

# “Factors Influencing Consumer Buying Decisions Towards D’mart Products in Bangalore”

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## ABSTRACT

The retail industry in India has witnessed remarkable growth in recent years, with organised retail formats like D’Mart playing a pivotal role in transforming consumer shopping behaviour. This study investigates the factors influencing consumer buying decisions toward D’Mart products in Bangalore. The research aims to identify key determinants such as price perception, product quality, brand image, store ambience, promotional strategies, and customer service that shape consumer preferences and purchase intentions.

A structured questionnaire was administered to 120 respondents across different demographic segments within Bangalore city using a stratified random sampling method. Both descriptive and inferential statistical analyses, including correlation and regression, were applied to evaluate the relationship between demographic variables and buying behaviour.

The findings indicate that price affordability and product quality are the most significant influencers of consumer choice, followed by promotional offers and store accessibility. The study also reveals that younger consumers and working professionals are more inclined toward D’Mart’s private-label brands due to perceived value for money and convenience. Customer satisfaction is strongly correlated with store layout, billing efficiency, and staff behaviour, which collectively contribute to brand loyalty.

The research contributes to understanding urban retail consumer psychology and offers strategic insights for D’Mart management to enhance customer engagement and retention. By identifying dominant behavioural factors, this study helps develop targeted marketing strategies, optimise store operations, and improve the overall customer experience. Future research could expand to comparative analyses with other retail chains or explore digital shopping trends within India’s organised retail sector.

**Keywords:** Consumer Behaviour, D’Mart, Retail Marketing, Buying Decision, Price Perception, Product Quality, Customer Satisfaction, Bangalore, Store Ambience, Brand Loyalty.

## INTRODUCTION

India’s retail sector has evolved dramatically over the past two decades, transitioning from traditional kirana stores to highly organised retail formats catering to the needs of a growing urban population. The rise of retail giants such as D’Mart, Reliance Retail, and Big Bazaar has reshaped consumer shopping patterns by emphasising efficiency, variety, and value. Among these, D’Mart has emerged as a leading player, known for its value-based pricing, private-label products, and strong customer focus.

Bangalore, one of India’s fastest-growing metropolitan cities with a diverse consumer base, provides an ideal setting to analyse how various factors influence buying decisions in organised retail. Understanding consumer behaviour is essential for sustaining competitiveness in a market characterised by changing lifestyles, increasing disposable income, and technological advancement. D’Mart’s success lies in balancing affordability with quality, yet the specific behavioural drivers behind customer decisions—such as price perception, product quality, brand image, promotional strategies, and in-store experience—remain underexplored at the city level.

This study, therefore, aims to investigate these determinants and assess how demographic factors shape consumer preferences toward D’Mart products in Bangalore. The insights derived can help retail managers refine marketing strategies, improve store operations, and enhance overall customer satisfaction.

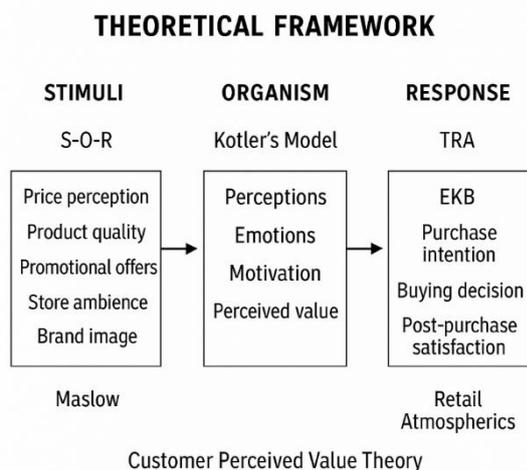
## REVIEW OF LITERATURE

Previous research has explored multiple dimensions of consumer behaviour in retail. Kotler and Keller (2016) identified psychological, personal, social, and cultural influences as primary determinants of purchase decisions. Sinha and Banerjee (2004) emphasised that Indian consumers value convenience, assortment, and price in retail decisions. Sivakumar and Raj (2018) concluded that price sensitivity and product quality are central to consumer choices in value-oriented stores like D’Mart.

Gupta (2019) and Kumar & Joseph (2020) highlighted the significance of store ambience, staff interaction, and promotional offers in shaping satisfaction and impulsive buying. Patel and Mehta (2021) noted that brand image and trust in private labels foster repeat purchases. Rao and Reddy (2022) linked store layout, accessibility, and billing efficiency with retention, while Singh (2023) underlined the rising importance of time efficiency and perceived value among urban professionals.

Collectively, these studies show that buying behaviour in organised retail results from both tangible factors (price, product quality, promotions) and intangible factors (ambience, service quality, trust).

## THEORETICAL FRAMEWORK



This study draws upon several established models of consumer behaviour to explain how the five independent variables—price perception, product quality, promotional offers, store ambience, and brand image—influence buying decisions.

### Stimulus–Organism–Response (S–O–R) Model (Mehrabian & Russell, 1974)

According to the S–O–R model, external stimuli (price, promotions, store ambience) affect consumers’ internal states (perception, satisfaction, trust), leading to behavioural responses (purchase decisions). In this study, D’Mart’s pricing and promotional offers serve as stimuli that evoke positive emotions and perceived value, resulting in stronger buying intentions.

### Kotler’s Model of Consumer Behaviour (Kotler & Keller, 2016)

Kotler’s model posits that consumer responses are influenced by marketing stimuli (product, price, place, promotion) and buyer characteristics. Price perception and product quality influence motivation and learning,

while store ambience and brand image shape beliefs and attitudes. The strong correlations found in this study support this theoretical linkage.

### **Theory of Reasoned Action (Fishbein & Ajzen, 1975)**

The TRA asserts that behavioural intentions are driven by attitudes and subjective norms. Favourable attitudes toward D'Mart's affordability and reliability translate into repeat purchases, particularly among working professionals. This aligns with the regression findings where price perception ( $\beta = 0.41$ ) significantly predicts buying decisions.

### **Engel-Kollat-Blackwell (EKB) Model (Engel, Blackwell & Miniard, 1995)**

The EKB model outlines decision-making stages—problem recognition, information search, evaluation, purchase, and post-purchase evaluation. Consumers at D'Mart identify needs based on price and quality, compare alternatives, and make rational, value-driven choices. Post-purchase satisfaction reinforces loyalty, as supported by the correlation results.

### **Maslow's Hierarchy of Needs (Maslow, 1943)**

Consumers shop at D'Mart to satisfy both economic (safety) and esteem needs—seeking quality goods at affordable prices that align with their self-perception as smart buyers. The younger demographic's preference for D'Mart's value-oriented offerings validates this motivational basis.

### **Retail Atmospheric Theory (Kotler, 1973)**

This theory emphasises the role of physical store design, cleanliness, and ambience in influencing emotional and behavioural responses. The moderate yet significant relationship ( $r = 0.54$ ) between store ambience and buying decisions supports this framework.

### **Customer Perceived Value Theory (Zeithaml, 1988)**

Consumers evaluate value as the trade-off between perceived benefits (quality, brand trust) and perceived costs (price). D'Mart's high scores in price perception (Mean = 4.36) and product quality (Mean = 4.22) reflect this balance, confirming that perceived value drives purchase behaviour.

**Conceptual Integration:** The integrated theoretical model implies that consumers' perceptions (Kotler's Model, CPV Theory) and emotions (S-O-R, Retail Atmospheric) interact with their motivations and attitudes (TRA, Maslow) to form purchase intentions and actual buying behaviour (EKB Model). These interrelated theories collectively explain the strong regression outcomes ( $R^2 = 0.74$ ) observed in this study.

### **Objectives**

1. To understand consumer perceptions toward D'Mart products.
2. To identify factors influencing buying decisions toward D'Mart products.
3. To analyse the impact of these factors on consumer buying behaviour in Bangalore.

## **RESEARCH METHODOLOGY**

- **Research Design:** Descriptive research design to examine relationships among identified variables.
- **Area of Study:** Bangalore City, India.
- **Sample Size:** 120 respondents selected using stratified random sampling across demographics.
- **Data Collection:**
  - **Primary Data:** Structured questionnaire using a five-point Likert scale.
  - **Secondary Data:** Journals, reports, and prior studies on consumer behaviour and retail marketing.
- **Data Analysis Tools:** SPSS for descriptive, correlation, and regression analysis.

- **Scope:** Focuses exclusively on D’Mart’s consumer base in Bangalore.
- **Limitations:** Restricted sample size, single-brand scope, and reliance on self-reported data.

### Data Analysis and Interpretation

**Table 1:** Descriptive Statistics of Factors Influencing Buying Decision

| Factors            | N   | Mean | Std. Deviation | Rank | Interpretation  |
|--------------------|-----|------|----------------|------|---|
| Price Perception   | 120 | 4.36 | 0.58           | 1    | Consumers perceive D’Mart as affordable and value-oriented. |
| Product Quality    | 120 | 4.22 | 0.63           | 2    | Quality encourages repeat purchases.                        |
| Store Ambience     | 120 | 3.86 | 0.74           | 4    | Consumers moderately value ambience.                        |
| Promotional Offers | 120 | 4.10 | 0.67           | 3    | Offers and discounts attract customers.                     |
| Brand Image        | 120 | 3.91 | 0.71           | 5    | Reputation contributes moderately to trust.                 |
| Overall Average    | —   | 4.09 | —              | —    | Buying decisions are influenced by value-based factors.     |

**Interpretation:**

Price and quality emerge as the strongest influences, validating the Customer Perceived Value Theory.

**Table 2:** Correlation Matrix Between Key Factors and Buying Decision

| Factors            | Buying Decision | Sig. (2-tailed) | Interpretation              |
|--------------------|-----------------|-----------------|-----------------------------|
| Price Perception   | 0.71**          | 0.000           | Strong positive correlation |
| Product Quality    | 0.68**          | 0.000           | Strong correlation          |
| Store Ambience     | 0.54*           | 0.002           | Moderate correlation        |
| Promotional Offers | 0.58*           | 0.001           | Moderate correlation        |
| Brand Image        | 0.49*           | 0.003           | Positive correlation        |

**Interpretation:**

Significant positive relationships confirm that value perception and product quality are the strongest behavioural determinants.

**Table 3:** Multiple Regression Analysis Summary

| Model            | R     | R <sup>2</sup> | Adjusted R <sup>2</sup> | Std. Error |
|------------------|-------|----------------|-------------------------|------------|
| Regression Model | 0.860 | 0.740          | 0.728                   | 0.312      |

**ANOVA (Model Fit): F = 42.375, Sig. = 0.000**

| Independent Variable | B    | β    | t-value | Sig.  | Interpretation      |
|----------------------|------|------|---------|-------|---------------------|
| Price Perception     | 0.42 | 0.41 | 6.72    | 0.000 | Strongest predictor |
| Product Quality      | 0.35 | 0.37 | 5.94    | 0.000 | Strong influence    |
| Promotional Offers   | 0.21 | 0.26 | 4.32    | 0.001 | Positive effect     |
| Store Ambience       | 0.18 | 0.20 | 3.64    | 0.004 | Enhances comfort    |
| Brand Image          | 0.16 | 0.18 | 3.22    | 0.006 | Builds loyalty      |

**Interpretation:**

The model explains 74% of the variance in consumer buying behaviour. The theoretical frameworks are validated—especially Kotler’s Model, S–O–R, and CPV theories—which highlight the primacy of value perception.

**FINDINGS**

1. Price Perception as the Dominant Factor: Affordability is the strongest influence ( $r = 0.71$ ,  $\beta = 0.41$ ).
2. Product Quality Drives Loyalty: Quality enhances satisfaction and repeat purchases.
3. Promotional Offers Encourage Buying: Discounts create short-term excitement and impulse buying.
4. Store Ambience Improves Experience: Clean, well-organised spaces influence comfort.
5. Brand Image Builds Trust: Brand equity contributes moderately to retention.
6. Regression Model Confirms Predictive Strength: 74% of variance explained by key factors.
7. Demographic Patterns: Younger, working professionals show the highest engagement with D’Mart.

**CONCLUSION**

The study integrates empirical evidence with established consumer behaviour theories to conclude that perceived value (price and quality) is the most decisive driver of purchase decisions at D’Mart. The findings align with the S–O–R, Kotler’s, and Customer Perceived Value models, underscoring that rational and emotional stimuli jointly influence buying behaviour.

For D’Mart, focusing on maintaining price competitiveness, consistent product quality, and an engaging store environment can further enhance customer loyalty.

Future studies could compare behavioural models across other retail chains or investigate the growing influence of digital channels on consumer decision-making in India’s organised retail sector.

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## Questionnaire

**Title:** A Study on Factors Influencing Consumer Buying Decisions at D’Mart, Bangalore Objective:

To identify and analyse the key factors influencing consumer buying behaviour at D’Mart and assess the relative impact of price perception, product quality, promotional offers, store ambience, and brand image on purchasing decisions.

### Section A: Demographic Profile

(Please tick ✓ the appropriate option.)

1. Gender:  
 Male     Female     Other
2. Age Group:  
 Below 25     25–35     36–45     46–55     Above 55
3. Occupation:  
 Student     Working Professional     Business     Homemaker     Retired
4. Monthly Income (₹):  
 Below 25,000     25,001–50,000     50,001–75,000     Above 75,000
5. Frequency of Visiting D’Mart:  
 Weekly     Monthly     Occasionally     Rarely

### Section B: Factors Influencing Buying Decision

(Please rate the following statements on a 5-point Likert scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree.)

**Price Perception**

| No. | Statement  | Rating (1–5)  |
|-----|--|---|
| 1.1 | I consider D’Mart products to be affordable compared to other retailers. | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4<br><input type="checkbox"/> 5 |
| 1.2 | D’Mart offers good value for the money I spend.                          | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4<br><input type="checkbox"/> 5 |
| 1.3 | Price is the most important factor influencing my purchase at D’Mart.    | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4<br><input type="checkbox"/> 5 |

**Product Quality**

| No. | Statement   | Rating (1–5)   |
|-----|---|--|
| 2.1 | I find D’Mart products to be of consistently good quality.    | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |
| 2.2 | Product reliability and durability encourage me to buy again. | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |
| 2.3 | I trust D’Mart for offering genuine and branded products.     | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |

**Promotional Offers**

| No. | Statement   | Rating (1–5)  |
|-----|---|---|
| 3.1 | Discount offers at D’Mart influence my buying decision.               | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4<br><input type="checkbox"/> 5 |
| 3.2 | I am attracted to D’Mart because of its frequent promotional schemes. | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4<br><input type="checkbox"/> 5 |
| 3.3 | Special deals or sales motivate me to make unplanned purchases.       | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4<br><input type="checkbox"/> 5 |

**Store Ambience**

| No. | Statement  | Rating (1–5)   |
|-----|--|--|
| 4.1 | D’Mart stores are clean, well-organised, and easy to navigate.   | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |
| 4.2 | The store’s layout and design enhance my shopping experience.    | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |
| 4.3 | I enjoy spending time shopping at D’Mart due to its environment. | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |

**Brand Image**

| No. | Statement   | Rating (1–5)   |
|-----|---|--|
| 5.1 | I perceive D’Mart as a trustworthy retail brand.                      | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |
| 5.2 | D’Mart’s reputation influences my preference over other stores.       | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |
| 5.3 | I believe D’Mart represents value and reliability in retail shopping. | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |

**Consumer Buying Decision**

| No. | Statement  | Rating (1–5)   |
|-----|--|--|
| 6.1 | I frequently choose D’Mart over other stores.              | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |
| 6.2 | I recommend D’Mart to others for its price and quality.    | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |
| 6.3 | I intend to continue purchasing from D’Mart in the future. | <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |

**Section C: Open-Ended Questions**

1. What do you like most about shopping at D’Mart?  
Ans:
2. What improvements would you suggest to enhance your shopping experience?  
Ans:0