183$ and $p < 0.05$). The results showed that 'social' factor could exert lower influence ($\beta = 0.093$) on consumers' purchase behaviour. This relationship could be mathematically represented as,

$$CPB = 6.367 + 0.093x + e \quad (3)$$

These observations made the researcher to accept hypothesis (H_{3a}) and conclude that 'social factor' influences the consumers' purchase behaviour towards consumer goods.

4.4. UNDERSTANDING THE MEDIATING EFFECT OF CULTURAL FACTOR

Further analysis conducted to understand the mediating role of 'cultural factor', on the influence exerted by the elements of the marketing mix on consumer purchase behaviour, found the independent variable 'product' to display a statistically non-significant relationship with the 'cultural factor' ($\beta = 0.098$, $SE = 0.087$, $p > 0.05$) (Please refer to Table 5). Similarly, the multivariate analysis done with consumers' purchase behaviour using 'product' and 'cultural factor' as independent variables resulted in significant factor loading for 'cultural factor' ($\beta = 0.145$, $SE = 0.041$, $p < 0.05$) and non-significant factor loading for 'product' ($\beta = 0.033$, $SE = 0.039$, $p > 0.05$). This resulted in the direct and indirect effect of 'product' on consumers' purchase behaviour becoming non-significant. Based on these observations, the researcher decided to reject hypothesis H_{2b} which states that 'cultural factor' mediates the influence of 'product' on consumers' purchase behaviour towards consumer goods.

'Price' failed to display any statistically significant relationship with 'cultural factor' ($\beta = 0.141$, $SE = 0.107$, $p > 0.05$). Similar to 'product', the multivariate analysis conducted with consumers' purchase behaviour using 'price' and 'cultural factor' as independent variables resulted in significant factor loading for 'cultural factor' ($\beta = 0.147$, $SE = 0.041$, $p < 0.05$) and non-significant factor loading for 'price' ($\beta = 0.019$, $SE = 0.048$, $p > 0.05$). This showed that 'price' will not be in a position to exert any direct or indirect influence on the consumers' purchase behaviour towards consumer goods. This made the researcher to reject hypothesis H_{2c} and conclude that 'cultural factor' does not play a mediating role on the influence exerted by 'price' on consumers' purchase behaviour towards consumer goods.

Table 4. Model Summary for the Mediating role of Cultural Factor.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F Change	Sig. F Change
PR→CF	.102 ^a	0.01	0.002	2.17298	1.273	0.262
PR, CF→CPB	.325 ^a	0.106	0.091	0.97463	7.034	0.001
PRI→CF	.120 ^a	0.014	0.006	2.16871	1.751	0.188
PRI, CF→CPB	.319 ^a	0.102	0.087	0.97686	6.73	0.002
PL→CF	.076 ^a	0.006	-0.003	2.17817	0.695	0.406
PL, CF→CPB	.317 ^a	0.101	0.085	0.97745	6.651	0.002
PRO→CF	.162 ^a	0.026	0.018	2.15562	3.234	0.075
PRO, CF→CPB	.317 ^a	0.101	0.085	0.97746	6.649	0.002

Source: Author's calculation.

Table 5. Coefficients Table for the Mediating role of Cultural Factor.

Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
PR→CF	(Constant)	10.262	1.431	7.174	0
	Product	0.098	0.087	1.128	0.262
PR, CF→CPB	(Constant)	5.109	0.767	6.662	0
	Product	0.033	0.039	0.837	0.404
	CulturalFtr	0.145	0.041	3.551	0.001
PRI→CF	(Constant)	10.248	1.235	8.301	0
	Price	0.141	0.107	1.323	0.188
PRI, CF→CPB	(Constant)	5.408	0.698	7.752	0
	Price	0.019	0.048	0.393	0.695
	CulturalFtr	0.147	0.041	3.574	0.001
PL→CF	(Constant)	11.163	0.86	12.98	0
	Place	0.064	0.077	0.834	0.406
PL, CF→CPB	(Constant)	5.566	0.598	9.302	0
	Place	0.004	0.035	0.108	0.914
	CulturalFtr	0.149	0.041	3.627	0
PRO→CF	(Constant)	10.113	0.992	10.199	0
	Promotion	0.245	0.136	1.798	0.075
PRO, CF→CPB	(Constant)	5.637	0.614	9.176	0
	Promotion	0.006	0.063	-0.092	0.927
	CulturalFtr	0.15	0.041	3.612	0

Source: Author's calculation.

'Place' also displayed a non-significant relationship with 'cultural factor' ($\beta = 0.064$, SE = 0.077, $p > 0.05$) with very low β value. Multivariate analysis conducted using 'place' and 'cultural factor' as independent variables and consumers' purchase behaviour as dependent variable, resulted in a pattern similar to product and price, with significant factor loading for 'cultural factor' ($\beta = 0.149$, SE = 0.041, $p < 0.05$) and non-significant factor loading for 'place' ($\beta = 0.004$, SE = 0.035, $p > 0.05$). As 'place' was not found to exert any direct or indirect influence on consumer purchase behaviour, the author decided to reject hypotheses H_{2d} and conclude that, 'cultural factor' does not play a mediating role on the influence exerted by 'place' on consumers' purchase behaviour towards consumer goods.

Similar to other variables, 'promotion' also produced non-significant relationship when regressed against 'cultural factor' ($\beta = 0.245$, SE = 0.136, $p > 0.05$) and regressed against consumers purchase behaviour along with 'cultural factor' ($\beta = 0.006$, SE = 0.063, $p > 0.05$). The results showed that the variable will have neither direct nor indirect effect on the consumers' purchase behaviour towards consumer goods. These results encouraged the author to reject hypothesis H_{2e} and conclude that 'cultural factor' does not play a mediating role on the influence exerted by 'promotion' on consumers' purchase behaviour towards consumer goods.

4.5. UNDERSTANDING THE MEDIATING EFFECT OF SOCIAL FACTOR

The mediating effect of 'social factor' was also found to act in similar lines, with 'product' displaying a statistically significant relationship with 'social factor' ($\beta = 0.510$, SE = 0.073, $p < 0.05$). However, the multivariate analysis conducted with consumers' purchase behaviour using 'product' and

‘social factor’ as independent variables resulted in both factors producing non-significant beta values (Product: $\beta = 0.000$, $SE = 0.048$, $p > 0.05$, Social Factor: $\beta = 0.093$, $SE = 0.051$, $p > 0.05$). As factor loading for both direct and indirect paths were not significant, the author decided to reject hypothesis H_{3b} which states that ‘social factor’ mediates the influence of ‘product’ on consumers’ purchase behaviour towards consumer goods.

Table 6. Model Summary for the Mediating role of Social Factor.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F Change	Sig. F Change
PR→SF	0.537	0.289	0.283	1.82018	48.733	0
PR, SF→CPB	0.195	0.038	0.022	1.01075	2.364	0.098
PRI→SF	0.272	0.074	0.066	2.07714	9.568	0.002
PRI, SF→CPB	0.196	0.039	0.022	1.01055	2.388	0.096
PL→SF	0.134	0.018	0.01	2.139	2.183	0.142
PL, SF→CPB	0.196	0.038	0.022	1.01072	2.367	0.098
PRO→SF	0.213	0.045	0.037	2.10879	5.708	0.018
PRO, SF→CPB	0.195	0.038	0.022	1.01075	2.364	0.098

Source: Author's calculation.

Table 7. Coefficients Table for the Mediating role of Social Factor.

Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
PR→SF	(Constant)	2.493	1.198	2.081	0.04
	Product	0.51	0.073	6.981	0
PR, SF→CPB	(Constant)	6.369	0.677	9.404	0
	Product	0	0.048	-0.005	0.996
	SocialFtr	0.093	0.051	1.836	0.069
PRI→SF	(Constant)	7.168	1.182	6.062	0
	Price	0.316	0.102	3.093	0.002
PRI, SF→CPB	(Constant)	6.267	0.657	9.532	0
	Price	0.011	0.052	0.217	0.828
	SocialFtr	0.09	0.044	2.034	0.044
PL→SF	(Constant)	9.564	0.844	11.325	0
	Place	0.111	0.075	1.477	0.142
PL, SF→CPB	(Constant)	6.34	0.574	11.046	0
	Place	0.003	0.036	0.082	0.935
	SocialFtr	0.092	0.043	2.144	0.034
PRO→SF	(Constant)	8.507	0.97	8.77	0
	Promotion	0.318	0.133	2.389	0.018
PRO, SF→CPB	(Constant)	6.36	0.596	10.679	0
	Promotion	0.001	0.065	0.02	0.984
	SocialFtr	0.093	0.044	2.12	0.036

Source: Author's calculation.

'Price' displayed a statistically significant relationship with 'social factor' ($\beta = 0.316$, $SE = 0.102$, $p < 0.05$). The multivariate analysis resulted in significant factor loading for 'social factor' ($\beta = 0.090$, $SE = 0.044$, $p < 0.05$) and non-significant factor loading for 'price' ($\beta = 0.011$, $SE = 0.052$, $p > 0.05$). This showed that 'price' could exert an indirect influence on consumers' purchase behaviour, though the independent variable will not have a direct effect. Sobel test conducted using the ' β ' values and error terms (SE) displayed the presence of a mediating effort by 'social factor' on the influence of 'price' ($p < 0.05$). Based on this observation, the author decided to accept hypothesis H_{3c} and concluded that the 'social factor' mediates the influence of 'price' on consumers' purchase behaviour.

Figure 2. Sobel Test Results for the mediation effect of Social Factor on Price.

Input:		Test statistic:	Std. Error:	p-value:
a	0.316	Sobel test:	3.06310456	0.09284698
b	0.90	Aroian test:	3.05953231	0.09295538
s _a	0.102	Goodman test:	3.06668935	0.09273844
s _b	0.044	Reset all	Calculate	

Source: Author's calculation.

'Place' failed to produce a statistically significant relationship with 'social factor' ($\beta = 0.111$, $SE = 0.075$, $p > 0.05$). Similarly, the multivariate analysis also resulted in non-significant readings. (Place: $\beta = 0.003$, $SE = 0.03$, $p > 0.05$, Social factor: $\beta = 0.092$, $SE = 0.043$, $p > 0.05$), showing that 'place' will not be in a position to exert any direct or indirect influence on the consumers' purchase behaviour towards consumer goods. Based on this observation, the researcher rejected hypothesis H_{3d} and concluded that 'social factor' does not mediate the influence of 'place' on consumers' purchase behaviour towards consumer goods.

'Promotion' displayed a statistically significant relationship with 'social factor' ($\beta = 0.318$, $SE = 0.13$, $p < 0.05$). The multivariate analysis conducted with 'social factor' resulted in a significant factor loading for 'social factor' ($\beta = 0.093$, $SE = 0.044$, $p < 0.05$) and non-significant factor loading for 'promotion' ($\beta = 0.001$, $SE = 0.065$, $p > 0.05$), meaning that 'promotion' could exert indirect influence on consumers' purchase behaviour, even though the independent variable 'promotion' will not exert any direct influence on consumers' purchase behaviour towards consumer goods.

Figure 3. Sobel Test Results for the mediation effect of Social Factor on Promotion.

Input:		Test statistic:	Std. Error:	p-value:
a	0.318	Sobel test:	2.37582467	0.12447888
b	0.93	Aroian test:	2.37320358	0.12461636
s _a	0.133	Goodman test:	2.37845447	0.12434125
s _b	0.044	Reset all	Calculate	

Source: Author's calculation.

Sobel Test also confirmed the presence of mediating effort by 'social factor' on the influence of 'promotion' ($p < 0.05$) on purchase behaviour. This observation prompted the author to accept the hypothesis H_{3e} and conclude that, 'social factor' mediates the influence of 'promotion' on consumers' purchase behaviour towards consumer goods.

This study has tested 3 different hypotheses. The table below summarises the conclusions arrived

at the end of those tests.

Table 8. Hypotheses Test – Conclusion.

Hypothesis	Description	Conclusion
H _{1a}	Product exerts positive influence on the consumers' purchase behaviour towards consumer goods	Rejected
H _{1b}	Price exerts negative influence on the consumers' purchase behaviour towards consumer goods	Rejected
H _{1c}	Place exerts positive influence on the consumers' purchase behaviour towards consumer goods	Rejected
H _{1d}	Promotion exerts positive influence on the consumers' purchase behaviour towards consumer goods	Rejected
H _{2a}	Cultural factor influences the consumers' purchase behaviour towards consumer goods	Accepted
H _{2b}	Cultural factor mediates the influence of product on consumers' purchase behaviour towards consumer goods	Rejected
H _{2c}	Cultural factor mediates the influence of price on consumers' purchase behaviour towards consumer goods	Rejected
H _{2d}	Cultural factor mediates the influence of place on consumers' purchase behaviour towards consumer goods	Rejected
H _{2e}	Cultural factor mediates the influence of promotion on consumers' purchase behaviour towards consumer goods	Rejected
H _{3a}	Social factor influences the consumer purchase behaviour towards consumer goods	Accepted
H _{3b}	Social factor mediates the influence of product on consumers' purchase behaviour towards consumer goods	Rejected
H _{3c}	Social factor mediates the influence of price on consumers' purchase behaviour towards consumer goods	Accepted
H _{3d}	Social factor mediates the influence of place on consumers' purchase behaviour towards consumer goods	Rejected
H _{3e}	Social factor mediates the influence of promotion on consumers' purchase behaviour towards consumer goods	Accepted

Source: Composed by the author.

5. DISCUSSION

This study has provided a unique perspective on consumers' purchase behaviour towards consumer goods. The higher values displayed for constants in the coefficients table (please refer to table 3) for each element of the marketing mix and their statistical significance showed that the purchase behaviour will be mostly independent, and elements of the marketing mix may not exert significant influence on such behaviour during the economic crisis. This goes in line with the observations of [Alina and Leila \(2012\)](#), who noted that consumers could display different and unique purchase behaviour during situations that could significantly reduce their financial freedom. This also supports the observations of [Rowley and Griber \(2019\)](#), who noted that consumers living through an economic crisis and austerity measures, could resort to only purchasing goods that are necessary for survival. However, the findings of this study go against the observation of past researchers such as [Al-Salamin & Al-Hassan \(2016\)](#), [Anand & Alekya \(2015\)](#), [Kotler & Armstrong \(2010\)](#), [Maria et al. \(2015\)](#) and [Salim et al. \(2015\)](#), who noted that marketing mix would exert strong influence on consumers' purchase behaviour towards consumer goods.

As the financial condition deteriorates, it is natural for the consumers who are most vulnerable to the situation, to reduce their focus on all the aspects of marketing and focus on canceling, postponing,

reducing, or substituting their purchases (Quelch & Jose, 2009) with other options. This results in consumers moving away from the attractions of product, price, place, and promotions, and purchasing only what is necessary based on their financial ability, without being fully rational in their purchase behaviour. The results of this study do fall in line with the observations of Kotler and Armstrong (2013), Duqunne and Vlontzoz (2014), and Sharma (2017) to some extent, with their observations on the inability of 'place' to exert any meaningful influence on consumers' purchase behaviour towards consumer goods, during difficult financial conditions. The results have found 'promotion' to exert no influence (direct) on purchase behaviour during an economic crisis. As the cash-crunched consumers maintain extreme caution in their purchase behaviour, the level of trust they place on promotional activities also vanes down and results in consumers becoming more skeptical about the authenticity and reliability of promotional offers. This cautious approach may have significantly reduced the value of promotional offers in the consumers' minds.

Unlike elements of the marketing mix, this study has found 'cultural' and 'social' factors to positively influence consumers' purchase behaviour towards consumer goods. In addition, this study has also shown that 'social factor' could play a mediating role, on the influence exerted by 'price' and 'promotion' on consumers' purchase behaviour towards consumer goods, even during economic crisis. These observations are in line with the observations of Baker et al. (2012), Durmaz et al. (2014), Lamb et al. (2009) and Liu et al. (2014) as well. This is an essential factor that could play a significant role in marketing consumer goods during economic downturn. The results show that consumers' purchase behaviour towards consumer goods in the region is primarily motivated by their urge to remain culturally compliant and socially acceptable, while staying cost conscious. This is very relevant to the middle east region in general and Oman in particular, as the consumers in the region display strong cultural bonds (Huq, 2017) and prefer using goods that are acceptable to the society. As these communities focus on gaining societal acceptance for their behaviour by being culturally compliant, they may even alter their product choices and purchase action, if they feel that certain purchases could compromise their resolve towards cultural compliance, thereby making the role of marketing mix relatively irrelevant.

This situation makes the role of marketing more competitive and requires higher level of efficiency (Radukic et al., 2019). This requires the organizations manufacturing and marketing consumer products in the middle east region in general and Oman in particular, even during economic crisis, to take serious note of cultural sensitivity and societal requirements, such as improving the image and displaying their status in society. As 'social factor' was found to have a mediating effort on the influence of price, this also requires an effective strategy towards developing brands that are considered 'affordable' by society and branding them in a manner that would receive societal acceptance, while being sensitive to cultural norms and values. The organizations should also focus on identifying the right price, that is acceptable to society, as the lowest-price strategy could sometimes be linked by the consumer to lower quality, while the high-price strategy could be linked to non-affordability. The organizations need to focus on developing a socially conscious promotional strategy, by developing a clear understanding of the factors that would help their organizations to gain societal acceptance for their market offerings. Such societal acceptance could improve the influence exerted by promotion, on consumers' purchase behaviour and immensely help the organizations dealing with consumer goods such as apparel products, to improve the share of purse, while appreciating the consumers' emphasis on cost consciousness and conservative purchase action, during the economic crisis.

6. CONCLUSION

This study has provided an opportunity for the researcher to understand the role of 'marketing mix,' 'cultural,' and 'social' factors in influencing the Omani consumers' purchase behaviour towards consumer goods during economic crisis, along with the mediating role played by social factor. This study has shown that the elements of the marketing mix may not be in a position to exert direct influence on their own, on consumers' purchase behaviour towards consumer goods during economic crisis. This study has found 'cultural' and 'social' factors to directly influence the purchase behaviour of the consumers, in the middle east region. At the same time, 'social factor' was also found to play a mediatory role towards improving the influence exerted by 'price' and 'promotion' elements of the marketing mix. These findings provide an opportunity for those who are involved in manufacturing and marketing consumer goods in the middle east region or any similar culturally sensitive country or region, to understand the fundamental factors that influence consumers' purchase behaviour towards such products and develop effective, socially responsible marketing strategies that also takes the cultural sensitivities within the societies into consideration. Such a culturally sensitive and socially acceptable strategy would help the organizations to successfully manage their business activities in the middle east region, even under the financial stress and economic slowdown.

This study has provided a clear idea of the factors that could influence consumers' purchase behaviour during an economic crisis. Apart from supporting the business entities, this study adds more value and variety to the existing literature, by providing region, context, and sector specific information. This study would also support future researchers as the findings of this study could act as a point of reference for further studies.

6.1 LIMITATIONS AND AVENUES FOR FUTURE RESEARCH

This study has provided a unique perspective on the purchase behaviour of middle eastern consumers, towards consumer goods during the economic crisis, by focusing on Oman. However, this study also has certain limitations with regard to the availability of authentic secondary information related to the region under consideration, cultural constraints within the region that discourage individuals from providing negative comments, and the nature of study which has considered data collection in a single period only (cross-sectional study). As such, these limitations need to be taken into consideration for meaningful interpretation of the findings.

This study has focused on identifying the factors that influence consumers' purchase behaviour towards consumer goods in the middle east region, during the economic crisis, by considering six variables identified through the literature review. Future studies could use the findings of this study as a point of reference and focus more on comparative studies between different regions to develop a better understanding of the factors influencing consumers' purchase behaviour during an economic crisis. Future studies could also consider additional variables and focus more on the mediating and moderating effort of the variables, to add more depth to the available literature.

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APPENDICES

Appendix 1 - Inter item correlation Matrix

		V1a	V2b	V1c	V1d	V2a	V2b	V2c	V3a	V3b	V3c	V4a	V4b	V5a	V5b	V5c	V6a	V6b	V6c
V1a	Pearson Correlation	1	.552**	.554**	.217*	.423**	.378**	.292**	.264**	.210*	.373**	.270**	.044	.022	.056	.115	.405**	.377**	.022
	Sig. (2-tailed)		.000	.000	.016	.000	.000	.001	.003	.020	.000	.003	.633	.812	.537	.205	.000	.000	.808
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V2b	Pearson Correlation	.552**	1	.589**	.440**	.383**	.532**	.280**	.254**	.252**	.348**	.218*	.096	.150	.177	.112	.306**	.533**	.200*
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.002	.005	.005	.000	.016	.293	.098	.052	.221	.001	.000	.027
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V1c	Pearson Correlation	.554**	.589**	1	.419**	.410**	.461**	.337**	.378**	.224*	.362**	.121	-.005	-.096	-.091	.084	.291**	.574**	.144
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.013	.000	.184	.954	.293	.320	.357	.001	.000	.114
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V1d	Pearson Correlation	.217*	.440**	.419**	1	.247**	.368**	.184*	.179*	.181*	.266**	.177	.032	.111	.044	.187*	.347**	.369**	.324**
	Sig. (2-tailed)	.016	.000	.000		.006	.000	.043	.048	.046	.003	.051	.725	.223	.629	.039	.000	.000	.000
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V2a	Pearson Correlation	.423**	.383**	.410**	.247**	1	.702**	.314**	.154	.259**	.353**	.161	.101	-.019	.004	.275**	.171	.252**	.037
	Sig. (2-tailed)	.000	.000	.000	.006		.000	.000	.091	.004	.000	.076	.268	.836	.962	.002	.059	.005	.682
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V2b	Pearson Correlation	.378**	.532**	.461**	.368**	.702**	1	.411**	.211*	.246**	.331**	.160	.122	.114	.098	.312**	.237**	.365**	.142
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.020	.006	.000	.077	.181	.213	.281	.000	.009	.000	.118
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V2c	Pearson Correlation	.292**	.280**	.337**	.184*	.314**	.411**	1	.355**	.266**	.308**	.119	.046	-.058	-.071	.181*	.100	.220*	-.018
	Sig. (2-tailed)	.001	.002	.000	.043	.000	.000		.000	.003	.001	.192	.615	.528	.439	.046	.272	.015	.841
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V3a	Pearson Correlation	.264**	.254**	.378**	.179*	.154	.211*	.355**	1	.676**	.696**	.002	.039	-.047	-.063	.214*	-.012	.242**	.108
	Sig. (2-tailed)	.003	.005	.000	.048	.091	.020	.000		.000	.000	.986	.673	.608	.493	.018	.893	.007	.235
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V3b	Pearson Correlation	.210*	.252**	.224*	.181*	.259**	.246**	.266**	.676**	1	.646**	.013	.120	.015	-.030	.252**	-.010	.060	.078
	Sig. (2-tailed)	.020	.005	.013	.046	.004	.006	.003	.000		.000	.887	.189	.870	.742	.005	.913	.515	.391
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V3c	Pearson Correlation	.373**	.348**	.362**	.266**	.353**	.331**	.308**	.696**	.646**	1	.077	.165	.040	.038	.224*	.071	.131	.207*
	Sig. (2-tailed)	.000	.000	.000	.003	.000	.000	.001	.000	.000		.398	.069	.661	.680	.013	.439	.151	.022
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V4a	Pearson Correlation	.270**	.218*	.121	.177	.161	.160	.119	.002	.013	.077	1	.568**	.299**	.277**	-.062	.330**	.098	.190*
	Sig. (2-tailed)	.003	.016	.184	.051	.076	.077	.192	.986	.887	.398		.000	.001	.002	.494	.000	.282	.036
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V4b	Pearson Correlation	.044	.096	-.005	.032	.101	.122	.046	.039	.120	.165	.568**	1	.089	.084	-.058	.077	-.001	.230*
	Sig. (2-tailed)	.633	.293	.954	.725	.268	.181	.615	.673	.189	.069	.000		.329	.355	.529	.399	.991	.011
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V5a	Pearson Correlation	.022	.150	-.096	.111	-.019	.114	-.058	-.047	.015	.040	.299**	.089	1	.916**	.287**	.297**	.241**	.342**
	Sig. (2-tailed)	.812	.098	.293	.223	.836	.213	.528	.608	.870	.661	.001	.329		.000	.001	.001	.008	.000
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V5b	Pearson Correlation	.056	.177	-.091	.044	.004	.098	-.071	-.063	-.030	.038	.277**	.084	.916**	1	.348**	.400**	.293**	.352**
	Sig. (2-tailed)	.537	.052	.320	.629	.962	.281	.439	.493	.742	.680	.002	.355	.000		.000	.000	.001	.000
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V5c	Pearson Correlation	.115	.112	.084	.187*	.275**	.312**	.181*	.214*	.252**	.224*	-.062	-.058	.287**	.348**	1	.330**	.288**	.237**
	Sig. (2-tailed)	.205	.221	.357	.039	.002	.000	.046	.018	.005	.013	.494	.529	.001	.000		.000	.001	.009
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V6a	Pearson Correlation	.405**	.306**	.291**	.347**	.171	.237**	.100	-.012	-.010	.071	.330**	.077	.297**	.400**	.330**	1	.545**	.425**
	Sig. (2-tailed)	.000	.001	.001	.000	.059	.009	.272	.893	.913	.439	.000	.399	.001	.000	.000		.000	.000
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V6b	Pearson Correlation	.377**	.533**	.574**	.369**	.252**	.365**	.220*	.242**	.060	.131	.098	-.001	.241**	.293**	.288**	.545**	1	.410**
	Sig. (2-tailed)	.000	.000	.000	.000	.005	.000	.015	.007	.515	.151	.282	.991	.008	.001	.001	.000		.000
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
V6c	Pearson Correlation	.022	.200*	.144	.324**	.037	.142	-.018	.108	.078	.207*	.190*	.230*	.342**	.352**	.237**	.425**	.410**	1
	Sig. (2-tailed)	.808	.027	.114	.000	.682	.118	.841	.235	.391	.022	.036	.011	.000	.000	.009	.000	.000	
	N	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122

Appendix 2 - Inter item correlation Matrix

Variables	Description of Items	Mean	Std. Deviation	N
Product	I generally purchase garments that have better product quality	4.4426	.56113	122
	I generally look for known brands	3.9098	.82326	122
	I purchase garments that has better design and appearance	4.2049	.82260	122
	I look for designs that are popular in the market	3.6803	.69552	122
	Average values for Product	4.0594	0.7256	
Price	I do compare prices between products	3.9180	.71107	122
	I consider price indicates the quality	3.8852	.82519	122
	I generally purchase the cheapest product	3.6311	.75187	122
	Averages value for Price	3.8115	0.7627	
Place	I purchase clothes available in the nearest shop	3.2377	1.01276	122
	I purchase from shops where transportation or parking is easier	3.8279	1.00159	122
	I purchase from shops where items can be located easily	3.8525	.90611	122
	Average values for Place	3.6393	0.9735	
Promotion	I take note of advertisements while buying garments	3.4426	.82371	122
	I usually buy garments that have promotional offer	3.6967	.80175	122
	Average values for Promotion	3.5697	0.8127	
Cultural Factor	I purchase the type of clothes that are accepted within my group	3.8443	.95364	122
	I purchase clothes that are accepted by people of my category	3.9344	.92475	122
	I buy clothes that are acceptable to my culture	4.0820	.71107	122
	Average values for Cultural Factor	3.9536	0.8632	
Social Factor	I purchase garments that display my status among my friends	3.5656	.92698	122
	I purchase garments that could boost my image	3.7541	.94748	122
	I purchase garments recommended by my family and friends	3.4590	.80440	122
	Average values for Social Factor	3.5929	0.8930	