

**SWP 2/96 UNDERSTANDING CONSUMER DECISION  
MAKING IN GROCERY MARKETS:  
NEW EVIDENCE FROM THE FISHBEIN  
MODEL**

**DR SIMON KNOX  
Reader in Consumer Marketing  
Cranfield School of Management  
Cranfield University  
Cranfield  
Bedford MK43 0AL**

**Tel: +44 (0)1234 751122**

**Fax: +44 (0)1234 751806**

**and**

**DR DAVID WALKER  
Senior Planner  
The Planning Business  
5 Baron's Gate  
Rothschild Road  
Chiswick  
London W4 5HT**

**Tel: +44 (0)181 742 0558**

**Fax: +44 (0)181 742 0553**

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## **Understanding Consumer Decision Making in Grocery Markets: New Evidence from the Fishbein Model**

### **Abstract**

The paper reports on an empirical study of purchase decision making in grocery markets. Against the central research question, "Does decision making become more extensive with more involving product purchases?", measurements of attitude-behaviour consistency were made in three product fields which are known to engender significantly different levels of consumer involvement. The Extended Fishbein Model was used as the metaphor for decision making and models were estimated for each product field using LISREL VII to determine the fit between product and normative beliefs, behavioural intention and actual purchasing behaviours.

The results for our analysis are consistent with prior theory and support the hypothesis that the efficacy of the model in grocery markets *increases* as purchase involvement *increases*. The practical implications for marketing management competing in each market are discussed and the limitations of our research design are highlighted.

## **Understanding Consumer Decision Making in Grocery Markets: New Evidence from the Fishbein Model**

### **Introduction**

The strategies which consumers use to make decisions about purchasing brands is of interest to marketers for many reasons. For example, they need to know how much information to provide in their brand communications (e.g. Krugman, 1965) and the level of involvement which the purchasing decision engenders, since it is thought to be one of the key determinants in categorising brand portfolio purchasing (Authors, 1995). For many years it has been assumed in marketing theory that there are important differences in the way consumers process information between high and low involvement situations (see for example Engel et al, 1968). However, finding empirical evidence in the literature to support this assumption is more difficult.

Against this background, we have set out to test empirically the following research question in information processing and decision theory:

*Does decision making become more extensive with more involving product purchases?*

In attempting to identify the types of decision strategies adopted by consumers in differing involvement states, some researchers have adopted indirect measures, such as the amount of information search undertaken by consumers (eg. how many articles consumers read, how much product information they seek). Whilst these approaches identify a readily measurable variables, they tell us very little about the *structure* of the decision making process.

An alternative approach to this, first suggested by Beatty and Kahle in 1988, was to test the efficacy of various decision making models in making predictions about product purchasing behaviour. These authors hypothesised that the Extended Fishbein Model (Ajzen & Fishbein, 1980) would make better predictions for more involved purchasing and the Low Involvement Hierarchy Model (Ray, 1973) would prove superior for less involving purchasing.

In this paper we report on a similar research approach to Beatty & Kahle but have restricted our analysis to testing the Extended Fishbein Model as a predictor of purchasing behaviour in grocery markets. In previous research (Author, 1994; Authors, 1994) we have shown conclusively that the three product categories chosen (newspapers, cereals and paper kitchen towels) are associated with significantly different levels of consumer involvement (newspapers being the most involving and kitchen towels the least) which means they are valid product categories for predictive testing. Thus, our research hypothesis is:

*The Extended Fishbein Model will provide a better description of decision making (in terms of the correlations between the model components, and the overall fit of the model) for more involving product purchases than less involving product purchases.*

Whilst the empirical evidence we present in this paper is by no means conclusive, we believe the contribution the paper makes to the body of knowledge is important for three reasons. Firstly, we are able to incorporate behavioural data of respondents collected from a panel into the models. Secondly, we report a study in which decision making was examined using the Extended Fishbein Model and a consistent methodology across product fields. Thirdly, the information about the product fields themselves derived from Fishbein modelling is of practical interest to marketers in grocery markets.

### **Consumer Decision Making Models**

The most widely accepted models of consumer behaviour in the main are derived from cognitive psychology, which has been the dominant paradigm for social psychology over the last three decades (Foxall, 1990). The purpose of these models is to provide a conceptual and organised basis for explaining consumer behaviour.

The common thread across these cognitivist models was summarised by Howard (1983) as information-attitude-intention-purchase. The models essentially categorise a causal sequence in which information is obtained, classified, and interpreted by

individual prospective buyers and subsequently transformed via further mental processing into attitudinal and intention structures. It is these structures that are considered as determining such purchase outcomes as brand choice, store choice and loyalty. The two major comprehensive theories of buyer behaviour offered in the literature are those of Engel et al (1968) and Howard and Sheth (1969). The model proposed by Engel for high involvement decision making is similar in structure to the Howard and Sheth model, but for low involvement it is distinctive and assumes trial prior to attitude formation. Engel has also suggested that it is the level of involvement that mediates between extended decision making (for high involvement) and limited problem solving (for low involvement). Engel and his researchers were, thus, instrumental in developing the idea that involvement affects the style of decision processing when consumers select brands.

However, whilst these models may satisfy most of the criteria for evaluating scientific models suggested by Zaltman et al (1973) (eg. well formedness, internal consistency etc.), they do not easily satisfy the criteria of empirical interpretability. This problem has also been extensively discussed by Ehrenberg (1988) and East (1990) who both point out the inherent difficulties in verifying attitude-behaviour models because of the overlap in concepts and the paucity of agreed methods for their measurement. Consequently, many researchers who have attempted to show empirically that involvement is pivotal in determining decision making styles, have met with considerable problems regarding the consistency and validity of their results.

The difficulties outlined above have led researchers to use a variety of *indicators of decision making style* in their measurements of involvement. Those most commonly used are the level of information search and attention to advertising (eg. Mittal and Lee, 1989). These are relatively easy to operationalise but clearly do not capture the full nature of the decision making process. An alternative approach proposed by Beatty and Kahle (1988), was to use one of the simple models that measure attitude-behaviour consistency to understand the decision process. The model they chose to work with was the Extended Fishbein Model derived from the Theory of Reasoned Action.

## **The Theory of Reasoned Action**

A greatly simplified view of buyer behaviour is offered in Reasoned Action Theory which is operationalised in The Extended Fishbein Model (Ajzen & Fishbein, 1980). This model which is consistent with cognitivist thinking, has been the subject of extensive empirical validation and has shown impressive heuristic utility in consumer behaviour research (see Sheppard et al., 1988). The basic theory is that a weighted combination of attitudes towards acts and subjective norms (attitudes imposed by referent groups) lead to intention which, in turn, precedes behaviour (Figure 1). Thus, The Extended Fishbein Model describes decision making according to the tenets of high involvement theory. It attempts to operationalise a "reconstructed economic man" (Ajzen & Fishbein, 1980) who seeks to optimise the utility of a decision (which includes the risks associated with referent approval) by collecting and rationalising information prior to making a purchase decision. This is somewhat at odds with low involvement purchasing models which propose that trial precedes attitude formation (Ray, 1973; Engel et al., 1968; Howard and Sheth, 1969; Ehrenberg and Goodhart, 1989). Hence, the extended Fishbein model should perform *better* as involvement with the purchase *increases*. Indeed, Beatty and Kahle (1988) go some way towards illustrating that this is the case, as we indicated in the introduction.

**(Figure 1 here)**

## **The Theory of Planned Behaviour**

Those familiar with the Theory of Reasoned Action will be aware that it has been modified to take account of "perceived control" over the behavioural act in question (Ajzen, 1986) which has become known as The Theory of Planned Behaviour. In designing our research, we did not chose to work with this modification for two reasons. Firstly, we were dealing with readily available, inexpensive frequently-purchased products where the issues of perceived control are less relevant (see for example Thompson et al., 1996). Secondly, the work we report here constitutes a small part of a much larger project where the demands placed on respondents were

already high, so we were constrained to keeping this measurement questionnaire as simple and as short as possible.

## **The Background to this Research**

The main purpose of the wider research project was to understand the relationship between involvement and consumer behaviour in FMCG markets (Author, 1994; Authors, 1995). For this purpose, we collected detailed information on involvement states, decision processing and panel data on actual brand purchasing and switching behaviour over a period of four months.

In this paper we report on our empirical findings which test the extent to which decision making increases as involvement with a grocery product increases. The fieldwork is described next in two sections; firstly in the pilot study and then the main fieldwork.

### **Pilot Study**

#### **Measuring Attitudes and Salient Referents**

In order to develop the questionnaires with which to construct a Fishbein model for each of the three product categories, salient attitudes about each product and the respondent's important referents were first determined through pilot research. This section describes our research procedures for this pilot work and the findings subsequently used to develop the questionnaire for the main fieldwork.

The object and context of the action statement used in The Extended Fishbein Model is critical to its success; in particular, the action must be individual, voluntary and specified within a time frame (see East, 1990).

To some extent, the nature of the action statement under consideration here was constrained by the sample and methodology we employed to measure involvement and purchasing behaviour. For instance, the action we chose in each case had to be *brand choice* rather than *product usage* since the sample did not include non-users in the

product categories. Secondly, it had to allow for the selection of any brand from each product category since the sample did not have a quota for specific brands. Hence the action statement selected for the research was:-

"I intend to purchase my regular brand(s) of ....(product type)..... during the next month"

This satisfies both the research constraints outlined above and places the action within a time frame that can be verified by the behavioural response during the panel recording period.

One possible drawback to using this statement is that the action could be interpreted as being different for each respondent (i.e. if the definition of the action is taken to include the attributes of the respondent's regular brand). However, in practice it was found that the salient beliefs about the action tended to be consistent among users within the product category (see below). This implies that the reasons for undertaking the action were consistent, even when the ultimate choice was different. This gave us confidence to move into the main fieldwork without modifying the action statement.

### **Elicitation of Salient Beliefs**

Consistent with standard practice (see East, 1990),) a semi-structured focus group was used to elicit the salient beliefs about the respondent's regular brands.

A group of five housewives were recruited and interviewed for 1½ hours about the product categories in question. The time was split evenly so that respondents had the same time to discuss kitchen towels as they did for newspapers and breakfast cereals. Guided discussion was used, using the following format:-

- What brands do you use?
- Why do you buy these, what are their advantages / disadvantages?
- Who might influence your decision?

This format was repeated for each of the product fields. Participants were then asked to complete summary sheets of their individual ideas for each category and, finally, to complete a short questionnaire on their usage levels of the brands they purchased. As the discussion progressed, salient beliefs and referents were recorded by an assistant. The session was also tape recorded for subsequent validation.

In order to augment the results of the focus group, four additional one-to-one interviews were conducted to augment the under-represented groups (ie. males with High/low socio-economic characteristics).

Those beliefs and attitudes that were mentioned most frequently (either in the lists recorded by individual respondents or from the interviews), were included in the main questionnaire. The same procedures were used to determine salient referents. Each of these influence sources for both constructs are listed in appendix 1.

### **Main Fieldwork**

Panel respondents were recruited on a clustered random basis (Lehman, 1989) in the new town of Keynes Milton, provided they satisfied the quota condition of using two or more of the product fields. Two hundred and twenty two respondents were successfully recruited of which 191 provided usable responses for analysis. This gave us effective sample sizes of 112 respondents for Newspapers, 107 for Breakfast cereals and 147 for kitchen towels. The Fishbein questionnaires were given to respondents in the third week of panel recording and collected the following week. Each week, all respondents recorded their use of designated products, brand by brand, on diary sheets. Consequently, the database could be interrogated to determine whether or not respondents had actually used their stated preferred brand(s) in the month following the return of their questionnaires. This data was used as the index of the final behavioural variable in the models.

## Analysis

Our analysis of the Fishbein models for each of the three product fields follows the same basic pattern. Initially, the basic associations between the variables in the questionnaire are presented as simple correlations between the individual measures and behavioural intention (see East, 1990). Then we constructed the standard Fishbein model for each product field and estimated it using LISREL VII (Joreskog & Sorbom, 1989) to determine the fit and improve our understanding of the relationships between the variables. In cases where there were insufficient indicators of a variable to identify the measurement part of the models (eg. with subjective norm), the error terms were held fixed at ten percent of the variance in the variable in question (see Hayduk, 1987).

## Results

### Newspapers

Table 1 below shows the correlations between the various attitude and subjective norm components with behavioural intention (BI) and actual behaviour.

**Table 1 Correlations Between Fishbein Model Components for Newspapers (Actual Significance in Parentheses)**

COMPONENTS	CORRELATION WITH BI	CORRELATION WITH ACTUAL BEHAVIOUR
BE*1: Enjoy reading	.47 (.000)	.38 (.000)
BE3: Keep up with the news	.45 (.000)	.32 (.000)
NBMC**2: Partner	.44 (.000)	.27 (.001)
BE5: Be unbiased	.20 (.010)	.09 (.093)
NBMC1: Parents	.17 (.062)	.10 (.257)
BE2: Excuse to relax	.15 (.051)	.19 (.016)
BE4: Keep up with the sports	.14 (.074)	.11 (.178)

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\* Belief evaluation

\*\* Normative belief & motivation to comply

This implies that the most important determinants of behavioural intention are reading enjoyment, news content and partner's views. In this instance, the correlations between the various components and actual behaviour follow a very similar pattern to those for behavioural intention.

The model for newspapers estimated by LISREL is shown in figure 2. Because of the limited sample size, the model was estimated using maximum likelihood estimation (Joreskog & Sorbom, 1985). The basic fit statistics and model coefficients are shown below in table 2.

**(Figure 2 here)**

**Table 2**

**2.1 LISREL Estimates for the Extended Fishbein Model for Newspapers**

CHI SQUARE ( $\chi^2$ )	=	182.82 (75 d.f.)
Goodness of Fit Index	=	0.817
Adjusted Goodness of fit index	=	0.744
R <sup>2</sup> overall for Structural Equations	=	0.658

*Squared Multiple Correlations for structural equations:*

Attitude towards behaviour	0.573
Subjective Norm	0.214
Behavioural intention	0.486
Behaviour	0.303

**2.2 Coefficients and T-stats from the Fishbein Model for Newspapers (ML)**

**Beta ( $\beta$ ) Coefficients (T Stats):**

	<b>Attitude to Behaviour</b>	<b>Subjective Norm</b>	<b>Intention</b>
<b>Intention</b>	1.25 (6.1)	.362 (2.7)	
<b>Behaviour</b>			4.52 (6.0)

**Gamma ( $\gamma$ ) Coefficients (T-Stats):**

	<b>Sum of Behaviour evaluations</b>	<b>Sum of normative Components</b>
Attitude to behaviour	.296 (4.8)	
Subjective norm		.150 (4.9)

These results suggest that the overall model fit for newspapers is highly satisfactory. The chi square ratio is 2.4 which is acceptable according to Wheaton et al., 1977) and, in addition, all the components contribute to the fit of the model, with the exception of the behavioural evaluation "keep up with the sports results".

### **Breakfast Cereals**

Table 3 below shows the correlation between the various attitude and subjective norm components and behavioural intention for breakfast cereals.

**Table 3 Correlations Between Fishbein Model Components for Breakfast Cereals (Actual Significance in Parentheses)**

COMPONENT	CORRELATION WITH BI	CORRELATION WITH ACTUAL BEHAVIOUR
BE1: Tastes good	.21 (.005)	.03 (.664)
NBMC1: Children	.20 (.030)	.15 (.119)
NBMC2: Partner	.20 (.011)	.14 (.087)
BE3: Healthy food	.07 (.347)	-.005 (.953)
BE2: Value for money	-.04 (.550)	-.14 (.070)

These correlations are all rather low. For instance, belief evaluations BE2 and 3 are non-significant at the 95% level. This implies that the most important determinants of behavioural intention are taste, partner's opinion and children's opinion. It would seem from this simple analysis that the determinants of the purchasers' behaviour are simply related to whether the user (the person who is going to eat it) likes it or not. This could be the purchaser, their partner or children. In this instance, it is debatable whether or not the "referents" are really behaving as referents in the model. Overall correspondence with actual behaviour is much lower in this model and there is very little consistency in the relationship between behavioural intention and actual behaviour.

The model for breakfast cereal to be estimated by LISREL is shown in figure 3. Again, it was estimated using maximum likelihood estimation and the basic fit statistics are shown below in table 4, together with model coefficients and T-Stats.

**(Figure 3 Here)**

**Table 4**

**4.1 LISREL Estimates for the Extended Fishbein Model for Breakfast Cereals -  
General Fit Statistics**

CHI SQUARE ( $\chi^2$ )	=	75.77	(51 d.f.)
Goodness of Fit Index	=	0.903	
Adjusted Goodness of fit index	=	0.851	
R <sup>2</sup> overall for Structural Equations	=	0.778	

*Squared Multiple Correlations for structural equations:*

Attitude towards behaviour	0.289
Subjective Norm	0.628
Behavioural intention	0.124
Behaviour	0.014

**4.2 Coefficients and T-stats from the Fishbein Model for Breakfast Cereals**

**Beta ( $\beta$ ) Coefficients (T Stats):**

	<b>Attitude to Behaviour</b>	<b>Subjective Norm</b>	<b>Intention</b>
<b>Intention</b>	.113 (.72)	.279 (3.04)	
<b>Behaviour</b>			.250 (1.10)

**Gamma ( $\gamma$ ) Coefficients (T Stats):**

	<b>Sum of Behaviour evaluations</b>	<b>Sum of normative Components</b>
<b>Attitude to behaviour</b>	.238 (3.2)	
<b>Subjective norm</b>		.218 (5.161)

Whilst the model fit overall appears to be satisfactory and the chi square ratio is actually better than the model for newspapers, it can be seen from the coefficient details that attitude to behaviour is not contributing to the fit of the model (ie. because the coefficient between attitudes and behavioural intention is non-significant) . The reason for this may be connected with the observation above that partners and children are not behaving as true referents in the model. Further analysis of the LISREL output reveals that the model modification index for beta 1,2 (the path between the referents and attitude to behaviour) would produce a significant reduction in chi-square if it was set free\* . This indicates that the model in it's specified form may not be the most appropriate for this product field.

In addition to the above findings, there is no significant path between behavioural intention and behaviour in the model. Therefore, overall the Extended Fishbein model does not appear to be very useful in describing *either the intention to purchase or actual purchase behaviour* as specified for breakfast cereals.

### **Kitchen Towels**

Table 5 below shows the correlation between the various attitude and subjective norm components and behavioural intention towards the purchase of kitchen towels.

**Table 5 Correlations Between Fishbein Model Components for Kitchen Towels (Actual Significance in Parentheses)**

COMPONENT	CORRELATION WITH BI	CORRELATION WITH ACTUAL BEAHVIOUR
BE2: In stock	.36 (.000)	.17 (.036)
NBMC1: Conservationists	.08 (.347)	.03 (.684)
BE1: Match Kitchen	-.01 (.886)	-.60 (.424)

The only significant correlation here is between "in stock" and behavioural intention. This may imply that purchasing in this category is highly routinised and that rational processing does not form a part of the purchase decision in this field. A similar pattern is seen in the relationship with actual behaviour.

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\* This is equivalent to saying that there is a path between the so called salient referents and attitude to behaviour.

The model for kitchen towels to be estimated by LISREL is shown in figure 4 and the basic fit statistics are shown below in table 6, with model coefficients and T-Stats.

**(Figure 4 here)**

**Table 6**

**6.1 LISREL Estimates for the Extended Fishbein Model for Kitchen Towels -  
General Fit Statistics**

CHI SQUARE ( $\chi^2$ )	=	113.04	33 d.f.
Goodness of Fit Index	=	.874	
Adjusted Goodness of fit index	=	.791	
R <sup>2</sup> overall for Structural Equations	=	.826	

*Squared Multiple Correlations for structural equations, ie. variance explained in:*

Attitude towards behaviour	.815
Subjective Norm	.068
Behavioural intention	.106
Behaviour	.112

**6.2 Coefficients and T-stats from the Fishbein Model for Kitchen Towels**

**Beta ( $\beta$ ) Coefficients (T Stats):**

	<b>Attitude to Behaviour</b>	<b>Subjective Norm</b>	<b>Intention</b>
<b>Intention</b>	.415 (1.9)	.461 (2.9)	
<b>Behaviour</b>			.212 (3.81)

**Gamma ( $\gamma$ ) Coefficients (T Stats):**

	<b>Sum of Behaviour evaluations</b>	<b>Sum of normative Components</b>
<b>Attitude to behaviour</b>	.987 (2.0)	
<b>Subjective norm</b>		.027 (2.9)

The chi square statistic for the Fishbein model for kitchen towels is the worst of the three product categories measured (chi square ratio of 3.4). Neither attitudinal components are significant predictors of attitude towards behaviour (at the 99% level) nor were either significant predictors of behavioural intention. Interestingly, behavioural intention appears to be a good predictor of behaviour in this case. However, examination of the modification indices for the model reveals that they were high for most of the fixed constructs ie. there are several options for re-specifying the model that would produce a significant reduction in the chi-square statistic. Overall, the diagnostic information seems to suggest that almost any alternative model specification would be preferable the Extended Fishbein model used.

### **Interpretation**

In our analysis we have *deliberately* not attempted to adapt the Fishbein model or find the model which best describes decision making for the product categories in the study. Rather, we have taken a model which is known to have proved useful in describing consumer decision making in high involvement situations and simply examined the fit for three product categories which are known to have significantly different levels of involvement.

The results of our analysis are consistent with prior theory and support our hypothesis that the efficacy of the Fishbein model is *greater* with more involving purchase decisions. Whilst these results may not be entirely surprising, they provide researchers with detailed empirical evidence in an important product area which has lacked systematic study. Next we turn to the individual product fields and examine the marketing implications of our work at the brand level.

If attitudes fail to lead to behaviour in the purchasing of paper kitchen towels how can any of these branded products build competitive advantage based upon usage? With basic quality parameters met by both manufacturers and own-labels, there is little to distinguish the offerings. One benefit that does seem to have registered with consumers is the use of recycled paper. This is an interesting example of where an involving issue has been linked to an uninvolved product. However, unfortunately for brand owners,

the benefit is generic and retailer own-labels have made the most of it. Some manufacturers (such as Fiesta) have in the past tried to position their brands on the basis of functional superiority. Our research has shown that this approach has not been acknowledged by consumers since the benefit does not register as an attitudinal preference. A brand owner which has achieved much greater success in paper products is Andrex toilet tissue (marketed by Kimberly Clarke). Here the manufacturer has provided not only an outstanding product, but also truly involving advertising which supports the brand's core proposition of softness and strength through an emotional appeal. This piece of research suggests that the brand owners have a long way to go in establishing superior value for kitchen towels which is evident in the toilet tissue market. From a brand management point of view, although there may be little attitude-behaviour correspondence, these products are purchased in a highly routinised and habitual way (see Authors, 1995). So, to enable routinised purchasing to continue undisturbed, stock-out situations in store must be studiously avoided. Marketing management must therefore ensure that the category remains well stocked with their brand at point of sale. This places a strong emphasis on channel management and effective merchandising in the marketing mix of kitchen towels.

Decision making in the breakfast cereals category seems to be organised in a completely different way. Here hedonism (enjoyment of the product itself) seems to be the key factor determining purchasing intention. However, the way this information processing translates into purchasing interest is complicated by the fact that the purchaser is not necessarily the consumer. This "variety seeking" behaviour leads to a type of polygamous loyalty amongst brands which we have identified in an earlier work (Authors, 1995) ie. a consumer shows devotion of purchase and loyalty to several brands but for differing reasons.

Marketing management can act upon two principal findings from our study of this market. Firstly, they must ensure that a wide portfolio of company brands are made available to the purchaser so that taste preferences for differing users and usage occasions are accounted for. Secondly, product developers working towards improving current brands or creating new ones need to be extremely clear about the

consumer samples they use for taste testing and simulated test marketing. At the very least, they must seek approval of both purchasers and users-as-non-purchaser in a complex combination of usage occasions.

Finally, our study has identified that newspapers are purchased according to the classic high involvement model of consumer purchasing behaviour. The decision is motivated by strong views about the product itself, as well as normative influences coming from the individual's important referents. Hence the strategy here for building brand strength should focus on product quality to develop positive beliefs about the product's ability to inform whilst incorporating the strongly influencing role of referent groups (parents and partners) into promotional material. Given that our research indicates that purchasing decisions are generally involving for national newspapers, the recent round of price cutting in the UK market seems rather curious. In such purchasing situations, where the product is no longer viewed as a commodity, price may be used strategically to position and distinguish between titles. Hence, the price cutting tactics recently adopted by certain titles may lead to an *erosion* in preference and loyalty, even if a short term rise in circulation is achieved.

### **Limitations and Concluding Remarks**

Since we are only able to report on three product fields, we urge caution in making generalised comments about the efficacy of Fishbein modelling in grocery markets. However, having established a consistent methodology across large samples in differing product fields, the study does allow for direct comparisons to be made and inferences to be drawn about involvement states.

We have not attempted to find the perfect model for low involvement purchasing; the Extended Fishbein Model has been used as a metaphor for the decision process so that we could measure its performance in three grocery categories to test our central hypothesis. The challenge of finding an explicit model to represent low involvement purchasing may prove extremely difficult, particularly in grocery markets. It would seem that the stages in this process are not represented either by attitudes or beliefs which can be easily measured. Purchasing would appear to have become routinised and almost subconscious.

Low involvement models which help marketers understand low involvement purchasing are not only scarce in the literature, they also belong to a different era (the most widely referenced work being Ray, 1973) and lack empirical validation. Now is the time for researchers to once again take up this challenge of interpreting low involvement purchasing states through formalised modelling procedures. There is a great need for this in grocery markets since the brand marketers must begin to build more substantive market models of consumer purchasing styles if they are to win the battle against own-label market share growth.

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## **Appendix 1**

### **Breakfast Cereal:**

#### *Salient beliefs:*

- Will taste good
- Value for money
- Will be a healthy breakfast food

#### *Salient Referents:*

- Children
- Spouse / partner

### **Kitchen Towel:**

#### *Salient Beliefs:*

- Matches the Kitchen
- Will be in stock at the shop

#### *Salient Referents:*

- Conservation lobby

### **National newspapers:**

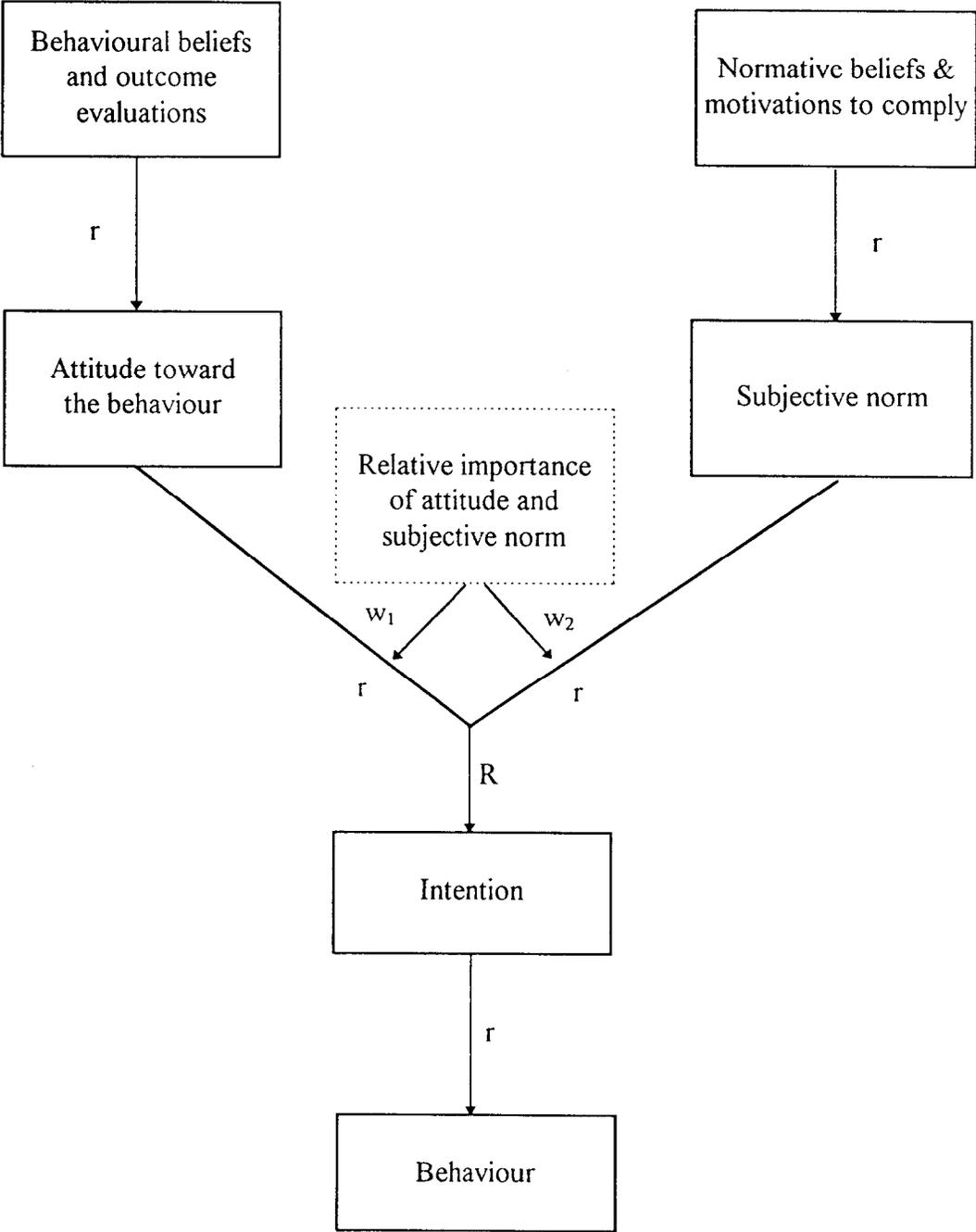
#### *Salient Beliefs:*

- Enjoy reading it
- Keep up on news
- Have a good excuse to relax
- Keep up on sports results
- Have an unbiased view of the news

#### *Salient Referents:*

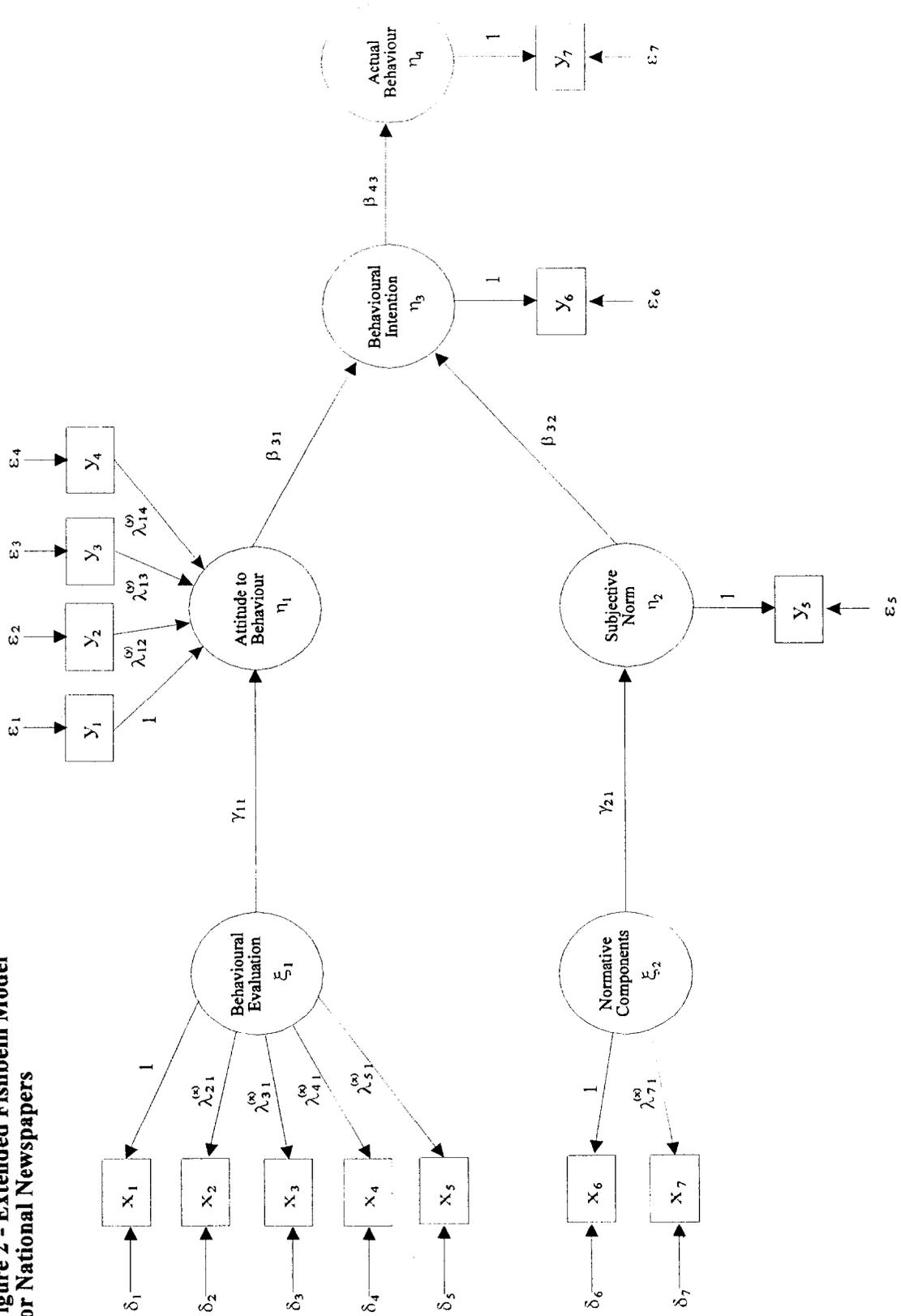
- Parents
- Spouse / partner

Figure 1 The Extended Fishbein Model

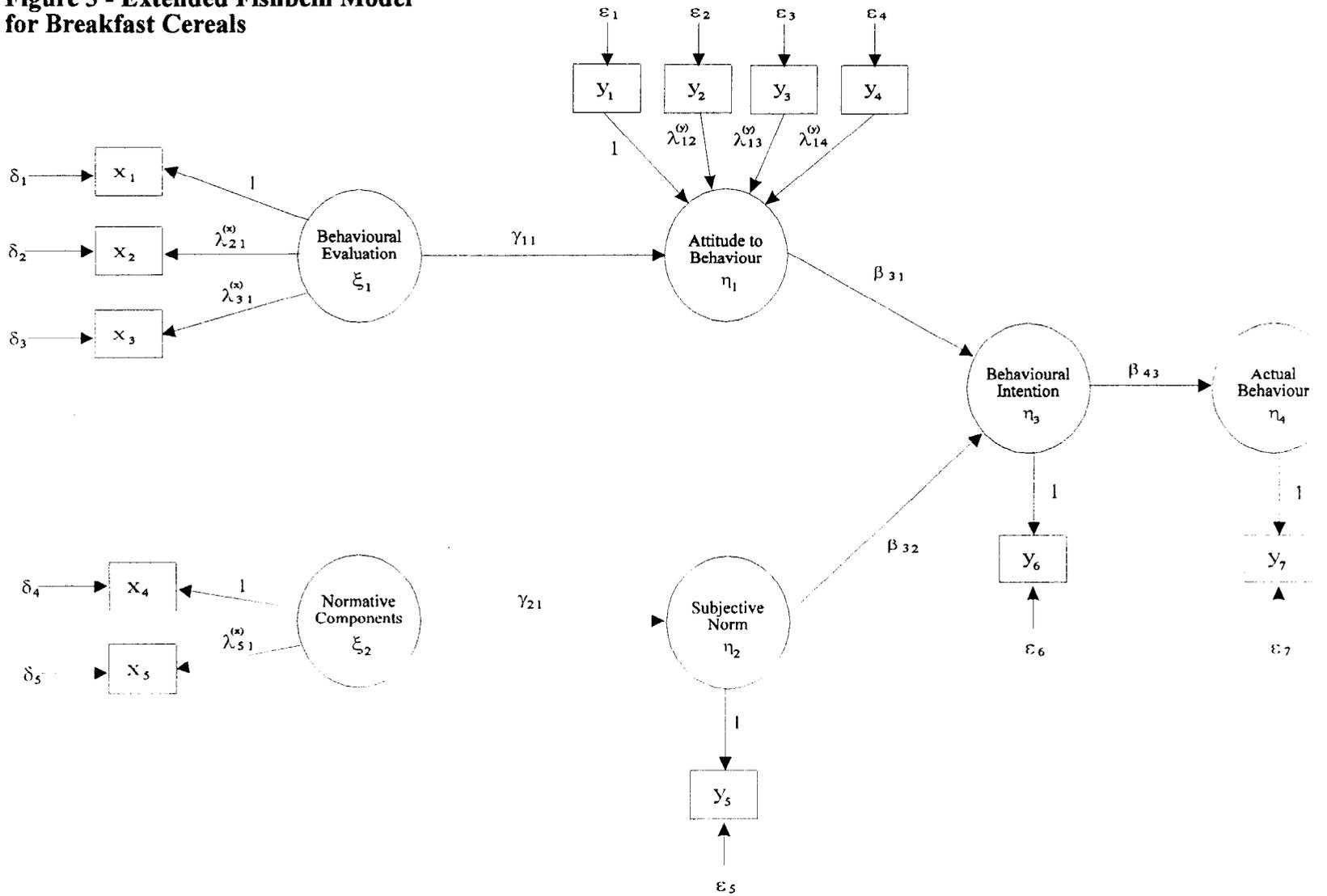


After Ajzen, I. & Fishbein, M. (1980)

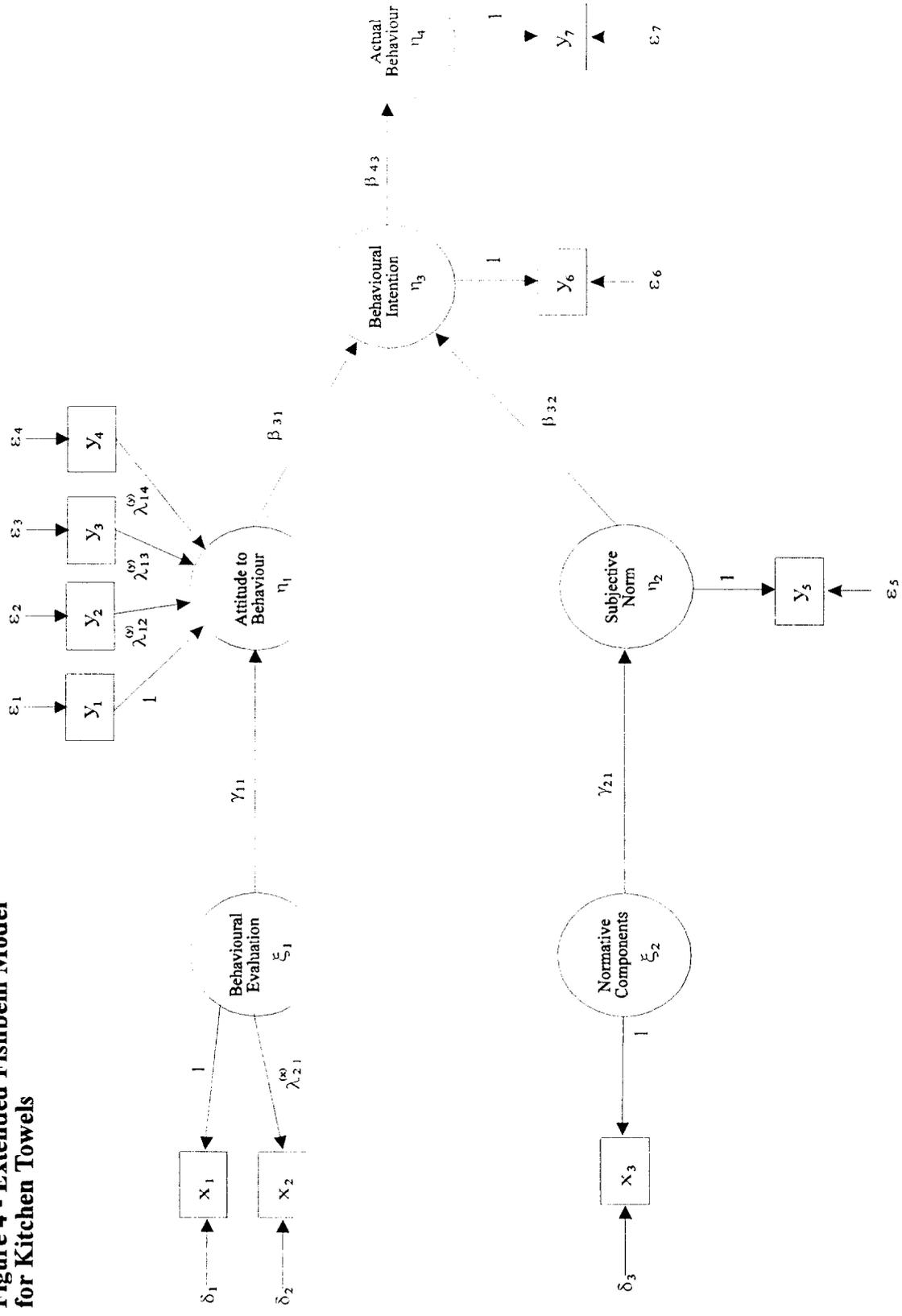
**Figure 2 - Extended Fishbein Model for National Newspapers**



**Figure 3 - Extended Fishbein Model for Breakfast Cereals**



**Figure 4 - Extended Fishbein Model for Kitchen Towels**



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