



An Investigation of Low-Income Consumer-Buying Behaviour in the Personal-Care Industry in South Africa

Simone Starkey

(Student Number: STRSIM013)

Submitted in fulfilment of the requirements for the degree of

Master of Business Science Marketing

In the

Faculty of Commerce

At the

UNIVERSITY OF CAPE TOWN

Supervisor: Dr Joel Chigada

The copyright of this thesis vests in the author. No quotation from it or information derived from it is to be published without full acknowledgement of the source. The thesis is to be used for private study or non-commercial research purposes only.

Published by the University of Cape Town (UCT) in terms of the non-exclusive license granted to UCT by the author.



**SCHOOL OF MANAGEMENT STUDIES
UNIVERSITY OF CAPE TOWN**

BUS5000W

DECLARATION REGARDING PLAGIARISM

By indicating my signature on this page, I agree to the following:

1. I know that using another person's ideas and pretending that they are one's own constitute plagiarism. I am aware of the potential penalties for this misdemeanour.
2. This project is my own work.
3. I have not allowed, and will not allow, anyone to copy this work with the intention of passing it off as their own work.

S.Starkey

03.08.17

Simone Starkey (STRSIM013)

Date

Acknowledgements

The past twenty months have been very challenging: having to balance corporate work life, while at the same time pursuing my Master's degree. I would like to take this opportunity to thank the people that have supported and encouraged me on this journey.

I would like to start by thanking my Supervisor, Dr Joel Chigada, for all the guidance and support throughout this journey. This moment would not have been possible without his help and support.

I would like to thank my husband, Darren, for all the love, motivation and support that he has shown me – from the very beginning of this journey. In addition to my husband, my family – and more specifically my parents – have played a pivotal role in keeping me motivated and focused. For this, I would like to express my utmost appreciation. Thank you to my brother, Randall and his wife Kim, for continuously pushing me to work hard and to keep the end goal in mind at all times. Thank you to my in-laws for believing and supporting me throughout this journey. Thank you to Studdy Buddy for doing such a good job in assisting me with the data-collection process and thank you to the respondents for participating in the study.

Last but not least, I would like to thank God for providing me with the strength and the ability to complete this dissertation. It is through God that I have managed to complete this journey, and for this I am thankful.

ABSTRACT

South African companies are said to be mining the so-called “Black Diamond”, the emerging middle-class segment that is driving economic growth within the country (Mahajan, 2009:9). The focus on the emerging Middle Class in South Africa (SA) has left a knowledge gap on Low-Income consumers – even though they are still the largest consumer group in SA (Connecting with Survivors, 2014). The Unilever “Connecting with Survivors Report” (2014) highlights the fact that 70% of the SA Market earn less than R6000 per month, while together they have a spending power of R300 Billion per annum.

According to Martin (2012:71), 5.8% of Low-Income Consumer Households (HH) spending is prioritised for the purchase of personal care products, while 64.2% of their HH income is prioritised for food and housing expenses. Given the trivial proportion allocated to personal care products, this research has been guided by the problem statement that Low-Income consumers are forced to make trade-offs, when purchasing personal care products, which fall outside their realm of affordability.

The primary objective of this study was to investigate Low-Income consumers’ buying behaviour in the Personal Care Industry in South Africa. The Theory of Buyer Behaviour was used as a theoretical framework to assist in the understanding of Low-Income consumer behaviour in the Personal Care industry. The phenomenological research paradigm was used in this study, utilising interviews to collect the data from respondents in the Western Cape Province.

Inductive reasoning was practised to draw a conclusion on the investigation of Low-Income consumer buying behaviour in the personal care industry in South Africa. The findings from the study indicate that Low-Income consumers do indeed make trade-offs when personal care products fall outside their realm of affordability. The extent to which they do so varies, based on necessity.

This research stands to contribute to the body of knowledge by narrowing the knowledge gap on the Low-Income Consumer market in South Africa with the focus on the Personal Care Industry, thereby allowing marketers to develop and implement effective marketing strategies.

Key Words: Low-Income consumer buying behaviour, Theory of Buyer Behaviour, Personal-care Industry

Table of Contents

1. CHAPTER 1: INTRODUCTION.....	1
1.1 Introduction.....	1
1.2 Definition of terms.....	2
1.3 Theoretical Framework.....	3
1.4 Contextual Setting.....	3
1.4.1 Background of Study.....	3
1.4.2 South African Personal Care Industry.....	5
1.5 Justification for the Study.....	6
1.6 Research Problem.....	6
1.7 Purpose of the Study.....	7
1.8 Research Objectives.....	7
1.8.1 Primary Objective.....	7
1.8.2. Secondary Objectives.....	7
1.9 Research Design and Methodology	7
1.9.1 Research Methodology	8
1.9.2 Sample Frame	8
1.9.3 Data-Collection Instruments	8
1.9.4 Data Analysis and Presentation	8
1.9.5 Ethical Considerations	9
1.10 Scope and Limitations of the study.....	9
1.10.1 Scope	9
1.10.2 Limitations.....	10
1.11 Organisation of the Dissertation	10
1.12 Conclusion	11
2. CHAPTER 2: THEORETICAL FRAMEWORK AND LITERATURE REVIEW.....	12
2.1. Introduction	12
2.2 Theoretical Framework.....	12
2.2.1. An overview of the theoretical framework for the study	13
2.2.2. Components in the Theory of Buyer Behaviour	14
2.2.2.1 Input Variables	14
2.2.2.2 Exogenous Variables	15
2.2.2.3. Hypothetical / Intervening Variables	17

2.2.2.4. Output Variables	20
2.2.3. The importance of the Buyer-Behaviour Framework	21
2.3. Understanding Consumer Behaviour	22
2.3.1 Consumers in the Marketplace	23
2.3.2 Consumers as individuals.....	24
2.3.2.1 Motivation	24
2.3.2.2 Learning	25
2.3.2.3 Perception	26
2.3.2.4 Personality	27
2.3.2.5 Attitudes	28
2.3.3 Consumers as Decision-Makers.....	30
2.3.3.1 Problem Recognition	30
2.3.3.2 Information Search	31
2.3.3.3 Evaluation and selection of alternatives	32
2.3.3.4 Decisions.....	32
2.3.3.5 Post-Purchase evaluation	33
2.3.4 Consumers and Culture	33
2.4 Low-Income Consumers – The Bottom of the Pyramid (BoP).....	35
2.4.1 Low-Income Consumers in the South African Context.....	36
2.5 Conclusion	37
3. CHAPTER 3: THE RESEARCH METHODOLOGY	38
3.1 Introduction	38
3.2 Research Paradigm.....	38
3.2.1 Positivist Paradigm	38
3.2.2 Phenomenological Paradigm	39
3.3 Research Approach	40
3.3.1 Qualitative Approach	40
3.3.2 Quantitative Approach	41
3.3.3 Mixed-Method Approach.....	41
3.3.4 Justification for adopting a qualitative approach	41
3.4 Research Design	42
3.5 Research Strategy	44
3.6 Target Population	44
3.7 Sampling	45

3.7.1 Probability Sampling.....	45
3.7.2 Non-probability Sampling.....	46
3.8 Pilot Study	48
3.9 Data Collection	49
3.10 Trustworthiness of research instrument	49
3.11 Data Analysis	51
3.12 Limitations of study.....	53
3.13 Elimination of Bias.....	53
3.14 Ethical Considerations	53
3.15 Conclusion	54
4. CHAPTER 4: PRESENTATION, INTERPRETATION AND ANALYSIS OF THE FINDINGS	56
4.1 Introduction	56
4.2 Characteristics of Respondents	56
4.3 Thematic Analysis of Data	57
4.3.1 The main factors influencing Low-Income consumer purchase behaviour in the personal-care industry	57
4.3.2 The level of influence of others (family or friends) on the purchase of personal care products	59
4.3.3 The perception of the price of personal-care products	61
4.3.4. The influence of marketing efforts on Low-Income consumers' purchasing behaviour.....	64
4.3.5. Trade-offs Low-Income consumers make when personal-care products fall outside their affordability.....	66
4.4 Conclusion	68
5. CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS	70
5.1 Introduction	70
5.2 Findings from Study:	70
5.2.1 Findings from Literature Review	70
5.2.2 Findings from Primary Study	72
5.2.2.1 Low-Income consumers' buying behaviour of personal care products in South Africa	73
5.2.2.2 The trade-offs made when personal care products fall outside Low-Income consumers' affordability.....	74

5.3 Conclusions	74
5.4 Recommendations	76
5.4.1 Key influences on Low-Income Consumer-buying behaviour	77
5.4.2 Perceptions	77
5.4.3 Marketing Efforts	78
5.4.4 Low-Income consumer trade-offs	79
5.5 Recommendations for further study	79
5.6 Conclusion	79
6. List of References.....	81
7. Appendix.....	92
7.1 Interview Protocol.....	92

CHAPTER 1: INTRODUCTION

1.1 Introduction

This study investigates Low-Income consumer buying behaviour in the Personal-Care industry in South Africa. In investigating Low-Income consumer buying behaviour, the objective of the study is to address the trade-offs that Low-Income consumers have to make, when purchasing personal care products that fall outside their realm of affordability. A number of behavioural influencing issues will be explored, namely: accessibility, the influence of culture, family and friends, quality, perceptions, availability, as well as social class.

Low-Income consumers will be interviewed to gain real insight into their purchasing activities, as well as the drivers of buyer behaviour. The issues highlighted will be analysed by using the Buyer-Behaviour theoretical framework of Loudon and Della Bitta (1993). The findings and recommendations regarding Low-Income consumers' buying behaviour will be highlighted and thereafter, a conclusion to the study will be drawn directly – by addressing the primary objective of the research.

Bottom-of-the Pyramid (BoP) consumers have become increasingly important in recent years in emerging markets, such as South Africa (Barki and Parente, 2010:11). Dutz, Kuznetsov, Lasagabaster and Pilat (2014:62) posit that knowledge of the BoP is now being used to expand the emerging markets. Low-Income consumers in South Africa fall into the Living Standard of Measure (LSM) 1-4 and they have very little registered income. However, Low-Income consumers have an extremely high buying power – due to hidden income (such as spaza shops at home).

The buying power of this segment generates great business potential within the marketplace (Barki and Parente, 2010:11).

Hamilton and Catterall (2005:628) argue that, although great potential exists within this market, the exchange relationship between marketers and Low-Income consumers is skewed in favour of the Marketers. The Unilever Report (2014) supports this argument by highlighting that there is a growing knowledge gap between the marketers and the 'survivors'. Marketers are failing to understand this segment of the market.

This highlights the importance of understanding consumer behaviour, as well as what drives consumers to purchase the products that they do.

Consumer preferences and buying behaviour are constantly changing (Lamb, Hair and McDaniel, 2011:75). Carrington, Neville and Whitwell (2010:139) highlight that consumers do not always make the intended purchase, consequently it is important to understand the gap between what a consumer intends to purchase and the actual buying behaviour of ethically minded consumers.

Sumathi and Saravanavel (2009: 606) concur with Carrington et al. (2010:139) by adding that purchase intentions are not completely reliable, since a consumer's perceived risk strongly influences the decision to postpone, modify or avoid purchasing.

Marketers need to fully understand all those elements that directly or indirectly influence consumer behaviour, in order to effectively strategize on capturing the relevant target market. Consumer behaviour differs across various target markets, thus consumer behaviour should be analysed and applied to the relevant groups of people. One cannot assume that the behaviour of a Low-Income consumer is identical to that of a high-end consumer.

1.2 Definition of terms

Low - Income refers to the amount of money a person earns: in this case, according to SAARF (2014) Low-Income earners have an income bracket ranging from R2 619 – R 3 268 per month.

A Consumer is a person who purchases goods and services for their own personal use (Kramer, 2015:1).

Buying Behaviour is defined as the decision processes and acts of people involved in buying and using products (Lancaster and Reynolds, 2005:56).

The Personal-Care Industry manufactures consumer products used in personal hygiene and for beautification purposes (Euromonitor, 2016).

The Living Standard of Measure (LSM) has been defined by Strydom (2011:105) as the method used to segment the South African population into ten basic groups,

through using an amalgamation of non-personal variables, such as the level of urbanisation or ownership of certain durables.

1.3 Theoretical Framework

A theoretical framework is a basic hypothetical, logical, conceptual structure or description of a complex entity or process, which can be used to develop theory by classifying and organising information to provide a unified cohesive view (Myburgh and Tamaro, 2013: 133). A Theoretical framework has a simple purpose of making research findings meaningful and generalizable. The Theory of Buyer Behaviour will be used as the theoretical framework in this study, which will be addressed in Chapter two. The theory of buyer behaviour was initially developed by Howard and Sheth in 1969. It was later updated and improved by Loudon and Della Bitta in 1993. The Theory of Buyer Behaviour is an analytical cognitive model of consumer behaviour, which provides a framework of key elements that explain the behaviour of consumers and allow for the analysis of purchase scenarios (Bray, 2008:9).

The developmental linkages in the Theory of Buyer behaviour, are critiqued since attitude is only said to influence purchases via intention (Hunt and Pappas, 1972:346). Bray (2008:14) argues that the updated Loudon and Della Bitta model's coherent integration of social, psychological and marketing influences affect the consumers' learning constructs. This has an influence on attitude, which then influences intention, allowing for a holistic understanding, which is more beneficial.

1.4 Contextual Setting

In this section, the contextual setting of the study is discussed by highlighting the background, on which this study is premised.

1.4.1 Background of Study

Consumers are continuously making decisions about what products and services to consume (Cant, Brink and Brijball, 2002: 173). Consumers' preference and buying patterns are constantly changing and, in order to effectively address this constant state of flux, marketers need to have a thorough knowledge and understanding of consumer behaviour (Lamb *et al.*, 2011:75). Blythe (2013:7) supports this view by adding that the consumer should be at the heart of everything a firm does, meaning that an

understanding of why and how people make purchasing decisions is critical when developing marketing plans.

Consumer behaviour has been defined as the activities that people carry out when obtaining, consuming and disposing of products and services (Blythe, 2013:5). Kardes, Cronley and Cline (2008:9) argue that consumer behaviour does not only entail activities associated with the purchasing, use and disposal of goods and services, but it includes a consumer's emotional, mental and behavioural response to goods and their market. Mpinganjira and Dos Santos (2013: 12) opine that consumer behaviour describes a multitude of mental and physical processes associated with consumer decision-making.

Foxhall (2015:16) highlights that consumer behaviour is influenced by a multiplicity of interacting forces. Mpinganjira and Dos Santos (2013: 12) add that it is important to understand the field of consumer behaviour through the contribution of multiple disciplines, thereby providing an opportunity to investigate and explain a particular phenomenon from different viewpoints.

Solomon, Russell-Bennett and Previte (2013:35) support this viewpoint by highlighting that consumer behaviour is interdisciplinary, being composed of different fields that assist the understanding of how people interact in the marketplace. Mpinganjira and Dos Santos (2013: 12) highlight the following theoretical perspectives: economic, psychological, sociological and cultural.

From an economic perspective, consumer behaviour focuses on behaviour from a rational standpoint, assuming that consumers formulate needs and wants in terms of concrete and rational criteria (Mpinganjira and Dos Santos, 2013:12). Solomon, Russell-Bennett and Previte (2013:28) add that the economic perspective takes the approach of the Consumer-Sovereignty model, where the consumer is always right since they make rational and informed choices.

Individual differences in consumer behaviour are accounted for through the incorporation of the psychological perspective, which acknowledge the individual traits such as motivation, attitude and personality (Mpinganjira *et al.*, 2013:13). Szmigin and Piacentini (2014:234) add that the psychological perspective defines personality as the mixture of characteristic patterns of feelings, thoughts, and behaviours that make up an individual's unique character.

The Sociological perspective allows for the understanding of consumer socialisation and their affiliation and association within groups (Mpinganjira *et al.*, 2013:14). Bagozzi, Gurhan-Canli and Priester (2002:225) highlight that the sociological perspective provides a deeper understanding of why consumers buy what they do and how they go about making group decisions concerning consumption. This perspective allows marketers to understand the influence of social pressures on consumer choices, as well as the influence of social behaviour on individual attitudes and personality (Foxall, 2015:19). This is evident in cases where consumers allow the opinions of society to impact their buying decisions.

For example, a consumer may be socially conscious when buying a personal care brand since it is socially frowned upon or a consumer may be more likely to buy a brand that is socially recognised for its benefits.

The Cultural perspective acknowledges the long-term influences on consumer consumption practices and it highlights a deeper understanding of the meaning of products and symbols in a cultural context (Mpinganjira *et al.*, 2013:15). De Mooij (2011: 147) argues that although cultural influences on consumer patterns are less significant than modern lifestyle patterns, in order to understand consumer behaviour across cultures, marketers need to go beyond lifestyle and to distinguish product-value variations.

Okazaki (2012:79) add that advertising messages should be congruent with the values of local consumer culture, in order to persuade consumers to purchase products.

1.4.2 The South African Personal-Care Industry

The South African Personal-Care industry includes commodity products that the population purchases to use generally on a daily basis, such as body lotions, soap, toothpaste etc.

A number of strong global players lead the personal care industry in South Africa, such as L'Oreal, Unilever, Avon and others. Euromonitor (2016) has highlighted that during 2015, these leading players within the market have stagnated and in certain instances, their market share declined – due to strong competition with more economical brands. Consequently, there is consumer price-sensitivity within the market due to economic pressures. Euromonitor (2016) has highlighted the shift in consumer purchasing

towards general purpose body-care products. Strong price competition exists within the market amongst these retailers.

Even though the current economy in South Africa is in a tough space, a grooming trend exists, whereby consumers are increasingly concerned with looking attractive and smelling pleasant (Euromonitor, 2016). This study has been limited to the buying behaviour of Low-Income consumers in South Africa and the current behaviour within this segment of the market will be highlighted in Chapter Four of this study.

1.5 Justification for the Study

This study will contribute to the body of knowledge by narrowing the knowledge gap on the Low-Income consumer market in South Africa with a focus on the Personal Care Industry, allowing Marketers to develop and implement effective marketing strategies. Researchers should be able to conduct further research, based on the findings and recommendations made in this study.

This research contributes to the academic body of knowledge by addressing the issues facing Low-Income consumers, in order to grow the understanding of the lower end of the South African market. This research will also apply marketing theory in a practical sense to further the understanding of the academic literature. Consumer behaviour theories are applied differently, depending on the context. This study will allow for the opportunity to understand Low-Income consumers in the South African context.

From a consumer perspective, this research aims at highlighting the factors contributing to the end products on the shelf, as well as the manner in which consumers are analysed in research. The study will also allow consumers to gain an insight into how buying behaviour is affected, which may have been underlying the psychological barriers to purchase.

South Africa is a country that has many cultures and a diverse society. This research will add value by providing findings that allow society to understand the factors and influences that are currently driving the differences within society. For example, this research gives middle-to-high income consumers the opportunity to gain insights and understanding of the issues facing Low-Income consumers.

1.6 Research Problem

According to Martin (2012:71), 5.8% of Low-Income Consumer Households' (HH) spending is prioritised for the purchase of personal-care products while 64.2% of their HH income is prioritised for food and housing expenses. This dissertation has been directed by the following problem statement:

Given the trivial proportion of 5.8% of Low-Income Consumer HH spending prioritised for personal-care products and the high consumer price-sensitivity within the market, Low-Income consumers are forced to make trade-offs when purchasing personal-care products that fall outside their realm of affordability.

1.7 Purpose of the Study

The purpose of this study is to gain an understanding of Low-Income consumer buying behaviour within the Personal-Care industry in South Africa and to effectively make recommendations regarding marketing strategies.

1.8 The Research Objectives

This section addresses the objectives of this study. These are broken down into primary and secondary objectives.

1.8.1 The Primary Objective

The primary objective of this study is to investigate Low-Income consumers' buying behaviour in the Personal-Care Industry in South Africa.

1.8.2. Secondary Objectives

To address the primary objective, the following sub-objectives have been identified:

- To determine Low-Income consumers' buying behaviour of personal-care products in South Africa;
- To investigate the trade-offs made when personal care products fall outside Low-Income consumers' affordability.

1.9 Research Design and Methodology

In this section, the research methodology will be addressed, highlighting the sample and data-collection methods used for this study.

1.9.1 The Research Methodology

The phenomenological research paradigm has been used for this study. The phenomenological paradigm is alternatively known as the qualitative, or interpretivist-research paradigm (Collis and Hussey, 2003: 53).

The qualitative approach is known as one in which the researcher interacts with what is being researched and s/he is concerned with the understanding of human behaviour from the participants' own frame-of-reference (Creswell, 2003: 18). Zikmund and Babin (2017: 136) posit a well-rounded description of this paradigm by describing it as a philosophical approach to studying human experiences, based on the idea that these experiences are subjective and determined by the context in which the individuals live.

1.9.2 Sample Frame

A sample size of $n=20$ has been pursued in this research. Low-Income Consumers in South Africa fall into LSM 1 – 4 (StatsSA, 2014). Given that this research is qualitative, non-probability sampling was used. Convenience sampling, which is known as a form of non-probability sampling, has been used for this research. Convenience sampling is also known as accidental sampling, whereby the selection is of those respondents, who are easy to get, available and they are willing to respond (Gravetter & Forzano, 2015:147).

This method of sampling was advantageous, since the sample was easy to obtain however, it was limited by having no statistical advantage.

1.9.3 Data-Collection Instruments

The data were collected through an organisation called Study Buddy. The Study Buddy organization assists students to reach the target respondents for their research. The targeted respondents were surveyed through face-to-face interviews, subsequent to granting their consent at the beginning of the interview.

1.9.4 Data Analysis and Presentation

The process of inductive reasoning was used to analyse and draw conclusions on the investigation of Low-Income consumer buying behaviour in the Personal-Care industry in South Africa. Inductive reasoning has been described as a method of analysis, which allows the researcher to draw conclusions, based on the observations (Chiras, 2013:12). Feeny and Heit (2007:1) argue that inductive reasoning resembles

uncertain, probabilistic and approximate reasoning. Borchers (2013:256) concurs with this argument, adding that inductive reasoning is a synthetic process used in moving the particulars to probable conclusions.

The process of inductive reasoning allowed for conclusions and recommendations to be mapped out for the investigation of Low-Income consumer buying behaviour in the personal-care industry in South Africa.

1.9.5 Ethical Considerations

The following ethical considerations have been accounted for and have supported the foundation of this study:

- The UCT research and ethics committee granted permission for this study to proceed;
- The UCT higher degrees committee approval was gained prior to commencing this research;
- Permission from all the respondents was obtained before the research commenced;
- The respondents were not forced to answer any questions; neither were they in any way incentivised to answer any questions;
- This research has not exposed the respondents to any physical or emotional harm.

These ethical considerations will be discussed in detail in Chapter 3 of this dissertation.

1.10 The Scope and Limitations of the study

The scope and limitations of this study will be addressed in this section.

1.10.1 Scope

This study included Low-Income consumers living in the Western Cape who purchase products in the Personal-Care Industry in South Africa.

1.10.2 Limitations

This study was limited to the research methodology used since it was qualitative in nature, which is the phenomenological-research paradigm. Within this paradigm, the

research is not guided by any numerical foundation, thus the analysis and conclusion were drawn through the researcher's interpretation of the analysed data. The sample size of twenty (20) was an additional limitation to this research since it was a small representation of the total population. Given that interviews were used to collect the data, the openness of the participants was, nevertheless, limited since a participant would have been more likely to openly answer questions through a private survey, as opposed to a face-to-face interview.

A limitation also occurred through the interviewer only being able to ask a set number of prepared questions, consequently leaving no room to ask any spontaneous questions.

1.11 Organisation of the dissertation

This dissertation consists of five chapters, namely:

Chapter one is a brief introduction to the dissertation with the purpose of highlighting an overview, as well as guiding the researcher with regard to what is to follow in the coming chapters of this thesis.

Chapter Two details the literature review, as well as the theoretical framework that supports this study. This chapter explores different facets of the literature pertaining to Low-Income consumer behaviour, as well as the details of the Theory of Buyer Behaviour. This chapter has assisted the researcher's understanding of Low-Income consumer buyer behaviour in the Personal-Care Industry in South Africa.

Chapter Three details the research method that has been used for this study. This chapter highlights in detail the research paradigm and design, the research approach and the research strategy, as well as the target population that has been used for this study. This chapter will allow the reader to gain insight into how the research was conducted.

Chapter Four addresses the presentation and interpretation of the collected data, as well as providing a detailed analysis of the research findings. This chapter presents the data collected in the study, as well as providing an interpretation of the data. The data were analysed thematically by using five themes, which have been identified, in order to present the analysis in a structured manner.

Chapter Five will draw the conclusions and recommendations to the study, based on the findings and analysis highlighted in Chapter Four. The conclusions have been aligned to the research objectives highlighted in Chapter One. Some recommendations have been suggested, in order to effectively contribute to the body of knowledge on Low-Income consumers in South Africa. The recommendations should allow marketers to effectively tailor their marketing strategies to target Low-Income consumers.

1.12 Conclusion

In conclusion, knowledge of consumer behaviour is critical for influencing decision-making, not only about what products to purchase, but also in the broader environment. An understanding of how consumers think, feel, reason and select between the different alternatives should enable organisations to improve and develop effective Marketing Strategies. Different perspectives need to be considered when attempting to understand consumer behaviour, given that South Africa is a country that has diverse cultures. These impact the way in which consumers behave.

Major corporate players in the Personal-Care industry in South Africa have been stagnating due to the competitiveness in the industry. South Africa is experiencing rising economic pressures, which have impacted consumer-purchasing behaviour due to the heightened price sensitivity. This highlights the need for organizations and marketers to constantly assess the situation, to re-evaluate the targeted consumer-buying behaviour, and to tailor their marketing strategies accordingly.

An understanding of the Buyer-Behaviour framework would allow marketers and organizations to effectively analyse the different purchasing scenarios – in order to gain insight into consumer-buying behavioural changes. The next chapter will take the reader through the literature review and theoretical framework that will be used to guide the thinking and analysis of findings in this study.

CHAPTER 2: THE THEORETICAL FRAMEWORK AND LITERATURE REVIEW

2.1. Introduction

This chapter will commence by addressing the Theory of Buyer Behaviour, which will be used as the theoretical framework for this study. This framework will enable the analysis of a wide range of Low-Income consumer-purchasing scenarios, while detailing each component, to allow for a clear understanding of the framework. Once the theoretical framework is addressed, an in-depth review of the literature will be conducted.

The literature review will firstly address the meaning of consumer behaviour, followed by an in-depth review of the wheel of consumer behaviour, which will be used to cement the understanding of consumer behaviour by exploring behaviour, with the consideration of all the micro- and macro-factors. The chapter then explores Low-Income consumer behaviour from the bottom of the pyramid perspective. Given that Low-Income consumer behaviour in South Africa may vary from the bottom-of-the pyramid perspective. The chapter then explores Low-Income consumers in the South African context.

2.2 Theoretical Framework

The Theory of Buyer Behaviour will be used as the theoretical framework in this study, which will be addressed in this section of this chapter. The theory of buyer behaviour was initially developed by Howard and Sheth in 1969. It was later updated and improved by Loudon and Della Bitta in 1993.

Barker (2014:95) highlights that economists were the first to construct a theory of buyer behaviour, stating that buying decisions are the consequence of rational, conscious economic calculations of satisfaction and utility of any given purchase decision. Bray (2008:9) argues that the theory of buyer behaviour is an analytical cognitive model of consumer behaviour, which provides a framework of the key elements that are said to explain the behaviour of consumers and it allows for the analysis of a wide range of purchasing scenarios.

The section starts by discussing an overview of the framework, to highlight how the framework works, as well as how it is beneficial to the study. The chapter then explores each component of the model individually, to ensure a firm understanding of the framework, in order to successfully achieve the primary objective of the study.

2.2.1. An overview of the theoretical framework for the study

The theory of buyer behaviour can be viewed in its compressed form, as one which provides an overview of the framework – without highlighting the variables and constructs directly influencing each component. Figure 2.1 below depicts the major components that comprise the Theory of Buyer Behaviour.

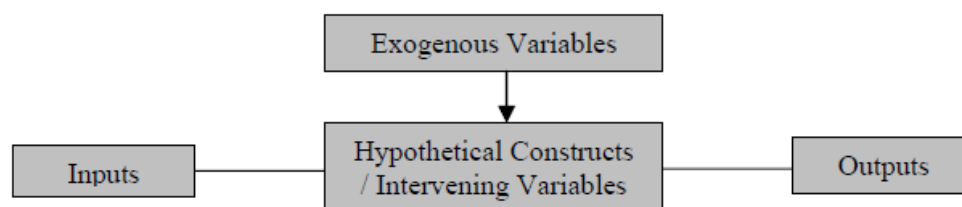


Figure 2.1: Theory of Buyer Behaviour

Source: Loudon and Della Bitta (1993)

In Figure 2.1, the input variables are the environmental stimuli, to which the consumer is subjected and they are communicated from various sources (Bray, 2008:11). Exogenous variables highlight the external variables that influence decisions; however, these variables are dependent on the individual buyer (Loudon and Della Bitta, 1993:256).

The two variables mentioned above influence the hypothetical constructs/intervening variables, which influence the buyers' output/decision. Hypothetical constructs can be classified in two categories, namely: perceptual constructs and learning constructs. The perceptual constructs include: sensitivity to information, perceptual bias and the search for information. These perceptual constructs control, filter and process the stimuli received (inputs and exogenous variables).

As depicted in Figure 2.2 below, the Theory of Buyer Behaviour mainly focuses on those learning constructs, which influence the extent to which consumers consider

purchases and seek information. Outputs are the buyers' response to the named variables.

2.2.2. Components in the Theory of Buyer Behaviour

The theory of buyer behaviour is further broken down into sub-components. These linkages influence the final buying decision. Figure 2.2 below illustrates the link between the different components of the Theory of Buyer Behaviour. This model assists in understanding why consumers make the purchases that they do. Each component will now be explored in detail, to further assist the understanding of the theoretical framework.

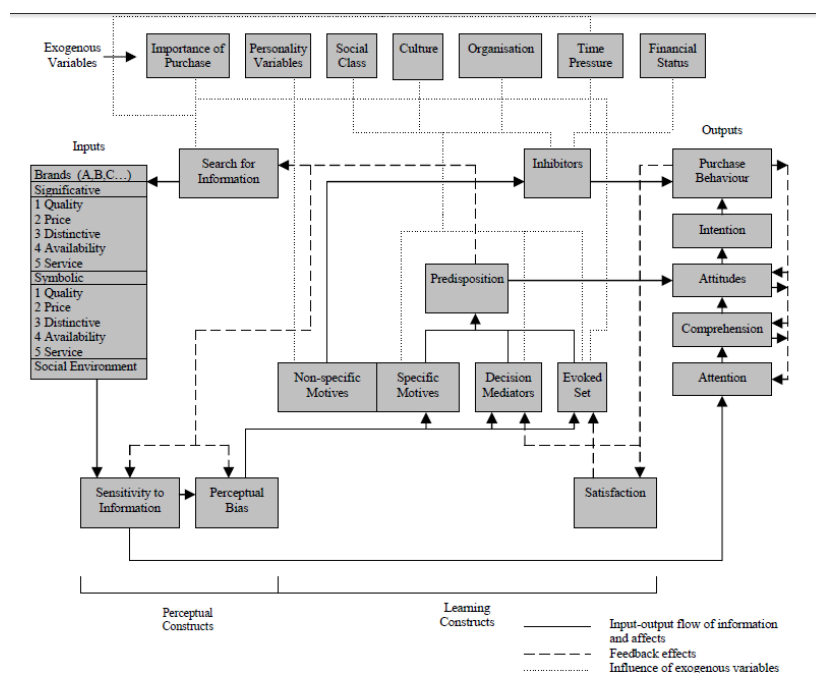


Figure 2.2: Theory of Buyer Behaviour

Source: Loudon and Della Bitta (1993)

2.2.2.1 Input Variables

Inputs are stimuli variables that the consumers receive from the market. They inform and influence the consumers. Stokes and Lomax (2008: 102) add that inputs stimulate the demand for specific products. Panda (2007:190) highlights the fact that the consumer receives the stimuli through two routes, namely: marketing efforts and the

social environment. Marketing efforts are controllable from a business point-of-view, however they are uncontrollable from a consumer's point-of-view (Panda, 2007:190).

The marketing efforts include: brand, price, quality and distribution, as well as service. Stokes and Lomax (2008: 104) further highlight the fact that the social environmental stimuli have a powerful influence on the habits and decisions of consumers. It includes cultural influences, as well as family-reference groups. The social environment is controllable from a consumer's point-of-view, however it is uncontrollable from a business point-of-view.

The study conducted by Oosthuizen (2007:8) reveals that poor South African households are highly affected and constrained by price increases since large shares of their income are prioritised for necessities, such as food. Poor households are less likely to be able to shift expenditure towards low-quality products at the time of price inflation as they are probably already consuming low-quality products (Oosthuizen, 2007: 8).

Research conducted by Deloitte (2014:20) argues that despite low income levels, consumers attach more importance to quality than to price. The quality of a product has been ranked higher than its value in terms of money, across the African continent (Deloitte, 2014:20). This research will explore this argument by investigating the trade-offs that Low-Income consumers would have to make if purchases fall outside their affordability.

2.2.2.2 Exogenous Variables

Exogenous variables are influences on the hypothetical/intervening variables, which provide for any changes in inter-personal stimuli (Robertson, 2011: 288). Crouch and Housden (2003:278) describe exogenous variables as being outside those factors that affect the consumer decision-making process. These variables are said to be more influential than input variables. Exogenous variables are as follows:

(a) Importance of Purchase

The importance of a purchase stems from the consumer's need or want for a particular product (Crouch and Housden, 2003:278). Kotler and Keller (2012: 204) maintain that a buyer's recognition of a problem can drive the need to purchase it. The extent to which the buyer recognizes the problem or need will determine the level of importance

of the purchase. It has been argued that – even though the importance to purchase may be high – constraining factors, such as price – may restrain a buyer from successfully purchasing a product (Oosthuizen, 2007: 7). It is highly pertinent that marketers understand the need states within the market to ensure that the initial reason to purchase is considered, when looking to offer and market products, according to specific consumer target markets.

(b) Personality

Kumar (2008: 118) describes personality as the inner set of characteristics that enables people to decide how they respond to the environment. Gunter and Furnham (2014:40) highlight that personality is more deep-rooted than lifestyle as it reflects consistent, enduring patterns of behaviour. The theory of buyer behaviour indicates that personality variables influence the consumer's non-specific motive. This, in turn, inputs into consumer inhibitors, which would affect the purchase behaviour output (Loudon and Della Bitta: 1993).

(c) Social Class

Social class stems from variations abstracted from the lifestyle, which mirrors income, occupation, education and area of residence. People in different social strata view the world differently, also they behave and consume differently (Meyers and Gutman, 2011:43). Sokolowski (2011: 4) adds that social class often determines brand preference and product choice. It is important to understand that the same product can be purchased through different channels of distribution – and by members of different social classes. Because of the nature of South Africa's history, Low-Income consumers are highly constrained by the distribution channel and they behave very differently from middle-to-high income consumers.

Social class influences consumers' specific motives, as well as the evoked set (highlighted in figure 2.2), which inputs into consumer predisposition that ultimately affects the consumer's attitude towards a purchase (Loudon and Della Bitta: 1993).

(d) Culture

Culture is a mixture of values, learned beliefs and customs that direct consumer behaviour in a specific society (Kumar, 2008:253). O'Dougherty, Haynes, Venter-Davies and O'Connor (2007:39) add that culture is the most basic influencer of

people's wants and buying behaviours and these tend to change, as things evolve. The theory of buyer behaviour highlights the truth that culture can have a number of influences on purchase behaviour, namely: it may influence a consumer's inhibitors, which affect the output of purchase, it may also influence the evoked set, which influences the consumer's information search and lastly, culture may influence specific motives and evoked sets that are an input to a consumer's predisposition and this determines their attitude towards the purchase (Loudon and Della Bitta: 1993).

South Africa has many different cultures and sub-cultures and these all influence consumers' purchasing behaviour. It is imperative for marketers to understand and consider the different cultures, when offering products to the market, due to culture having a number of possible influences on the consumer's purchase behaviour.

(e) Time Pressure and Financial Status

Time pressure and financial status directly influence the consumer's buying behaviour – as a possible inhibitor to purchasing. A study conducted by Oosthuizen (2007:8) shows that poor South African households are in constrained financial positions, indicating that this would most likely be an inhibitor to purchase, when Low-Income consumers are faced with purchase decisions. Further to this, Low-Income consumers experience time pressures due to using public modes of transport to commute to retailers to make purchases and often cannot afford to travel several times to make multiple purchases.

The above-mentioned exogenous variables influence the hypothetical constructs in the model highlighted by Loudon and Della Bitta (1993). This affects the way in which consumers' learning constructs are formed, affecting the output of buyers' behaviour.

2.2.2.3. Hypothetical / Intervening Variables

Lantos (2011: 315) states that intervening variables are a consumer's characteristics and psychological influences, which intervene between stimuli and responses. Because we cannot directly see psychological variables, these intervening variables are also known as hypothetical constructs. They represent a number of intervening variables. Hypothetical constructs are not physical entities, rather they are theoretical, unobservable, postulated states, conditions or processes, which are also known as latent variables (Sumathi and Saravanavel, 2009: 619).

For example, we cannot look into an individual's mind to find out his/her knowledge of a product, we must deduce what the individual has learnt by observing his/her actions.

Sumathi and Saravanavel (2009: 620) posit that hypothetical constructs are categorised into two groups, namely: Perceptual Constructs and Learning Constructs. Perceptual constructs deal with the processing of information and they are made up of various constructs, as indicated in Figure 2.2 above (Sumathi and Saravanavel, 2009: 620).

Sensitivity to information is the extent to which the buyer regulates the stimulus information flow. *Perceptual Bias* is the buyer's ability to distort, or to alter information, based on personal opinions. *The search for information* is where the buyer actively seeks information about different brands or brand characteristics.

Learning constructs deal with the buyer's formulation of concepts (Sumathi and Saravanavel, 2009: 620). Bray (2008: 12) highlights the fact that there are six learning constructs that influence a consumer's decision to purchase, namely:

(a) Motive

Motive describes the goals that are urging an action. Prasad (2009: 235) posits that motive may be a strong desire, instinct, feeling or emotion that drives a buyer to make the decision to purchase. Gerber and Bothma (2008: 19) add that motive convinces people to participate in specific actions. For example: An individual who has extremely dry skin, purchases a tub of lotion, seeking relief from the feeling of dry skin. Having extremely dry skin was the motive that drove the purchase of body lotion. As highlighted by Loudon and Della Bitta (1993) in Figure 2.2, motives can be non-specific and that this is an input to possible inhibiting of purchase. Motive can also be specific, which is an input variable into a buyer's predisposition, which frames the attitude towards the purchase.

(b) Evoked Set

An evoked set is a consumer's ability to assess consumption choices that are under consideration to satisfy the goal (Bray, 2008:12). Chandrasekar (2010:93) adds that an evoked set is the limited group of problem solutions (brands), which depend solely on the consumer's ability to recall alternatives from memory. Pike (2008:213) argues that the evoked set comprises only those brands that consumers would consider in

their next purchase decision. For example, an individual is placed with the decision of purchasing a bonus size (750ml) body lotion, which is on a special across all the brands. The individual's top options are between Dove, Nivea and Vaseline – This set of brands, after careful consideration, is known as the evoked set. As highlighted by Loudon and Della Bitta (1993) in Figure 2.2, the evoked set influences the buyer's information search and it is an input into the predisposition that forms the attitude towards the purchase.

(c) Decision Mediators

Decision mediators are the consumer's mental rules for assessing purchasing alternatives (Bray, 2008:12). Lantos (2011: 80) highlights the fact that three mediating variables exist when consumers are faced with purchasing decisions, namely: product, consumer and purchase situation. Product variables are the consumers' cognitive and emotional states that reflect how they feel about a product (excited, interested or worried). Lantos (2011:80) brings to the attention that involvement with products is not the same as the importance of products. For example, the involvement with buying furniture is high, when compared with the involvement of buying a spaghetti mop.

As highlighted by Loudon and Della Bitta (1993) in Figure 2.2, decision mediators are a direct input into the buyer's predisposition. They form the attitude towards the purchase.

(d) Predisposition

Predisposition is the preference for brands in the evoked set, expressed as an attitude towards them (Bray, 2008: 12). Schiffman, O'Cass, Paladino and Carlson (2014: 246) add that predisposition is formed as a result of an individual's direct experience, opinions from other people's experiences, as well as the influence of media advertising. This is described as a learned attitude that would directly affect the purchase behaviour on buyers. For example, if an individual's family member speaks well of a product this would create a certain attitude towards that product before the individual makes the purchase (the purchase may be more desirable due to the individuals attitude towards it). As highlighted by Loudon and Della Bitta (1993) in Figure 2.2, predisposition provides feedback for the information search. It also directly shapes the attitude towards a purchase.

(e) Inhibitors

Inhibitors are the environmental forces, such as limited resources, that constrain a purchase. This could be financial constraints in the context of Low-Income consumers (Bray, 2008: 12). Palmer (2012: 137) simplifies this description by simply stating that inhibitors are factors that prevent individuals from purchasing a specific product (price, ease of access etc.). For example, in the context of Low-Income consumers in South Africa, products such as clothing sold at Mr Price, are not easy to access since the individual's need at times to take more than one taxi to get to a shopping mall. As highlighted by Loudon and Della Bitta (1993) in Figure 2.2, inhibitors directly affect the decision to purchase a product.

(f) Satisfaction

Satisfaction is the last learning construct. It is a feedback mechanism from post-purchase that informs future purchase decisions (Bray, 2008: 12). Irene (2014: 94) describes satisfaction as a consumer's fulfilment of judgement, focused on a product or service evaluated for repeat purchases. Irene (2014: 94) further highlights that a positive relationship exists between consumer satisfaction, the quality of a product, or service and loyalty. For example, an individual who has purchased a motor vehicle is satisfied with the quality of the drive, as well as the service at the dealership, is most likely to purchase that branded car at the same dealership for his next purchase.

As highlighted by Loudon and Della Bitta (1993) in Figure 2.2, satisfaction is affected by the output of previous experiences and it feeds directly into a consumer's evoked set.

All the hypothetical constructs/intervening variables need to be considered, in order to gain a holistic understand of buyer behaviour, as highlighted in the Loudon and Della Bitta (1993) Buyer-Behaviour model in Figure 2.2.

2.2.2.4. Output Variables

Input variables, exogenous variables, as well as the hypothetical constructs/intervening variables all indirectly affect or influence the output of buyer behaviour.

Outputs are buyer's observable responses to stimuli inputs (Sumathi and Saravanel, 2009:620).

There are five observable outputs that need to be understood, in order to successfully observe buyer behaviour. Attention is the buyer's magnitude of information intake, which stems from the buyers sensitivity of information that determines how a buyer would comprehend the possible purchase (Sumathi and Saravanel, 2009:620). The manner in which the buyer agrees with information pertaining to the brands, would inform the buyer's attitude towards the purchase thereof. Schiffman *et al.* (2014: 246) add that the buyer's attitude is the evaluation of the brand's potential to satisfy his or her motives, which is directly informed by the individual's predisposition and this, in turn, is influenced by a number of exogenous and hypothetical constructs highlighted in the above literature.

The buyer's attitude towards the purchase can either negatively or positively inform the individual's intention to purchase the product. O'Shaughnessy (2013:210) argues that even though the intention to purchase is present, the individual may not always successfully purchase the product. For example, a Low-Income consumer may go to a store with the intention of purchasing Dove body lotion, however due to price inflation – the consumer might be forced to make trade-offs, which might steer him, or her, away from the purchase. The desired buyer behaviour, as highlighted by Sumathi and Saravanel (2009:620) is for the individual to purchase the product, which best mirrors the buyer's predisposition to buy, when modified by any inhibitors.

Robertson (2011: 288) emphasizes that it is important to understand that output variables act as feedback mechanisms, which would affect future or repeat purchases. As highlighted in Figure 2.2, purchase behaviour feeds back into satisfaction, which is then stored in an individuals evoked set for future purchase considerations (Loudon and Della Bitta, 1993).

2.2.3. The importance of the Buyer-Behaviour Framework

The developmental linkages in the Theory of Buyer behaviour, initially developed by Howard and Sheth in 1969, is critiqued since attitude is only said to influence purchases via intention (Hunt and Pappas, 1972:346). Bray (2008:14) highlights the fact that Loudon and Della Bitta's updated model's coherent integration of social, psychological and marketing influences affect consumers' learning constructs and this

has an influence on attitude, which then influences the intention. The framework highlighted by Loudon and Della Bitta (1993) gives the researcher an opportunity to gain a holistic understanding of buyer behaviour.

The Theory of Buyer Behaviour is best suited for this research since all the different constructs within this model affect the consumer's buying behaviour in some way and this would allow for a holistic understanding of buyer behaviour, as well as the achievement of the primary objective of the study, which is to investigate the buying behaviour of Low-Income consumers in the personal care industry in South Africa.

2.3. Understanding Consumer Behaviour

Noel (2009:12) defines consumer behaviour as the examination of how individuals acquire, use and dispose of goods and services. Schiffman *et al.* (2014:4) adds that consumer behaviour centred around how individuals or households make decisions to spend their available resources on consumption-related items. Ferrell, Niininen, Lucas, Schembri and Pride (2014:121) share the same view, however these authors highlight the fact that consumer behaviour does not include consumers who are buying and consuming products for business reasons.

Taloo (2008:199) maintains that consumer behaviour is dynamic and it is for this reason that marketers try to monitor and understand it – to enable them to make effective decisions regarding product, price and promotion. Ferrell *et al.* (2014:121) add that marketers strive to gain an understanding of consumer behaviour for four main reasons, namely: to assist companies' success by consumers responding to their marketing strategy, in order to deliver better options than competitors, to create a successful marketing mix that satisfies customers' needs and lastly, to gain an understanding of the factors that affect consumers' behaviour, in order to tailor the marketing strategy to the targeted consumer.

Williams (2012:15) adds that consumer behaviour needs to be understood within the context of human interaction. Williams (2012:15) further posits that when attempting to understand consumer behaviour, the following assumptions need to be considered: Firstly, cause and effect cannot be separated as there is no single objective reality, on which everyone can agree; secondly, reality is an individual's subjective experience and lastly, people are not simply rational decision-makers (this view takes no account of emotion). It is pertinent that marketers have a full round understanding of targeted

consumer behaviour prior to making any decisions around strategy because consumer behaviour is dynamic and it is for ever changing. Consumer research should be conducted regularly, in order to ensure that insights and understanding remain relevant to the targeted consumer.

The wheel of consumer behaviour, as shown in Figure 2.3 can be used to cement one's understanding of consumer behaviour. The wheel starts by exploring the micro-to macro-factors of consumer behaviour. It consists of four stages: Firstly, understanding the consumer in the marketplace; then looking at consumers as individuals; thirdly, looking at how consumers make decisions via the consumer decision-making process and lastly looking at consumers and their culture, which is a vital factor in a diverse market like that in that in South Africa.



Figure 2.3: The wheel of consumer behaviour

Source: Solomon, Russell-Bennett and Previte (2013:34)

2.3.1 Consumers in the Marketplace

Consumers are often thought of as people who identify a need or desire, make a purchase and thereafter, dispose of the product (Solomon, Russell-Bennett and Previte, 2013:4). Schiffman and Kanuk (2000:4) highlight that there are two categories of consumers: personal consumers and organisational consumers. Personal consumers buy goods and services for their private use, whereas Organisational consumers buy goods and services, in order to run their organisations (Schiffman and Kanuk, 2000:4). Prakash (2007:64) argues that the person who buys a product is not always the end-user of that product, highlighting that an individual may buy a product

for somebody else to use or consume. Solomon, Russell-Bennett and Previte (2013:4) add that consumers can also take the form of groups. For the purpose of this research, the focus will be on the Personal consumers who buy products for their final use by individuals.

Consumers have three roles in the consumption process in the marketplace, namely: selecting a product, buying it and consuming it (Cant, Brink & Brijball, 2002: 3). When selecting a product, the consumer is seeking to satisfy his/her own needs and desires. When deciding to buy the product, the consumer subconsciously goes through a decision-making process. Lantos (2011:4) highlights the fact that understanding what needs drive consumers' decision-making process, marketers would be able to influence behaviour.

Lastly, when products are consumed, product satisfaction will determine the possibility of re-purchase (Cant, Brink & Brijball, 2002: 4).

Given that consumers are very diverse, the process of market segmentation should utilised to effectively reach the target markets. Market-segmentation groups consumers who are similar in one or more ways, to allow for the creation of marketing strategies that appeal to one or more groups (Solomon, Russell-Bennett and Previte, 2013:6). O'Dougherty *et al.* (2007:5) add that before marketers can segment the market, they need to know how the market is made up, meaning that they have to analyse the market. Analysing the market would allow for a rounded understanding of specific consumers and their behaviour.

All the highlighted segments make up the scope of consumers. For example: consumers shopping for personal-care items buy body lotions, face creams and soap bars. This would be the scope of the segments' buying habits within the personal-care industry.

2.3.2 Consumers as individuals

When marketers focus on consumers as individuals, the intention is to gain a better understanding of consumer psychology, which highlights the influences of individual consumption-related behaviour (Schiffman & Kanuk, 2000:61). The individual factors that affect consumer behaviour are, namely; Motivation, Learning, Perception, Personality and attitudes.

2.3.2.1 Motivation: Noel (2009:89) describes the inner state of arousal that drive people to behave the way they do. It occurs when a need is aroused within a consumer that needs to be satisfied. Lamb *et al.* (2011:89) support this description by highlighting that individuals buy products to satisfy some kind of need, which becomes a motive, when they are aroused sufficiently. A consumer is driven by motives to participate in some buying action, in order to satisfy a specific need.

For example, an individual that has dry skin in winter feels uncomfortable and thus, has the need for a product that will moisturize the skin. The motive behind the consumer buying moisturizing lotion is due to having dry skin that makes them feel uncomfortable.

Mpinganjira *et al.* (2013:45) highlights that there are a number of motives that drive buying action to satisfy a specific need, namely: individual differences, rational and emotional motives, intrinsic and extrinsic motives, conscious and unconscious motives, situational impact on motives and urgency motives. Wright (2006:213) defines a motive as a consumer's reason to purchase, which can be broken down into three categories, namely: rational, emotional and instinctive.

Rational motives are rational reasons for the purchase, meaning that the decision can be defended by reasoning or a logical argument. For example, a consumer will buy an intensive repair body lotion due to having dry skin and s/he would be seeking a lotion that provides twenty-four hour moisture for the skin. Emotional motives are the feelings that drive the purchase of a good or service. For example: Kate bought a more expensive brand of lotion this month since last month she was jealous that Nadi was using a more popular brand.

Instinctive motivation is acting/purchasing, without really being aware of what is being done, until the instinctive behaviour is satisfied, for example, Nadi purchases 4 different body lotions – without realising that she does not need all three, however the addiction, or the love for body lotion has triggered an instinctive purchase behaviour.

Marketers need to understand the motives behind consumers' purchasing, in order to effectively lead their marketing to different target segments.

2.3.2.2 Learning

Lamb *et al.* (2011:91) describe learning as being the process that creates changes in behaviour through experience and practice. Roffey (2011:3) adds that learning leads to a change in behaviour, when an individual adapts to what was learnt or s/he solves a problem based on previous experience. Learning can be intentional, or accidental. Schiffman *et al.* (2013: 200) add that intentional learning is as a result of searching and processing information. Accidental learning is when an individual learns of a product or service through little effort, or without the intention to learn. For example, Nadi researches on the internet for a face cream that will help with blemishes, which is known as intentional learning. Kate walks into a store to find a face cream, when a lady standing in the aisle tells Kate that there is a new product out that helps to get rid of blemishes. This is accidental learning as Kate did not have the intention of seeking information on the mentioned products.

Schiffman and Kanuk (2000:194) highlight that there are four elements that contribute to understanding learning, namely: Motivation, cues, response and reinforcement. Motivation acts as a spur to learning since the consumers look for information regarding products (that is the price of a product), where a need has arisen (Joubert, 2010:65). Schiffman and Kanuk (2000:161) add that if motives assist to stimulate learning, then cues are the stimuli that give direction to these motives. Marketers need to be aware not to provide cues that upset consumers' expectations. How consumers react to a drive or cue constitutes their response.

Schiffman and Kanuk (2000:162) highlight that a response is not tied to a need or motive; a need or motive may spark a variety of responses. Learning occurs when responses are not overt. Reinforcement increases the likelihood that a response will occur again in the future, as a result of specific cues or stimuli (Schiffman & Kanuk, 2000:162). If marketers are able to provide the correct insights to consumers and they evoke the right response, reinforcement would lead to repeat purchases. For example, Nivea advertises moisturiser as "the beauty classic that provides intensive moisture for every skin type". This would evoke the individual with dry skin to buy this product.

2.3.2.3 Perception

Pride and Ferrell (2014:152) describe perception as a process of selecting, organising and interpreting information inputs to produce meaning. Tyagi and Kumar (2004:51)

support this by highlighting that the process of perception starts with the consumer being exposed to a stimulus, which could be visual, auditory, smell, taste or touch. The stimulus needs to be at an intention to be noticed and for the consumer to pay attention to it. The stimulus is then fitted into the consumer's schema of knowledge and stored in the memory, to be retrieved when needed to assist in purchasing decisions. For example: A consumer who has been buying a certain brand of soap for five years walks down a store aisle, where a lady is promoting new liquid body wash. The consumer smells the product and associates it with her favourite brand that she has been buying for five years. This consumer gains the perception that the liquid soap is of good quality due to the relatable stimuli of the smell of the soap.

Kumar (2008: 72) concurs with the above authors, however he simplifies the meaning of perception for further understanding, by stating that perception is the meaning individuals add to the information they receive through their sensory organs. The incoming stimuli interact with the stored information in the individual's memory – to give rise to a perception. Perceptions guide decisions, thus the consumer perceptions of a brand should be of the utmost importance to marketers, in order to effectively influence purchasing behaviour.

2.3.2.4 Personality

Personality is a person's distinguishing psychological characteristics that result in relatively consistent and enduring responses to his or her environment (Tyagi and Kumar, 2004:47). Mpinganjira *et al.* (2013:119) support this by highlighting that personality has two fundamental characteristics, namely: it is consistent and enduring and it reflects individual similarities and differences. Schiffman and Kanuk (2000:118) argue that although personality tends to be consistent and enduring, it may change instantaneously or gradually – in response to major life events.

Linehan (2008: 116) highlights that there are three research approaches to understanding consumer personality, namely: Psychoanalytic approaches, the Social-psychological theory and behavioural approaches. These approaches have been developed, in order to understand "what makes each of us who we are" and "why people behave the way they do." It is important that marketers take the relevant approach when attempting to understand the targeted consumer's personality, in order to effectively impact a suitable strategy.

Psychoanalytic approaches are theories that posit that personality arises from a set of dynamic, unconscious internal struggles within the mind. The centre stone of psychoanalytic theory is Freud's theory of personality that was built on the premise that unconscious needs or drivers are the heart of human motivation and personality. Wright (2006:256) added that researchers that use the Freud's theory believe that consumer drives are largely unconscious and that consumers are not aware of the true reasons for their buying habits.

The second psychoanalytic approach highlighted by Linehan (2008: 119) is known as the Trait Theory, which proposes that personality is made up of characteristics that describe and differentiate consumers. Personality is measured on specific traits found to be present across different consumers. Kardes, Cronley and Cline (2010: 163) argue that although traits are consumers' tendencies to respond in a certain way in similar situations, traits vary from person to person and traits may shift within individuals.

This highlights the importance of understanding that personality traits should not be the assumption, on the basis of which, marketers make product decisions. The social-psychological theory focuses on social, rather than biological explanations of personality. This approach differs from the psychoanalytical approach in two ways; firstly, it considers social variables as opposed to personality determinants; while secondly, behavioural motivation is directed to meet the social ends (Gunter & Furnham, 2014: 44).

The last approach to personality, highlighted by Linehan (2008:124) is known as the behavioural approach. The behavioural approach posits that the differences in personality are a function of how consumers have been rewarded or punished in the past. Consumers are more likely to engage in behaviours for which they have received positive reinforcement as this increases the likelihood that a specific result will occur in the future, as a result of particular stimuli.

There is a strong correlation between certain personality types and product or brand choices, it is thus important that marketers understand the different personality types, for which the products are marketed.

2.3.2.5 Attitudes

An attitude is an individual's enduring evaluation of feeling about and behavioural tendencies towards an object or idea (Pride & Ferrell, 2014:156). Schiffman and Kanuk (2000:224) highlight that consumer attitudes can be formed and changed as attitudes are learnt. The same factors influencing the formation of attitudes can be used to influence a change in attitude. Personal experiences, ideas and experiences of friends and family, exposure to mass media and consumer personality are the factors that influence the formation or changes in consumers' attitudes.

Blythe (2013:7) adds to the argument by highlighting that basic consumer attitudes (formed of thought, emotion and intended behaviour) are influenced by personal and environmental factors, to produce the actual behaviour. Marketers are able to influence the process at numerous points. They can influence thoughts by providing the correct information at the right time. They can influence emotion by appealing to imagery and communication and they can influence behaviour by suitable environmental stimuli (Blythe, 2013:7).

Lantos (2011:4) supports this argument by highlighting that consumers have different needs (Utilitarian Needs and Hedonic Needs). By understanding what needs drive consumers' decision-making, marketers should be able to influence behaviour.

Kumar (2008: 181) highlights that there are three components in attitudes, namely: cognitive, affective and conative components. Cognitive aspects are linked to the consumer's beliefs and knowledge about a brand's features and benefits. For example: a consumer that is an animal lover, may believe that all the ingredients used in a particular body lotion are natural and that the lotion has not been tested on animals. The beliefs of this consumer may affect the decision to purchase a particular product. It is essential that marketers research consumer beliefs about their products – before planning a communication campaign since consumers' beliefs may negatively impact successful purchase behaviour. Affective components entail how a consumer feels about the brand/ product or service. This is also known as the consumers' emotional association with the brand (it may be bad or good). The emotional aspect of attitude is critical, as it projects the way a consumer feels about a product or service. Companies sometimes tend to use celebrities to endorse their products or services, as opposed to blatantly calling out the specific benefits of products or services. Kumar

(2008:181) posits that this type of inducement, backed by good products, creates brand loyalty.

The final component of attitude is the conative aspect, which is the part of attitude that motivates the buyer to buy a product or service. It is important that a positive impact is made through the cognitive and affective components, in order to ensure success at the final point of purchase. The three components are inter-linked. Furthermore, it is vital that marketers pay attention to each component before running any promotional and communication campaigns.

2.3.3 Consumers as Decision-Makers

Looking at consumers as decision-makers, explores the ways in which consumers use the information they have acquired to make decisions about consumption activities (Solomon, Russell-Bennett & Previte, 2013:34). Cant, Brink and Brijball (2006:195) have highlighted a five-stage decision-making process that can be used to understand how consumers make decisions. Figure 2.4 highlights the consumer decision-making process, which starts with the consumer recognising that a problem exists and thereafter, s/he searches for information to try to solve the problem. The consumer then evaluates whether the information, which could be in the form of a product or service matches the need. And, if not, an alternative is selected.

Once a selection has been made, the decision to purchase is then made. Once the product or service has been purchased, the consumer then evaluates whether the product or service meets their expectations (Cant, Brink & Brijball, 2006:195).

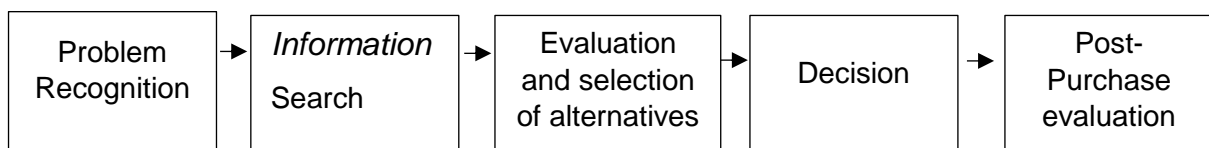


Figure 2.4: The Five Stages of the Consumer-Decision Process

Source: Cant, Brink and Brijball (2006:195)

2.3.3.1 Problem Recognition

The problem recognition refers to the fact that a consumer has developed a need for a specific product or service and the degree to which the need can be problematic (Mpinganjira *et al.*, 2013:341). Lamb *et al.* (2011:77) add that this starts with realising that an unfulfilled need exists, thereafter the problem recognition occurs, when

consumers are faced with a discrepancy between an actual state (“I don’t have”) and a desired state (“what I want”).

Lantos (2011:5) identifies that cognitive/rational decision-making is driven by utilitarian needs, which are a consumer’s functional needs. Utilitarian consumers engage in reasoned problem-solving to satisfy their desired needs (Lantos, 2011:5). Batra and Kazmi (2008:70) add that a consumer’s utilitarian needs focus on practical benefits and they are identified with product attributes that define product performance.

Lantos (2011:5) further identified that experiential/emotional decision-making is driven by hedonic needs, which are experiential/emotional needs. Experiential/ emotional needs are the desires for products that provide sensory pleasure, variety or cognitive stimulation. Experiential/emotional decision-making is where the experiential/emotional needs create an opportunity for indulgence, rather than solving a pragmatic problem (Lantos, 2011:5). Batra and Kazmi (2008:70) simplified the concept as being related to achieving pleasure from the consumption of goods and services and these are often accompanied by emotions and fantasies.

For example, a consumer may be using a Nivea-branded lotion as it makes them feel part of a particular group of people.

2.3.3.2 Information Search

The consumers’ information search deals with the consumers search for information to ‘solve’ the product need (Sonnenberg, Erasmus and Donoghue, 2011:153). Lamb *et al.* (2011:78) add that consumers search for information and for various alternatives available to satisfy their needs.

Lamb *et al.* (2011:78) highlight that information searches may occur internally and externally, or both. An Internal information search is the technique of recalling information stored in the consumer’s memory. An external search looks for information in the outside environment, in either the market-controlled environment (associated with marketing promotion) or the non-market-controlled environment (not associated with marketing promotion). Sonnenberg *et al.* (2011:154) add that a consumer’s information search would refer to the expectation of the product or service. Information searches would differ, depending on whether a consumer has previously used a product or service. A consumer who has previously used a product has expectations,

based on the experiences stored in his/her memory whereas a consumer who has seen an advertisement displaying the benefits of a product that they have never used, would expect to have the product deliver on the promised expectations.

2.3.3.3 Evaluation and selection of alternatives

The evaluation and selection of alternatives refers to the stage at which the consumer identifies the products, services or brands that most closely incorporate the characteristics that are preferred or considered important (Sonnenberg *et al.*, 2011: 648).

A brand or product can seem attractive or unattractive, depending on what other brands or products include in the consideration set (Kardes, Cronley and Cline, 2008:288). Sunstein (2000:61) adds that consumer compromise implies that the relative ranking of two options depends on the presence, or the absence, of other options. When consumers see the attributes of one alternative as being equally dispersed, they will view the alternative as being the compromise option (Hoyer, MacInnis and Pieters, 2008:240).

Kardes, Cronley and Cline (2008:220) highlight that the compromise effect, or the increased probability of buying a compromised brand, is especially likely to occur when consumers are concerned about making a bad decision.

The evaluation criteria used to identify suitable product alternatives may involve concrete product or price features, which may result in a rational prioritisation of products, in accordance with the features that are considered most important and possibly non-negotiable (Sonnenberg *et al.*, 2011: 648).

2.3.3.4 Decision

The purchase decision refers to the consumers' final choice of a product or service (Mpinganjira *et al.*, 2013:344). A consumer's information search should result in the ability to make an informed, responsible purchase decision, however risky purchase decisions often land the consumer in experiencing cognitive dissonance immediately after the purchase (Yeung and Morris, 2006:294). Cognitive dissonance is defined by Yeung and Morris (2006:294) as a state of tension that is generated – due to an inconsistency between a person's beliefs and behaviour.

Lamb *et al.* (2011:82) highlight that post-purchase doubt is an alternate word for cognitive dissonance.

Whether a consumer will compromise a brand, based on a quality will be determined in this stage of the consumer decision-making process, where a choice has to be made, given the alternative set.

2.3.3.5 Post-Purchase evaluation

Consumers may not always be consciously aware that the decision-making process is advancing. However, by tailoring marketing efforts to take advantage of these influences should satisfy the consumer and the marketer.

When buying products, consumers expect certain outcomes of benefits to come from the purchase and the product. In this stage of the decision-making process, the consumer has the opportunity to use the product and compare its performance with his or her expectations (Peter and Olson, 2008:32). Lamb *et al.* (2011: 82) highlight that price often creates high expectations.

This stage of the decision-making process is vital for repeat purchases. If the product or service meets the consumer's expectation, then there is a strong possibility of a repeat purchase. If the product does not meet the expectation, there is a strong possibility that the consumer will not repurchase the product, service or brand, running the risk of tainting the product, service or brand perception.

2.3.4 Consumers and Culture

Culture is a dynamic and important influence on consumers' behaviour. Hawkins, Mothersbaugh and Mookerjee (2010:42) describe culture as a complex construct of acquired values, beliefs and customary behaviours. Mpinganjira *et al.* (2013:344) highlight that cultural values and beliefs vary from culture to culture and they are frequently related to the nationality or ethnic heritage of society. Cultural values influence consumer behaviour since different sub-cultures may attach different meanings to symbols and objects. So, marketers need to consider the unique interpretations of brand symbols and imagery, when marketing to different cultural groups.

Schiffman and Kanuk (2010:368) add that culture is a unique construct that can be described, based on its characteristics, namely: culture satisfies needs; it is learnt; it guides behaviour; and it is enduring but yet dynamic. Kumar (2008: 183) adds that there are three major components of culture that directly affect consumer behaviour in a specific society, namely: beliefs, values and customs.

Beliefs are the guiding principles that never change (Peter and Olson, 2008:25). Anderson and De Silva (2009: 1) adds that a belief is an inner feeling that something is true even though it may be unproven or irrational. For example, a consumer purchasing body lotions may believe that the brand that they have been purchasing for years, is the number-one body brand in South Africa – even though the data may indicate otherwise.

Values have been defined as desirable, trans-situational goals that vary in importance and serve as guiding principles (Minkov, 2013: 41). Values have been described as subjective to human construct, meaning that they will vary from person to person. Thistlethwaite (2012: 1) adds that values act as standards whereby actions are selected. Understanding values enables the ability to understand human behaviour at the individual, group and societal levels (Fleischmann, 2013: 9).

There are two types of values, namely: instrumental values and terminal values. Instrumental values focus on the intentions behind human behaviour, whereas terminal values focus on the consequences (Fleischmann, 2013: 9). Minkov (2013: 41) adds that terminal values refer to desired end states – goals that a person wants to achieve through his/her actions. The instrumental values are the means of achieving the terminal values. For example, an individual who has the terminal value of trust would have a matching instrumental value of honesty.

Consumer customs have been defined as: Overt behaviours that have been passed down from one generation to another (Kardes, Cronley & Cline, 2010: 410). Customs are more broadly defined than rituals – customs can be seen as the entire category of behaviour, whereas rituals are the individual parts. Kumar (2008:183) adds that customs may include routines or everyday activities. For example: A custom for a body lotion consumer may be applying body lotion to his/her legs twice a day, every morning and every evening after he/she baths.

Mpinganjira *et al.* (2013:197) highlights the two major cultural outlooks in South Africa, namely: Afrocentricity and Eurocentricity. Singh (2011, 8) states that a cross-cultural management approach exists in South Africa, whereby leadership takes three management approaches, namely: The Eurocentric approach, the Afrocentric approach and the synergistic-inspirational approach. Afrocentricity refers to collectivism, the shared participative approach to life. It is an ethnocentric ideology, which emphasizes the importance of African people. *Ubuntu*, which means a person can only be a person through other people, is the foundation of Afrocentricity (Molette & Molette, 2013:94).

Afrocentricity is the culture of working together as people to create success for one another. Eurocentricity is viewing the world from a European perspective and an implied belief in the pre-eminence of European culture (Mpinganjira *et al.*, 2013:198). Primacy is given to individualism and related self-centred concepts, such as self-fulfilment and self-development. The synergistic inspirational approach is based on the acknowledgment that South Africa must understand and take the profit for its dual heritage, thereby integrating the traditional African practices and values with Western techniques. This approach is a way to incorporate inclusivism and to find unity in diversity.

South Africa has a number of different traditional cultures, which can be referred to as sub-cultures. Ethnicity, geographical location, religion and social settings are the factors that affect or form the sub-cultures within the South African market. The diverse South African market highlights the importance for marketers to have a good understanding of the targeted consumer as purchase behaviours will differ across different cultures.

2.4 Low-Income Consumers – The Bottom of the Pyramid (BoP)

Prahalad (2006) highlights the key characteristics that define the BoP, also known as the Low-Income consumers. Prahalad (2006:13) points out that the BoP is very brand-conscious. They are also extremely value-conscious by necessity. BoP consumers are getting connected and networked by exploring the information networks. Prahalad (2006:20) points out that mistrust exists between large firms and Low-Income consumers and private firms need to work on building the trust between themselves and consumers – before trying to be successful in that sector of the market.

Prahalad and Hammond (2002:5) highlight that the main argument for targeting the BoP market is that there is significant purchasing power in the segment. The Unilever “Connecting with Survivors Report” (2014) supports this notion by stating that Low-Income consumers have high purchasing power, due to their hidden income through informal sales (such as “Spaza” shops). Guesalaga and Marshall (2008: 414) argue that Low-Income consumers may not be able to spend money on satisfying needs that fall out of their necessity bracket. Consequently, they may have buying power for certain product categories, but not necessarily in others.

Chipp and Corder (2012: 27) add that brand preferences in this segment closely mirror those of the South African Market as a whole. Consumers are very careful when comparing costs and benefits within brand-consideration sets. The evaluation of alternatives with regard to cost-benefit and trade-offs implies that marketers must deliver their value proposition with the best possible price-performance aspects (Chipp and Corder, 2012: 27).

2.4.1 Low-Income Consumers in the South African Context

Low-Income Consumers in South Africa fall into LSM 1 – 4 (Stats SA, 2014). Low Income consumers earn between R1 – R19 200 per annum. As many as 62.8% of Low-Income consumers’ household income is allocated to food and housing, as well as electricity expenses. A total of 47.7% of income is allocated to food and 15.1% is allocated to housing and electricity. Only 4% of Low-Income consumer spending is allocated to personal-care products. The trivial proportion of income allocated to Personal Care products highlights the importance of products being at the right price, accessible, as well as relatable to the targeted consumer.

The Unilever’s “Connecting with Survivors Report” (2014) highlights the fact that Low-Income consumers do not have the leverage to take risk purchases (purchasing new products/brands) due to their limited pool of money. It has been argued by (Guesalaga and Marshall, 2008: 414) that Low-Income consumers will give up quality, in order to increase product pricing, however the Unilever “Connecting with Survivors Report” (2014) argues that Low-Income consumers in South Africa will rather stick with a product or brand that they know works, even though the price may increase slightly.

McKinsey & Co. (2015) concurs by stating that African consumers are eager to gain access to affordable personal-care products without compromising on quality.

Marketers should ensure that an investigation of consumers' sensitivity to price and quality is conducted, in order to implement the correct strategy. Understanding consumer preferences and purchase drivers are crucial success factors. In order to unlock the full potential within the South African market and a correct understanding of diversity; is required, in order to define the relevant value proposition. For example: Nigerian consumers are attracted by fashion, technology and they are brand loyal, whereas Ethiopian consumers are more constrained by their life circumstances.

2.5 Conclusion

Consumers in the market place need to be understood as individuals, as decision-makers, as having different cultures, as well as being in the different consumer segments into which they fall (i.e. Low-Income consumers). Schiffman and Kanuk (2000:61) have clearly outlined the factors that need to be considered when attempting to understand consumers as individuals. Even though the factors are discussed individually, they need to be understood as related/linked to fully understanding why consumers behave the way they do. Once the understanding of consumers as individuals is clear, marketers can then understand how consumers can act as decision-makers via a five-step process.

It has been argued that a consumer will compromise a brand based on either price or quality, when faced with an alternative set offering. South African consumers' sensitivity to price and quality may not be what is assumed, South African Low-Income consumers will not compromise on the quality of products due to a limited pool of spending. Consumer decisions are influenced by individual cultures' which need to be correctly understood in order to define the relevant value proposition.

The analytical cognitive model of consumer behaviour will explain the behaviour of consumers and allow for the analysis of a wide range of purchasing scenarios. This framework will allow conclusions to be drawn from the study. It may be concluded that Marketers need a good understanding of consumers as individuals and as decision-makers, in order to fully understand the linkages between different purchasing scenarios. Effective marketing strategies can be developed once Marketers know what input variables to invest in that will drive the desired consumer outputs.

CHAPTER 3: THE RESEARCH METHODOLOGY

3.1 Introduction

Chapter two addressed the theoretical framework and the foundation of the study. This chapter details the research methodology used for the research, by firstly addressing the different types of research paradigms, exploring the positivist and the phenomenological paradigms, respectively. The chapter then explores the different research approaches, detailing the approach adopted in this study. The research design and the research strategy are then addressed. This highlights the conceptual structure of the research and the technique of collecting data for this study. The chapter then details the targeted population, sampling method and pilot study used for this research. The reader will then be presented details regarding the data collection, analysis, and elimination of bias, as well as the ethical considerations of the study.

3.2 The Research Paradigm

Research paradigms have been described as sets of fundamental assumptions and beliefs of how the world is perceived, which serves as a thinking framework that guides the behaviour of the researcher (Wahyuni, 2012: 69). Johnson and Christensen (2010:31) maintained that research paradigms are perspectives held by communities of researchers that are based on shared assumptions, values, practices and concepts. Johnson and Christensen (2010:31) posit that there are two major research paradigms, namely: the positivist paradigm and the phenomenological paradigm.

3.2.1 Positivist Paradigm

The positivist paradigm is also known as the quantitative research paradigm, which is scientific and it seeks objective answers to the research questions (Barkway, 2013: 132). Mukherji and Albon (2014: 83) add that this paradigm uses a scientific, systematic approach to research. This paradigm assumes that there are objective answers to the questions that exist. This research paradigm collects the data that are quantifiable and measurable, and therefore, they can be analysed and measured numerically (Barkway, 2013: 132). Valencia-GO (2015: 34) highlights the fact that this paradigm is based on the assumption that reality already exists. This paradigm is the scientific method used within this paradigm for quantitative research.

Mukherji and Albon (2014: 83) posit that there are five key features in the positivist paradigm, namely: observation and the collection of data; looking for patterns and developing theories; formulating a hypothesis to test the theory, conducting research to test the hypothesis; and lastly to support or adjust the theory.

3.2.2 Phenomenological Paradigm

The phenomenological research paradigm will be used for this study. The phenomenological paradigm is alternatively known as the qualitative, or interpretivist research paradigm (Collis & Hussey, 2003: 53). The qualitative approach is one in which the researcher interacts with that being researched and s/he is concerned with the understanding of human behaviour from the participants' own frame of reference (Creswell, 2003:18). Zikmund and Babin (2017: 136) posit a well-rounded description of this paradigm, by describing it as a philosophical approach to studying human experiences, based on the supposition that human experiences are subjective and are determined by the context in which they are found.

Taylor, Bogdan and DeVault (2015:7) argue that qualitative research produces descriptive data that originate from people's written, or spoken words, or observable behaviour. Johnson and Christensen (2010:32) concur with Taylor, Bogdan and DeVault (2015), stating that qualitative data are used in this type of research, which is non-numerical and it is in the form of words, or pictures.

Myers (2013:5) adds to the argument of Taylor, Bogdan and DeVault (2015:7) by stating that qualitative research helps researchers to understand the social and cultural context within which people live. Silverman (2016:3) highlights the fact that qualitative research is a theory-driven enterprise, which is as much about social practices as about experiences.

Collis and Hussey (2003: 49) have identified the assumptions of the qualitative approach, as follows:

Firstly, reality is subjective and multiple as seen by the participants, meaning that every individual has their own unique perception of reality. The second assumption is that the researcher interacts with that being researched. The third assumption is that qualitative research is informal, since the data-collection method, such as interviews, are more conversational. It is further assumed that

qualitative research is accurate. The last assumption is that qualitative research is reliable via the verification of the data.

Wimmer and Dominick (2011:116) highlight that there are three points of difference between the positivist paradigm and the phenomenological paradigm, namely:

The positivist paradigm philosophy is that reality is objective, whereas the phenomenological philosophy is that there is no single reality. The positivist paradigm views all human beings as similar and categorises them generally, whereas the phenomenological paradigm views human beings as different and they cannot be pigeonholed. Lastly, the positivist paradigm has general laws of behaviour and it explains many things according to them, while the phenomenological paradigm has unique explanations for given situations, or individuals.

The phenomenological approach was appropriate for this study, as it followed the case-study method where the interviews were conducted. This paradigm guided the process of investigating Low-Income consumer buying behaviour in the personal-care industry in South Africa.

Due to the nature of the study, the data were collected from a site in one geographical location (Western Cape) and interviews were used to collect the data for the study.

3.3 The Research Approach

The research approach has been described as the plans and procedures that guide the steps – from the initial broad assumptions to detailed methods of data collection, analysis and interpretation (Creswell, 2013:3). The selection of the research approach is based on the nature of the research problem being addressed. Three research approaches were considered before selecting the most appropriate approach, namely: qualitative, quantitative and mixed-method research approaches.

3.3.1 The Qualitative Approach

The qualitative research takes the approach of exploring and understanding the meaning of individuals or groups that are assigned to a social or human problem. Creswell (2013: 4) highlights the fact that the qualitative approach involves collecting data in the form of interviews and then analysing the data through inductive building

from particular themes. Thereafter, the researcher then makes interpretations of the meaning of the data. The discussion above by Taylor, Bogdan and DeVault (2015: 7) adds to this by stating that the qualitative approach produces descriptive data from people's written or spoken words and behaviours.

3.3.2 The Quantitative Approach

The quantitative approach has been defined by Blessing and Chakrabarti (2009:79) as the approach used to investigate or measure the degree in which phenomena occur. The method uses a generally well-formulated procedure that is mainly based on statistics. Creswell (2013:4) simplifies this definition by stating that the quantitative approach tests objective theories by examining the relationship amongst variables. Some of the methods that have been used in quantitative research (but not limited to) are namely: experiments, observations and closed questionnaires.

3.3.3 Mixed-Method Approach

The mixed-research approach involves collecting both qualitative and quantitative data, using distinct research designs that may involve philosophical assumptions and theoretical frameworks. Blessing and Chakrabarti (2009:79) add that combining qualitative and quantitative data allows the researcher to obtain a fuller image of the object of the study. Creswell (2013:79) highlights the issue that qualitative and quantitative approaches should not be viewed as rigid or distinct categories. Instead, they represent two ends of a continuum. Mixed-methods exist in the middle of the continuum.

3.3.4 Justification for adopting a qualitative approach

This research utilised the qualitative research approach due to the nature of the problem statement. Matsuo (2005:75) critiques the paradigm by stating that qualitative research requires time and resources for the data collection; it is difficult to analyse and interpret the data and lastly, it is a generalization. This approach has however been recognized and credited for being effective in understanding processes and peoples' meaning, effective in generating new theories and for allowing researchers to see, as well as to understand the context in which decisions and actions take place. The qualitative approach has assisted in producing descriptive data about Low-Income consumer behaviour in the personal-care industry in South Africa. This approach

allowed the researcher to inductively analyse and interpret the data and to acquire meaningful conclusions from the results.

3.4 The Research Design

Research design is related to the identification and formulation of a problem. The research design provides the conceptual structure for conducting the research. It has been described as the method used to study business problems (Hair, Celsi, Money, Samouel and Page, 2015:145). The research design comprises the blueprint of the method for, namely:

- The collection of the data;
- The measurement of the data;
- The analysis of the data.

Three types of research designs were considered by the researcher, namely: exploratory, descriptive and explanatory designs. The main advantage of utilising the exploratory research design is that it has allowed the researcher to ensure the fulfilment of the objective of the study.

Exploratory research design, as the name suggests, involves exploring a problem or situation. This design is useful when exploring ambiguous problems. Mooi and Sarstedt (2011: 14) highlight the fact that exploratory research may be used to formulate problems precisely. Hair *et al.* (2015: 147) add that exploratory research is used when the researcher does not know much about a situation and when no information is available on similar problem. This type of research can take many forms, namely: *Focus groups*, which usually have a group of four to six participants; these participants are led by a moderator, to discuss a particular subject. *In-depth interviews* involve the interviewer asking the interviewee a number of questions. *Case studies* are tools that allow researchers to study complex phenomena within a particular context. *Digital video* recorders or photographs are able to record experiences impacting the groups or the individuals being examined.

Projective tests involve presenting people with pictures, words or other stimuli to which they are asked to respond. *Observational studies* involve a moderator who monitors and interprets the participants' behaviour.

Descriptive research design involves obtaining data that describe the characteristics of the topic of interest in the research (Mooi & Sarstedt, 2011: 14). This research design is structured and specifically designed to measure the characteristics outlined in the research questions. Unlike exploratory design, descriptive research is often confirmatory. Hair *et al.* (2015:145) argued that even though this type of design is highly accurate, it does not explain the cause behind the situation.

In descriptive design, the data collection is in the form of a structured process, either in the form of interviews with structured questions, or by the direct observation of the data. Hair *et al.* (2015: 147) emphasise that descriptive design has been classified as cross-sectional or longitudinal, due to this type of design providing a snapshot of elements at a given time, and then summarizing these data statistically.

The Explanatory/Causal research design involves testing whether one event causes another (Mooi & Sarstedt, 2011: 17). This type of research design has been used less frequently by Marketers compared to explanatory and descriptive designs. The key objective of this type of design is to uncover causality, which is the relationship between an event and a second event, when the second event is a consequence of the first event. Hair *et al.* (2015:154) bring to light the fact that correlation does not always imply causality. There are four conditions that researchers look for when testing cause-and-effect relationships, namely:

- Time sequence, where the cause must occur before the effect;
- Covariance, which is when two variables are related to each other;
- Non-spurious association, which is when the relationship is true but it is not due to something that affects both the cause and the effect;
- Theoretical support, which is a logical explanation into why a relationship exists.

This research has utilized the exploratory research design – due to very little information existing regarding Low-Income consumers buying behaviour in the Personal-Care Industry in South Africa. The data have been collected in the form of interviews, in which the participants were asked a number of questions by an interviewer on buying behaviour within the Personal-Care Industry in South Africa.

3.5 The Research Strategy

The Research strategy addresses the technique of collecting the data for particular research (Saunders *et al*, 2009:600). On a similar note, Bryman (2008:698) describes research strategy as “a general orientation to conduct research”. There are a number of techniques that can be used to collect the data in qualitative research, namely: surveys, focus groups, case-studies, projective testing, experiments, as well as observational studies.

For the purpose of this research, the case-study approach was used as a method of collecting the data. Yin (2003: 13) defines the case-study approach as an empirical inquiry that investigates a contemporary phenomenon within a “real-life” context. The definition of Yin does not bring to the forefront the apparent characteristics of a case-study research from other research methods. This is the use of a single case or small number of cases. Dul and Hak (2008: 4) define a case study as a study of one case, or a small number of cases in their real context are selected and the scores obtained from these cases are analysed in a qualitative manner. Collis and Hussey (2003: 60) simplify the definition by stating that a case study is a methodology that is used to explore a single phenomenon in a natural setting by using a number of methods to obtain in-depth knowledge.

The case study research strategy allows for in-depth investigation of issues at hand. Yin (2003:14) criticises this research strategy by stating that this type of study lacks rigour, as well as taking a lengthy period of time. It has been noted that the quality of case studies can be enhanced by reliability and validity testing that is common to empirical research.

The case-study approach is very versatile as it uses many methods to gather the information: from observation to interview-testing. A group of people were interviewed as a method of collecting the data, which have subsequently been analysed and interpreted, in order to understand Low-Income consumer buying behaviour in the Personal-Care Industry in South Africa.

3.6 The Target Population

The target population in research has been defined as the complete group of elements or objects relevant to the research project (Hair *et al.*, 2015:165). The target population

is relevant due to it possessing the information that the research project is designed to collect. Hair *et al.* (2015:165) highlight the fact that the elements or objects available for selection during the sampling process are called sampling units. Sampling units can be people, businesses, households, or any logical unit relevant to the study's objectives.

A sample size of n=20 Low-Income consumers in South Africa were pursued in this research. Low-Income Consumers in South Africa fall into LSM 1 – 4 (StatsSA, 2014). Acknowledging the research constraints, random respondents in LSMs 3-4 have been surveyed. LSMs 3-4 make up 18.7% of the South African population (approximately 10.27 million people) and they have an income bracket ranging from R 2 619 – R 3 268 per month (SAARF, 2014). One could not survey LSM 1-2, due to the constraints of language barriers, as well as difficult access.

3.7 Sampling

Lim and Ting (2013: 2) state that sampling is the gathering of useful information about a population. A population is a complete group that shares common characteristics. The sampling process works by taking a small number of items or parts of the population – in an attempt to draw a conclusion about the whole population. Babbie (2008: 203) explains that there are two types of sampling, namely: probability sampling and non-probability sampling.

3.7.1 Probability Sampling

Probability sampling has been defined as the instrument for reducing bias in the selection of samples. When elements in the population have a knowledge of being chosen as subjects in the sample, so consequently probability sampling was used (Sekeran & Bougie, 2010:270).

Gravetter and Forzano (2012: 144) posit that there are four types of probability sampling, namely: Simple-random sampling, systematic-random sampling, stratified-random sampling and combined-strategy sampling.

Simple random sampling, whereby each individual in the population has an equal opportunity to be selected and the sample units are independent of each other.

Systematic random sampling entails listing all individuals in the population making random picks, thereafter moving down the list and choosing every 'nth name. This sampling is identical to simple random sampling at the first step where the individuals have an equal chance of the options.

Stratified random sampling, which involves identifying sub-groups of individuals (strata). Thereafter, equally sized random samples are selected from the pre-identified sub-groups. The sub-groups are then combined into the total sample.

Combined-Strategy sampling occurs when researchers combine two or more sampling strategies to select the participants. This increases the chance of the sample being representative.

Probability sampling has a very high chance of producing representative samples, due to it utilizing random-sampling techniques. This method of sampling is criticised by Rubin and Babbie (2010:147) since random sampling techniques frequently do not guarantee a high degree of representativeness. Probability sampling can be impossible or inappropriate to many research techniques. This method is further critiqued by Gravetter and Forzano (2012: 151) in that it is extremely time-consuming and it is usually used in large-scale surveys or small contained populations.

3.7.2 Non-probability Sampling

Non-probability sampling is a technique whereby the sample is selected, based on the subjective judgement of the researcher, rather than random selection (Adler & Clark, 2014:118). Rubin and Babbie (2010:146) add that this procedure of sampling selects the components simply due to them being readily available and convenient. There are four types of non-probability sampling, namely: Reliance of available subjects, judgmental sampling, quota sampling and snowball sampling.

Reliance of available subjects is also known as availability, or they are convenience sampling, which is a group of elements that are readily accessible and therefore convenient for the researcher (Adler & Clark, 2014: 119). Rubin and Babbie (2010:146) concur with the description and confirm that this method is a frequent use of sampling in social work, due to it being inexpensive and convenient for informal social gatherings.

Judgemental sampling is one type of purposive sampling, where the collection of specialised inputs on the topic area is important (Sekeran & Bougie, 2016:253). Judgemental sampling entails the researcher selecting elements, based on his or her judgement of what elements would facilitate an investigation (Adler & Clark, 2014: 118). Chawla and Sodhi (2011:229) posited that this type of sampling requires special efforts to locate and gain access to those individuals who have the required information.

Quota Sampling begins with the matrix that describes the target population's characteristics and thereafter, it starts collecting the data from those individuals that match the exact characteristics within the matrix (Adler & Clark, 2014: 148). This method of sampling has been critiqued by Chawla and Sodhi (2011:230) - stating that the sample is not representative of the total population and thus, the results cannot be generalised. Sekeran and Bougie (2016:253) further highlight that there is no guarantee that the description of the targeted sample is accurate.

Snowball sampling is generally used when it is difficult to identify the members of the desired population. Adler and Clark (2014: 119) state that snowball sampling involves using members of the group to identify other members. The disadvantage of using this method is its limitation of not being able to generalize, due to the sample frequently not being representative (Chawla & Sodhi, 2011:230).

The *convenience sampling* method has been used for this research. Convenience sampling is where elements of the sample are selected for the convenience of the researcher (Black, 2009:224). Convenience sampling, which is also known as accidental sampling, involves selecting respondents that are easy to get, available and willing to respond (Gravetter & Forzano, 2015:147).

Ellison, Farrant and Barwick (2009:198) highlight that convenience sampling is beneficial since it is the cheapest and simplest form of sampling, furthermore the sample is easy to obtain and it is quick as well as convenient. Ellison, Farrant and Barwick (2009:198) do however critique convenience sampling in that there are no statistical advantages and it is not a generalized form of sampling.

Convenience sampling is further critiqued by Sekeran and Bougie (2016:280) since it offers no guarantee of a representative and unbiased sample and in addition, the researcher makes no attempt to get to know the population, or to use a random

process of selection. This type of sampling, however, is commended for gaining insight into a problems, as well as doing exploratory work (Chawla & Sodhi, 2011:230).

The sample size includes Low-Income respondents from the Western Cape Province that fall into LSM 3-4. This sample was selected due to the convenience of data collection, which speaks to the selected sampling method used in the study (that being convenience sampling). The convenience of data collection was emphasised by the fact that the organization selected to collect the data, specialize and reside in the Western Cape Province. An organization called Study Buddy was selected to identify and interview Low-Income consumers in LSM 3-4 due to the convenience of sample reach. The survey questions used to interview the selected sample were provided by the researcher.

3.8 The Pilot Study

A pilot study is a method that assists in testing and refining one or more aspects of a final study, in other words they provide another opportunity to practise the effectiveness of the research instrument (Yin, 2015:39). Conducting pilot studies further maximises the validity of studies. Hall (2008: 79) has highlighted three main roles of a pilot study, namely:

- To identify unanticipated problems that may affect the validity of the study;
- Checking the reliability and validity of the data-collection instrument;
- Checking that the timing of the interviews is in accordance with that allowed for in the main study.

A pilot study was conducted prior to the data collection for this study. The sample size for the pilot study was two people, who will remain anonymous. The purpose of the pilot study, was to establish to whether the questionnaire was easy to understand, whether the length of the interview was an appropriate time-span, and whether the participant was completely comfortable at all times with the questions asked. It was found that 100% of the sample could easily understand all the questions that were posed in the interview. The sample found the length of the interview an appropriate length and it did not feel that it was too long. A 100% of the sample stated that the questions did not make them feel uncomfortable in any way and that overall, the questions made them more aware of their shopping routines. After conducting the pilot study, the researcher analysed the responses to ensure that the questions asked

brought about responses that would allow for the understanding of consumer-buyer behaviour. It was found that the questions asked allowed the researcher to gain insights into consumer-buying behaviour in relation to the objectives of the study. The questionnaire was then selected for the study, the interview questions and the length thereof being found acceptable to the respondents, as well as on the basis that the questions allowed the researcher to effectively explore the research objectives.

3.9 The Data Collection

Data Collection is the process of collecting information on targeted variables, which enables one to answer a number of relevant questions and to evaluate the outcomes (Lim & Ting, 2013: 6).

An organisation called Study Buddy was used to reach the respondents for this study. Study Buddy is an organization that assists students to reach targeted respondents for research. The interviews were conducted at a venue hired in Khayelitsha, where the interviews were conducted in a private room. The interview survey was provided to Study Buddy by the researcher and the participants were briefed on how to conduct the interview. The surveys were conducted in the form of individual face-to-face interviews. The survey consisted of ten questions, which were structured as open-ended to allow for the respondents to voice their experiences and perspectives.

Zikmund and Babin (2007:136) caution that the qualitative interviewer is careful to avoid asking direct questions when this is at all possible, due to the phenomenological approach relying on a conversational and informal approach. At the beginning of each interview, the respondents were asked for their individual consent to take part in the interview and they were briefed that they would remain anonymous. Each question was asked individually, allowing each respondent to effectively answer each question. The length of each interview varied, ranging from fifteen minutes to thirty minutes, due to some responses being longer than others. The interviews were recorded and transcribed by the Study Buddy. The transcribed interviews were then submitted to the researcher for analysis to complete the study.

3.10 Trustworthiness of the research instrument

The trustworthiness of the research instruments is measured by the criteria of transferability, dependability, reliability and confirmability of the instrument. Baxter and

Babbie (2003: 344) highlight that transferability is when the researcher does not attempt to make a generalized claim about an entire population, but s/he rather relies on a specific sample size. An interview that allows a respondent to talk in detailed ways, in his or her own words, is the best guarantee that the transferability criterion will be met. This research has met the transferability criterion since the questions asked in the interview were open-ended, which allowed the respondent to answer in his or her own words. Further to this, a specific sample size was used for the research, which further confirms the transferability of the findings.

The dependability of the research instrument is when subsequent data collection is informed by prior collected data with appropriate adaptations and changes (Baxter and Babbie, 2003: 344). A pilot study was conducted with two Low-Income consumers that currently shop in the personal-care industry in South Africa. This study highlighted the fact that the research instrument is dependable and applicable, since 100% of the respondents indicated that the instrument was easy to understand and relevant/applicable to their current regimes.

The respondents were able to easily give simple answers and they agreed that the interview was not too long. It was ascertained from the pilot study that this instrument can be effectively used again in a similar environment. The pilot study was used to confirm the dependability of the research instrument.

Confirmability is gathering detailed data from a sufficient number of respondents and it asks whether the conclusions reached by the researcher are warranted by evidence (Baxter and Babbie, 2003: 344). The research instrument used in the study is confirmable, since a sufficient sample size of twenty respondents were interviewed and the researcher's findings, as well as the conclusions have been drawn from the responses received from all twenty of the respondents.

Kvale (2008: 122) highlights that the reliability of research instrument pertains to the consistency and trustworthiness of the research findings. This addresses whether the findings are reproducible at other times and by other researchers. Given that the set of interview questions used was open-ended and required perspectives of buying behaviour in a specific identified personal-care category (body lotions). This research is reliable since the buyer behaviours would still be able to be obtained by asking the same questions at another time, or by another researcher.

3.11 The Data Analysis

Data analysis is the process of inspecting and transforming data – with the goal of discovering useful information, in order to draw conclusions and support decision-making (Lim & Ting, 2013: 6).

Teddlie and Tashakkori (2009: 251) posit that the qualitative data can be analysed by using inductive or deductive analysis. Inductive analysis involves arguing from the data or the facts to a particular theme or conclusion. Deductive analysis may also be used in qualitative research, by scanning the data for relationships among categories, developing hypotheses on cases and then modifying, as well as filtering them on the basis of successive cases.

Pinder and Moore (2012:308) add that both techniques of analysis have their advantages and disadvantages when utilizing the methods. Inductive approaches are strong in measures, but weak in generalizability; deductive approaches are strong in generalizability, but weak in empirical verification.

The process of inductive reasoning has been used to analyse and draw a conclusion on the investigation of Low-Income consumer-buying behaviour in the Personal-Care industry in South Africa. Inductive reasoning is a method of analysis, which allows the researcher to draw conclusions, based on his/her observations (Chiras, 2013:12). Feeny and Heit (2007:1) argue that inductive reasoning corresponds to probabilistic, uncertain and approximate reasoning. Borchers (2013:256) concurs with the argument, adding that inductive reasoning is a synthetic process used in moving particulars to probable conclusions.

Waicukauski, Sandler and Epps (2009:48) highlight that there are three types of inductive reasoning, namely: generalization, analogy and casual correlation. Generalization starts with considering general instances that would allow you to draw conclusions. Waicukauski, Sandler & Epps (2009:47) add that when generalization is used, there is an element of inductive inference, which encompasses the generalization beyond the scope of experience by asserting something about a non-observed object. For example, if a number of facial personal-care products are given to the researcher, of which all are made out of plastic, a generalization has been discovered. If we should extend the generalization by stating that facial personal care products are made out of plastic, we have then made an inductive inference.

The second type of inductive reasoning is analogy, which can be described as limited to the use of only two instances to draw conclusions (Waicukauski, Sandler & Epps, 2009:48). Ribeiro (2014: 116) adds substance to this description by stating that analogy in inductive reasoning, is a normative argument that appeals to treat or think of two cases in a similar way, which would result in a positive analogy. There are two types of analogy, namely: predictive analogy and proportional analogy.

A predictive analogy makes comparisons between two objects, due to them having common attributes, inferring that they are most likely to have similarly with other attributes in common. For example: if two body lotions are the same price, you might infer by analogy that they are on the same level of quality. The proportional analogy states that two objects have the same relationship to each other as they do to two other objects. For example: Vaseline is to Unilever and likewise Nivea is to Beiersdorf. The function of a predictive analogy is to predict that an object has a certain attribute, whereas the function of a proportional analogy is to highlight a common principle between two pairs of objects.

The third type of inductive reasoning is casual correlation, which is used to prove the causes of events by identifying the facts from which a casual inference can be drawn (Waicukauski, Sandler & Epps, 2009:48). Wahl (2016:290) states that casual correlation examines specific cases, in order to identify an actual relationship between them, suggesting that there is a correlation between a factor and an outcome, or between a cause and effect. For example, using Avon Care body lotion would result in hydrated skin, due to the Vita E complex and Vitamins in the lotion.

This study has used the approach of inductive reasoning – and more specifically the study has used generalization. The data collected from the interviews conducted were analysed for any commonalities among the respondents. The responses to every question were analysed to obtain a general consensus for each question. Commonalities across purchase behaviours, barriers and drives were identified. These commonalities were analysed under five themes, which allowed the researcher to ascertain a generalised view for each theme. The theory of buyer behaviour was used simultaneously, as a framework to guide the analysis and draw conclusions.

The process of inductive reasoning has allowed for conclusions and recommendations to be mapped out for the investigation of Low-Income consumer buying behaviour in

the personal-care industry in South Africa. The next chapter will take the reader through the findings of the qualitative data collected from the targeted sample group, thereafter conclusions and recommendations of the research will be highlighted.

3.12 Limitations of the study

This study was limited to the research methodology used since it was qualitative in nature, which is the phenomenological research paradigm. Within this paradigm, the research was not guided by any numerical foundation. Consequently, the analysis and conclusion were drawn through the researcher's interpretation of the analysed data. The sample size of 20 was an additional limitation to this research, since it was a small representation of the total population. Given that interviews were used to collect the data, the openness of the participants was limited, since a participant may be more likely to openly answer questions through a private survey, as opposed to a face-to-face interview. Limitations would also occur through only being able to ask a set amount of pre-prepared questions where there was no room to ask spontaneous questions.

3.13 Elimination of Bias

Marchevsky (2000: 57) posited that the most fundamental goal of research is to eliminate bias. Bias is a type of error that either underestimates or overestimates the inferred values of the population of interest. Ellis (2010: 59) adds that bias occurs when a deviation from the truth is a result of defects in the way in which the research was conducted. One common language medium has been used to conduct the face-to-face interviews, in order to eliminate bias. The common language, English, was used to ask the questions, thereby ensuring that all the respondents had a common understanding and that questions were not interpreted incorrectly. An external research organization was used to collect the data and recruit the respondents, to ensure that no personal bias existed in the selection of the respondents and to ensure that the respondents were not pre-empted to give the desired responses.

3.14 Ethical Considerations

The following ethical considerations were accounted for and have supported the foundation of this study:

Permission to conduct study: Prior to the official commencement of this research, The UCT higher degrees committee was approached for the approval of the selected research topic and methodology. Approval was granted to commence the research via the qualitative research technique.

Prior to the data collection, the UCT research and ethics committee was approached, in order to gain approval for the research instrument used in this study. The research and ethics committee approved the interview questions and the method used to gather the data for this study.

Informed consent: Informed consent has been described as a verbal or written statement about a study that identifies its purpose, the risks and the benefits of participation, as well as the steps taken to protect the participants' confidentiality and the voluntary nature of the participation (Silverman and Patterson, 2015:62). Before each interview was conducted, the permission from each respondent to participate in the interview was obtained – before the interview could commence.

The respondents were not forced to answer any questions, neither were they incentivised to answer any questions in the duration of the interview or before or afterwards.

Protection from physical or emotional harm: Physical or emotional harm has been described by McMillan (2008:173) as an unpleasant effect on your mind or body that exceeds one's coping capacity. This research did not expose respondents to physical or emotional harm whilst the interviews were being conducted.

Privacy of respondents: Privacy of information has been described as an individual's right to have control over the when, how, and to what extent, information about themselves could be shared (Rossler, 2015:199). The personal information of all the participants are – and will – remain anonymous for this research. The participants were not required to supply any personal details prior, during, or after the interview.

3.15 Conclusion

The qualitative approach allowed the researcher in this study to draw conclusions, based on subjective analysis and interpretation. One agrees with Yin (2010:6) that the qualitative approach allows researchers to conduct in-depth studies about broad topics. Convenience sampling enabled the researcher to obtain the relevant sample

targeted for this research. Even though the case-study research design has been critiqued for lacking rigour and taking a long period of time, the versatility of this approach allowed for effective data collection through the conduction of the interviews.

The inductive-reasoning analytical method specifically generalization, effectively assisted the researcher in analysing and interpreting the results, based on the Theory of Buyer-Behaviour framework. It may be concluded that the qualitative research approach effectively assisted in investigating Low-Income consumer buyer behaviour in the Personal-Care industry in South Africa. The sample selected and the research instrument used, were both reliable and sufficient in bringing about key information, from which the buyer behaviour was analysed.

The presentation, interpretation and analysis of the results will now be discussed in Chapter Four.

CHAPTER 4: THE PRESENTATION, INTERPRETATION AND ANALYSIS OF THE FINDINGS

4.1 Introduction

In this chapter the research findings will be presented, analysed and interpreted. The findings will be used as a contribution to the body of knowledge, narrowing the knowledge gap on the Low-Income consumer market in South Africa, with the focus on the Personal-Care Industry. In this phenomenological study, the focus was to investigate Low-Income consumer buying behaviour in the Personal-Care industry in South Africa. To gain insight to the buying behaviour of Low-Income consumers in the personal-care industry, the data were collected via face-to-face interviews by Study Buddy, using a questionnaire provided by the researcher. The secondary objectives of the study were as follows:

- To determine the Low-Income consumers' buying behaviour of personal-care products in South Africa;
- To investigate the trade-offs made when personal-care products fall out of Low-Income consumers' realm of affordability.

The relevant issues in this chapter will be discussed as follows: The presentation of the demographics of the respondents. This is followed by the analysis and interpretation of the findings. During the presentation of each theme, an interpretation will be included with reference to the literature review. The theory of the Buyer-Behaviour model has been used as a guide to further cement the understanding of Low-Income consumer-buying behaviour in the personal-care industry in South Africa.

4.2 Characteristics of the Respondents

Twenty Low-Income consumers were successfully interviewed (n=20), with a 100% response rate. The interviews were conducted in Cape Town in the Western Cape due to convenience for the organization selected to collect the data. Each respondent successfully answered ten questions in the interview. The respondents were not asked to disclose their race, gender, or their age, to ensure that the responses were completely anonymous. The data have been analysed (Thematic data analysis) to investigate Low-Income consumer buying behaviour in the Personal Care industry in South Africa. The findings have been further interpreted by using the Theory of Buyer

Behaviour as a guiding framework in understanding Low-Income consumer-buyer behaviour.

4.3 Thematic analysis of the data

From the ten (10) questions developed for this study, five main themes have been established:

- (1) *The main factors influencing Low-Income consumer purchase behaviour in the personal-care industry:* In this theme, the study sought to establish the primary factors that influence Low-Income consumers' buying behaviour.
- (2) *The level of influence of others on the purchase of personal-care products:* The focus in this theme is to understand the influence of friends or family on consumers' purchasing behaviour.
- (3) *The perception of the price of personal-care products:* The focus of this theme was to understand and determine the respondents' perception of how personal-care products are priced in the market.
- (4) *The influence of marketing efforts on Low-Income consumer purchase behaviour:* In this theme, the study sought to establish what influence marketing efforts have on Low-Income consumer purchasing behaviour.
- (5) *The trade-offs that Low-Income consumers make when personal care products fall outside their realm of affordability:* This study sought to establish what trade-offs (if any) Low-Income consumers are either forced, or are willing make, when affordability is an issue.

4.3.1 The main factors influencing Low-Income consumers' purchasing behaviour in the personal-care industry

In this theme, the study sought to establish the primary factors that influence Low-Income consumers' buying behaviour. Different responses were given in this instance.

The first respondent indicated that:

The smell, texture and price are quite important factors when purchasing a product.

Respondent two stated that:

There are no factors that are considered when purchasing a body lotion.

Respondent three stated that:

It depends on the season. Smell is also important as I prefer non-fragrant products. The Packaging of the products is important as there are perceived quality issues associated with the packaging.

Respondents four, seven, eight, nine, ten, eleven, twelve, thirteen, fifteen, seventeen and nineteen shared the same views, stating that:

Price is an important factor when purchasing products. Secondary items, such as smell/fragrance, quality, texture, brand and seasonality are factors to consider when purchasing personal-care items.

Respondent Five stated that:

Smell is a factor, as perfumed products are not appealing. Products should be simple.

Respondent Fourteen stated that:

I consider the packaging but the thing that is most important for me is smell.

Respondent Fifteen stated that:

I consider whether the body lotion would be good for my ethnic skin.

Respondent sixteen stated that:

I consider the brand.

Respondent nineteen stated that:

I think about how moisturising it is.

Smell, price, brand, seasonality, texture and packaging were the key factors mentioned when the respondents are faced with making the purchase of a body lotion. Many common factors were mentioned by all the respondents. Each respondent could

have named more than one factor. The respondents were not prompted to state any of the mentioned factors, these simply came up at random. The primary factors that came out in this question were price and smell. From the results, price is seen to be a primary influence (60% of the respondents) driving the purchase of a body lotion. Price plays a vital role in purchase consideration, due to Low-Income consumers being faced with limited amounts of money.

Oosthuizen (2007:8) supports this by bringing to light that poor South African households are highly affected and constrained by price increases because large shares of their income have to be prioritised for necessities, such as food. Stats SA (2014) re-affirms this by highlighting that Low-Income consumers earn between R1 – R19 200 per annum, of which only 4% of Low-Income consumer spending is allocated to personal-care products.

Guesalaga and Marshall (2008: 414) add that Low-Income consumers would sacrifice quality because of the increase in product pricing, thereby highlighting the importance of price for Low-Income consumers. It may be assumed that Low-Income consumers are highly influenced by price – due to the trivial proportion of income allocated to Personal-Care products, consequently personal-care products are not seen as necessities.

The secondary factors of consideration can be linked to utilitarian needs, where the consumers look for the practical benefits of the products, in order to satisfy their desired needs (Batra and Kazmi, 2008:70). For example, seasonality would be a factor, as consumers would look for a thicker, more moisturising body lotion in winter vs a light body lotion in summer. It is evident that even though these secondary needs exist, price still remains the primary influence – if the price is not considered affordable. Although the consumer may feel the desire for the product, they will look for an alternate cheaper version, or forgo the purchase altogether.

4.3.2 The level of influence of others (family or friends) on the purchase of personal-care products

The focus in this theme is to understand the influence of friends or family on consumers' purchasing behaviour.

Respondent one stated that:

It depends on which friend or family member is recommending it. If they are individuals who are known to find their way around brands, their recommendation would be considered.

Respondent two stated that:

Family can be used as a recommendation, as there is no specific body lotion that is used. Changing to different body lotions is easy.

Respondent three stated that:

The recommendation of family and friends would only be considered if the product satisfies the desires of what a body lotion should provide.

Respondents four, eight, nine, ten, thirteen, fourteen, seventeen, eighteen, nineteen and twenty stated that:

If my current product works for me, the recommendation from my family and friends would not be considered. I would stick to my product.

Respondents five, seven, eleven, fifteen and sixteen stated that:

The recommendations from family and friends will be considered.

Respondent six stated that:

The product will only be used if the family or friend purchases the product on my behalf.

Respondent twelve stated that:

I would switch to the suggested brand because I generally take into account the advice of family in the purchases I make.

Fifty (50%) per cent of the respondents would remain loyal to their current brand of lotion as it is currently working for their skin and they trust it. They know what they will be getting for the price that they are paying for that item. This response supports the statement made in the Unilever “Connecting with Survivors’ Report” (2014) that Low-Income consumers do not have the leverage to be involved in risky purchases (purchasing new products/brands) due to their limited pool of money. The response of 50% of the respondents may be interpreted as consumers being loyal, however one argues that due to the limited pool of spending, consumers are forced to prioritise and

make safe purchases in this category (personal care). Chipp and Corder (2012: 27) highlight that consumers are very careful in comparing costs and benefits in brand considerations. As many as 35% of the respondents highlighted the fact that they would consider the body lotion but they would not necessarily make the switch, meaning that these respondents are willing to hear about the product, see the product, test the product from others but they are not willing to make the purchase and try it themselves. This highlights the fact that these consumers are not willing to take the risk of making the purchase – not knowing whether the product will work for them. A total of 15% of the respondents stated that they would definitely switch body lotions, due to the recommendation of quality and affordability.

It is evident that consumer purchases are not as influenced by word-of-mouth (friends, family) versus other consumer segments, due to the large constraint on price. The influence of reference groups in this instance would arouse consideration rather than the compulsion to purchase. When some of the consumers are influenced by reference groups, they are driven more by the benefit of the product being more affordable.

4.3.3 The perception of the price of personal-care products

This focus of this theme was to understand and determine the respondents' perception of how personal-care products are priced within the market.

Respondent one stated that:

The quality and the price of lotions do not match as lotions are priced too high and the quality is not impressive.

Respondent two stated that:

Body lotions are quite affordable as they are very simple products to use.

Respondents three and four stated that:

It seems prices are linked to the quality of brands. The cheaper products do not offer quality.

Respondents five, six, seven, nine, fourteen, fifteen and twenty stated that:

The prices are quite high. Using R100 to purchase products will not allow me to buy many products as the prices are quite high. It is difficult to find products that are of good quality and low in price.

Respondent eight stated that:

All beauty products are quite expensive

Respondents ten, thirteen, sixteen and seventeen stated that:

They are very expensive. They are overpriced.

Respondent twelve stated that:

My general view is that there is something for everyone in line with how much you make, you just need to find it.

Respondent eighteen stated that:

I personally think the prices that exist are currently reasonable.

Respondent nineteen stated that:

I think it is fair, well I think you get good value for money.

Sixty-five per cent (65%) of the respondents felt that personal-care products in the market are expensive. There is a perception that high price indicates good quality products, however the respondents have highlighted the fact that often the quality of products does not match the price of the goods. Peter and Olson (2008:32) support this finding, by stating that when consumers buy products, they expect certain benefits to come from the purchase and product. Lamb *et al* (2011: 82) adds that price often creates high expectations of the purchase and the product, supporting the finding that the quality of products often does not match the price of the goods.

Given that Low-Income consumers can only prioritise 5.8% of their household income to personal care items (Stats SA, 2014). It can be interpreted that due to the minimal pool of available spending vs the price of goods in the market, these consumers are constrained in the number of personal-care items that can be included in the purchase basket. It is important to note that even though fifty per cent (50%) of the respondents find personal-care products expensive, however fifty per cent (50%) of them would not switch to a more affordable product. But eighty-five per cent (85%) of them would

change their basket of goods – either by cutting out products, or downgrading on quality. This highlights the fact that these consumers will make trade-offs, when the desired products fall outside their realm of affordability. Thirty five per cent (35%) of the respondents found personal-care products to be reasonably priced or affordable. These respondents find personal-care products currently affordable in the market. However, based on the responses to other questions, they would make a trade-off if the pricing increases above the realm of affordability. Two respondents stated that there are cheap personal-care products but they are of lower quality.

Because of the small proportion of household income allocated to personal-care items, no product is considered cheap.

Low-Income consumers' attitude towards personal care products in general is that they are expensive, however they are easily accessible. Given that these consumers are able to easily understand the situation, they do not have a bad attitude towards purchasing personal-care products. The findings imply that Low-Income consumers' attitude towards pricing may be positive or negative – depending on whether the price exceeds their affordability level.

The respondents further highlighted the fact that, if given the opportunity, they would reduce the price of personal-care products to make them more affordable. McKinsey et al. (2015) support this by stating that African consumers are eager to gain access to affordable personal-care products without compromising on quality. One can interpret this by stating that Low-Income consumers are price conscious and they are seeking more affordable personal-care products. This response reaffirms the view of Prahalad (2006:13) that Low-Income consumers are very value-conscious by necessity and they are more connected in terms of the information network, highlighting the increased consciousness around prices of goods in the market.

As secondary factors, the respondents would change the quality, as well as the packaging and they would develop more African products with natural ingredients. A comment was raised around changing the texture of personal-care products, making it more suitable to different skin-type needs. A mere 10% of the respondents stated that they would not change anything about the products offered in the store.

4.3.4. The influence of marketing efforts on Low-Income consumers' purchasing behaviour

In this theme, the study sought to establish what influence marketing efforts have on Low-Income consumers' purchasing behaviour. Pride and Ferrell (2008:4) highlight that organizations focus their market efforts around a specific group of customers, known as their target market. Price, product, promotion and distribution have been identified by Pride and Ferrell (2008:5) as marketing efforts used to target the desired customer. Marketing efforts with regard to the product include things such as packaging and brand name as ingredients. Distribution efforts refer to organizations making their products easily accessible to the targeted consumer by using the relevant distribution channels.

Promotional efforts include discounting, advertising as well as marketing campaigns. Pricing efforts refer to organizations pricing products to render them more affordable to the target-consumer group.

Respondents one, two, ten, twelve, sixteen, seventeen, nineteen and twenty stated that:

The brand of product is important when comparing or considering body lotions.

Respondents three, four, six and fourteen stated that:

Product packaging is important when choosing personal care products.

Respondents seven and eight stated that:

Products should live up to the packaging – do what the packaging indicates.

Respondent three stated that:

Products should live up to their advertising as there seems to be deception in the marketing of products.

Respondents one, two, three, four, five, six, seven, eight, nine, ten, thirteen, fourteen, sixteen, seventeen, eighteen and nineteen stated that:

It is easy to get to the shop to purchase body lotion, as the mall or spaza is close by, and in some cases, [it is within] walking distance from home.

Respondents eleven, twelve, fifteen and twenty stated that:

It is not that easy to get to the shop to purchase body lotion due to having to take a taxi to get to the shop, in order to make the purchase.

Respondents three and four stated that:

It seems as if prices are linked to the perceived quality of the brand/product

Respondent nine stated that:

It is quite difficult to find products that are good quality and low price.

Forty per cent (40%) of respondents are influenced by the brand of the product when considering or comparing body lotions with the intention of making a purchase. Sonnenberg *et al.* (2011: 648) support this finding by bringing to the floor that consumers identify products, services or brands that most closely incorporate the characteristics that are preferred or considered to be important.

Kardes, Cronley and Cline (2008:288) support Sonnenberg *et al.* (2011: 648) by stating that when a consumer evaluates alternatives, a brand or product can seem attractive or unattractive – depending on what other brands or products are included in the consideration set. This literature further supports the finding that 30% of the respondents consider packaging important when considering or comparing body lotions, with the intention of making a purchase. Sunstein (2000:61) adds that consumer compromise implies that the relative ranking of two options depends on the presence or absence of other options and in this case, the presence of the consumers' packaging requirements would determine which of the options would be purchased.

It is evident from the responses that Low-Income consumers are influenced by advertising, where the consumers feel that the products should live up to what has been advertised. Sonnenberg *et al.* (2011: 154) support this finding by providing the insight that a consumer who has previously used a product has expectations, based on the experiences stored in his/her memory, whereas a consumer who has seen an advertisement proclaiming the benefits of a product that they have never used, would expect the product to deliver on the promoted expectations.

Irene (2014: 94) adds to this by highlighting that a positive relationship exists between consumer satisfaction, the quality of a product and loyalty. Delivering on advertising

promises creates consumer satisfaction that would positively impact on repeat purchasing and customer loyalty.

Eighty per cent (80%) of the respondents stated that it is easy to get to a shop to purchase body lotions, twenty per cent (20%) expressed the view that taxis need to be called to get to a shop to purchase body lotions. Sokolowski (2011:4) highlights that it is pertinent to understand that the same product can be purchased through different channels of distribution by members of different social classes. Due to the nature of South Africa's history, Low-Income consumers are highly constrained by the distribution channels and they behave very differently from middle to high-income consumers.

Even though the majority of Low-Income respondents find it easy to access shops, it is important to highlight the fact that the distribution channel is vastly different to that for the high-income consumers. It is evident in the responses that a large percentage of Low-Income respondents purchase their personal-care products at a local Spaza shop.

Responses have indicated that the price of products has created a perception of brands and the quality of products. Respondents assume that highly priced products imply a higher quality. Lamb *et al.* (2011: 82) address this finding by highlighting that price often creates high expectations. It is the respondent's high expectation that has led to the difficulty of finding good quality products at a low price.

4.3.5. Trade-Offs Low-Income consumers make when personal-care products fall outside their affordability

This study has sought to establish what trade-offs (if any) Low-Income consumers are either forced or willing to make when affordability is an issue.

Respondent one stated that:

The basket of goods will be resized, as economic decisions will have to be made.

Respondents two, six, eight, nine, ten, eleven, twelve, thirteen, fifteen and nineteen stated that:

The basket of goods will decrease and I will buy anything cheaper.

Respondent three stated that:

High quality products will not be used as much, as I would move to natural products.

Respondent four stated that:

The price will definitely influence the basket of goods. The brand of product will change for deodorants and toothpaste, [but] not body lotion.

Respondent five stated that:

The basket of goods will change, as price is quite important

Respondent seven stated that:

Quality will be compromised, as lower-quality goods will be bought.

Respondent fourteen stated that:

I think I would still end up buying the items, nothing much would change.

Respondent sixteen stated that:

There would be less personal-care items due to the price increase that would affect my budget.

Respondent seventeen stated that:

It would affect me, as I would have to prioritize so hard.

Respondent twenty stated that:

It really wouldn't impact me, as I would stick to my goods.

Eighty five per cent (85%) of the total sample indicated that if the price of personal care items in the market increases, their basket of goods would definitely be affected. The primary response (71%) from those respondents, whose baskets would be affected (85% of the total sample), was that they would cut out the purchase of some personal-care products. Oosthuizen (2007: 7) supports this by stating that even though the importance to purchase may be high, constraining factors, such as price, may restrict a buyer from successfully purchasing a product. Seventeen per cent (17%) of these respondents whose baskets would be affected, highlighted that they would buy

into cheaper brands and twelve per cent (12%) of these respondents mentioned that they would buy lower quality products. These responses are supported in the literature by Guesalaga and Marshall (2008: 414) that Low-Income consumers would sacrifice quality because of the increase in product pricing. Seventeen per cent (17%) of the total sample mentioned that their regular basket of personal-care products would not change, thereby supporting the Unilever “Connecting with Survivors Report” (2014) argument that Low-Income consumers in South Africa would rather stick with a product or brand that they know works – even if the price increases slightly.

It is evident that personal-care products are an important purchase amongst Low-Income consumers, prioritized by necessity, i.e. Low-Income consumers would not forgo toothpaste, as it is highly important. One can suggest that Low-Income consumers would make disciplined purchases when it comes to personal-care products, such as body lotions as it is a carefully considered purchase, rather than an impulsive purchase for such consumers. The responses to this research question have further highlighted the importance of price as well as highlighting the fact that that Low-Income consumers would make trade-offs if personal-care products fall outside their affordability.

Guesalaga and Marshall (2008: 414) support this assertion by stating that Low-Income consumers may not be able to spend money on satisfying needs that fall outside their necessity bracket. Consequently, they may have buying power for certain product categories, but not for others.

The findings highlighted the identified themes, thereby indicating the unique behaviour of Low-Income consumers in the Personal-Care industry in South Africa. These findings indicate high consumer sensitivity to price, perceived quality, as well as marketing efforts. The findings have brought to the forefront that Low-Income consumers will indeed make trade-offs in their personal-care shopping basket, meaning that it is pivotal for organizations and marketers to have a fully rounded understanding of consumer behaviour and the influences that may be inhibitors to purchase.

4.4 Conclusion

It can be concluded that Low-Income consumers purchasing decisions are primarily impacted by price. Variations in price impact the choices that Low-Income consumers

make when deciding to purchase personal-care products. Secondary factors include those of the quality and the brand. There are instances where the quality of a product is weighted as being more important than the price of a product, even though Low-Income consumers are in pressed financial situations. This consumer is not easily influenced into purchasing new or different products as the risk in the purchasing decision is too high – given the limited pool of money available for spending on personal-care products.

Even though consumers are faced with financial constraints, the quality perception and the product-delivery expectations are high. The findings indicate that consumers are faced with making trade-offs, since price is one of the biggest challenges facing their personal-care shopping basket. The trade-offs made depend on the product's level of importance, when compared with the necessity criteria. The decision to purchase a personal-care product is a well-formulated decision that often cannot be controlled by desires – but merely by necessity.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

In the previous chapter (Chapter Four), the research findings were presented, analysed and interpreted. Conclusions and recommendations will be drawn in this last chapter of the study. These conclusions were based on the literature review and the primary study. The findings from the study will be discussed in three sections namely: the literature review and the primary study, followed by the conclusions and the recommendations. Recommendations for further study will be summarised and thereafter, the final conclusion of the study will be drawn – showing how the research aim was achieved.

5.2 Findings from the Study:

Two sections will be distinguished to present the research findings and these are:

5.2.1 Findings from the Literature Review

The focus of the literature review was to gain understanding of Low-Income consumer buying behaviour, as well as to gain understanding of Low-Income consumers in the South African context. The literature review addressed the Theory of buyer behaviour framework, which allowed for the analysis of a wide range of purchasing scenarios. A number of sources, such as books, research articles and other academic material were consulted, to enhance the arguments put forward in this study.

The literature review established that in order to understand consumer behaviour, one needs to consider both the micro- and the macro-factors that influence consumer behaviour. These factors are understood by four stages revealed through the Wheel of consumer behaviour.



Figure 5.1: The wheel of consumer behaviour

Source: Solomon, Russell-Bennett and Previte (2013:34)

The first stage is to understand the consumer in the marketplace, where it has been revealed in the literature that consumers have three roles in the consumption process in the marketplace, namely: selecting a product, buying it, and consuming it. Marketers need to understand what needs drive consumers' decision-making, in order to be able to influence behaviour since consumers are very diverse.

The second stage is looking at consumers as individuals. This cements the understanding of the factors driving consumers' buying behaviour. The individual factors to consider are: motivation; learning; perception; personality and attitudes. The literature has revealed that marketers need to take the time to understand each individual factor, as they all interlink and impact the consumers' decision to purchase a product. These factors further influence repeat purchases, which have a direct impact on the consumers' loyalty to brands and products.

The third stage is looking at how consumers make decisions through the consumers' decision-making process. The literature has highlighted that marketers need to recognize and understand that consumers go through a decision-making process when purchasing products (Cant, Brink and Brijball, 2006:195). This process starts with the consumer recognising that a problem exists and thereafter s/he searches for information to solve the problem.

The consumer then evaluates whether the information – in the form of a product or service – matches the need; if it does not, an alternative is selected. Once a selection has been made, the decision to purchase is then made. Once the product or service has been purchased, the consumer then evaluates whether the product or service meets expectations. It is pertinent to understand the individual factors (motivation, learning, perception, personality and attitudes), in order to effectively analyse the consumers' decision-making process.

The final stage is to look at consumers and their culture (this is a vital factor in a diverse market like South Africa). The Literature has brought to the forefront that culture is a unique construct that can only be described, based on its characteristics, namely: Culture satisfies needs; it is learnt; it guides behaviour; and it is enduring, but yet dynamic.

When looking specifically at Low-Income consumers, the literature has revealed that Low-Income consumers are very brand-conscious and they are also extremely value-

conscious by necessity. Low-Income consumers may not be able to spend money on satisfying needs that fall out of their necessity bracket. Consequently, they may have buying power for certain product categories, but not in others. Consumers are very careful in comparing costs and benefits within brand-consideration sets. The evaluation of alternatives with regard to cost-benefits and trade-offs implies that marketers must deliver their value proposition with the best possible price-performance aspects.

Some of the literature sources argue that Low-Income consumers will sacrifice quality when the prices of products increase, while others argue that Low-Income consumers in South Africa would rather stick with a product or brand that they know works – even if the price increases slightly. Marketers need to investigate consumer sensitivity to price and quality to implement the correct strategy. A stance and the conclusion will be drawn in this regard in the concluding section of this chapter.

The Literature has further revealed a framework, which highlights interlinking variables that influence consumers' buying behaviour. This framework is called the Theory of Buyer Behaviour. This framework reveals that in order to completely understand consumer behaviour, one needs to understand the interlinking variables that result in the consumers' end purchase. It has been found that input variables and exogenous variables influence a consumer's hypothetical constructs/intervening variables, which inevitably influences the buyers output/decision to purchase a product.

This framework further cements the literature findings that each consumer goes through a decision-making process before the purchase of any product.

5.2.2 Findings from the Primary Study

Findings from the primary study were discussed in line with the restated research objectives:

- To determine Low-Income consumers' buying behaviour of personal-care products in South Africa;
- To investigate the trade-offs made when personal-care products fall outside Low-Income consumers' affordability.

5.2.2.1 Low-Income consumer buying behaviour of personal-care products in South Africa

The first objective was to determine Low-Income consumers' buying behaviour of personal-care products in South Africa. It has been found that there are two major input variables that influence Low-Income consumers' behaviour, namely: price is the most important input consideration for Low-Income consumers. Quality is the second input variable, which is measured based on consumers' experience with the product (i.e. "long lasting", "moisturises skin") and whether the consumer has found that the product works for them. It is evident that the respondents have a high perceptual bias driven by previous experiences, pricing fluctuations, as well as their sensitivity to marketing information.

Low-Income consumers tend to buy products based on their necessities. Consequently, family and friends are not as influential in driving the decision to purchase personal-care items. Due to limitations of income and price fluctuations, often what Low-Income consumers need vs what they can afford are on the different ends of the spectrum. Low-Income consumers would either look for a cheaper alternative, or forgo the purchase completely.

The purchase of personal care items involves well-thought out purchases and they are not impulsive. Frequently, Low-Income consumers perceive highly priced products as being better quality – due to the promised benefits that the brand drives through different channels. Low-Income consumers stick to what they know in terms of the items purchased. These consumers often shy away from taking the risk of buying new products that they have not tried.

Low-Income consumers are willing to try new products from others, rather than buying them for themselves.

Once Low-Income consumers find a product that works for their needs at an affordable price, there is little hesitation to switch products – even when prices do increase. It is almost the last resort to completely forgo certain personal-care products.

5.2.2.2 The trade-offs made when personal-care products fall outside Low-Income consumers' affordability

The second research objective sought to establish the trade-offs that Low-Income consumers make when personal-care products fall outside their affordability. This was a theme, which emerged during data collection. Eighty-five per cent (85%) of the total sample indicated that if the price of personal-care items in the market increases, their basket of goods would definitely be affected. This indicates that Low-Income consumers do indeed make trade-offs when personal-care products fall outside their affordability.

Different trade-offs are made, depending on what the consumer views as a necessity. The primary trade-off would be forgoing some items that would normally be purchased, meaning that the size of the basket would decrease. The second option would be to buy into products that are cheaper, but not necessarily lower quality. The smallest percentage of respondents highlighted that the trade-off in quality would be made. It was evident that some personal-care products are valued higher than others. Items that are perceived to be more important would often not be up for review. Instead, the respondents stated that they would rather forgo the purchase of a different item in their basket of goods.

5.3 Conclusions

The research findings are representative of Low-Income consumers in LSM 3-4 living in the Western Cape Province, specifically in Cape Town. Given the appropriate size of the sample, the findings can be generalized for South African Low-Income Consumers. The findings from the literature review concur with the findings from the primary study that price has a major influence on Low-Income consumers' buying behaviour. The majority of the respondents found price as the biggest challenge, when making a body-lotion purchase. Low-Income consumers commit a lot of attention to the purchase of body lotions and personal-care products. This indicates that these are well thought-out purchases. These consumers cannot afford to get their purchases wrong, they need to make purchases that they can afford, and which would best suit their needs. These consumers pay special attention to prices and marketing advertising. They want to be sure of what marketers say they will be getting.

These consumers also pay attention to what has not worked for their type of skin and what level of quality was previously delivered by certain brands.

Low-Income consumers are quality-conscious when they purchase personal-care products. There is a quality expectation, which is measured by the consumers' experience of using the product (i.e. "long-lasting", "moisturises the skin"). The quality of a product links to whether or not the product works for the consumer (i.e. does it smooth and moisturise my dry skin). Previous or current experience of using body lotions acts as input variables in their decision to try a new product, or switch to a different brand. Although quality is an important factor, it is secondary to price.

Apart from quality and price, Low-Income consumers consider other secondary factors, such as distinctive fragrant body lotions as key input variables when purchasing a body lotion. Some consumers are faced with sensitive skin, where non-fragrant body lotions need to be used. Literature and the primary study concur with the findings that accessibility and availability are further input variables that would influence the purchase of personal-care products.

In such a case, the majority of respondents find spaza shops or shopping malls easily accessible for purchasing their personal-care products. When these are not accessible, it negatively impacts the intervening variables, which in turn, influences the purchase decision (for example: if body lotions are already considered expensive, accessibility could act as a decision-mediator, drawing the consumer away from the purchase). Availability of products has also been identified as an inhibitor, which would affect the decision to purchase a personal care product or specifically a body lotion.

When such a product is not available, these consumers may revert to a different brand within the preferred price range, thereby highlighting the importance of availability from a business perspective.

Skin conditions are motives that drive Low-Income consumers' purchase decisions, such as having dry skin – leading to the purchase of a body lotion to smooth and moisturise the skin. Dry skin seems to be a primary factor amongst Low-Income respondents who seek body lotions that effectively work for their skin condition. Even though these consumers desire and need certain things and intend purchasing the products, circumstances often act against this consumer segment. It is evident that trade-offs are made when intending to buy certain personal-care products. For

example, if a consumer intends buying a body lotion that is priced above what s/he can afford, a trade-off could be made by not buying a face wash, in order to buy the body lotion instead.

There is a high level of sensitivity to information received from marketing advertisements, since they speak to products living up to the marketing promises. This is directly in line with the literature and the primary study. These consumers expect products to deliver on what the packaging and marketing say they would do. The degree of sensitivity is also impacted by the input variables of price and quality. For example, if a product has been advertised to deeply moisturise dry skin, the consumer would expect the product to deliver on the promise for the price they will be paying.

It is evident from the findings that consumers do have an evoked set in terms of brand consideration, i.e. “I expect great quality if, for example, I buy Nivea, or an adequate quality if I buy Dawn body lotion”. Low-Income consumers’ evoked set is based on the brands that they have used or are currently using. These consumers depend on their evoked set, in order to guide their purchase decisions, since their pool of money is small, making personal-care purchases risky, if they do not know the brand or product.

The evoked set influences a consumer’s predisposition about a product, which in turn, impacts their attitude towards it.

Half of the respondents stated that they would not consider or buy any body lotion recommended by friends or family, as they are happy with the current product and trust in it. This indicates that these consumers would re-purchase their current body lotion, since they are satisfied with its performance. This links into the high perceptual bias found amongst Low-Income consumers. One can also suggest that if Low-Income consumers are satisfied with the brand or product, there would be very few inhibitors to repeat purchasing – with the exception of price – which would lead to purchase basket trade-offs.

5.4 Recommendations

The recommendations were made with specific reference to the conclusions from the primary study and the literature review. The recommendations suggested were designed to assist in the understanding of Low-Income consumer behaviour within the Personal-Care industry in South Africa, as well as assisting in the understanding of

the trade-offs that Low-Income consumers make when personal-care products fall outside their affordability.

5.4.1 Key influences on Low-Income Consumers' buying behaviour

The respondents and the literature analysis indicated that even though there are various influences on Low-Income consumers' buying behaviour, price is the most influential factor determining purchase. Low-Income consumers are forced to be very selective in the purchase of personal-care products due to the limitations of income and price being primary factors driving the purchase. It is recommended that organizations and marketers align pricing strategies with the individual target market. Ensure that tactical actions, such as price increases or price reductions, are implemented with the consumer in mind, understanding the detrimental impact that price has on the decision to purchase.

It is further recommended that careful portfolio management be considered, since Low-Income consumers are price conscious and they shop, according to a hierarchy of necessity. Portfolio management should be conducted from a consumer-centric perspective, in order to ensure that portfolio management is not driven by price and product, but rather by what drives consumers' purchases.

5.4.2 Perception

One issue that emerged during the interviews, which was also highlighted in the literature review, was the aspect of perception. The respondents indicated that the quality of products is often perceived by the price of an item. It was also highlighted that often the quality of the products does not match the price of the products. Respondents have highlighted that personal-care products in the market are perceived as being expensive. Perception influences the consumers' attitude towards the product. Consequently, this study recommends that marketers be cognisant of consumers' sensitivity to information. It is evident from the responses that respondents are very literal: if the packaging states that the product relieves dry skin in 4 hours, then the product needs to live up to the promise. It is important that marketers try to maintain positive consumer attitudes towards respective brands, since Low-Income consumers tend to stick to products once they have formed a positive attitude towards purchasing the product.

It is recommended that marketers be consistent with messaging through different channels, as well as the packaging. Understand where the right to win is in the market versus key competitors and ensure that the pricing of products depicts this – to ensure that consumers' perception is not negatively impacted.

5.4.3 Marketing Efforts

Price, product, promotion and distribution have been identified in the literature to be common marketing efforts that influence the consumer. The study has clearly identified price as the most influential marketing aspect on consumers. Low-Income consumers are further influenced by the brand of the products, when comparing alternatives. Advertising creates an expectation of the quality of the products, as the consumers have seen an advertisement calling out the benefits of a product that they have never used. They would expect to have the product deliver on the promoted expectations. Consumers that have used the product before rely on their memories to measure what is being advertised versus what the product delivers.

The responses have implied that these consumers are highly literal and they expect products to do exactly what they say they will do. It is important to note that distribution channel plays a vital role when targeting products to this consumer group. Marketers need to ensure that the correct products are available through the right channels, in order to reach the consumer. The reality is that these consumers are constrained by a limited pool of money and they often have to take taxi's to malls to purchase personal-care products that are not offered at local spaza shops close to their homes.

This study recommends that business strategies take into account the circumstances facing the targeted consumer and ensure that marketers do not exaggerate the benefits when advertising. A balanced promotional activity is required to retain the existing customers and to attract new ones. Low-Income consumers have proven to be loyal to products that work for them. Marketing efforts have the tendency to exaggerate the promise and taint the consumers' perception of products. Marketers need to ensure that pricing, place and promotion support Low-Income consumers' intention to purchase. A personal-care shopping basket is less important to these consumers than their food baskets.

5.4.4 Low-Income consumer trade-offs

Low-Income consumers are constantly looking for more affordable personal-care alternatives without compromising quality. There are trade-offs that occur within the monthly basket of personal-care products. Even though the purchase intention is present and the importance of purchase is high, constraints, such as price, restrict the buyer from making the purchase. Consumers will either completely forgo the item, decreasing their purchase basket, or the consumer will select items to purchase based on their level of necessity. It is recommended that mitigation strategies or plans are developed when annual pricing increases need to take place, since aggressive increases may place products slightly beyond the affordability of the clients and this may be detrimental to the decision to purchase.

Gain an understanding of whether the product in question will be substituted or completely forgone, before developing mitigation strategies, to ensure that the correct plans are made for the targeted consumer.

5.5 Recommendations for further study

This study recommends conducting further studies on a wider scale (possibly a different African Country), to build on the understanding of Low-Income consumers who have larger differentials in cultural beliefs, as well as how or whether trade-offs differ when faced with affordability constraints. The findings from further studies would contribute to the larger body of knowledge, as well as assist in guiding African companies to tailor strategy specifically to Low-Income consumers within that market.

5.6 Conclusion

The aim of this study was to investigate Low-Income consumers' buying behaviour in the personal-care Industry in South Africa. The study was directed by the following problem statement: Given the trivial proportion allocated to personal-care products, low income consumers are forced to make trade-offs, when purchasing personal-care products that fall outside their affordability. In conclusion, the introductory chapter of this study outlined the business case for conducting the study. In the literature review chapter, various sources of information were consulted, showing how the subject under investigation evolved over time. Different arguments were consulted to augment the ideas put forward in this study to understand Low-Income consumer buying

behaviour in the personal-care industry in South Africa. The research objectives were achieved by collecting the data through face-to-face interviews, where each emerging theme was discussed in detail in relation to the research objectives.

The respondents' viewpoints were discussed with constant reference to the literature and the reviewed information. An appropriate research design and methodology were adopted and used to complete this study. The conclusions and recommendations made in this study were derived from the study's findings.

6. LIST OF REFERENCES

- Adler, E.S. & Clark, R. 2014. *An invitation to Social Research: How it's done*. 5th edn. Stanford, USA: Cengage Learning.
- Anderson, V. 2004. *Research methods in Human Resource Management*. London, UK: CIPD House.
- Anderson, M. & De Silva, S. 2009. *Beliefs, Values and Attitudes*. Sedbergh, UK: Me-and-Us Ltd.
- Babbie, E. 2008. *The Basics of Social Research*. 4th edn. California, USA: Thomson Learning.
- Bagozzi, R.P., Gurhan-Canli, Z. & Priester, J.R. 2002. *The Social Psychology of Consumer Behaviour*. Buckingham, UK: Open University Press.
- Barker, M.J. 2014. *Marketing Strategy and Management* 5th edn. London, UK: Palgrave Macmillan.
- Barki, E. & Parente, J. 2010. *Consumer Behaviour of the bottom of the Pyramid in Brazil*. Greenleaf Publishing: 11-23.
- Barkway, P. 2013. *Psychology for health professionals*. 2nd Edn. Chatswood, Australia: Elsevier Publishing.
- Batra, S.K. & Kazmi, S.H.H. 2008. *Consumer Behaviour*. 2nd edn. New Delhi, India: Excel Books.
- Baxter, L.A. & Babbie, E.R. 2003. *The basics of communications research*. California, USA: Cengage Learning.
- Bence, B. 2011. *Smarter Branding without Breaking the Bank: Five proven Marketing Strategies you can use right now to build your business at little or no cost*. Las Vegas, US: Global Insight Communication LLC.
- Black, K. 2009. *Business Statistics for contemporary decision-making*. 6th edn. Danvers, USA: John Wiley & Sons.
- Blessing, T.M. & Chakrabarti, A. 2009. *DRM, a Design Research Methodology*. New York, USA: Springer Publications.

- Blythe, J. 2013. *Consumer Behaviour* 2nd edn. London, UK: Sage Publications.
- Borchers, T. 2012. *Persuasion in the Media Age*. 3rd edn. Florida, USA: Waveland Press.
- Bray, J.P. 2008. *Consumer behaviour theory: approaches and models*. Bournemouth University Discussion Paper. [Online] Available: [http://eprints.bournemouth.ac.uk/10107/1/Consumer Behaviour Theory - Approaches & Models.pdf](http://eprints.bournemouth.ac.uk/10107/1/Consumer_Behaviour_Theory_-_Approaches_&_Models.pdf)
- Bryman, A. 2008. *Social Research Methods*. 3rd edn. Oxford, UK: Oxford University Press.
- Cant, M., Brink, A. & Brijball, S. 2002. *Introduction to Marketing*. Cape Town, South Africa: Juta & Company Ltd.
- Cant, M., Brink, A. & Brijball, S. 2006. *Consumer Behaviour*. Cape Town, South Africa: Juta & Company Ltd.
- Carrington, R., Coeli, T. & Groom, E. 2002. *International Benchmarking for monopoly price regulation: The case of Australian gas distribution*. *Journal of Regulatory Economics*, 21(2): 191-216. [Online] Available: <http://link.springer.com/article/10.1023/A:1014391824113> .
- Carrington, M.J., Neville, B.A. & Whitwell, G.J. 2010. *Why ethical consumers don't walk their talk: Towards a framework for understanding the gap between ethical purchase intentions and actual buying behaviour of ethically minded consumers*. *The Journal of Business Ethics*, 97 (1): 139 -158. [Online] Available: <http://link.springer.com/article/10.1007/s10551-010-0501-6#/page-1> [2015, October 08].
- Chandrasekar, K.S. 2010. *Marketing Management: Text and Cases*. New Delhi, India: Tata McGraw Hill.
- Chawla, D. & Sodhi, N. 2011. *Research Methodology: Concepts and Cases*. New Delhi, India: Vikas Publishing House.
- Chipp, K. & Corder, C. 2012. *Where practice meets theory: Defining and reviewing the bottom of the pyramid for South African marketers*. *Management Dynamics*, 21 (1). [Online] Available:

http://reference.sabinet.co.za/sa_epublication_article/mandyn_v21_n1_a2 [2015, September 16].

Chiras, D.D. 2013. *Environmental Science*. Burlington, USA: Jones & Bartlett Learning.

Collis, J. & Hussey, R. 2003. *Business Research: A practical guide for undergraduate and postgraduate students*. 4th edn. New York, USA: Palgrave MacMillan.

Creswell, J.W. 2003. *Research Design: qualitative, quantitative and mixed methods*. 2nd edn. Michigan, USA: SAGE Publications.

Creswell, J.W. 2013. *Research Design: qualitative, quantitative and mixed methods approaches*. 4th Edn. California, USA: SAGE Publications.

Crouch, S. & Housden, M. 2003. *Marketing Research for Managers*. 3rd Edn. Burlington, USA: Routledge.

Deloitte. 2014. *The Deloitte Consumer Review: Africa, a 21st Century View*. Online [Available]:

<https://www.2.deloitte.com/content/dam/deloitte/ng/documents/consumer-business/the-deloitte-consumer-review-africa-a-21st-century-view.pdf> .

De Mooij, M. 2011. *Consumer Behaviour and Culture: Consequences for global marketing and advertising*. 2nd edn. California, USA: SAGE Publications.

Dul, J. & Hak, T. 2008. *Case Study Methodology in Business Research*. Burlington, USA: Routledge.

Dutz, M.A., Kuznetsov, Y., Lasagabaster, E. & Pilat, D. 2014. *Making Innovation policy work: Learning from experimentation*. North Carolina, US: OECD Publications.

Ellis, P. 2010. *Evidence-based Practice in Nursing: Transforming Nursing Practice Series*. Cornwall, UK: SAGE Publications.

Ellison, S.L.R., Farrant, T.J.D & Barwick, V.J. 2009. *Practical Statistics for the analytical scientist: A bench guide*. 2nd Edn. Cambridge, UK: RSC Publishing.

Euromonitor. 2016. Beauty and Personal Care in South Africa. Online [Available]: <http://www.euromonitor.com/south-africa>

- Feeny, A. & Heit, E. 2007. *Inductive Reasoning: Experimental, Developmental and Computational Approaches*. New York, USA: Cambridge University Press.
- Ferrell, O.C., Niininen, O., Lucas, B., Schembri, S. & Pride, W.M. 2014. *Marketing Principles*. 2nd edn. Melbourne, Australia: Cengage Learning.
- Fleischmann, K.R. 2013. *Information and Human Values: Synthesis lectures on information concepts, retrieval, and services*. North Carolina, USA: Morgan & Claypool Publishers.
- Foxall, G.R. 2015. *Consumer Behaviour*. New York, USA: Routledge Publications.
- Gbadamosi, A., Nwankwo, S. & Bathgate, I. 2013. *Principles of Marketing: A value-based approach*. Hampshire, UK: Palgrave Macmillan.
- Gerber, K. & Bothma, N. 2008. *FCS Consumer Behaviour: Level Three*. Cape Town, South Africa: Pearson Education.
- Gravetter, F.J. & Forzano, L.B. 2012. *Research Methods for Behavioural Sciences*. 4th Edn. California, USA: Cengage Learning.
- Gravetter, F.J. & Forzano, L.B. 2015. *Research Methods for Behavioural Sciences*. 5th Edn. Stamford, USA: Cengage Learning.
- Gueslaga, R. & Marshal, P. 2008. *Purchasing power at the bottom of the pyramid across geographical regions and income tiers*. *Journal of Consumer Marketing*, 25 (7). [Online] Available: <http://www.emeraldinsight.com/doi/abs/10.1108/07363760810915626> [2015, September 16].
- Gunter, B. & Furnham, A. 2014. *Consumer Profiles: An introduction to psychographics*. London, UK: Routledge.
- Hair, J.F., Celsi, M.W., Money, A.H., Samouel, P. & Page, M.J. 2015. *Essentials of Business Research Methods*. 2nd edn. New York, USA: M.E. Sharpe Inc.
- Hall, R. 2008. *Applied Social Research: planning, designing and conducting real world research*. Sydney, Australia: Palgrave Macmillan.
- Hamilton, K.L. and Catterall, M. 2005. *Towards a better understanding of the Low-Income consumer*. *Advances in Consumer Research*, 32 (1): 627-632.

Hawkins, D., Mothersbaugh, D. & Mookerjee, A. 2010. *Consumer Behavior: Building Marketing Strategy*. 11th edn. New York, USA: The McGraw -Hill Companies Inc.

Hoyer, W.D., MacInnis, D.J. & Pieters, R. 2008. *Consumer Behaviour*. 6th Edn. Mason, USA: Cengage Learning.

Hunt, S.D. & Pappas, J.L. 1972. *A crucial test of the Howarth-Sheth model of buyer behaviour*. Journal of Marketing Research. [Online] Available: http://www.jstor.org/stable/3149554?seq=1#page_scan_tab_contents .

Irene, S. 2014. *Strategic Marketing in fragile economic conditions*. Hershey, USA: Business Science Reference Publishing.

Johnson, B. & Christensen, L. 2010. *Educational Research: Quantitative, Qualitative, and Mixed Approaches*. 4th edn. California, USA: SAGE Publications.

Joubert, P. 2010. *Introduction to Consumer Behaviour*. Cape Town, South Africa: Juta & company Ltd.

Kardes, F.R., Cronley, M.L. & Cline, T.W. 2008. *Consumer Behaviour*. Mason, USA: South-Western Cengage Learning.

Kardes, F.R., Cronley, M.L. & Cline, T.W. 2010. *Consumer Behaviour: Science and Practice*. Mason, USA: South-Western Cengage Learning.

Kaufman, H.R. & Ali Khan Panni, M.F. 2014. *Handbook of Research on consumerism in Business and Marketing: Concepts & Practices*. Hershey, USA: Business Science Reference.

Kotler, P. & Keller, K.L. 2012. *Marketing Management*. 14th Edn. New Jersey, USA: Pearson Education.

Kramer, A. 2015. *Low-Income Consumers as a source of innovation: Insights from idea competitions in Brazil Low-Income communities*. Freising-Weihenstephan, Germany: Springer Gabler.

Kumar, S.R. 2008. *Conceptual issues in Consumer Behaviour: The Indian Context*. New Delhi, India: Pearson Education.

Kvale, S. 2008. *Doing Interviews: Qualitative Research Kit*. London, UK: SAGE Publications.

- Lamb, C., Hair, J. & McDaniel, C. 2011. *Essentials of Marketing*. 7th edn. Mason, USA: Cengage Learning.
- Lancaster, G. & Reynolds, P. 2005. *Management of Marketing*. Burlington, UK: Routledge.
- Lantos, G.P. 2011. *Consumer Behaviour in Action: Real-Life Applications for Marketing Managers*. New York, USA: Routledge Publications.
- Lim, W.M. & Ting, D.H. 2013. *Research Methodology: A toolkit of sampling and data analysis techniques for quantitative research*. Norderstedt, Germany: GRIN Verlag.
- Linehan, M. 2008. *Consumer Behaviour: Irish patterns and perspectives*. Dublin, Ireland: Gil & Macmillan Ltd.
- Loudon, D.L. & Della Bitta, A.J. 1993. *Consumer Behaviour: Concepts and Applications*. Columbus, USA: McGraw-Hill.
- Madanat, H., Arredondo, E, M. & Ayala, G, X. 2015. *Introduction to Health promotion and Behavioural Science in Public Health*. Boston, USA: Cengage Learning.
- Mahajan, V. 2009. *Africa Rising: How 900 million African consumers offer more than you think*. New Jersey, USA: Pearson Education Inc.
- Marchevsky, D. 2000. *Critical Appraisal of Medical Literature*. London, UK: Springer Publications.
- Martin, J.H. 2012. *Market segmentation of the consumer market in South Africa*. *International Retail and Marketing Review*, 8(1): 61-74. [Online] Available: http://reference.sabinet.co.za/sa_epublication_article/irmr_v8_n1_a4 .
- Matsuo, M. 2005. *The role of internal competition in knowledge creation: An empirical study in Japanese firms*. New York, USA: Peter Lang Publishers.
- McKinsey & Company. 2015. *Winning in Africa's Consumer Market*. [Online] Available: <http://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/winning-in-africas-consumer-market> .
- Meyers, H. & Gutman, J. 2011. *Life Style and Psychographics: Chapter Ten, The essence of social class*. Decatur, USA: Marketing Classics Press Inc.

- Minkov, M. 2013. *Cross-Cultural Analysis: The science and art of comparing the world's modern societies and their cultures*. California, USA: SAGE Publications Inc.
- Molette, C.W. & Molette, B.J. 2013. *Afrocentric Theatre*. Dartford, UK: Xlibris Corporation.
- Mooi, E. & Sarsredt, M. 2011. *A concise guide to Market Research: The process, data and methods using IBM SPSS statistics*. New York, USA: Springer Publications.
- Mpinganjira, M. & Dos Santos, M.A.O. 2013. *Consumer Behaviour: South African Psychology and Marketing Applications*. Cape Town, South Africa: Oxford University Press.
- Mukherji, P. & Albon, D. 2014. *Research methods in early childhood: An introductory guide*. 2nd edn. London, UK: SAGE Publications.
- Myburgh, S & Tamaro, A.M. 2013. *Exploring Education for Digital Librarians: Meaning, Modes and Models*. Cambridge, UK: Chandos Publishing.
- Myers, M.D. 2015. *Qualitative Research in Business and Management*. London, UK: SAGE Publications.
- Noel, H. 2009. *Basics Marketing 01: Consumer Behaviour*. La Vergne, USA: Ava Publishing.
- Nordqvist, M., Melin, L., Waldkirch, M. & Kumeto, G. 2015. *Theoretical Perspectives on Family business*. Cheltenham, UK: Edward Elgar Publishing.
- O'Dougherty, D., Haynes, R., Venter-Davies, M. & O'Connor, M. 2007. *Consumer Behaviour Level Two*. Cape Town, South Africa: Pearson Education.
- Okazaki, S. 2012. *Handbook of Research on International Advertising*. Cheltenham, UK: Edward Elgar Publishing.
- Oosthuizen, M. 2007. *Consumer price inflation across the income distribution in South Africa*. DPRU working paper, 07-129. [Online] Available: <https://ssrn.com/abstract=1101988> .
- O'Shaughnessy, J. 2013. *Consumer Behaviour: Perspectives, Findings and Explanations*. New York, USA: Palgrave Macmillan.

- Palmer, A. 2012. *Introduction to Marketing*. 3rd edn. Oxford, UK: Oxford University Press.
- Panda, T.K. 2007. *Marketing Management: Text and Cases*. 2nd edn. New Delhi, India: Anurag Jain.
- Peter, P.J. & Olson, J.C. 2008. *Consumer behaviour and Marketing Strategy*. 9th edn. New York, USA: McGraw Hill.
- Pike, S. 2008. *Destination Marketing: An integrated marketing communication approach*. Burlington, USA: Routledge.
- Pinder, C.C. & Moore, L.F. 2012. *Middle Range Theory and the Study of Organizations*. London, UK: Springer Publications.
- Prahalad, C.K. 2006. *The fortune at the Bottom of the Pyramid: Eradicating poverty through profits*. New Jersey: USA. Pearson Education Ltd.
- Prahalad, C.K. & Hammond, A. 2002. *Serving the world's poor, profitably*. Harvard Business Review. [Online] Available: <https://hbr.org/2002/09/serving-the-worlds-poor-profitably>
- Prakash, M. 2007. *Fundamentals of gene evolution*. New Delhi, India: Discovery Publishing House.
- Prasad, V. 2009. *Consumer Behaviour*. New Delhi, India: GenNext Publication
- Pride, W. & Ferrell, O.C. 2014. *Foundations of Marketing*. 6th edn. Mason, USA: Cengage Learning.
- Ribeiro, H.J. 2014. *Systematic approaches to argument by analogy*. New York, USA: Springer Publications.
- Robertson, T.S. 2011. *Models of Buyer Behaviour, Chapter 14: A Critical Examination of 'Adoption Process' Models of Consumer Behaviour*. New York, USA: Marketing Classics Press.
- Roffey, S. 2011. *Changing Behaviour in Schools: Promoting positive relationships and well-being*. London, UK: SAGE Publications.
- Rubin, A. & Babbie, E. 2010. *Research Methods for Social Work*. 7th edn. California, USA: Cengage Learning.

- SAARF. 2014. *SAARF LSM 2014 Descriptions*. [Online] Available: <http://www.saarf.co.za/LSM/lsm.asp> [2015, October 02].
- Saunders, M., Lewis, P. & Thornhill, A. 2009. *Research Methods for business students*. 5th edn. Essex, UK: Pearson Education.
- Sekeran, U. & Bougie, R. 2010. *Research Methods for Business: A skill-building approach*. 5th edn. New Jersey, USA: John Wiley & Sons.
- Sekeran, U. & Bougie, R. 2016. *Research Methods for Business: A skill-building approach*. 7th edn. Chichester, UK: John Wiley & Sons.
- Statssa. 2014. *Poverty Trends in South Africa*. [Online] Available: <http://www.statssa.gov.za/> [2015, October 01].
- Schiffman, L., O' Cass, A., Paladino, A. & Carlson, J. 2014. *Consumer Behaviour*. 6th Edn. French Forest, Australia: Pearson Education.
- Schiffman, L.G. & Kanuk, L.L. 2000. *Consumer Behaviour*. 7th edn. London, UK: Prentice Hall.
- Schiffman, L.G. & Kanuk, L.L. 2004. *Consumer Behaviour*. 8th edn. London, UK: Pearson Education.
- Schiffman, L.G. & Kanuk, L.L. 2010. *Consumer Behaviour: Global Edition*. London, UK: Pearson Education.
- Silverman, D. 2016. *Qualitative Research*. 4th edn. London, UK: SAGE Publications.
- Sokolowski, O. 2011. *Influences and Attitudes within consumer-behaviour process*. Norderstedt, Germany: GRIN Verlag.
- Solomon, M, R., Russell- Bennett, R. & Previte, J. 2013. *Consumer Behaviour: Buying, Having, Being*. 3rd edn. Frenchs Forest, Australia: Pearson Education.
- Sonnenberg, N.C., Erasmus, A.C. & Donoghue, S. 2011. *Significance of environmental sustainability issues in consumers' choice of major household appliances in South Africa*. *International Journal of Consumer Studies*, 35(2): 153-167. [Online] Available: <http://onlinelibrary.wiley.com/doi/10.1111/j.1470-6431.2010.00964.x/abstract;jsessionid=FD9E613CDA4F0B2FEBAE377750522927.f>

[04t03?userIsAuthenticated=false&deniedAccessCustomisedMessage](#) [2015, September 14].

Stokes, D. & Lomax, W. 2008. *Marketing: A brief introduction*. London, UK: Thomson Learning.

Sumathi, S. & Saravanel, P. 2009. *Marketing Research and Consumer Behaviour*. 1st edn. New Delhi, India: Vikas Publishing House.

Sunstein, C.R. 2000. *Behavioural Law & Economics*. New York, USA: Cambridge University Press.

Szmigin, I. & Piacentini, M. 2014. *Consumer Behaviour*. Oxford, UK: Oxford University Press.

Teddlie, C. & Tashakkori, A. 2009. *Foundations of Mixed Methods Research: Integrating quantitative and qualitative approaches in the social and behavioural sciences*. California, USA: SAGE Publications.

Taloo, T.J. 2008. *Business Organisation and Management*. New Delhi, India: Tata McGraw-Hill.

Taylor, S.J., Bogdan, R. & DeVault, M. 2015. *Introduction to Qualitative Research Methods: A guidebook and resource*. New Jersey, USA: John Wiley & Sons.

Thistlethwaite, E. 2012. *Values-Based Interprofessional Collaborative Practice: Working together in health care*. New York, USA: Cambridge University Press.

Okazaki, S., Mueller, B. & Taylor, C. R. 2010. Measuring soft-cell versus hard-sell advertising appeals. *Journal of International Marketing*. [Online] Available: http://www.researchgate.net/profile/Charles_Taylor2/publication/259834596_MEASURING_SOFT-SELL_VERSUS_HARD-SELL_ADVERTISING_APPEALS/links/0deec5301ab167ec71000000.pdf [2015, October 15].

Tyagi, C.L. & Kumar, A. 2004. *Consumer Behaviour*. New Delhi, India: Atlantic Publishers and Distributors.

UNILEVER INSTITUTE OF STRATEGIC MARKETING. 2014. *Connecting with Survivors' Report*. [Online] Available: <http://www.uctunileverinstitute.co.za/> .

- Valencia-GO, G.N. 2015. *Research success: A Q&A Review applying critical thinking to test taking*. Philadelphia, USA: F.A. Davis Company.
- Wahl, S.T. 2016. *Persuasion in your life*. New York, USA: Routledge.
- Wahyuni, D. 2012. *The research design maze: Understanding paradigms, cases, methods and methodologies*. Journal of applied Management Accounting Research, 10 (1): 69-80. [Online] Available: <http://hdl.handle.net/10536/DRO/DU:30057483>.
- Waicukauski, R.J., Sandler, P.M. & Epps, J. 2009. *The 12 secrets of persuasive argument*. Chicago, USA: American Bar Association.
- Williams, A. 2012. *Understanding the hospitality consumer*. Woburn, USA: Routledge.
- Wimmer, R.D. & Dominick, J.R. 2011. *Mass Media Research: An introduction*. 9th edn. Boston, USA: Cengage Learning.
- Wright, R. 2006. *Consumer Behaviour*. London, UK: Thomson Learning.
- Yan, X. & Gang Su, X. 2009. *Regression Analysis: Theory and Computing*. Toh Tuck Link, Singapore: World Scientific Publications.
- Yeung, R.M.W. & Morris, J. 2006. *An empirical study of the impact of Consumer-perceived risk on a purchase likelihood: A modelling Approach*. International Journal of consumer studies, 30(3): 294-305. [Online] Available: <http://onlinelibrary.wiley.com/doi/10.1111/j.1470-6431.2006.00493.x/abstract?userIsAuthenticated=false&deniedAccessCustomisedMessage> [2015, September 18].
- Yin, R.K. 2003. *Case Study Research: Design and Methods*. 3rd edn. London, UK: SAGE Publications.
- Yin, R.K. 2015. *Qualitative Research from start to finish*. 2nd edn. New York, USA: Guilford Press.
- Zikmund, W.G. & Babin, B.J. 2007. *Exploring Marketing Research*. 9th edn. Mason, USA: Cengage Learning.
- Zikmund, W.G. & Babin, B.J. 2017. *Essentials of Marketing Research*. 5th edn. Mason, USA: Cengage Learning.

7. Appendix

7.1 Interview Protocol

1. What factors do you consider when making the purchase of your particular body lotion?
2. Describe any challenges that you face when purchasing your body lotion?
3. How easy is it for you to get to the shop to purchase your body lotion?
4. What are your expectations in terms of quality, when purchasing the body lotion?
5. If there was another body lotion on the shelf, how would you go about weighing up the two options?
6. Your friends and family have advised that you purchase a specific brand of body lotion, as it is great quality and is affordable, would you consider purchasing the body lotion? Or would you stick to your brand?
7. What other personal-care items do you buy regularly?
8. If the price of personal care items in the market increases, how would this affect your regular basket of personal-care items that you purchase?
9. What is your general view on the price of personal-care items in the market/stores?
10. If you were given the opportunity to change anything about the personal-care products offered in stores, what would you change?
- 11.