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Article

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Factors of Attracting Customers in Jordanian Consumer Markets: A Case Study of Amman Markets

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This study aims to identify the influential factors of shopping patterns in commercial markets. The study was carried out on a random sample consisting of 249 consumers in the city of Amman. The study also used a questionnaire as an essential tool to collect data for the study population; also it used scientific research in the field of commercial markets and consumer behaviors in collecting secondary data. After conducting a statistically significant analysis, the study showed the following results: the study sample is affected by the quality of provided services and how much these services exhibit convenience and appropriate use. Also, the promotional policies such as advertising, samples, gifts and withdraw on goods and much more can attract customers towards these markets. Moreover, the study found that psychological factors and consumes' patterns of purchasing have a direct impact on their choices of commercial markets.

Keywords: commercial markets, consumer attitude, shopping patterns, retail, shopping centers

JEL Classification: M16, M31

1. Introduction

The commercial markets in Jordan are divided into three main categories:

- Large commercial markets (Malls): Hyper Market Stores.
- Medium-sized commercial markets: Super Markets.
- Small-sized commercial markets: Grocery Stores.

Until the end of the twentieth century, the largest category of markets in Jordan was the medium-sized commercial markets (supermarket), whereas, in the early twenty-first century, some government legislation, which has worked to encourage investment in Jordan, have been edited to emerge new branches of international markets that expanded the competition among them to provide excellent and qualified services to customers.

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In this aspect, companies do not hide the appearance of a fierce competition to attract customers through activities such like advertising offers and discounts in newspapers and publications or even by e-mail since the use of the Internet in Jordan has largely increased.

According to the large number of these markets, it is important to survey and analyze the situation of this category of large business markets from the point of view of current consumers, additionally; this study is one of kind in terms of the academic nature of the field.

1.1. Objectives of the Study

- To know the factors affecting the consumer's attitude of buying from commercial markets.
- Identify the most important factors affecting the consumer's pattern of buying from commercial markets.
- To know the impact of certain factors (the nature of work, income level, educational level) on the pattern of consumption.

1.2. The Problem of the Study

This study attempts to answer the following questions:

- What are the factors that affect the consumers' pattern of shopping for Jordanian goods?
- What are the factors that affect the consumers' pattern of shopping in Jordanian markets?
- Are there differences in the factors that affect shopping pattern in individuals in terms of (income, level of education, the nature of work)?

1.3. The Importance of the Study

The importance of this study is to determine the most important factors that affect the purchasing abilities of individuals while making shopping in the markets, and to know the desires and needs of consumers from commercial markets. This study is also considered one of its kind that follows a scientific method in determining the criteria that affect the buying pattern of the Jordanian individuals.

1.4. The Nature of the Study

This study is classified as a descriptive study; it used the exploratory methods for collecting required data and information by using a questionnaire developed to Jordanian consumers who go frequently to commercial markets, to determine the pattern of their purchase.

With respect to the theoretical aspect and the method of desktop search, some of modern Arab sources interested in purchasing behavior were hired to the study.

1.5. Determinants of the Study

The study has faced a range of difficulties and challenges that can be summarized as the following:

- Lack of time available for extensive and comprehensive search.
- The sample of the study is small compared to the full community.
- Lack of financial resources available to conduct this study.
- Lack of cooperation between the public and the study respondents.

2. Literature Review

Family is the most important unit of consumption in society as the family members significantly influence the purchasing decision; moreover, the interest of family members is different in product varieties in the purchase process, and the roles change depending on the pattern of family life.

As a result of these variables, workers must change their marketing and advertising messages to be directed towards the party which has the biggest impact on the purchase decision.

When you select the term of family, it can be described as a group of two or more people, they form a connection based on blood, marriage or adoption, whereas the housing family live in one housing units; all the family members live in one unit whether the blood ties or not. The family is an important social and economic unit for purchase behavior, and this is due to:

- Many of products are purchased by the family as a whole.
- The family has a significant impact on the purchasing attitude and behavior of individuals.

The family includes a life cycle of a combination of interrelated variables which include marital status, number of members, ages, and the nature of household work.

Consumer behavior of the family varies depending on family life stages (Schiffman and Kanuk, 2009) and the analysis of family life cycle is an important means of marketing strategy because this analysis can be part to market based on the life cycle of the family.

Discounts and bonuses: wholesalers and retailers should implement the necessary amendments of the prices lists of their products in order to push or motivate those organizations to accomplish their goals and marketing programs as planned, as follows:

a. Discounts and bonuses

The marketing organizations provide commercial discounts to move their stocks. These discounts vary according to the distributor activities that are carried out. For example, a manufacturer who distributes cellular phones through a wholesaler or a retailer can determine the price of the product by (200 JD) for each phone with the discount by (20%) of the declared price.

b. Discounts associated with quantities stimulating the members of distribution to buy larger quantities of products and goods. A manufacturer may present a specified discount on the price if the agent bought a certain amount of products, and the discounts increase as the demand increased, for example, a specific organization may not provide any discounts if the required quantities are less than 100 units but if they are (100-150) units, the discounts may be (5%) of the advertised price of products, but if the required quantities increased from (150 units to 200) units, the discount might be 10% of the advertised price and so on.

c. Cash discount

This discount can be implemented on the advertised price to encourage buyers to pay directly for the cash discount. Also, there is another kind of cash discount when the payment is made within one month from the date of purchase and there is another cash discount if the payment is made within two months from the date of purchase and so on.

d. Bonuses

The goal of bonuses is to encourage members of distribution or consumers to get indulged or take specific behavioral attitudes toward the product for sale, for example, in car showrooms, a consumer may be granted a financial bonus or other additional item if he bought the original product, which is the car, instead of the old item and these bonuses help customers as well as competitors who will take this policy.

e. Coupons and rebates

It is known that a reasonable part of the promotion budget is devoted to giving free coupons, especially for goods which are counterfeit or have some manufacturing defects. For example, the United States, which present huge marketing practices, are still giving coupons with large amounts of money as in 2014, the amount of coupons was more than 500 million dollars annually.

The rebates mainly reduce the price of the product by returning a set amount of the price. These rebates need from buyers to provide a proof for buying in order to receive a returned amount of money. The truth is that this method has been frequently used in recent years, especially the durable goods such as automobiles, electrical appliances and cameras. Moreover, there are other ways to attract buyers by offering the product with a very low price in order to encourage the buyers to buy another and more products.

The deal sent by mail or e-mail can include information about a free drink offer when buying a pizza Hut or sending a very simple cash money about twenty or thirty pounds when buying the original product.

2.1. The Nature and Importance of Retail

The retail trade of small, medium and large size gives services to all types of consumers. Although there are differences between the retail trades, they share two properties, namely:

- It connects producers with last consumers at the appropriate times.
- It is a valuable service for each of (producers and last-consumers)

The retail consists of sale or all activities that are directly related to the sale of products and services to the final consumer, whether it is for personal use or other.

Thus, any company, institution, factory, wholesaler, or a retailer may sell anything to the last consumer for non-business use which is considered a retailer. This is true regardless of how the sale of these products is performed, whether personally sold via the Internet, telephone or by advertising or where these products are sold in the store, consumer's house, or any place or on the Internet, or how the institution has been engaged to the sale and this is called retail activity.

2.2. Physical Facilities

Here is a look at the physical facilities provided by retailers when you sell products by catalogs or direct sales or by sales representatives, but some retailers may rely on selling products by material sites as follows:

- The appropriate location which is the secret of the lasting success of retail trade.
- Size: This is due to the total area of square feet of retail venue.
- Design: It depends on the extent of consistency of spaciousness, lighting and other, whether on internal or external scale.
- Coordination: The size of the empty spaces distributed and allocated to each class of products or the production and distribution sections of retail stores.

2.3. Shopping Centers

They are the main centers for retail locations in suburban areas, and shopping centers consist of a set of stores that hire a certain space in a building owned by a particular company or an organization.

Shopping centers can be classified according to size, market, or type of hiring. In order to increase the space, there are several types of shopping centers such as: comfortable centers, dialogue centers, community centers, and classifying retailers according to marketing strategies.

Whatever the form of ownership, retailers have to develop many marketing strategies to succeed in the selected markets. The retail requires the implementation of marketing strategies and ensuring several things including determining the quantity and quality of products, price, location, and policies of appropriate customer service to facilitate the sale of products in addition to other services such as parking, delivery, and payment method.

Generally, the retail stores are classified into three factors:

- Product classification (wide and deep).
- Levels of appropriate price for each targeted segment.
- Size of wanted customer services.

a. Department stores

These stores provide positive features such as displaying goods in wanted places. Many of the department store went out of the market, and only a small number of them that offer abundant customer services in these sections.

b. Specific lines stores

This type of clothing shops do not have low prices, and the expansion of the products varies depending on different varieties, the store sometimes chooses or focuses on certain products, such as shoes, sports clothes and others, or they make a specific part of the production for sports shoes

c. Specific stores

Specialized stores typically focus on a product line, or part of it, such as meat markets. Consumers should recognize the difference between specialized stores and specialized products. These stores may display specific brands with low prices. For example, the stores specific for the sale of educational games that motivate children's thinking and creativity.

d. Supermarkets

The word of supermarket can describe the retail routes and types of institutions. These stores display many commodity categories. In these stores, it is used the self-service in choosing types of products needed by consumers and customers. The prices in these stores are competitive where all kinds of products are sold there, including vegetables, books supplies and others, and this can collect customers after providing attractive offers.

3. Research Framework

3.1. Hypotheses

The first hypothesis:

H0: The income level does not affect the shopping pattern of consumer in Jordan.

Ha: The income level affects the shopping pattern of consumer in Jordan.

The second hypothesis:

H0: The geographical location of the market does not play a role in influencing the pattern of consumer's shopping.

Ha: The geographical location of the market plays a role in influencing the pattern of consumer's shopping in Jordan.

The third hypothesis:

H0: There is no relationship between the consumer's pattern of purchase and the pattern of consumer shopping in Jordan.

Ha: There is a relationship between the consumer buying pattern and the pattern of consumer shopping in Jordan.

Fourth hypothesis:

H0: There is no relationship between the working time of market and the consumer shopping pattern in Jordan

Ha: There is a relationship between the working time of market and the consumer shopping pattern in Jordan

Fifth hypothesis:

H0: Psychological factors for the consumer do not play a role in the pattern of consumer shopping in Jordan.

Ha: Psychological factors for the consumer to play a role in the pattern of Jordanian consumer shopping

Sixth hypothesis:

H0: Customer satisfaction with the level of service does not affect the pattern of consumer shopping in Jordan.

Ha: Customer satisfaction with the level of service affects the pattern of consumer shopping in Jordan.

Seventh hypothesis:

H0: Discounts and offers do not play a role in the pattern of consumer shopping in Jordan.

Ha: Discounts and offers to play a role in the pattern of consumer shopping in Jordan.

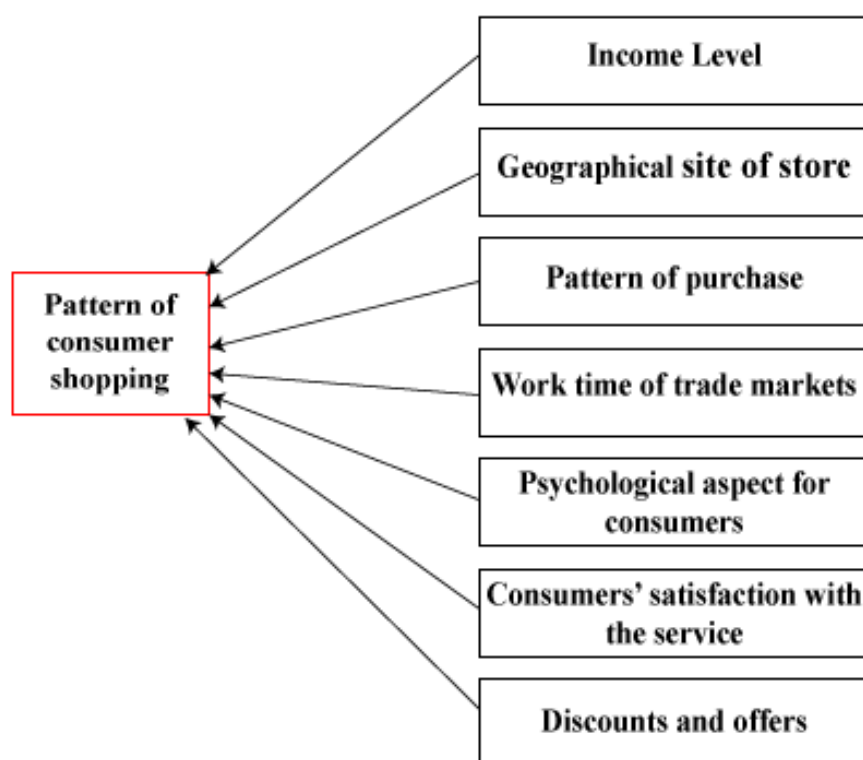


Figure 1. The theoretical framework of the study

3.2. Procedural Definition for the Variables of the Study

First, the dependent variable:

- Consumer shopping pattern:

The consumer method used in the commercial markets, and the level of consumers' turnout on shopping and thus, the pattern of this shopping is either spontaneous or pre-planned. The pattern of shopping is affected by the way of displaying products as well as the general level of prices.

Second, the independent variables include:

a. Level of income:

It is the income earned by individuals from salaries or wages, and accordingly, we can define the household spending on consumer goods is only a part of family behavior which is affected by a variety of factors controlled by economic, social and demographic differences and the environment as well as the nature of this item.

b. Geographical location of the market:

The place where the marketing center resides and these types of stores are usually centered in cities and commercial centers, and they are rarely found in villages and rural areas.

c. Consumer's buying pattern:

It is the approach used by the consumer when he buys goods; this approach is a day, a week, or even longer intervals.

d. Work time trading for the market:

It means the times that provide the commercial market its services to current and prospective consumers and it can be determined in advance of the start and end time and it determines the official and weekly school holiday.

e. Psychological factors of consumers:

It means studying the effect of individuals' incentives on consumer and purchase behavior, as well as the sensory perception and forms the trends which may change. This study focuses on psychological comfort of consumers when go shopping in shopping centers through everything surrounded including goods and services of organizing and arranging the factors affecting the purchase process in terms of cleanliness, conditioning and interior design of the shop and others.

f. Customer satisfaction with the level of service:

The commercial markets can attract the attention of consumers, due to the provided free services including:

- Transferring and sending goods to customers' homes to meet their demands by telephone.
- Providing free samples to consumers' homes for experience and choice.
- Giving gifts on holidays and special occasions to consumers.
- Providing places for rest and entertainment, reading and listening to music.
- Providing credit facilities to consumers and for long periods.
- Providing private parking for consumers while they are inside the shops.

g. Discounts and presentations:

They are the promotional methods used by stores to attract consumers through visual and written advertisements, display of goods, gifts, draws, and methods of sales promotion.

3.3. The Study's Population

The study population consists of all Jordanian citizens, which is a very large population, and thus the researchers selected an appropriate sample, in accordance with specific conditions, including a comprehensive study sample for different ages of the population, different levels of income, and different financial and educational cases.

3.4. The Study's Sample

The survey was conducted on a simple random sample consisting of (249) Jordanian citizens, where the results of the descriptive analysis showed that the sample consisting of 249 individuals composed 133 Jordanian citizens representing 67.3% of the study sample, also it consists of 116 female Jordanians representing 32.7% of the study sample.

According to the level of education, which was divided into three categories: Tawjihiy or less, Diploma, Bachelor or more, we note that the largest category of the study sample ranges between (BA or more) which shows the greatest category of the sample is educated and intellectual, and this can be explained that the education level in the Jordanian society is increasingly developing.

According to the variable of nature of work, which was divided into five categories (employee, dealer, traders, housewife, etc.), we note that 40.8% of Jordanians, which is the highest level, are employees.

We note that 26.5% of respondents are from other categories (student, retired, etc.) the traders got the percentage of 12.2%, stakeholders are 18.4%, whereas the least category went for housewives by only 2%.

As for the variable of income level for the respondents, it is less than 200 JD, representing 32.7% and 200-399 JD by 20.4%, and the income between 400-599 JD represented 16.3% and the income of 600 JD was 30.6% of the sample.

3.5. The Unit of Analysis

The study included all Jordanians (male, female) who are going to commercial markets (malls) with various demographic variables related to gender, the nature of work, income level, education level of the sample which consists of 249 individuals, after excluding the inappropriate questionnaires.

3.6. Methods of Data Collection

a. **Primary Sources:** they include a questionnaire that is designed to achieve the objectives of the study; it was divided into two sections:

- First part: It includes general data related to vocabularies of the study including gender, nature of work, income level, and education level
- Second part: It includes twenty-four questions related to the study which is about the main factors affecting the shopping pattern of Jordanian consumers in commercial markets.

b. Secondary Sources: they include all scientific books on the subject of the study, which are listed in sources and references.

The time of the study: Month 3/2016

4. Statistical Analysis and Hypotheses Testing

4.1. Research Methods

The following statistical methods were used for the empirical analysis of the data collected:

a. Descriptive statistics methods:

- Repetitions.
- Arithmetic mean.
- Standard deviation.
- Percentages

b. Inferential statistical techniques:

- Test F-test
- Test T-test

4.2. Display and Interpretation of Statistical Analysis

The study explored the following sample characteristics, presented in Table 1, 2 and 3, namely the descriptive analysis of the gender variable and the nature of the work, respectively.

Table 1. Gender variable of the sample population

Gender	Repetition	Percentage
Male	133	67.30%
Female	116	32.70%
Total	249	100%

Table 1 notes that 32.7% of respondents are females and the rest are males.

Table 2. Nature of the work variable of the sample population

Marital status	Repetition	Percentage
Employee	60	40.80%
Dealer	46	12.20%
Trader	49	18.40%
Household	41	2%
Others	53	26.50%
Total	249	100%

Based on Table 2, we note that 40.8% of respondents are employees, which is the highest rate.

Table 3. Education level variable of the sample population

Education level	Repetition	Percentage
Tawjihy or less	72	12.20%
Diploma	77	22.40%
BA	100	65.30%
Total	249	100%

In Table 3, we find that the highest percentage of the study sample have a bachelor degree by 65%, and the least percentage went for (Tawjihy and less) by 12%, which shows that the consumer society is dominated by education, which positively affects the level of knowledge about the best items products available in the market.

4.3. Testing of the Hypotheses

First hypothesis

H0: There is no effect of the level of income on consumer pattern of in Jordan.

Ha: There is an effect of the level of income on consumer pattern of shopping in Jordan.

Base of decision

The hypothesis of nihilism can be accepted if the values of f and t tests are within the tabulated value.

As for the p test, the hypothesis of nihilism can be accepted if the value of p is greater than 0.05.

The results of the simple linear regression analysis are summarized in Table 4.

Table 4. Results of the simple linear regression analysis for Hypothesis 1

Hypothesis	Df	F		P	R ²	Decision
		Tabulated	Calculated			
Level of income	47.1	4.05	24.29	0.000	0.341	Refused

Based on the results of the analysis, the results of testing this hypothesis are:

The hypothesis of nihilism was rejected to be replaced with the alternative hypothesis which means the geographical location affects the shopping pattern of the Jordanian consumer in the markets, and that seems to be clear from the interpretation coefficient (0.341).

Second hypothesis

H0: There is no influence of geographical location on the pattern of consumer shopping in Jordan

Ha: There is an influence of geographical location on the pattern of consumer shopping in Jordan.

Base decision

The hypothesis of nihilism can be accepted if the values of f and t tests are within the tabulated value.

As for the test p, the hypothesis of nihilism can be accepted if the value of p is greater than 0.05.

The results of the simple linear regression analysis are summarized in Table 5.

Table 5. Results of the simple linear regression analysis for Hypothesis 2

Hypothesis	Df	F		P	R ²	Decision
		Tabulated	Calculated			
Geographical location	47.1	4.05	9.93	0.003	0.174	Refused

Based on the results of the analysis, the results of testing this hypothesis are:

The hypothesis of nihilism was rejected to be replaced with the alternative hypothesis which means the geographical location affects the shopping pattern of the Jordanian consumer in the markets, and that seems to be clear from the interpretation coefficient (0.174). However, this coefficient is not high enough to exhibit a strong relationship.

Third hypothesis

H0: There is no influence of pattern of purchase location on the pattern of consumer shopping in Jordan.

Ha: There is an influence of pattern of purchase location on the pattern of consumer shopping in Jordan.

Base decision

The hypothesis of nihilism can be accepted if the values of f and t tests are within the tabulated value.

As for the test p, the hypothesis of nihilism can be accepted if the value of p is greater than 0.05.

The results of the simple linear regression analysis are summarized in Table 6.

Table 6. Results of the simple linear regression analysis for Hypothesis 3

Hypothesis	Df	F		P	R ²	Decision
		Tabulated	Calculated			
Pattern of purchase	47.1	4.05	33.65	0.000	0.417	Refused

Based on the results of the analysis, the results of testing this hypothesis are:

The hypothesis of nihilism was rejected to be replaced with the alternative hypothesis which means the pattern of purchase affects the shopping pattern of the Jordanian consumer in the markets, and that seems to be clear from the interpretation coefficient (0.174).

Fourth hypothesis

H0: There is no effect of working hours in the market on the pattern of the Jordanian consumer shopping in commercial markets

Ha: There is an effect of working hours in the market on the pattern of the Jordanian consumer shopping in commercial markets.

Base decision

The hypothesis of nihilism can be accepted if the values of f and t tests are within the tabulated value. As for the test p, the hypothesis of nihilism can be accepted if the value of p is greater than 0.05.

The results of the simple linear regression analysis are summarized in Table 7.

Table 7. Results of the simple linear regression analysis for Hypothesis 4

Hypothesis	Df	F		P	R ²	Decision
		Tabulated	Calculated			
Working hours	47.1	4.05	23.31	0.000	0.332	Refused

Based on the results of the analysis, the results of testing this hypothesis are:

The hypothesis of nihilism was rejected to be replaced with the alternative hypothesis which means the working hours affects the shopping pattern of the Jordanian consumer in the markets, and that seems to be clear from the interpretation coefficient (0.332).

Fifth Hypothesis

H0: There is no effect of psychological factors in the market on the pattern of the Jordanian consumer shopping in commercial markets.

Ha: There is an effect of psychological factors in the market on the pattern of the Jordanian consumer shopping for consumer in commercial markets.

Base decision

The hypothesis of nihilism can be accepted if the values of f and t tests are within the tabulated value. As for the test p, the hypothesis of nihilism can be accepted if the value of p is greater than 0.05.

The results of the simple linear regression analysis are summarized in Table 8.

Table 8. Results of the simple linear regression analysis for Hypothesis 5

Hypothesis	Df	F		P	R ²	Decision
		Tabulated	Calculated			
Psychological factors	47.1	4.05	38.02	0.000	0.447	Refused

Based on the results of the analysis, the results of testing this hypothesis are:

The hypothesis of nihilism was rejected to be replaced with the alternative hypothesis which means the psychological factors in the markets affect the shopping pattern of the Jordanian consumer in the markets, and that seems to be clear from the interpretation coefficient (0.447).

Sixth Hypothesis

H0: There is no effect of customer satisfaction and way of display on the pattern of the Jordanian consumer shopping in the commercial market.

Ha: There is an effect of customer satisfaction and way of display on the pattern of the Jordanian consumer shopping in the commercial market.

Base decision

The hypothesis of nihilism can be accepted if the values of f and t tests are within the tabulated value. As for the test p, the hypothesis of nihilism can be accepted if the value of p is greater than 0.05.

The results of the simple linear regression analysis are summarized in Table 9.

Table 9. Results of the simple linear regression analysis for Hypothesis 6

Hypothesis	Df	F		P	R ²	Decision
		Tabulated	Calculated			
Customer satisfaction and way of display	47.1	4.05	17.88	0.000	0.276	Refused

Based on the results of the analysis, the results of testing this hypothesis are:

The hypothesis of nihilism was rejected to be replaced with the alternative hypothesis which means the customer satisfaction and way of display in the markets affect the shopping pattern of the Jordanian consumer in the markets, and that seems to be clear from the interpretation coefficient (0. 276).

Seventh Hypothesis

H0: there is no effect of discounts on the pattern of the Jordanian consumer shopping for consumer goods in the commercial markets.

Ha: There is an effect of discounts on the pattern of the Jordanian consumer shopping for consumer goods in the commercial markets.

Base decision

The hypothesis of nihilism can be accepted if the values of f and t tests are within the tabulated value. As for the test p, the hypothesis of nihilism can be accepted if the value of p is greater than 0.05.

The results of the simple linear regression analysis are summarized in Table 10.

Table 10. Results of the simple linear regression analysis for Hypothesis 7

Hypothesis	Df	F		P	R ²	Decision
		Tabulated	Calculated			
Discounts	47.1	4.05	26.41	0.000	0.360	Refused

Based on the results of the analysis, the results of testing this hypothesis are:

The hypothesis of nihilism was rejected to be replaced with the alternative hypothesis which means discounts affect the pattern of the Jordanian consumer shopping for consumer goods in the commercial markets, and that seems to be clear from the interpretation coefficient (0. 360).

5. Conclusion

5.1. Discussion of the Study's Results

In light of the statistical analysis, the study has come out with the following:

- There is a statistically significant relationship between the level of consumer's income and type of commercial markets, this means the consumer go to the markets where he can find affordable products that commensurate his income.
- There is a statistically significant relationship between consumers and the geographical location of commercial markets.

5.2. Recommendations

- There is a statistically significant relationship which shows the effect of working hours in the market on the decision of choosing a specific market from others.
- There is a statistically significant relationship between the reputation of a market and consumer's choice, and this is due to the fact that Jordanians prefer and feel more proud when choosing markets with high reputation and fame.
- There is a statistical significant relationship between discounts and offers presented in a market and consumer's preference for that market from other competitive markets.
- There is a statistical significant relationship between the size of a commercial market and consumer's choice to such markets and this is due to consumers think the market with multiple departments has more choices of better products.
- There is a statistically significant relationship between promotional policies and consumer's choice to multi-service markets because the consumer is attracted to the promotional way of presenting products and varieties.
- There is a statistically significant relationship between the consumer's satisfaction and consumer choice to commercial markets which continuously present services.

- There is a need to focus on everything that attracts consumers to commercial markets of useful services and convenient means of shopping.
- Focusing on adding new marketing services such like e-procurement, goods delivery to predefined homes with other services as payment via credit cards to save time and effort for consumers.
- Allocating different designs for each department in the commercial market that commensurate with the provided services and items.
- Focusing on everything that would promote the sense of loyalty in consumers when going to markets for shopping.

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