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Abstract

The main objective of this research was to identify and analyse the factors that influence purchasing behaviour of cash and carry customers during purchasing. This study was used different variables including some moderating variables that influence purchasing behaviour of people. The data was collected from 400 respondents through questionnaire, 200 respondents selected from Bagh Azad Jammu & Kashmir and 200 from Rawalpindi/Islamabad, Pakistan that visited to the selected cash and carry during data collection period. Convenient Sampling technique was used to collect data and Reliability Analysis, Regression Analysis (RA) and Statistical Packages for Social Sciences (SPSS) were used for comparative data analysis and hypothesis testing. According to results, people change their behaviour moderately during purchasing in city Bagh more than people in city Rawalpindi respectively, that means sometime individuals were purchased unplanned products and sometime only planned good will be purchased. Results indicate that some variables have positive impact and some have negative but significant impact on dependent variable (purchasing behaviour) was discussed. This study includes only those variables that have significant impact on dependent variables insignificant variables are excluded.

Keywords: purchasing behavior, case study, cash and carry, regression analysis, statistical package for social sciences, Bagh Azad Jammu & Kashmir, Rawalpindi/Islamabad

1. Introduction

1.1. Background of the study

Consumer behaviour is much broad concept in Economics. Consumer behaviour is a process in which individuals or group of people purchase, use or dispose of products, services, ideas and experiences to meet their wants Solomon et al. (2006). Consumer behaviour gets affected by different factors and these factors are categorized into four factors: personal factors, psychological factors, social factors and economic factors as claimed by Qazzafi (2020).

Consumer buying behaviour is a process in which individuals or groups choose, purchase, use or dispose of goods or services to fulfil their needs as examined by Solomon et al. (1995). Many factors affect consumer choices according to products. Purchasing habits are the tendencies of customers during buy goods and services. Purchasing habits are effected by different factors, many of them are treated as unimportant. There are two types of influences that affect consumers purchasing behaviour: Internal influences and External influences.

Internal influences indicate those particular factors that influence customer's purchases and belong to individuals are wants, desires, needs and preferences. All of these affect purchasing factors decision of customers. Some of the other factors that also influence purchasing decisions are hunger, health problem and travelling desires. Customers buying decisions is also affected by personal factors as age, location, education level, marital status and family size etc. mood of customers, social status, availability of time, availability of product less influences the purchasing decision of customers.

External influences are the things that influence customer's purchasing habits outside of individual's wants, desires and needs. These are some external factor that influence customers' purchasing decisions like billboards, Facebook ads, celebrities, current trends, branding, signage and social media.

Cash and Carry (C&C) means different products⁴ deal for cash without delivery service. Cash and carry is system in which goods trade purchasers pay fully for products at low prices at the time of purchase and carry away goods themselves without delivery services. The policy has been made by the people to sell items on the basis of cash and carry. Roosevelt introduced the concept of cash and carry in the first half of 1900s. Purchasers buy products in bulk without any restrictions. Preferably all home appliances like food items and electronics under one roof.

The concept of cash and carry was announced at a joint session of the United States Congress on 21st September 1939 by U.S President Franklin Delano Roosevelt⁵, due to coming up outbreak of war in Europe⁶. Ardent purchases non-military products from United States and pays cash immediately and provides his own ships for transportation use. In 1939 belligerents were allowed to sale military products on same cash and carry.

Metro AG is a German multinational company based in Dusseldorf which operated business membership only cash and carry stores primarily under Metro brand. Metro started its cash and carry first store in 2007 in Pakistan on the basis of Germany-based chain metro cash and carries, and remained successful in exceeding its network. This company also operates eight other supermarkets stores in Karachi, Faisalabad, Lahore and Islamabad and headquarter of Metro cash and carry in Lahore. Names

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⁴ Cash and carry products includes grocery, drinks & beverages, chilled & frozen, fresh food, baby; health and beauty, household; non-food & gifting, pets, crockery, electronics, meat, fish, dairy, soups & detergents, sweets etc.

⁵ Franklin Delano Roosevelt (FDR) was an American politician and 32nd president of United States from 1933 until his death in 1945. Roosevelt won presidential elections four times in 20th century and gave direction to the federal government during great depression.

⁶ World War II or Second World War was a global war started from 1939-1945. It involved majority of world's countries including great powers. There are two great powers involved in war Allies and Axis. Axis consists of Germany, Italy and Japan etc and on the other hand Allies consist of U.S, France, Australia and South Africa etc.

of different cash and carries situated in Pakistan include as Pakistan cash and carry, Medina cash and carry (MCC), Metro cash n carry, Punjab cash and carry, Hyper star and Safeway cash & carry.

There are many cash and carry stores in Azad Jammu & Kashmir (AJ&K) like Afifa cash and carry, Eman cash and carry, Apex cash and carry, Kashmir cash and carry (KCC), Bismillah cash and carry (BCC), Cash and Carry Mart, A.K cash & carry, Zaman Family Mart, Bagh cash and carry (Bcc), Murree cash n carry etc. This study takes only one district of Azad Jammu and Kashmir that is district Bagh, from Bagh only two cash and carries were selected that are Zaman Family Mart and Bagh Cash and Carry (Bcc). This study also selects two cash and carries from Rawalpindi/Islamabad these are Medina Cash and Carry (MCC) and Punjab Cash and Carry.

Many researchers' worked on purchasing behaviour of consumers and most of the studies collected primary data through questionnaire methods and interviews. Some economists use convenience sampling technique, multistage technique, quota sampling and random sampling etc. Most of the studies use affecting factors categories as social factors, cultural factors, economic factors, psychological factors and personal factors This study uses specific cash and carries from city Bagh, Zaman Family Mart and Bagh Cash and Carry and from city Rawalpindi, Medina cash and carry (MCC) and Punjab cash and carry. This study uses factors such as price, mood of customers, product category, store environment, product packaging, store layout, sales on products, geographical location, mood of store keeper, and availability of time, Distance, Automated Teller Machines (ATMs) facility and International brands (Shah & Ali, 2022; Shah & Ali, 2023). This study uses comparative⁷ analysis because comparison between cash and carries of two cities. This study finds out which factors affect purchasing behaviour of people in these cash and carries and also compare cash and carries of Bagh, AJK and Rawalpindi/Islamabad Pakistan. This study uses primary data that is collected through well-organized questionnaire and also collected through Map of AJ&K and Map of Pakistan about cash and carry' location. Convenience sampling⁸ technique has been used for sampling, Statistical Package for the Social Sciences (SPSS) for analysis of data has been used. This study concludes that there is significant and negative relationship between purchasing behaviour of consumers and product category, Distance-Age (moderator) and International Brand-Education (moderator) for city Bagh. And there is significant and positive relationship between purchasing behaviour of consumers and Product Category-Age (moderator) for city Bagh also purchasing behaviour of consumers and product promotions, geographical location, intermediate variables and ATM Facility-Profession (moderator) and Store Layout-Gender (moderator) for city Rawalpindi. Different variables that are significant for both cities and other variables are insignificant for both cities. Some variables are significant for both cities but due to different demographic information, Covid-19 Pandemic, their effect has been changed which are insignificant.

1.1. Statement of Problem

People from Bagh used to purchasing from Rawalpindi/Islamabad because every product is available on cash and carry but after opening of cash and carry in Bagh, people purchase from Bagh due to availability of all commodities. There are different factors affect the purchasing behaviour of costumers. Researcher was found out different factors which affect buying behaviour of people in Bagh and Rawalpindi. This study is motivated by these features, as no study about purchasing behaviour of cash and carry consumers find in district Bagh AJK, so it motivates researcher to explore the factors affects purchasing behaviour of cash and carry customers in both cities. After knowing the factors that affect purchasing behaviour of consumers the companies can make better items, different tastes, flavour, colour etc according to consumer's needs.

1.2. Objectives of the study

There are four main objectives that are given below:

- To find out factors influencing purchasing behaviour of cash and carry consumers in Bagh district of AJK.
- To observe factors affecting purchasing behaviour of cash and carry customers in Rawalpindi/Islamabad Pakistan.
- To examine preferences, change of customers during purchasing from cash and carry in Bagh and Rawalpindi/Islamabad.
- To identify the comparison between factors influencing purchasing behaviour of cash and carry consumers in Bagh and Rawalpindi/Islamabad.

1.3. Research Hypothesis

- Null Hypothesis i.e Ho: All factors included in this analysis are not significant for purchasing behaviour of cash and carry consumers.
- Alternative Hypothesis i.e H1: All factors included in this analysis are significant for purchasing behaviour of cash and carry consumers.

1.4. Research Question

The above discussion leads to the following relevant questions which this study seeks to find answers to the following questions:

- How much customer preference changes during purchasing from cash and carry?
- Which factors affects purchasing behaviour of cash and carry customers in Bagh?
- Which factors affects purchasing behaviours of cash and carry customers in Rawalpindi?
- Which distinct factors much affect purchasing behaviour of customers in Rawalpindi rather than in Bagh?

1.5. Significance/Justification of the study

⁷ Comparative analysis is defined as comparison of two or more processes, documents, data sets or other objects. It also helps in explanation of differences, and the explanation of similarities and also helpful to establish relationship between two or more phenomena and provide valid reasons.

⁸ Convenience sampling is a type of non-probability sampling that involves the sample being drawn from that part of the population that is close to hand. Convenience sampling involves using respondents who are "convenient" to the researcher, having no pattern.

This is quite important to determine the factors that affect consumers purchasing behaviour on Cash and Carry. These factors may be economic or non-economic in nature. So different factors add in cash and carries that facilitates consumers according to their interest. This study “Comparison between Purchasing Behaviour of Cash and Carry Consumers in District Bagh AJ&K and Rawalpindi Islamabad Pakistan” will serve as an indicator basis for business community to improve their business projects, also will create employment opportunities for people. Here researcher highlights the factors that influence purchasing behaviour so that cash and carry owners, bulk suppliers get benefit from this research study. Businessmen can also improve their business policies according to the customer’s preferences. This study will also helpful for dealers to improve their strategies to predict customers according to customer’s preferences. Bagh and Rawalpindi can be connected with good transport and people can purchase mostly from Rawalpindi before opening of cash and carry in Bagh. But now people purchase from Bagh due to availability of all products.

2. Literature Review

There were many articles written by different researchers and students analysed consumers purchasing behaviour and customer’s behaviour in different styles.

2.1. Theoretical Literature Review

Consumer behaviour theory is the study of decision making of people during buying which helped businesses and marketers and also helpful for marketer to study the behaviour of consumers in which scenario how and when consumers will purchase. Consumer behaviour was pursued to explain how a consumer was distributed his/her income across different purchases and how pricing factor was affected. To explain this scenario there are two theories here:

Utility theory of demand introduced by British Economist William Stanley Jevons in 1870. It deals with consumer satisfaction with attaining of a product. According to this utility⁹ can be measure in terms of “utils” and utility theory of demand gave rise to the Law of Diminishing Marginal Utility which stated that as the consumption of a product was increased consumer’s satisfaction was declined. Utility theory of demand is modified form of Cardinal Utility; it is based on Marginal Utility Analysis. Cardinal Utility theory was proposed by neo-classical economist that is Prof. Alfred Marshall and his followers.

Indifference Preference Theory was developed by economist Vilfredo Pareto this is a more modern approach to consumer behaviour. Here consumer behaviour was analysis related to consumer preferences of a combination of goods and services based on the nature of the goods and not from the ability to measure satisfaction. Indifference Preference Theory is modified from Ordinal Utility; it is based on Indifference Curve Analysis. Ordinal Utility was proposed by Modern Economists that is Prof. J R Hick. According to this theory utility cannot be measure in terms of utils consumers only ranked their preferences.

To determine consumer behaviour, marketers were used numerous consumer behaviour models. The most advanced theories of consumer behaviour were as follows:

Theory of Reasoned Action was introduced by Martin Fishbein and Icek Ajzen in late 1960s. This theory was based on the importance of pre-existing attitude in decision making process. The main point of this theory was that consumer’s acts on behaviour and their behaviour based on their ambition to receive a particular and suitable outcome. According to these analysis consumers was rational actor who acted in her best interest.

Engel, Kollet, Blackwell (EKB) model was expended on Theory of Reasoned Action in 1968 and lays-out some step process that consumers was used when making a purchase. There were five steps comprised for this model: need recognition, information search, evaluation of alternatives to meet this needs, purchase decision and post-purchase behaviour.

Motivation-Need Theory was put forward by Abraham Maslow in 1943, he was explained his hierarchy of needs by sending ripple effects through the entire psychological community. According to this theory, there were five parts priority system that people used to fulfil their wants. The needs include, in order to importance: physiological (survival), safety, love, esteem and self-actualization. Marketers were adapted Motivation-Need Theory to explain the needs of consumers in a particular way.

Stern argued that sudden buying decision of consumer was shown complete picture of consumer and that purchase decision was rational. Stern explains four categories of impulse purchasing. In first category consumer was pure impulse purchase, in second category consumer was made remind impulse purchase, consumer was interested in suggested impulse purchase in third category and in fourth category consumer was make planned impulse purchase.

According to this research Ordinal Approach was the best fit for this research and also Theory of Reasoned Action was best fit for this research work, because consumer was rational actor and consumer acted according to his/her behaviour and their behaviour based on suitable outcomes. So consumer was ranked their preferences according to their needs. Consumers have ability to take decision on time and can complete their decisions on time and got benefit from their decisions.

2.2. Empirical Literature Reviews

Buying behaviour of consumers in supermarkets like cash and carries from where every item available in same floor, both studies used Purposive, Quota sampling technique and questionnaire was used for collection of data Pradhan (2016) and Malik et al. (2016). Pradhan (2016) was analysed buying behaviour of consumer in supermarkets of India and Malik et al. (2016) observed determinants of behaviour of consumer in Pakistan. Pradhan (2016) observed that availability of cash, availability of time, product promotion, store environment, mood of consumer, ATM facility, price and store layout have significant impact on Impulsive buying behaviour. But in some cases the results may be different due to respondent demography and other reasons. Malik et al. (2016) concluded that low price; discount factors, cooperative staff, cleanliness, quality of products,

⁹ Utility is a term in economics that refers to the total satisfaction received from consuming a good or service. Utility function measures preferences concerning a set of goods and services.

packing, interior design of shops, socioeconomic factors and others influence the purchasing behaviour of consumers. According to this study price, socioeconomic factor and cleanliness were important factors and affected consumers more.

In previous paragraph behaviour of consumers in supermarket described by researcher and now in this paragraph researcher was examined factors that influencing purchasing behaviour of customers in different countries. There were many factors influencing buying behaviour of consumers Qazzafi (2020), Ramya and Ali (2016). Qazzafi (2020) analysed main objective of this study to find out factors was effected consumer buying decisions. This study was concluded that the environment affects mostly the consumer decision making. Ramya & Ali (2016) examined many variables that affect consumers buying behaviour as cultural, social, personal, psychological and economic aspects. In these main factors many other factors also involve. This study concludes that all these factor effected buying behaviour of consumers. All these factors can be made favourable for consumers to achieve their goal. Kotler and Armstrong (2008) described factors influences consumer behaviour. These factors were Psychological factors (motivation, perception, learning, beliefs and attitudes), Personal factors (age, life-cycle stage, occupation, economic circumstances, lifestyle, personality and self-concept), Social factors (reference groups, family, roles and status) and Cultural factors (culture, subculture, social class system).

Different studies used different factors in their studies according to their interest need and availability. Qazzafi (2020), Ramya and Ali (2016), Kurajdovak & Petrovicovaj (2015), Lautianen (2015), Lawan and Zanna (2013), Priest et al. (2013), Fuoraiji et al. (2012), Kolter and Armstrong (2008) all these studies observed that personal factors, social factors, psychological factors and economic factor was influenced purchasing behaviour of customers.

Consumer behaviour and consumer behaviour theory explored in this paragraphs. Consumer behaviour was expressed by (Koyluglu A. et al. (2018), Jacoby et al. (1998), Mohammadi & Mohamed (2011). Koyluglu A. et al. (2018) explored consumer behaviour, this Study main focus on consumers got benefits from the services, quality of product, price, guarantee and reliability of products. This study was concluded that 70% costumers got information about products through different source and 30% costumers having no information about product that he/she purchased. Jacoby et al. (1998) explained variables from different previous studies as Information Processing, Choice, and Attitudes. Information Processing, Choice and Attitude are affected by intrinsic factors such as (age, gender and ethnicity, personality, perceptions) and extrinsic factors as (family, interpersonal and group influences, social roles and identity, culture, source credibility and reputation, type of claim, ad repetition, context). Mohammadi & Mohamed (2011) explored that this study was used grand model having five steps: 1) Motivation 2) Information Search 3) Evaluation of Alternatives 4) Purchase and 5) Post Purchase that helpful for consumer in decision making process in conference. This study was concluded that the main objective of this study to give a suitable and grand model to consumers of conference for decision making process.

Sometime individuals were attracted toward new item due to many factors during shopping, so they have suddenly decided to purchase these items at any price. In this paragraph Impulse Buying Behaviour of Consumers discussed by Pardhan (2016) & Risqiani (2015). This study was concluded that availability of cash, availability of time, product promotion, store environment, mood of consumer, ATM facility, price and store layout have significant impact on Impulsive buying behaviour. But in some cases the results may be different due to respondent demography and other reasons by Pardhan (2016). Risqiani (2015) examined that there was mood of salesperson, sale promotions, contribution of reference groups and payment done by debit card and some other factor also less influenced impulse buying. Decision making was much important element in purchasing so in impulse purchase consumer must took quick decision.

3. Methodology

Researcher was discussed here how to make different factors by reviewed previous studies and according to researcher need and availability. These variables were combination of questions that was asked in questionnaire. Also discussed research design, methods, model, sampling technique in methodology.

3.1. Conceptual Model

Product category and product variety: product category was referred to different types of goods available in the stores such as grocery, electronic, footwear, apparels, soaps and detergents, personal care products, accessories, food items, cosmetics etc. Product variety referred to the same product having different qualities. Product variety variable taken from studies of different articles such as Pradhan (2016), Bashir et al. (2015), Asamoah (2012), Nguyen & Gizaw (2014) and Park & Kim (2003).

Availability of Time: Availability of time referred to the amount of time that individuals feel him/her available that day during shopping on cash and carry. Pradhan (2016), Bashir et al. (2015) discussed time factor in their research so researcher taken this factor.

ATM Facility: ATM Facility referred to computerized system that if individual having shortage of cash then they can make transaction through ATM card or debit or credit card and paid bills through this process. ATM facility variable taken from research work of Pradhan (2016), Risqiani (2015), Jaysprakash & Sivarai (2016).

Affordable Price: Price referred to the prices of product should be low that and can easily purchasable. Price also referred to psychological pricing of products, in cash and carries attractive price amounts as Rs 99, Rs 199, Rs 499, Rs 999, Rs 1999 etc these prices hits individual's psyche. Price variable taken from research work of Pradhan (2016), Jaysprakash & Sivarai (2016), Malik et al. (2016), Victor et al. (2018), Nguyen & Gizaw (2014).

Store Layout: Decoration referred to the internal setup of cash and carry such as display of products, size of display, different designing, decoration style as lighting; aquarium etc. store lay out variable taken from research work of Pradhan (2016), Malik et al. (2016), Nguyen & Gizaw (2014).

Store Distance: Distance from store means how much people were lived near the stores and how much people far away from cash and carry. How much they were covered distance to reach at cash and carry.

Behaviour of Consumer: Mood of consumer referred to emotional state of consumer at the time of purchasing. Emotional state can be positive can be negative, the positive mood of individuals connected with happiness, excitement & enjoyment and negative mood of individuals connected with anxiety, depression & sadness. This variable taken from the finding of Pradhan (2016), Priest et al. (2013).

Behaviour of Store Keeper: Mood of storekeeper referred to the behaviour of people working in cash and carries with their customers, whether they were convinced their customers or not, their way of conversation with customer was good or rude. This variable taken from the finding of Pradhan (2016), Malik et al. (2016), Risqiani (2015).

Sales on products: product promotion included promotion schemes like discount, different sales, clearance sale, offers as buy one get one free, limited stock, limited time offer, advertisement etc. This variable taken from the finding of Risqiani (2015), Malik et al. (2016), Jaysprakash & Sivarai (2016), Pradhan (2016).

Geographical Location: Geographical location referred to the place where cash and carry situated in. Cash and carry should be situated in centre of city where every person went and purchase. Place was much important element. Easy access means reachable place where every person approached easily. People who lived far away from main city can also easily access these cash and carries through transport. This variable taken from the finding of Pradhan (2016), Asamoch (2012), Fandos et al. (2008).

Product Packaging: Product packaging referred to packaging colour, packaging material, design of wrapper, innovation. Colour of product and wrapping design eye catching and attractive for consumers. This variable taken from the finding of Ahmed et al. (2014).

Store Environment: Store environment included factors like customer service, staff behaviour and colour, interiors, background music, ventilation, lighting, cleanliness etc. This variable taken from the finding of Pradhan (2016), Joshi & Rahman (2015).

International Brands: International brands referred to the items that were imported from foreign countries. There were Special and best quality items that cannot be produced in Pakistan. This variable taken from the finding of Espejel et al. (2007).

Intermediate Variables: Moderating variables were the personal information that included information such as age, gender, occupation, education level and marital status that was considered for this research study. These moderating variables were influenced other independent variables. This variable taken from the finding of Pradhan (2016), Chakraborty (2017), Ramya & Ali (2016), Kurajdova & Petrovicova (2015), Lautiainen (2015), Nguyen & Gizaw (2014), Lawan & Zanna (2013), Furajji et al. (2012), Kotler and Armstrong (2008), Jacoby et al. (1998). But only two studies Pradhan (2016) and Bashir et al. (2015) were used personal factors as moderating variables.

3.2. Research Design

A comparative research design was used by the researcher for this study, in which comparison between purchasing behaviour of well establish city Rawalpindi and new emerging city Bagh. Because people who lived in Bagh was purchasing from Rawalpindi, Islamabad and other big cities of Pakistan before but now after opening different cash and carry in Bagh people are purchasing from Bagh easily.

3.3. Population

Population is a complete set of theme with common visual characteristics. This study was taken only those customers who visit two cash and carries from Bagh: Zaman Family Mart and Bagh Cash and Carry. Two cash and carry were selected from Rawalpindi/Islamabad: Medina Cash and Carry (MCC) and Punjab cash and carry, Medina Cash and carry opened in 2014 and opening of Punjab Cash and Carry taken place in 2019. Only consumers of these two cash and carries selected from Bagh because in Bagh these were only two super stores and these stores were newly emerging stores. There were many cash and carries in Rawalpindi/Islamabad but only two of them used in this study for comparison.

3.4. Sampling Technique

Sampling technique was described how a researcher select people who should be part of the study. Convenience sampling method was used for empirical data finding process. This study was based on primary data which collected through well designed questionnaire for different cash and carry consumers in Bagh AJK and Rawalpindi/Islamabad.

3.5. Sample of the study

Only Cash and Carry of Bagh and Cash and Carry of Rawalpindi was part of this study. Zaman Family Mart and Bagh Cash and Carry from Bagh and from Rawalpindi Medina cash and carry and Punjab cash and carry were selected for survey. The sample of 400 respondents were taken, 200 respondents taken from cash and carry in Bagh and 200 respondents taken from cash and carry in Rawalpindi to check purchasing behaviour. The collected data analysed using descriptive statistics at the first stage.

3.6. Research Instruments

The research tool to be used is a questionnaire that develops with the help of supervisor. Questionnaire contained open ended, close ended and likert scale questions. The questionnaire contained necessary information which was beneficial for researcher for her study. The questionnaire filled by the respondents who were visited to cash and carry in Bagh and in Rawalpindi.

3.7. Questionnaire Development and Construction

The researcher was constructed and organized questionnaire by herself under the supervision of supervisor Dr. Waqar Muhammad. There were 28 questions asked from individuals who visited to these specific cash and carries in Bagh and Rawalpindi to collected information about purchasing behaviour. Questionnaire is consisted of two parts, first section consists of demographic information and second part consists of purchasing behaviour of respondents. General Information consists of

07 questions. Purchasing Behaviour is consisted of Distance from Cash and Carry, and 2nd part consisted of 18 likert scales questions. Likert scales employees to measure the purchasing behaviour of consumers/customers. 1= Strongly Agree (SA), 2= Agree (A), 3= Don't Know (DK), 4= Disagree (D), 5= Strongly Disagree (SD). Next question was how much purchasing behaviour changed during purchasing on cash and carry? And at the end of questionnaire the last question having one-line answer that was percentage changed in purchasing behaviour of consumers.

3.8. Validity

If research having high validity it means our questionnaire was valid.

3.8.1. Pilot Testing

For pilot testing, researcher was tested the reliability and validity of questionnaire by using Statistical Package for the Social Sciences (SPSS). 30 respondents were selected for this survey to check reliability and validity of questionnaire.

Table 1: Reliability Statistics

Reliability Test	
Cronbach's Alpha	No of items
0.693	18

Researcher's calculation

Above table: 1 shown that 28 questions were included in research from which 18 are likert scale questions (qualitative variables). The results were acceptable and clear cut. The value of Cronbach's Alpha was .693 that was good. Now this study further used this data in analysis because this data was valid and reliable.

3.9. Data Collection

Data was collected from four cash and carries, two cash and carry from Bagh and two from Rawalpindi/Islamabad were selected. Data was collected from respondents who visited Zaman Family Mart and Bagh cash and carry in Bagh and also collected information from Rawalpindi/Islamabad; individuals who visited Medina cash and carry (MCC), Punjab cash and carry were filled questionnaires and secondary information were collected from Map of AJ&K and also Map of Pakistan about location of cash and carries.

4. Make a Model

There were two models created by this study one for without moderation effect and other is with moderation effect. Moderator is a third variable that affects the strength of the relationship between independent and dependent variables. Moderators enhanced the influence of purchasing behaviour of customers.

Equation without Moderator

$$Y = a_0 + \sum_{n=1}^6 (a_i X_i) + \varepsilon$$

Where $Y = \text{Consumer Purchasing Behaviour}$

$X_1 = \text{Distance}$

$X_2 = \text{ATM Facility}$

$X_3 = \text{Store layout decoration}$

$X_4 = \text{Mood of Consumer}$

$X_5 = \text{Product promotions}$

$X_6 = \text{Intermediate Variables}$

$\varepsilon = \text{Error term}$

Equation with Moderator

$$Y = a_0 + \sum_{n=1}^{10} (a_i X_i) + \varepsilon$$

Where $Y = \text{Consumer Purchasing Behaviour}$

$X_1 = \text{Distance}$

$X_2 = \text{ATM Facility}$

$X_3 = \text{Store layout decoration}$

$X_4 = \text{Mood of Consumer}$

$X_5 = \text{Product promotions}$

$X_6 = \text{Intermediate Variables}$

$X_7 = \text{Moderator (Distance * Age)}$

$X_8 = \text{Moderator (Product promotions * Family size)}$

$X_9 = \text{Moderator (International brand * Education)}$

$X_{10} = \text{Moderator (Geographical location * Gender)}$

$\varepsilon = \text{Error term}$

4.1. Estimation

The researcher was collected data from respondents through questionnaire and then data arranged systematically and entered into Statistical package for the Social Sciences (SPSS) software and analysed. This study was used Reliability analysis and

Regression analysis. Data tabulated interpreted and analysed and then gave results. To obtain results were shown with the help of tables and graphs.

5. Results and Discussion

5.1. Construction of variables

There were total 15 variables in this research in which consumer purchasing behaviour (dependent variable) consist of question no 28, having percentage change in purchasing behaviour of people.

Product Category and Product Variety: Product category and product variety was consisted of 5 questions in questionnaire. Product variety was consisted of following factors, people attracted towards store due to decoration and purchase more and more products. Consumers purchase from stores due to attractive wrapping, designing and packaging of different varieties of products. One product having different varieties, same product is produced by different companies having different labels. People showed interest in purchasing different brands, purchased specific company's products. Product category of different goods are also available in bulk and people purchase more and more. Different varieties of product show current trends according to today's fashion.

Availability of time: Availability of time was other variable having one question that is my time saves due to presence of all products on cash and carries and my time cannot spare on searching products on different shops.

ATM Facility: Automated Teller Machine (ATM) Facility variable has two questions people were purchased more from cash and carries because if they have no cash they can pay bills through credit or debit card. ATM machines available near cash and carry people were made transaction through it.

Affordable Prices: Affordable price variable was consisted of three questions, prices of some products were suitable instead of other shop's prices and easily purchasable. When consumers were purchased products in bulk, they saved some money because government give subsidy on different products. Some prices of different products like RS.999, RS.499, RS.99 hit consumer's psyche.

Store layout: Decoration variable was consisted of only one question i.e consumers attracted toward internal display of cash and carry such as display of products, decoration of shelves, different designing, aquarium and lighting.

Behaviour of Consumer: Mood of consumer was other variable consisted of three questions, every item available on cash and carry stores according to consumer's interest and need. Consumer's emotion was also changed and this factor affected consumer behaviour during purchasing. Mood may be positive may be negative, consumer purchased more product that attracted him/her or unplanned products when he is happy, during excitement and enjoyment. Consumer purchased less when he was in negative mood as sadness, depression etc.

Behaviour of storekeeper: Mood of storekeeper variable was consisted of only one question i.e people purchased from cash and carries because behaviour of storekeeper was respectable to them and also people worked in cash and carry convince their costumers attentively and confidently. The way of talking was very good with their customers.

Product Promotions: Sales on products variable was consisted two questions. One question was about sales on different product available in cash and carries as buy 1 get 1 free, sale meela, and limited time offers etc. And other was products available in bulk with price discount people bought more and more.

Geographical Location: Geographical location variable was consisted of two questions: one was people purchased from cash and carry because cash and carry situated near their places, where every person easily accessed to that place. And the other was transport easily available to people those are gone for purchasing.

Product Packaging: Product packaging variable was consisted of three questions. Consumer attracted from packing colour, packaging design, packing material, and wrapping of products and purchased more products. Product varieties available in cash and carries according to current trends also attracted consumers for purchasing. Design of unique product also attracted consumers during purchasing.

Store Environment: Store Environment variable was consisted of three questions. Environment of cash and carry was neat and clean and all items were well organized. Staff behaviour, customer services also affected people. Storekeeper were treated people respectfully.

International Brand: International brand variable was consisted of three questions: People purchased from cash and carries because international brand available here. Products according to new trend and unique products also available on cash and carries. Product imported from foreign countries that was not available in our country.

Store Distance: Store Distance variable contained one question i.e how much distance covered by people and what was the effect of distance on consumer purchasing behaviour? People were purchasing more from cash and carry stores having smaller distance because they reached easily to cash and carries. People were also purchasing more and unplanned products because they were not cover too much distance on daily bases weekly bases or monthly so they think that they purchased more and more planed as well as unplanned products.

Moderating Variables: Intermediate variables was consisted of demographic information having 6 questions. Questions about gender, marital status, age, education level, profession of respondents and family size of respondent that considered for this research study. Moderating variables influenced other independent variables.

Moderator (Distance-Age): Distance from store variable multiplied by Age variable, age limit from 18-80 years matter because young people were visited cash and carries more if cash and carry situated near their places. Old age people did not interest to visit far places (cash and carries) due to age factor. So if cash and carry situated far away from people places then they purchased less from cash and carries. They preferred nearby local shops for purchasing.

Moderator (Product Promotions-Family size): Product promotions variable multiplied by Family size, family size ranges from 2-18 members having relation with product promotions. People cannot have purchased more products if sale apply on products if they were large number of their family. Family size was matter for purchasing large number of family having large expenditures. So if sales apply on products due to large expenditures people were purchasing less.

Moderator (International Brand-Education): International brand variable multiplied by Education level variable so due to lack of education or low level of education people did not know about branded goods so they did not purchase branded items more. Whether international brand attracted people more but due to lack of education people have no knowledge about branded product so they were not purchased branded products.

Moderator (Geographical Location-Gender): Geographical location variable multiplied by Gender, gender divided into two groups one was male and other was female. People easily accessed to cash and carries and transport easily available for people so both male and female easily approached to cash and carries and shopping more and more from cash and carries.

Moderator (Product Category-Age): Product category variable multiplied by Age variable, age ranges from (18-80) years. One product were different varieties, many companies produce one product in different styles, colour, label etc and different age of people's preferences different for these various products. Old people were different taste and showed their preferences differently but younger people showed their preferences according to current trend and fashion of different varieties of various products.

Moderator (ATM Facility-Profession): ATM Facility multiplied by profession, it means people having better job with good salary packages having accounts in different banks. They were also used ATM cards for transaction purposes. Professional people must have bank accounts so they were facilitated themselves through this facility. ATM machines must available on cash and carries for people because it was necessary for people to made transaction and then purchased.

Moderator (Store Layout-Gender): Store layout multiplied by gender as gender divided into two categories one was male and other was female. Female were attracted toward decorated things more than males so they attracted towards decoration of cash and carry and purchased more and more products. Display of products in shelves attracted males and female towards it so they purchased unplanned products.

Cronbech's Alpha value separately for both cities that was city Bagh AJ&K and Rawalpindi/Islamabad Pakistan given below in table 2. The data for city Rawalpindi was more reliable then data for city Bagh.

Table 2: Comparison between Reliability Statistic of city Bagh AJK and city Rawalpindi/Islamabad

City Name	Cronbach's Alpha	N of items
Bagh, Azad Jammu & Kashmir	0.776	18
Rawalpindi/Islamabad	0.873	18

Researcher's own calculations

This reliability test conducted for 18 numbers of items and 400 sample size. The value of Cronbach's Alpha was 0.776 for city Bagh that was high and the value of Cronbach's Alpha was 0.873 for city Rawalpindi that was higher than the value of Cronbach's Alpha for city Bagh, it was verified that the scale was an outstanding measurement instrument and it can be developed for supplementary data analysis.

Comparison between Demographic Status of Respondents of Bagh AJK and Rawalpindi/Islamabad Pakistan

This part consisted of frequency distribution analyses characteristics of respondent's demographic variables used in this study these were gender, marital status of respondent, level of education, profession of respondents, age of respondents and family size etc.

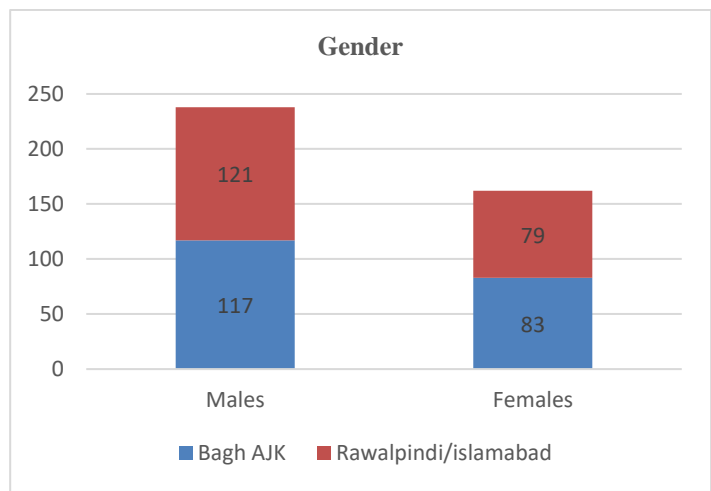


Figure 1: Comparison between Distributions of Respondents According to Gender for city Bagh and city Rawalpindi/Islamabad Pakistan

Comparison between Distributions of Respondents According to Gender for city Bagh and city Rawalpindi/Islamabad Pakistan

The effect of gender showed that how many females and males were responded on questionnaire. Below table showed that males were responded more in both cities separately. According to fig 1 the numbers of male and female responded on questionnaire are almost equal.

According to fig 1 from both cities the percentage of males bought from cash and carries is high from the percentage of female.

Comparison between Distributions of Respondents According to Marital Status for city Bagh and city Rawalpindi/Islamabad Pakistan

Fig 2 declared that Married people responded more on questionnaire for both cities.

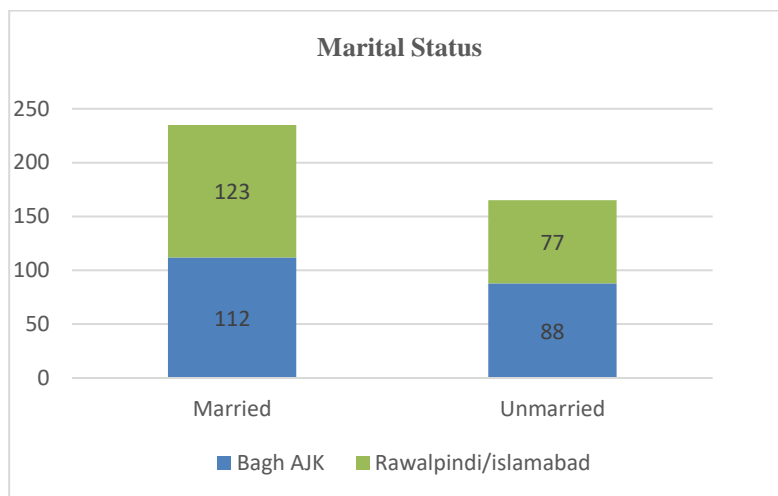


Fig 2: Comparison between Distributions of Respondents According to Marital Status for city Bagh and city Rawalpindi/Islamabad Pakistan

According to this fig 2 married people from both cities interested in purchasing from cash and carries rather than purchasing from other markets. This fig 2 concluded that married people from Rawalpindi/Islamabad were more purchased than married people of Bagh. Unmarried people were more purchased in Bagh AJK rather than purchased from cash and carries in Rawalpindi/Islamabad.

Comparison between Distributions of Respondents According to Education Level for city Bagh and city Rawalpindi/Islamabad Pakistan

Education played important role in every field of life. Fig 3 showed effect of education for city Bagh and city Rawalpindi. According to fig 3 more graduates and less number of P.Hd level respondents were visited to cash and carries during this survey. This fig 3 concluded that most of the youngsters who were graduates, masters like to purchase from cash and carries instead of other local shops.

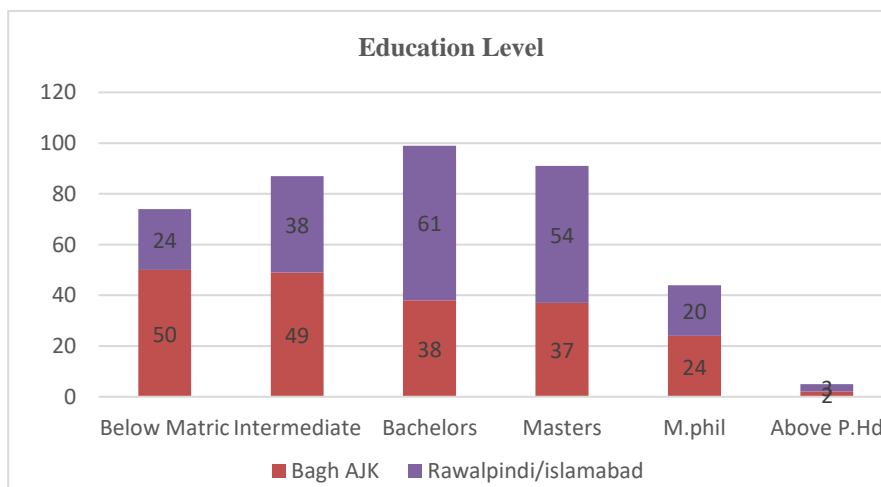


Fig 3: Comparison between Distributions of respondents According to Education Level for city Bagh and city Rawalpindi/Islamabad Pakistan

According to above fig 3 youngster's respondents having masters, graduation education level was purchased more from cash and carries in Rawalpindi/Islamabad rather than in Bagh. Subject specialists and P.Hd doctors were purchased less from both cities as Rawalpindi/Islamabad as well as Bagh AJK.

Comparison between Distributions of Respondents According to Profession for city Bagh and city Rawalpindi/Islamabad Pakistan

From this fig 4 it was clear that most of the private employs, government employs and other profession interested in purchasing from cash and carries instead of other conventional shops.

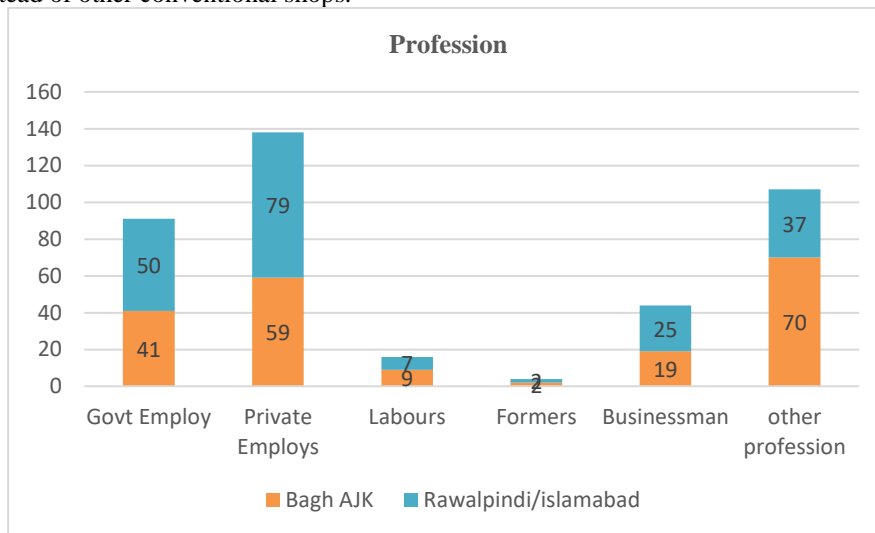


Fig 4: Comparison between Distributions of Respondents According to Profession for city Bagh and city Rawalpindi/Islamabad Pakistan

Fig 4 declared that others profession, private employs and government employs were purchased more from cash and carries of Bagh and labours, formers and businessmen were purchased less from cash and carries of Bagh. On the other hand, same case with respondents of Rawalpindi/Islamabad Pakistan having professions as others profession, private employs and government employs were purchased more from cash and carries of Rawalpindi/Islamabad and labours, formers and businessmen were purchased less from cash and carries of Rawalpindi/Islamabad.

Comparison between Distributions of Respondents According to Age for city Bagh and city Rawalpindi/Islamabad Pakistan

Old age people more than 70s were not interested in purchasing from cash and carries. According to fig 5 youngsters were preferred shopping from cash and carries instead of other local shops.

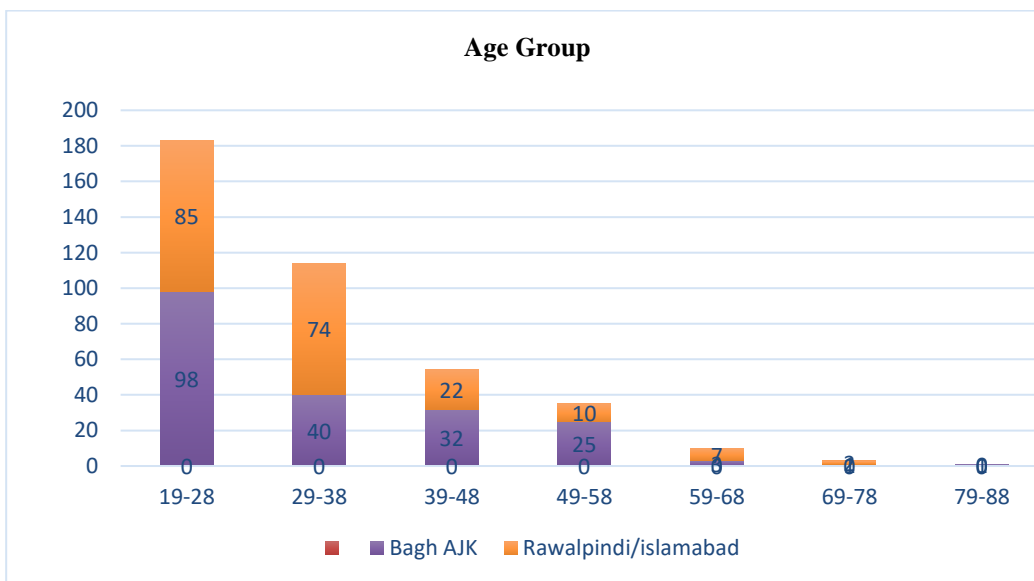


Fig 5: Comparison between Distributions of Respondents According to Age for city Bagh and city Rawalpindi/Islamabad Pakistan

According to fig 5 after that people of age group (29-38) were purchased and visited more from cash and carries in Bagh and same age group were purchased more, but less than age group (19-28), from cash and carries in Rawalpindi. From both cities

people of age group (49-58) were purchased less than age groups (19-28), (29-38) and (39-48) from Bagh and Rawalpindi respectively.

Comparison between Distributions of Respondents According to Family Size for city Bagh and city Rawalpindi/Islamabad Pakistan

According to this fig 6 people having small family size purchased more from cash and carries and people having large number of individuals in their families were preferred purchasing from local shops instead of cash and carries. In case of large family size as family size 18-21 and 21-25 only 3 and 0 people were purchased from cash and carry.

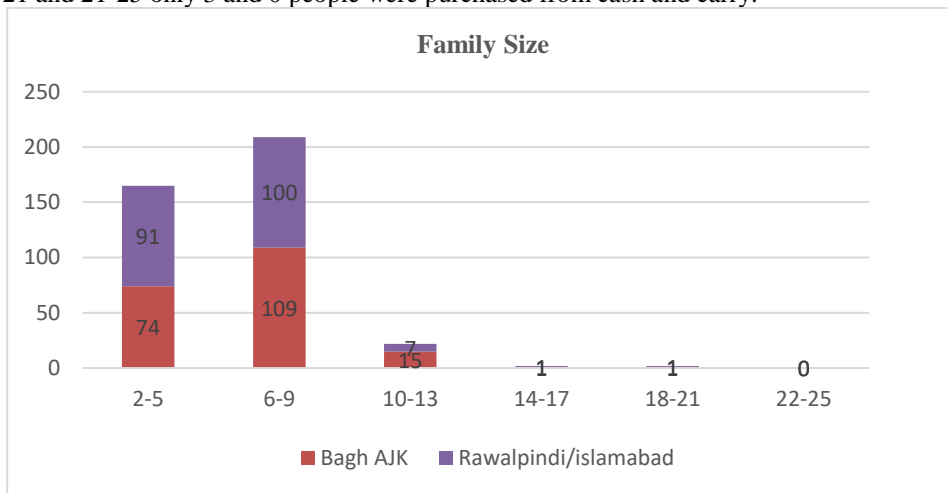


Fig 6: Comparison between Distributions of Respondents According to Family Size for city Bagh and city Rawalpindi/Islamabad Pakistan

From above fig 6 People having family size lie in range of 6-9 purchased more from cash and carries in both cities that was Rawalpindi/Islamabad and Bagh, AJK. According to this fig 6 individuals having large family size were not purchased from cash and carries.

Comparative analysis for distributions of Respondents According to Distance for city Bagh and city Rawalpindi/Islamabad Pakistan

Individuals having small distance or those individual who were lived near cash and carries purchased more from cash and carries and those people lived far from cash and carries purchased less from cash and carries. Those people whose distance from cash and carry was less than 5km purchased more from cash and carries instead of other shops.

This fig 7 concluded that when distance increased from cash and carries people down their purchasing from cash and carries in both cities they preferred to purchase from local markets. People having large distance 21-24km were not purchased from cash and carries in Rawalpindi/Islamabad but only 3 people having same distance were bought from cash and carry in Bagh this was very low case.

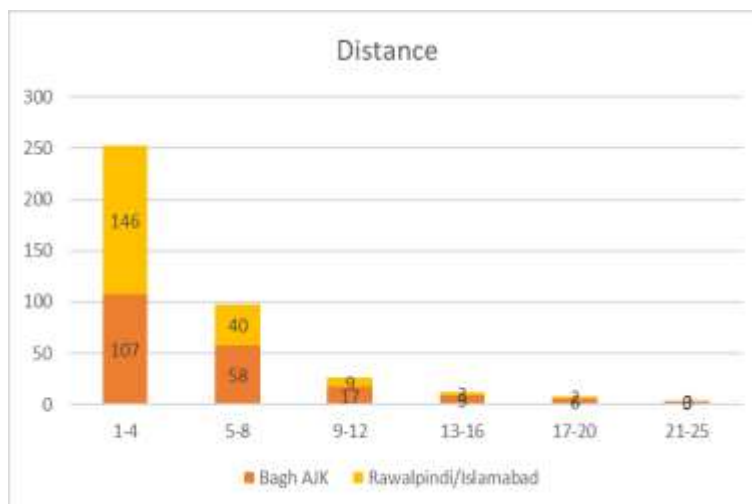


Fig 7: Comparison between Distributions of Respondents According to Distance for city Bagh and city Rawalpindi/Islamabad Pakistan

Comparative analysis of distribution of respondents according to change in purchasing behaviour for city Bagh and city Rawalpindi/Islamabad Pakistan

According to below table: 4.9 purchasing behaviour changed according to three categories: 1st is Minimal 2nd is Moderate and 3rd one is Excessive. Maximum people have moderate changed in purchasing behaviour and minimum people have excessive changed in purchasing behaviour. Minimal changed was very minor change in purchasing behaviour during purchasing from cash and carry.

Table 3: Comparative analysis of distribution of respondents according to change in purchasing behaviour for city Bagh and city Rawalpindi/Islamabad Pakistan

Variable	Categories	Bagh, Azad Jammu & Kashmir		Rawalpindi/Islamabad	
		Frequency	Percentages	Frequency	Percentages
Change in purchasing behaviour	Excessive	45	22.5	55	27.5
	Moderate	123	61.5	105	52.5
	Minimal	32	16.0	40	20.0
	Total	200	100.0	200	100.0

Researcher's own calculations

Table 4: Comparative Regression Analysis Coefficients for both cities

	Cities	Variables	Beta(β)	Std.Error	T	test	Sig/P-Value
Without Moderators	Bagh AJK	Constant	51.434	5.264	9.771		.000
		Product category	-5.764	2.227	-2.588		.010
	Rawalpindi/ Islamabad	Constant	-19.899	7.289	-2.730		.007
		Product promotion/sales	6.183	2.053	3.012		.003
		Geographical location	5.196	1.742	2.982		.003
		Intermediate variables	2.468	.821	3.007		.003
With Moderators	Bagh AJK	Constant	64.364	6.237	10.320		.000
		Product category	-7.908	3.054	-2.590		.010
	Rawalpindi/ Islamabad	Distance-Age	-.281	.087	-3.229		.001
		International brand-Edu	-1.132	.384	-2.950		.004
		Product category-Age	.158	.058	2.735		.007
		Constant	-21.965	7.177	-3.060		.003
Rawalpindi/ Islamabad	Product promotions/sales	4.971	2.059	2.414		.017	
	Geographical location	4.127	1.802	2.291		.023	
	Intermediate variables	2.111	.814	2.594		.010	
	ATM Facility-profession	.663	.331	2.001		.047	
		Store layout-Gender	2.077	1.051	1.976		.050

Researcher's own calculation

Table 3 showed distribution of respondents according to change in purchasing behaviour of people of city Bagh and people of city Rawalpindi. Maximum people have moderate changed in purchasing behaviour in city Bagh also in city Rawalpindi. Minimum people have minimal changed in purchasing behaviour in city Bagh and excessive changed in purchasing behaviour in city Rawalpindi/Islamabad.

People purchased only planned items, basic needs products and product that were used to daily bases at home. Now moderate change in purchasing behaviour means that not too much or not too small effect on purchasing of people. People purchased planned products and also those products that were useful for them, sometime luxuries products and also unplanned according to situation of place, product, time and money. According to table: 4.9 moderate changed in purchasing behaviour in city Bagh was more than moderate change in purchasing behaviour in city Rawalpindi.

Comparative Regression Analysis Coefficient for city Bagh AJK and Rawalpindi/Islamabad Pakistan

There were total 28 questions in questionnaire by using these questions researcher was created variables by combining these questions. Question no 28 percentage changed in purchasing behaviour of people during purchased from cash and carry was dependent variable showed purchasing behaviour of customers. One question asked by researcher in questionnaire was about change in purchase behaviour of people.

5.2. Hypothesis testing for both cities

The results of multiple regressions revealed that purchasing behaviour dependent on qualitative as well as quantitative variables. The data present in above table shown results of the multiple regression, which was used to learn more about relationships between independent variables and dependent variable.

5.3. Hypothesis testing for city Bagh

Product varieties and categories of products was not matter for people of Bagh city. People undecided between different varieties of products and were not purchase products for city Bagh. People of Rawalpindi did not response on this variable it means people of Rawalpindi did not prefer varieties of different products also.

When distance variable multiplied by age variable its effect was increased but negative on purchasing behaviour. It means old People of city who lived far away from cash and carries did not shop more from cash and carries because their health did not good. Mostly people were illiterate and they were mostly belonged to rural areas of city. On the other hand, this variable did not exist for city Rawalpindi because distance did not matter for people of Rawalpindi due to transport easily available for those people also people were educated. So when moderator 1 increased purchasing behaviour of consumers decreased and vice versa.

So when international brand multiplied by education that its effect more than before but negative impact on purchasing behaviour, purchasing behaviour decreased with increased in moderator 3. People of some under developed areas of city Bagh have low level of education and did not aware about international brand products so its impact on purchasing behaviour was negative. Also cash and carry was new concept in city Bagh and due to shortage of international branded products also branded products were unknown for people of city Bagh so they purchased less. On the other hand, education level of people of Rawalpindi was high and they people were purchased frequently from cash and carries but this variable was insignificant for Rawalpindi.

So when product category multiplied by age variable that its effect more than before and also positive impact on purchasing behaviour. Product category has negative impact on people of city Bagh but after moderation of age its impact positive because different age of people was different taste and behaved differently. People of city Bagh purchased different varieties of products and different age of people have different tastes, their preferences according to age group changed. So youngsters purchased current trend products and fashionable products more but old age people purchased traditional goods in city Bagh but on the other hand people of city Rawalpindi did not interest in product category and this variable was insignificant for city Rawalpindi.

Equation without Moderator for city Bagh

$$Yb = \alpha_0 + \alpha_1 X_1 + \varepsilon$$

$$Yb = 51.434 - 5.764 X_1 + \varepsilon$$

This equation without moderator for city Bagh shown that, after putting values into the equation, consumer purchasing behaviour increased by 51.434 if all other variables having no effect (zero) effect. It means that when all variable has zero effect then consumer purchasing behaviour increased through intercept. Consumer purchasing behaviour was expected to decrease by 5.764, if product category variable increased by 1, so there was negative relationship between purchasing behaviour of consumer and product variety variable. Error term captured influence of all variables and moderators that were important but not included in equation

Equation with Moderator for city Bagh

$$Yb = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

$$Yb = 64.364 - 7.908 X_1 - 2.81 X_2 - 1.132 X_3 + .158 X_4 + \varepsilon$$

This equation with moderator for city Bagh shown that, after putting values into the equation, consumer purchasing behaviour increased by 64.364 if all other variables having no effect. Consumer purchasing behaviour was expected to decrease by 7.908, if product category variable increased by 1, so there was negative relationship between purchasing behaviour of consumer and product category variable. Consumer purchasing behaviour was expected to decreases by .281, if Distance-Age (moderator) increased by 1 converse of this may be true, Distance-Age (moderator) and consumer purchasing behaviour having negative relation with one another. If International brand – Education (moderator) is increased by 1, than consumer purchasing behaviour was expected to decrease by 1.132, International brand – Education (moderator) and consumer purchasing behaviour also having positive relationship with each other. Consumer purchasing behaviour increased by .158, if Product Category-Age (moderator) increased by 1. So this equation shown that all variables were different from variables of city Rawalpindi/Islamabad. Error term captured influence of all factors and moderators which were important but not included in equation.

5.4. Hypothesis testing for city Rawalpindi

It means when sale apply on products people of Rawalpindi purchased more and more products. People of Rawalpindi were interested in purchasing sales product more but people of city Bagh did not have much concern with promotion of products. People of city Bagh purchased basic needs product whether sales apply on these products or not but people of city Rawalpindi were purchasing more products in bulk having large families.

Geographical location matter for people of Rawalpindi because transport easily available for people everywhere in the city or outside areas of city Rawalpindi. Every person accessed to cash and carry easily on the other hand people of city Bagh lived far away from cash and carries did not have easy access to cash and carries and transport also did not easily available in rural areas of the city.

Intermediate variable such as age, gender, marital status, education level, profession and family size were used moderators with other variables. These intermediate variables shown multiplier effect when combined with other variables. The effect of

intermediate variable was significant for city Rawalpindi was more than effect of intermediate variable was insignificant for city Bagh.

So when ATM Facility multiplied by Profession it effected more than before also positive impact on purchasing behaviour, purchasing behaviour increased with increase in moderator 6 that was ATM Facility-Profession. People of city Rawalpindi belonged to best profession must have bank account in different bank branch, so they availed the facility of ATM machine. There was large number of ATM machines of different banks available on every sector of Rawalpindi/Islamabad so it did not matter for people of Rawalpindi that their profession was best. On the other hand, this moderator was insignificant for city Bagh because for people of city Bagh cash and carry was new concept and it did not matter that ATM available or not.

So when Store layout multiplied by Gender variable it effected more than before also positive impact on purchasing behaviour, purchasing behaviour increased with increase in moderator 7 that was Store Layout-Gender. Males and Females more attracted toward cash and carry's decoration, display of products in shelves, packaging of products, colour of products, branding etc in city Rawalpindi and males were purchased more from city Rawalpindi. And there was no effect of this variable for city Bagh because concept of cash and carry was new in city Bagh. On the other hand, the concept of cash and carry was old in city Rawalpindi and females of Rawalpindi less attracted towards cash and carry.

More other variables and moderators had insignificant results so researcher excluded all insignificant variables and moderator researcher used only significant variables and moderators of city Bagh and city Rawalpindi in this thesis. All variables which were significant for Bagh city were insignificant for city Rawalpindi and those variables which were significant for Rawalpindi were insignificant for city Bagh, because of changed in preferences of people.

Equation without Moderator for city Rawalpindi/Islamabad

$$Yr = \alpha_0 + \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_3 + \varepsilon$$

$$Yr = -19.899 + 6.183X_1 + 5.196X_2 + 2.468X_3 + \varepsilon$$

This equation without moderator for city Rawalpindi shown that, after putting values into the equation, consumer purchasing behaviour decreased by 19.899 if all other variables having no (zero) effect. Consumer purchasing behaviour was expected to increase by 6.183, if product promotions increased by 1, so there was positive relationship between purchasing behaviour of consumer and product sale. If geographical location variable was increased by 1, then consumer purchasing behaviour increased by 5.196, it means that consumer purchasing behaviour and geographical location variable had positive relationship between them. Consumer purchasing behaviour was expected to increase by 2.468; if intermediate variables increased by 1, so intermediate variables and purchasing behaviour of consumer had positive and significant relationship with each other. Error term captured influence of all factors and moderators which were important but not included in equation

Equation with Moderator for city Rawalpindi/Islamabad

$$Yr = \alpha_0 + \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_3 + \alpha_4 X_4 + \alpha_5 X_5 + \varepsilon$$

$$Yr = -21.965 + 4.971X_1 + 4.127X_2 + 2.111X_3 + .663X_4 + 2.077X_5 + \varepsilon$$

This equation with moderator for city Rawalpindi/Islamabad shown that, after putting values into the equation, after moderation effect, all variables having same positive and negative effect but more than without moderators. Some other variables and moderators also included after moderation effect. But from this equation variable totally different from variables of city Bagh. Consumer purchasing behaviour decreased by 21.965, if all other variables having no (zero) effect. Consumer purchasing behaviour was expected to increase by 4.971, if product promotion on products increased by 1. There was positive relationship between product promotions and consumer purchasing behaviour. If geographical location was increased by 1, then consumer purchasing behaviour expected to increase by 4.127. So there was positive and significant relationship between geographical location and purchasing behaviour of consumer. If intermediate variables increased by 1 then consumer purchasing behaviour expected to increase by 2.111, so intermediate variables and consumer purchasing behaviour positive relationship between them. Consumer purchasing behaviour is expected to increase by .663, if ATM Facility-Profession (moderator) increased by 1 converse of this may be true, moderator (ATM Facility-Profession) and consumer purchasing behaviour having positive relation with one another. If moderator (Store layout – Gender) was increased by 1, than consumer purchasing behaviour increased by 2.077, Store layout – Gender(moderator) and consumer purchasing behaviour also having positive relationship with each other. Error term captured influence of all factors and moderators which were important but not included in equation.

6. Conclusion

According to table there is moderate change in purchasing behaviour of consumers during purchasing from cash and carries for both cities: Bagh AJK and Rawalpindi/Islamabad Pakistan. It has been found that 62% people change their behaviour during purchasing from cash and carries in city Bagh and 53% people were found with change in their behaviour during purchasing in city Rawalpindi/Islamabad.

According to Regression analysis results, following are the Demographic factors for both the selected cites set for the current study. With respect to gender, males are responding more on questionnaire than females in both cities but males of city Rawalpindi are responding more on questionnaire than males of city Bagh. In marital status, married people are responding more than unmarried people in both cities but married people of city Rawalpindi responded more than married people of city Bagh. The people having matric level or intermediate level education responded more in city Bagh. On the other hand, people with bachelor and master level of education responded more on questionnaire in city Rawalpindi than in city Bagh. Overseer's, students and housewives responded more on questionnaire in city Bagh than in city Rawalpindi. But in city Rawalpindi people having private jobs responded more on questionnaire than in city Bagh. People having age 19-28 responded more on questionnaire in both cities but people of city Bagh belonging to this age group responded more than people of city Rawalpindi

from cash and carries. People of city Bagh having 6-9 family members responded more on questionnaire than people of city Rawalpindi having 6-9 family members.

Regression analysis states that in comparison of both cities there is significant and negative relationship between purchasing behaviour of consumer (dependent variable) and independent variable such as product category, distance-age (moderator), international brand-education (moderator) for city Bagh. And there is significant and positive relationship between purchasing behaviour of consumers and Product Category-Age (moderator) for city Bagh. Purchasing behaviour of consumers and product promotions, geographical location, intermediate variables and ATM Facility-profession (moderator) and Store layout-gender (moderator) for city Rawalpindi showed positive relationship. Both cities had greater effect by different variables those variables especially that are significant for city Bagh are insignificant for city Rawalpindi and those variables that are significant for city Rawalpindi are insignificant for city Bagh. Other variables and moderators are insignificant for purchasing behaviour. It means factors affecting purchasing behaviour of Individuals affects differently for both cities because in city Bagh cash and carries are newly emerging and in city Rawalpindi/Islamabad cash and carry concept is old and this is well developed and well organized city. But in comparison the results may be different due to respondent demography which vary due to moderation effect and other reasons. Also the main reason is Corona Virus results that are not favourable according to researcher's need because researcher was collecting data during Covid-19 at that time in city Bagh. There is situation of lockdown everywhere in city Bagh and city Rawalpindi as well so youngsters were responding more on questionnaire and visiting more on cash and carries.

From regression analysis in comparison product promotions, geographical locations, intermediate variables, ATM facility-profession (moderator) and Store layout-gender (moderator) are the most relevant factors for people of city Rawalpindi and product category-age (moderator) for city Bagh respectively.

Results are not favourable according to researcher interest due to Covid-19 situation in cities and different demographic conditions of people. There is sever coronavirus pandemic situation in Bagh and Rawalpindi Islamabad.

6.1. Policy Recommendations

For city Rawalpindi/Islamabad product promotions is very important factor that marketers of Cash and Carries of Pakistan should apply on different sales/ offers and on different products which was interest of the people to purchase more and more products. Results shows that Geographical location is much important for cash and carries Rawalpindi/Islamabad that is well establishing city so government should take steps to constructs new cash and carries in crowded areas of city that are easily accessible for people.

City Bagh AJK is newly emerging city and the concept of cash and carries is new for the people of Bagh city, so response of people in city Bagh is not up to the mark. Government of Azad Jammu and Kashmir should construct different cash and carries on various suitable and crowded places, where transport easily available to people and people easily access that place. From regression analysis, it has been evident that cash and carries should have different categories of products because different age group people have different taste and their preferences are different so they purchase according to their interest from the city Bagh.

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