Older Shopper Types from Store Image Factors

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ABSTRACT

This study aims to characterise the older shopper by exploring unobserved heterogeneity within the segment and developing an older shopper typology from an empirically derived store image scale. Store attribute theory informed a two-stage research design. Firstly, a 'pool' of salient store attributes was identified through in-depth interviews. Scales were then developed and quantitatively tested using data collected through a household postal survey. Seven store image factors emerged, forming the basis of the typology. Five clusters were subsequently profiled using behavioural and demographic variables: Prudent Neutrals, All-Round Demanders, Reluctant Casuals, Demanding Sociables, and Affluent Utilitarians. A discussion of the resultant classification's utility in terms of retail strategy, including opportunities for better targeting through adjustment of the retail offer, is presented. This study develops a store image scale that reflects the importance of store choice decisions of older shoppers, extending store image research by providing contemporary insights into the requirements of older shoppers in a changing retail environment.

Keywords - Older shoppers, Shopper typology, Grocery shopping, Store choice, Cluster Analysis

1. Introduction

Older consumers (60+ years) are now commanding greater academic and practitioner attention, with businesses and researchers recognizing that this group possesses the key characteristics to justify targeted selection in the marketplace (Chaston, 2011; Yoon et al., 2009). Official national statistics indicate that 23 percent of the UK population will be 65 years and above by 2034, an increase of 8 percent from 1984 (ONS, 2011). Retailers responsive and adaptable to the needs of older customers are thought able to leverage increased financial benefits from their considerable spending power (Thompson and Thompson, 2009). However, in order to do so effectively, retailers are increasingly being required to consider older consumers as a heterogeneous group (Yoon et al., 2009). Similarly, researchers are being encouraged to identify the similarities and differences in retail engagement (Lumpkin, 1985) within this segment, particularly unobserved heterogeneity (Ahmad, 2002; Teller and Gittenberger, 2011). Despite limited research, many believe the current older generation to be significantly different from its predecessor (Myers and Lumbers, 2008; Thompson and Thompson, 2009) and, consequently, worthy of more attention and study.

Yoon et al., (2009) investigated heterogeneity in older consumers on the basis of understanding how ageing affects consumer decision making. Through developing a person-context fit framework of consumer decision making they concluded that older people with greater consumer experience and expertise are often competent in making decisions. However where competence is affected by greater environmental demands older consumers may apply strategies to mitigate these effects i.e. they adapt themselves (Yoon et al, 2009), determined by emotional responses to situational conditions (Carstensen, 2006; Labouvie-Vief, 2009). Where it is not possible for such adaptations to take place there is a call for marketers to assist decision-making through the use of

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appropriate marketing mix tools, based on a profound understanding of consumer needs (Yoon et al., 2009) and recognition of the contextual factors which interact with age (Yoon et al., 2005).

Consumer decision making styles can be characterised by the consumer typology approach (Sproles and Sproles, 1990). Classifying shoppers into subgroups by developing typologies has been, for several decades, a common procedure when modelling consumer heterogeneity (Reynolds et al., 2002). This has enriched the wider development of consumer behaviour, consumer decision-making and shopping theories, whilst enabling practitioner's greater scope for targeting and positioning strategies (Westbrook and Black, 1985). A number of studies have developed typologies on the basis of decision-making traits (for a literature review, see Mitchell and Bates, 1998). Sprotles and Kendall (1986) devised the Consumer Styles Inventory (CSI) for their studies of student shopper decision making traits in the US. Further studies applied this scale to test multi-cultural applications (Canabal, 2002; Fan and Xiao, 1998; Lysonski et al., 1996), however many of these investigations also used student samples and there is little evidence of the CSI being applied to older age segments. The applicability of a scale designed with a view to younger consumers has obvious limitations, particularly as the language used and dominant resultant typologies (Chase et al., 2007) are unlikely to reflect older consumer's experiences and language, and therefore scales for specialist population segments are recommended (Mitchell and Bates, 1998).

An alternative approach to establishing shopper typologies has been built on the solid foundations of store attribute theory in which consumers form an assessment of a retail store by ascribing varied levels of importance to components of its wider formation – otherwise known as store image (Bellenger et al., 1977; Darden and Ashton, 1975; Ganesh et al., 2007; Karande and

Ganesh, 2000). Consequently, theories of store image have retained an established position in retailing and shopping theory, where the emphasis has predominantly been on the classification of store image attributes and factors (Kunkel and Berry, 1968; Lindquist, 1974-5; Martineau, 1958; Zimmer and Golden, 1988). Whilst a handful of seminal studies have both formed the foundations of, and enriched, a plethora of empirical investigations, it is unknown how robust these theories stand when applied (1) in contemporary retail settings, and (2) with specific groups of consumers. The latter issue is progressively important with researchers stressing the need for greater illumination of smaller and more defined segments (e.g. Breazeale and Lueg, 2011; Reynolds et al., 2002).

The current study is positioned in the UK grocery sector. As the previous comments demonstrate, a new distinct store image scale is required in order to measure the attributes that match older consumer's distinctive shopping 'needs' and 'wants' (see Goodwin and McElwee, 1999; Lambert, 1979; Meneely et al., 2009; Pettigrew et al., 2005). A combination of 'store image' and 'older consumer' research informs the empirical development of a new scale, which is subsequently used to satisfy the requirement for an age-based typology, namely for older shoppers (Brezeale and Lueg, 2011; Sudbury and Simcock, 2009). This builds upon previous research within this context that has focused on a creating a qualitative typology from the literature and in-depth interviews (Angell et al., 2012). This extends this work using a more rigorous and scientific procedure.

This article begins by reviewing both shopper typology and store image literature before presenting the empirical research process employed in this study. A series of conclusions are drawn from the findings, providing implications for theory, retail practice and future research.

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2. Conceptual Background

2.1 Shopper Types

A number of studies have successfully constructed shopper typologies in a range of settings (Bellenger and Korgaonkar, 1980; Darden and Reynolds, 1971; Reynolds et al., 2002), utilising a mixture of methods (Moschis, 1976; Westbrook and Black, 1985) and sampling groups (Arnold and Reynolds, 2003; Breazeale and Lueg, 2011). The earliest example of customer profiling originates in the work of Stone (1954) who identified different types of urban shopper. This trend continued in the work of other researchers who used motivational attributes as the basis for segmentation (e.g. Guiot and Roux, 2010; Jarratt, 1996; Reynolds and Beatty, 1999; Tauber, 1972; Westbrook and Black, 1985). In variations of this approach, other studies have used store image attributes as an alternative to motivational items with the intention of locating aspects of the store having higher (or lower) importance to different customers (Hansen and Deutscher, 1977-8; Memery et al., 2012; Reynolds et al., 2002). The objective is to classify shoppers into meaningful groups by assessing variations in a series of focal attributes. For instance, Reynolds et al., (2002) identified six traditional and mall shopper types from 17 store attributes; namely Basic, Apathetic, Destination, Enthusiasts, Serious, and Brand. In recent years, research has started to consider the development of profiling for more specific groups of customers e.g. cultures (Jin and Kim, 2003; Theodoridis and Chatzipanagiotou, 2009), genders (Shim and Kotsiopoulos, 1993) and age groups (Breazeale and Lueg, 2011). Sudbury and Simcock (2009) categorised 50-79 year old shoppers in the UK using a wide range of ageing and behavioural variables derived from gerontology literature and consumer research. They found five clusters in the older consumer market – solitary sceptics, bargain hunting belongers, self-assured sociables, positive pioneers and cautious comfortables. However, three of these clusters had an average

chronological age of under 60 years and few of the scales used were associated with store image attributes, thus inhibiting meaningful marketing management decision making for specific aspects of the retail offer.

2.2 Store Image

Store image has appeared in the extant literature since the seminal work of Martineau (1958) who described it as fusing functional qualities and psychological attributes comprising the retail store. Despite its rich heritage, there remains little clarity in how store image should be conceptualized (Hartman and Spiro, 2005). Most definitions confirm that store image is a holistic measurement in which the shopper assesses components forming constituent parts of their store evaluations (Doyle and Fenwick, 1974). It is therefore a multi-attribute construct (James et al., 1976; Theodoridis and Chatzipanagiotou, 2009) where the overall impression is greater than the sum of the parts (Oxenfeldt, 1974-5).

Debates have centered on the appropriate construction and measurement of store image (Buttle, 1985; Samli et al., 1998). In the seminal article by Martineau (1958), four key attributes were identified: layout and architecture, symbols and colour, advertising, and sales personnel. Kunkel and Berry (1968) later developed this to include twelve dimensions, each comprising between three and seven attributes. Lindquist (1974-5) reviewed 26 research papers representing the most commonly cited store image studies. He compiled a list of nine factors: merchandise, service, clientele, physical facilities, convenience, promotion, store atmosphere, institutional factors and post-transaction satisfaction. He suggested that these comprised various attribute-level considerations, but confirmed that previous research, on which his article was based, showed merchandise to be the most salient dimension of image when viewed through a consumer lens.

Hansen and Deutscher (1977) extended earlier research to produce a quantitative instrument that yielded a list of 41 variables, constituting the most important variables to shoppers when selecting a grocery and department store. These were subsequently ranked and compared across both types of retailer.

Zimmer and Golden (1988) later attacked the lack of empirical, inductive research in previous developments of store image theory. Following a rigorous qualitative content analysis procedure 47 attributes were derived, representing seven dimensions. They argue that this more deeply captured retail store image than past studies, claiming their taxonomy was unique in terms of its inquiry, particularly in light of the fact that previous research had been dominated mostly by deductive applications.

The evidence presented thus far is compelling in its implications for store image research. However, in common with the body of consumer typology research, previous store image research has tended to ignore older consumers' use of 'specific' attributes to evaluate retail experiences (e.g. Bearden and Mason, 1979; Hare et al., 1999; Lambert, 1979). Assuming a generic perception of retail store image is likely to be poorly conceived (Gunter, 1998; Moschis, 1992). As such, an empirically derived scale constructed from store attributes rather than self-attributes as a basis for an empirical typology of older shoppers is considered to represent a useful and necessary development containing both theoretical and practical merit.

3. Methodology

The empirical research undertaken in this study relies heavily on the scale development paradigm sanctioned by authorities such as Churchill (1979), DeVellis (2003), Gerbing and Anderson

(1988) and Peter (1981). A mixed-method procedure, in line with the sequential transformative

approach endorsed by Cresswell (2002) was adopted, with qualitative research informing a later

stage of quantitative research. Analysis was conducted using a series of statistical tests; namely

exploratory factor analysis, confirmatory factor analysis and cluster analysis.

3.1 Qualitative Research

Thirty six in-depth interviews were used to elicit store image attributes important to older people

when shopping for groceries. Participants were 60 years and older (in line with recent studies;

e.g. Meneely et al., 2009) and responsible for doing their household's grocery shopping. People

were recruited using six different local and national social organisations for older people resulting

in a mix of participants ranging in age, gender, socio-economic and geographical characteristics.

Given the lack of precedency, a fairly unstructured interviewing approach was adopted.

Interviews aimed to identify both what issues were considered salient to the respondents and

why, as well as the benefits they expected to accrue (Seidman, 2006). A content analysis

procedure was followed to identify themes in the data (Zimmer and Golden, 1998). Two analysts

independently coded recurring attributes, which were then placed into more general categories.

A panel of university professors in the areas of marketing and research methodology assessed the

content validity of items for the quantitative research instrument (DeVellis, 2003). The number of

store image attributes for quantitative exploration consequently reduced from 50 to 42 items.

3.2 Qualitative Results

A framework of attributes (see Appendix A) underlying eight store image factors was identified:

Accessibility, Merchandise, Physical Environment, Atmospheric Environment, Price &

Promotions, Services, Personnel and Clientele factors. In general, the findings provide a natural extension to previous work (e.g. Kunkel and Berry, 1968; Lindquist, 1974-5; Martineau, 1958; Zimmer and Golden, 1988), consolidating attributes into a single framework and inducting new theory.

The first factor is Accessibility, which measured distance to the store, availability of car parking, store opening times, and perceived accessibility. The interviews revealed attributes similar to Kunkel and Berry (1968), with an extension being the importance of a well-served network of bus routes. This emerged as an important variable as many respondents relied heavily on public transport (e.g. Meneely et al., 2009).

Merchandise is well established in store image theory (Dickson and Albaum, 1977; Kunkel and Berry, 1968; Lindquist, 1974-5). It has previously incorporated components ranging from store 'quality', 'selection' and 'price' (Lindquist, 1974-5), to availability of 'brand names' and 'assortment' (Kunkel and Berry, 1968). Whilst these items were found to be relevant in this context (see Appendix A) older shoppers displayed an interest in having a wide range of 'product sizes', 'dietary products', as well as 'clear product information' on packaging. A range of product sizes was found to be especially salient; a finding documented in several studies (e.g. Hare et al., 1999; Mason and Bearden, 1978). One person commented that his generation disliked wasting food, which was a problem if products were not available in the required size: "I was born in the war and we didn't waste food. However it's catch 22 as I cannot be eating such large portions". Some respondents claimed to have problems reading product labels due to font size, resulting in, at times, purchasing unexpected goods. As such, having clearly stated and appropriately sized wording on products is critical (e.g. Lambert, 1979; Meneely et al., 2009). The availability of

special dietary products was found to be a direct consequence of the heightened health consciousness amongst older people. Whilst, this represents a new theme in retail theory, the onset of age related illnesses such as diabetes has been discussed in previous work (see Gunter, 1998; Moschis, 1992).

The Physical Environment being distinct from the Atmospheric Environment was clear, supporting Lindquist (1974-5). He noted the importance of elevators, lighting, temperature, washrooms, aisle placement, store layout and architecture, aspects that were found to be evident amongst older shoppers also. Some clear extensions were identified: reachable shelf heights were noted amongst those with physical acuities (e.g. Meneely et al., 2009); wider aisles were considered as a measure to prevent encroaching on the space of other shoppers (e.g. Lumpkin et al., 1985; Meneely et al., 2009); and in-store seating areas were needed for those who found shopping a physically difficult activity (e.g. Lambert, 1979; Lumpkin et al., 1985; Mason and Bearden, 1978). Several participants also identified the importance of having a navigable layout since older people can find it difficult remembering where products are located (e.g. Leighton and Seaman, 1997). Other aspects of the physical environment, such as readable store signage (e.g. Lambert, 1979) and quality trolleys/baskets (Pettigrew et al., 2005) further extended the generic definition supplied by Lindquist (1974-5) to older customers.

The fourth dimension delineated the Atmospheric Environment. In Lindquist's (1974-5) framework this construct included attributes such as feelings of acceptance, warmth or ease. Here, this was extended to include cleanliness and tidiness, good lighting, pleasant sounds and pleasant smells (see Burt and Gabbott, 1995). Lighting is placed within this category because of the reported perception of several participants that this attribute contributed to their mood,

although it is equally possible that mood was influenced by practical impacts of the attribute, such as ease of reading labels: "I get frustrated when I can't see the food properly. I want it to be light and airy. That helps to make me feel more comfortable". This would align more with Lindquist's (1974-5) classification of lighting as part of the physical environment.

The inclusion of Pricing and Promotions as separate themes is supported by many classical store image studies (e.g. Kunkel and Berry, 1968; Lindquist, 1974-5; Samli et al., 1998; Zimmer and Golden, 1988). In the current research these were found to be intertwined concepts with respondents highlighting competitive pricing as a backdrop to a wider range of promotional offerings (e.g. multiple-buy, price discounts, clearance items and loyalty cards). Whilst these have been well documented in a range of studies, the importance of loyalty cards represents a more recent trend in grocery retailing, superseding food stamps (Kunkel and Berry, 1968). Meneely et al., (2009) noted that older people liked to participate in reward schemes and are motivated by the thrill of obtaining a bargain (Myers and Lumbers, 2008).

Services, such as home delivery, returns and additional in-store services (e.g. dry cleaning) have been well documented (e.g. Kunkel and Berry, 1968; Lindquist, 1974-5). These were all found to be applicable to older shoppers (see Appendix A), with extensions including the importance of an efficient and fair complaints system (e.g. Lumpkin et al., 1985). One respondent discussed this at length, highlighting that having this assurance reduces purchasing risk - something considered as very important when buying both higher risk products (Moschis, 1992) and perishable items (Hare et al., 1999).

The role of Personnel has resonated as important in many of the classical store image studies (e.g. Kunkel and Berry, 1968; Lindquist, 1974-5; Samli et al., 1998; Zimmer and Golden, 1988), to include attitude, knowledgeability and the number of service staff. In the current study respondents were more explicit in the properties they considered to represent this component. As such, the importance of friendly, helpful and polite staff was included. Older people are thought to place importance in the retail staff since they offer a further opportunity for interaction and socialising (e.g. Kang and Ridgway, 1996; Myers and Lumbers, 2008).

Martineau (1958) and Lindquist (1974-5) both highlighted the importance of Clientele as a component of store image. Martineau proposes there to be an element of social class appeal when evaluating a retail store. Respondents discussed feeling more comfortable around other shoppers who were of a likeminded disposition. This was extended to other shoppers that were friendly (e.g. Kang and Ridgway, 1996; Myers and Lumbers, 2008) and helpful when asked to provide assistance, for example, in reaching products or holding doors open: "I definitely need to feel comfortable if asking a fellow shopper for help reaching food from a high shelf or similar".

3.3 Quantitative Research

Following advice about store image scale construction (Doyle and Fenwick, 1974; Zelnio and Gagnon, 1981) 42 store image attributes were taken forward for quantitative exploration using a self-completion survey. Respondents were asked to rate the importance of each of the items when making a store choice decision using a 7-point Likert scale (1 = Extremely Unimportant – 7 = Extremely Important). An interlocking quota sample was drawn to represent the profile of the over-60 age group within England. Respondents were selected by age, gender and geographical

location to encourage a more representative sample. Furthermore only those people who were responsible for doing their household's grocery shopping were eligible to take part.

Overall, 2000 questionnaires were sent out via post. In line with the recommendations provided by Dillman (1978), a two-wave procedure was implemented with a reminder postcard sent between send-outs. In total, 356 responses were collected from wave one and 168 responses from wave two; a combined sample response rate of 26.2%. Independent sample t-tests verified no statistically significant differences (Armstrong and Overton, 1977). To rectify the small amount of missing data, (<5%), the Expectation-Maximization (EM) algorithm was used to impute empty cells (Allison, 2002).

3.4 Exploratory Factor Analysis

Whilst the taxonomy presented as a result of the qualitative analysis provided some insights into the underlying structure of the items, this was provisional and needed empirical testing with more generalizable data. Hence the remaining items were subjected to an exploratory factor analysis (EFA) (DeVellis, 2003).

In the initial analysis the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) was .936 with Bartlett's test for sphericity significant. The EFA procedure used principal axis factoring with varimax rotation (e.g. Arnold and Reynolds, 2003; Diamantopoulos and Souchon, 1999). A total of seven factors with an eigenvalue of greater than 1.0 were extracted from the data. The seven-factor solution explained 67.41% of the variance in the observed items. The rotated component matrix highlighted three items with either (1) cross loadings on one or more other factors above .45 or (2) low factor loadings below .45. In line with the advice of Hair et al.,

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(2009), and to preserve the assumption of unidimensionality (Gerbing and Anderson, 1988), 'availability of dietary products', 'accessible bus routes' and 'a quality complaints procedure' were eliminated. The resultant seven-component factorial solution provided an empirically and substantively explainable structure consisting of 39 store image items.

Factor one consisted of items relating to the aesthetics and tangible quality of the store and its components (i.e. shelves, trolleys, etc.), hence it was labelled Store Environment. The selection and quality of products available were strongly referred to in factor two, and was therefore labelled as Merchandise. In factor three each of the items related to the quality of staff within the store; accordingly it was labelled as Personnel. Factor four included the stores pricing policy and application of promotions, as well as the returns policy. This was therefore labelled Pricing & Promotions. The fifth component consisted of items relating to the type of patron using the store; as such this factor was referred to as Clientele. Factor six included items that related to the characteristics of the store that has little to do with the environment or produce, but included aspects of a stores functional policy such as a delivery service. This factor was labelled as Services. Finally, the items in factor seven referred to the accessibility and convenience of the store; for instance its opening times and car parking provision. This was labelled as Accessibility. This outcome differed very little with the initial framework developed through qualitative analysis. The only significant difference was that the hypothesized atmospheric and physical environmental components were adjoined to make the wider Store Environment construct. This suggests that the importance ascribed by shoppers to both physical and atmospheric aspects of a grocery store were significantly correlated to justify their fusion.

3.5 Confirmatory Factor Analysis

A measurement model, representing the indicators, factors and how they interrelated was specified and estimated (Brown, 2006). In line with Gerbing and Anderson's (1988) advice for assuring unidimensionality, each of the seven factors was integrated into a measurement model and estimated using the Mplus 5.4 Robust Maximum Likelihood (RBL) procedure (Muthen and Muthen, 2009). The parameters for each of the remaining 39 items and their corresponding factors are given in Table 1. Assessment of the model fit statistics suggested a poor initial fit between the model and data with estimates below commonly accepted thresholds (CFI = .86; TLI = .85; RMSEA = .07) (Hu and Bentler, 1999). Assessment of the standardised residual estimates identified areas of strain within the measurement model. Further exploration, in the form of Modification Indices (MI), suggested seven items with highly correlated errors (product freshness, different product sizes, spacious layout), cross loading on unspecified factors (good lighting), or low factor loadings (money-off discounts, helpful staff, availability of non-food products).

Table 1: Confirmatory Factor Analysis

	Standardized Factor Loadings (Standard Errors)
Store Environment	
SE1. Good Lighting	-
SE2. Spacious Layout	-
SE3. Quality Trolleys & Baskets	.837 (.015)
SE4. Reachable Shelving	.812 (.016)
SE5. Wide Aisles	.839 (.014)
SE6. Navigable Layout	.847 (.014)
SE7. Clear Signage	.817 (.016)
SE8. Cleanliness and tidiness	.844 (.014)
SE9. Pleasant Smells	.732 (.022)
SE10. Pleasant Sounds	.578 (.030)
SE11. In-store Seating	.535 (.032)
SE12. Efficient Checkouts	.713 (.023)
Merchandise	
M1. Product Freshness	-
M2. Product Ranges	.869 (.016)

M3. Product Quality	.775 (.021)
M4. Product Availability	.828 (.018)
M5. Different Product Sizes	-
M6. Branded Products	.583 (.032)
M7. Clear Product Information	.588 (.032)

Personnel

P1. Knowledgeable staff	.818 (.016)
P2. Available staff	.908 (.009)
P3. Polite staff	.953 (.006)
P4. Helpful staff	--
P5. Friendly Staff	.945 (.006)

Pricing & Promotions

PP1. Money-off Discounts	-
PP2. Multi-buy Promotions	.771 (.021)
PP3. Competitive Prices	.683 (.027)
PP4. Reduced-to-clear Items	.612 (.030)
PP5. Loyalty Cards	.877 (.016)
PP6. Returns Policy	.612 (.031)

Clientele

C1. Helpful shoppers	.939 (.007)
C2. Friendly shoppers	.973 (.006)
C3. Likeminded shoppers	.879 (.011)

Services

S1. Additional Services (cafe, key cutting, etc)	.741 (.043)
S2. Home Delivery	.745 (.044)
S3. Availability of non-food products	-

Accessibility

C1. Store location	.755 (.031)
C2. Long opening times	.713 (.032)
C3. Free car parking	.660 (.034)

These issues were substantively explainable (Brown, 2006), all with MI's in excess of 50.0. To retain the internal consistency and (in some cases) the unidimensionality of the scales, all offending items were duly eliminated from the measurement model. A second measurement model was estimated, revealing a more improved fit between the model and data (CFI = .91; TLI = .90; RMSEA = .07).

3.6 Construct Validity

As tests of construct validity, both convergent and discriminant validity were assessed.

Convergent validity was evident in all seven store image constructs, with all items loading

significantly (p<0.01) and the Average Variance Extracted (AVE) analysis explaining a

minimum of 50% of variance in the observed items (Fornell and Larcker, 1981). Discriminant

validity was checked and confirmed as evident at a satisfactory level for all factors (Fornell and

Larcker, 1981) (see Table 2). Once the store image scale had been successfully developed, the

focus of the analysis evolved to the classification of meaningful and relevant segments (as in

Hansen and Deutscher, 1977-8).

Table 2: Factor Correlation Matrix

	1	2	3	4	5	6	7
1 Store Environment	**.58 (.76)**						
2. Merchandise	.42	**.55 (.74)**					
3. Personnel	.74	.31	**.89 (.94)**				
4. Pricing & Promotions	.67	.34	.58	**.52 (.72)**			
5. Clientele	.40	.16	.41	.43	**.87 (.93)**		
6. Services	.34	.23	.27	.45	.37	**.55 (.74)**	
7. Accessibility	.53	.39	.43	.53	.34	.37	**.51 (.71)**

Note: Lower segment = factor correlations; diagonal = AVE (√AVE)

4. Developing a Typology of Older Shoppers

A two-stage clustering protocol (Punj and Stewart, 1983) was implemented combining the

benefits of both hierarchical and non-hierarchical methods. First the summed scales for each of

the store image factors were calculated, and a cluster analysis performed using Ward's (1963) hierarchical method (squared Euclidian distances). A well-established approach was utilised to select an appropriate scope of clusters (Hair et al., 2009), comparing a range of different solutions (in this case 3-6). The selected five-cluster solution was based on interpretation of the dendrogram and agglomeration schedules of the hierarchical cluster process, and further supported through procedures proposed by Sharma (1996). Following this, a non-hierarchical k-means clustering procedure (MacQueen, 1967) was adopted to produce a final solution which used the hierarchical cluster centres as the initial seeds. The clarity and practicality of the shopping types derived was assessed and a solution proposed which allocated subjects to five clusters ($N1 = 152$, $N2 = 120$, $N3 = 98$, $N4 = 84$ and $N5 = 70$).

The internal validity of the solution was subsequently tested by procedures prescribed by Klastorin (1983) and Westbrook and Oliver (1991). Firstly, canonical discriminant analysis showed 94.5% of original grouped cases were correctly classified, and secondly, a two-dimensional scatter-plot of the clusters revealed that the clusters occupied distinct positions. Further internal validity was indicated through performing a multivariate analysis of variance (MANOVA) where the five clusters were compared using the remaining 39 store items rather than the 7 identified factors. This produced a significant result (Hotelling's Trace = 2.962; $F = 16.713$, $p<0.001$) indicating that the five segments differed significantly from each other. In addition, separate univariate ANOVA for the same 39 items all produced significant results at $p<0.001$. Taking these results together suggests strong support for the internal validity of the resultant five-cluster solution. Several methods for assessing external validity are available to researchers (e.g. Ivens and Valta, 2012), although this study utilises an approach recently executed by Schoefer and Diamantopoulos (2009). This requires that a theoretically relevant

variable that is not used in the derivation of the cluster solution is compared across segment membership. Where such a variable can be shown to be impacted on by a typology, then the classification will have explanatory value. In this instance the value of older shopper types for retailers and store attribute researchers would be enhanced if the clusters were strongly aligned to shopper satisfaction (Ivens and Valta, 2012). This variable has also generally been regarded as having different mean levels across identified shopper types (see Theodoridis and Chatzipanagiotou, 2009). A multiple item composite taken from the scale introduced by Fornell (1992) to reflect overall store satisfaction was used to measure this. A one-way ANOVA test for satisfaction as the dependent variable using cluster membership as the fixed factor produced a highly significant outcome ($F = 13.005$; $p<0.001$), providing support for the external validity of the solution.

The final five-cluster solution presented in Table 3 describes the segments based on the mean scores for each of the 7 factors used to derive the segments and the additional satisfaction variable. To improve the practical implications, or external validity, of the solution, a series of other personal characteristic and behavioral variables were included. This is to aid practitioners in better reaching the target audience – i.e. older shoppers – and has been used in many previous studies; e.g. Arnold and Reynolds, 2003; Ivens and Valta, 2012; Megicks et al., 2012.

Table 3: Older Grocery Shopper Types

Cluster (Type)	1 (Prudent Neutrals)	2 (All-Round Demanders)	3 (Reluctant Casuals)	4 (Demanding Sociables)	5 (Affluent Utilitarians)	Total	(F value / χ^2)	Multiple Comparison (Significant at p< 0.05)
No	152	120	98	84	70	524		
(%)	(29)	(23)	(19)	(16)	(13)	(100)		
Store Image Factor								
Store Environment	5.97	**6.57**	5.47	6.32	*5.26*	5.97	54.36***	1>3, 1>5, 2>1, 2>3, 2>5, 4>1, 4>3, 4>5
Merchandise	5.91	6.43	*5.37*	6.22	**6.55**	5.95	36.53***	1>3, 2>1, 2>3, 2>5, 4>1, 4>3, 4>5, 5>3
Personnel	6.25	**6.68**	5.88	6.61	*5.29*	6.21	47.46***	1>3, 1>5, 2>1, 2>3, 2>5, 3>5, 4>1, 4>3, 4>5
Pricing & Promotions	**6.33**	6.25	4.62	5.58	*4.44*	5.32	73.90***	1>3, 1>5, 2>1, 2>3, 2>4, 2>5, 4>3, 4>5
Clientele	4.60	**6.15**	4.57	5.85	*1.95*	4.80	342.92***	1>5, 2>1, 2>3, 2>5, 3>5, 4>1, 4>3, 4>5
Services	4.27	**5.53**	2.05	*1.95*	2.45	3.53	385.16***	1>3,1>4,1>5, 2>1, 2>3, 2>4, 2>5, 5>4, 5>3
Accessability	6.05	**6.59**	*5.31*	6.30	5.41	5.99	35.39***	1>3, 1>5, 2>1, 2>3, 2>5, 4>3, 4>5
Satisfaction	5.49	**6.04**	*5.27*	5.91	5.37	5.62	13.05***	2>1, 2>3, 2>5, 4>1, 4>3, 4>5
Demographics and Behavior								
Gender (% Women)	60	**69**	*59*	63	61	62	3.23	
Household Composition (% Couples)	53	*48*	51	54	**57**	52	1.53	
Mobility (% with Cars)	77	*64*	74	76	**84**	75	10.87*	
Age (% under 70)	47	45	**50**	*39*	49	46	2.42	
Education (% No qualifications)	42	**56**	38	46	*29*	43	15.51**	
Income (% Under £15,000)	51	**69**	44	56	*39*	53	14.28**	
Working Status (% Employed)	**25**	15	22	*12*	20	20	8.13	
Geodemographic Area (% Comfortable or better)	68	*52*	71	66	**77**	66	16.26**	
Household Ownership (% Owning)	82	*68*	81	85	**87**	80	13.88**	
Frequency of Shopping (% shopping > 4 times a month)	47	49	50	**60**	*41*	49	5.49	
Distance from store (% travelling less than 2 miles)	56	60	56	**65**	*51*	58	3.53	
Shopping at main store (%)	78	79	*74*	**80**	77	78	1.58	
Expenditure on shopping (% spending > £50 per week)	41	43	*40*	44	**46**	43	0.77	

Highest scores in bold; lowest in italics

Significance: *** p<0.001, ** p<0.01; * p<0.05

The first segment, given the label *prudent neutrals* and comprising 29% of the sample, is the largest of the five clusters. These shoppers appear to be fairly neutral, when compared to other segments, on most aspects of the store, with the exception of Price & Promotions; they also attach some importance to the Services factor. This suggests that segment one is a more cautious group in regard to the cost of grocery shopping and its members therefore place a high emphasis on prices, scoring this higher than any of the other clusters. They may also see the potential value available through the additional services (e.g. delivery) on offer compared with other groups. The scores for Personnel and Accessibility, although lower in comparison with some other segments, are nonetheless highly important factors for these shoppers. The mean satisfaction score for this group is below the average for all older shoppers, and significantly lower than the two most satisfied segments. The prudent neutrals have demographic characteristics and patterns of shopping behaviour that are very closely associated with the average older shopper in the sample as a whole, with little variation being displayed except in the case of working status. This segment has the highest proportion (25%) of its members in employment, which is significantly greater than some of the other groups.

The second segment is entitled *all-round demanders* (23% of the total sample) owing to the high importance they place on all aspects of the shopping experience including Services. They score highest on the Store Environment, Personnel, Clientele, Services and Accessibility and are only marginally lower than the top-scoring groups on the remaining two factors Merchandise and Price & Promotions. This group is the highest scoring of all the segments in terms of satisfaction with their chosen store. Particular demographic characteristics distinguish the all-round demanders from other segments; notably they are the least well-off as indicated by having the highest proportion earning less than £15,000 p.a. and the weakest geodemographic area indicator;

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they also have the lowest proportion owning their own property. Furthermore there are proportionately more women in this segment than any other, many of whom live on their own. This group has the lowest level of educational qualifications and the lowest level of mobility in terms of car ownership.

Representing 19% of the total sample, *reluctant casuals* place low levels of importance on most of the store image factors in comparison with the other segments. Members of this group score lowest for Merchandise and Accessibility; they also have a very low score for Services. The reluctant casuals have the lowest satisfaction score of all the identified segments. In terms of its demographic profile this segment has the highest proportion of men and the highest proportion of members aged less than 70yrs; they are the second lowest group in regard to the number being in households without partners. This group has a relatively low proportion without any qualifications and is the second highest group in terms of income; this is likely to be associated with an above average proportion being in employment. The geodemographic measure also indicates that there is a large proportion living in more well-off areas. Of all the segments they have the fewest members spending more than £50 per week, and the lowest percentage on average of shopping being undertaken at the main store. It appears that this segment do not place great importance on the shopping experience generally and are reluctant grocery shoppers who do not fully engage with the activity at any level.

Demanding Sociables represent 16% of the total sample. They are characterised by placing a generally high level of importance on all store image factors except Services which is not at all important to members of this segment. Beyond that it is difficult to distinguish between the factors that they perceive as important as they are demanding at all levels, although Personnel, in

particular relating to the benefits provided by staff at the store, is of key importance. Together with a high score on Clientele compared with most other segments this group appears to be strongly influenced by the role that sociality plays in their wider evaluations of the shopping experience. This can, in part, be explained by the demographic and behavioural profile of this group which shows that they tend to live closer to their store, visit on a more frequent basis, and undertake a larger proportion of their shopping at their mainly frequented store than other segments; they also have a high level of satisfaction with that store. Compared with other segments, the demanding sociables are older with the largest proportion of over-70s and has the lowest proportion of its members in employment.

The final cluster, accounting for 13% of all respondents, is named as the affluent utilitarians, and is the smallest of all the identified groups. These shoppers are very focused on the Merchandise factor with the highest score for this across all the groups. In addition they do not place a great deal of importance on a number of other factors relative to other segments including the Store Environment, Personnel, and Clientele. They are also not price conscious with the lowest score for Price & Promotions being displayed in this cluster. The social and aesthetic aspects of grocery shopping therefore appear to be of limited importance whereas the functional dimension relating to merchandise characteristics is predominant amongst these shoppers. Their satisfaction levels are relatively low in comparison with most other groups having the second lowest average score of all the segments. The demographics of affluent utilitarians suggest that they are better off than the rest of the segments in terms of where they live, income and home ownership. They also have the highest standing of all the groups in relation to educational qualifications. This segment has a high proportion of younger (under 70yrs) members, and the highest proportion of people living in households as couples; they are the most mobile group as depicted by the percentage owning

cars. The shopping behaviour of this segment has the highest proportion of its members spending more than £50 per week, but the lowest proportion shopping more than 4 times a month, thus indicating fewer shopping trips with bigger spending on each occasion; in undertaking this they generally travel further than members of the other segments.

5. Discussion and Implications

The research presented here sets out to sub-divide and classify older grocery shoppers based upon the different levels of importance that they give to various store image factors when deciding on store choice. In so doing a newly validated store image scale is developed that specifically relates to older customers in a contemporary grocery shopping context, which is utilised as the basis for distinguishing between the different types of shopper. Additional demographic and behavioural characteristics of these shoppers were employed to profile the identified segments. The study presents five shopper types within the broad over-60s age classification of older shoppers that can be used for further understanding behaviour across this increasingly important group of consumers, and as a means for developing appropriately targeted retail marketing strategies.

5.1 Implications for Research

This study provides an empirical investigation of the differences in shopping requirements across the older shopper sector. It identifies a set of homogenous, but clearly distinctive, groups within this particular segment of the market based upon the importance of store image factors in store choice decision-making. It further develops understanding of variations in shopper requirements, demographics and behaviour in an age-based market sector, and offers a timely contrast to work undertaken at the other end of the age spectrum over a number of years (Breazeale and Lueg, 2011; Sprotles and Kendall, 1986) in which shopping typologies of teenagers are proposed. In

line with this, the contribution of the research presented here gives a specific focus to the wide-ranging differences that may exist between consumers that are often labelled as a homogeneous demographic with standardized requirements and behaviors (see Hu and Jasper, 2007). In reality findings indicate that, far from being the same, a complex set of needs lead to differences in requirements being sought through various aspects of the retail offer within these groupings. Building on this, and consistent with previous research (e.g. Westbrook and Black 1985), this study develops the theme of differences in emphasis given to store image factors by shoppers in making store choice decisions. In particular it extends the generally accepted and long-standing understanding that people shop for different reasons (Tauber, 1972), and that their motivations are translated into various demands in terms of what the retail outlet offers by way of being able to a meet a specific shopper's requirements. As part of this, within the older age group as a whole, differences in the circumstances of individuals affect their preferences particularly with regard to the role that shopping plays in their lives from a social viewpoint, in contrast with the utilitarian perspective of acquiring food and groceries for consumption purposes (Babin et al., 1994). Amongst older shoppers this is of specific interest, as past research has shown that the sociality of the shopping experience is more prevalent for those people of an older age, particularly those living alone and therefore seeking social interaction to overcome loneliness and boredom, and fulfilling other benefits such as taking exercise and getting a change of scenery (e.g. Kim et al., 2005: Myers and Lumbers, 2008: Sudbury and Simcock, 2009).

The differences in these reasons for shopping amongst older consumers, together with personal characteristics are reflected in the typologies developed in this research. Some shoppers afford great importance to the socially-based image factors when making store choice decisions, whereas others do not, and give greater emphasis to factors associated with the functional

dimension of grocery shopping. Thus the demanding sociables and the all-round demanders place great importance on Clientele and Personnel, whilst for the affluent utilitarians the importance of these two factors is not weighted so highly in their decision making. Affluent utilitarians place a very strong emphasis on the Merchandise factor which indicates this group's concern for the products on offer and how their attributes contribute to the functionality of their use and the shopping experience. Furthermore, prudent neutrals place only limited emphasis on Clientele, although they regard Personnel as being very important; but they afford the greatest importance to Price & Promotions thus distinguishing them from other groups. The reluctant casuals similarly score low on Clientele and are relatively low scoring on the importance of Personnel, which reflects generally on their comparative dislike of grocery shopping from both social and functional perspectives.

A further, but extremely important, contribution of this research is the identification of a store image scale comprising a set of factors that specifically reflect the importance in store choice decisions of older shoppers. This scale extends store image research by providing contemporary insights into the specific requirements of older shoppers in a changing retail environment with evolving market conditions. Thus the inclusion of a new factor relating to Clientele as part of a reliable and valid scale broadens the conceptualisation of store image to account for 'other shoppers', which although consistent with previous understanding of the needs of older shoppers (Kang and Ridgway, 1996), may also hold credence for shoppers in general. The work provides greater clarification that generic store image scales may lack validity when applied with specific groups of consumer, and that researchers should be cognisant to the potential need for extension.

5.2 Implications for Retail Practice

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The importance of an expanding older shopper sector for retailers and suppliers in the grocery industry cannot be ignored, and distinguishing variations in customer types provides insights which can be levered for future success. Moreover the combination of store image, demographic and shopping behaviour in the segmentation process facilitates the formulation of appropriate merchandising and retail service strategies. Although in some instances there do not appear to be dramatic differences between segments they are significant in many respects, and therefore provide a platform for differentiating the retail mix where appropriate from an economic cost and return standpoint.

Clearly there are opportunities for independent retailers to exploit explicit differences in store image requirements by formulating a targeted retail positioning that focuses on the specific demands of particular segments (e.g. Merchandise for the affluent utilitarians or Price & Promotions for the prudent neutrals). Yet there is also potential in a broader offer that encompasses the range of expectations held by the two segments that look to fulfill a wider range of needs through their grocery shopping (the all-round demanders and the demanding sociables), with a distinction being made around the greater emphasis on the importance of Services for the former group. Moreover, whilst it appears possible to propose a specific retail offer that accounts for the differing degrees of importance afforded to the store image factors by the reluctant casuals (such as a diminished emphasis on Services), this may not be a viable strategy given the reticence of this group to fully engage with the grocery shopping experience.

Alternatively smaller retailers and producers may pay specific attention to individual segments within the older shopper sector and focus their efforts on the high scoring aspects the older consumers' retail offer generally (Merchandise, Personnel, Store Environment, and Accessibility)

as well as those that clearly distinguish between the needs of particular groups (Price &

Promotions, Clientele, Services, and Accessibility). Further to this there are possibilities for

larger retail multiples to develop an all-encompassing retail strategy that accommodates the needs

of older shoppers generally or a well-considered approach that creates a distinction between their

sub-brands to meet the requirements of the different shopper types.

The degree to which grocery retailers and manufacturers encompass a targeted approach to older

shopper groups is dependent upon the extent to which they can either focus or differentiate within

this sector. Variations in levels of satisfaction across the groups adds a further dimension to the

shaping of the retail offer in the context of different older grocery shopping types.

5.3 Limitations and Future Research

This study has a number of limitations which signpost directions for further investigation. The

generalisability of the findings beyond the UK grocery sector is not possible and further research

of older shoppers in different product and geographical markets is required to validate its

applicability in these settings. Responses elicited in the quantitative study only relate to a single

chosen store which in practice may not be a true reflection of actual shopper behaviour. Indeed

many older shoppers may frequent multiple stores as part of their regular grocery shopping

activities, and this could be regarded as an important part of the social interaction that they seek

offering multiple interactions with staff and other shoppers. Further research of this would give

deeper understanding of how different shoppers' needs are fulfilled in this respect perhaps

through adopting a 'servicescapes' perspective (Bitner, 1992).

Older shoppers may use alternative sources of acquiring produce not explored in this study, such as on-line ordering and home delivery. Research into shopping through internet channels may be timely as its adoption increases, older consumers become more familiar with this mode of shopping, and grocery retailers expand their on-line services. Such insights may broaden and deepen the nature of the typologies that have been developed.

The use of cross-sectional data in a single context does not account for the possibility of older shoppers moving across groups over time as they grow older and their circumstances change, which a longitudinal investigation may identify. Further research could also extend the work by, for example, Carstensen (2006), Labouvie-Vief (2009), and Sudbury and Simcock (2009), which accommodates characteristics of older consumers not considered in this research particularly those of a socio-psychological nature such as attitudes, personality and emotional responses, but could integrate these with store attributes to further profile the existing segments or as a platform for undertaking a different segmentation approach. In addition opportunities for future research exist through utilising the older shopper store image scale to enhance understanding of behaviour in the sector. Within the groups of shopping types relationships between the different store image factors and such outcomes as customer retention, loyalty, as well as satisfaction could be identified, thus offering insights for retailers to improve their performance against these measures. Finally research amongst stores and suppliers into whether and how they address differences in their older shopper segments, and the effectiveness of strategies adopted in this regard offers an alternative avenue of investigation of an increasingly more important sector of contemporary retailing.

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