

# Chapter 1

## Introduction

### 1.1 Introduction

Energy in all of its forms is a crucial catalyst that fuels the progress of society as it keeps businesses running, provides the fuel that propels transportation services, and powers the lives of families around the globe. As one of the gasolines for energy sources, the petroleum products are of particular significance, specifically the ones used as fuel such as petrol and diesel, since they are employed in various industries. Petrol and diesel offer vital solutions to our need to provide energy for movement in congested city roads and energy for manufacturing in factories and workshops. Against this background, clarifying the nuances of consumer decision-making in the context of the petroleum industry becomes crucial.

According to Kiama consumers' decisions when choosing petrol or diesel outlets are based on a number of factors including price differences, brand perception, accessibility/ convenience and eco-friendliness. These factors together influence the market trends, prescribe the industry's ways, and guide the policymakers, making the need for investigating consumer behavior in this context justified by bringing together all the factors concerned.

This introductory chapter initiates the discussion to explain the nature of consumer behaviour in the petroleum sector, in particular the factors driving the choice of petrol and diesel stations in Vadodara City and its vicinity. Our objectives include: It is our intention to undertake a thorough analysis of the interplay of market dynamics and consumer behavior in this important area and identify the factors that drive consumer decisions. Our primary assumption regarding our subject is that of the sociocultural and economic influence over and on consumer behavior. It is through this analysis that we endeavour to explain the form of influence exerted by the corporations on consumer and market decisions in the petroleum sector. Price sensitivity is the focus of our enquiry and is defined as the consumers' ability to determine the difference in prices of fuel and make choices that fit their budget and economic

situation. Supply price of fuel is also very important in influencing consumer choices with regards to purchase quantities. These grey areas in price sensitivity are important for industry players as they try and understand the market dynamic and what the best prices to sell the products at should be.

Particularly significant is the role of brand image in the behavior of consumers in the oil market. Customers always create their associations with various brands or shops due to the previous experience, quality definition and the trustfulness of the source. Promotional mix is focused on specific customer expectations and preferences and is the activity aimed at increasing the popularity and perception of a certain product or service by the customer.

Other factors also prove to be important for consumers when choosing petrol and diesel outlets based on convenience and accessibility. Strategic issues such as location, accessibility, and the provision of choices in value-added services can be crucial in shaping consumer choices and preferences towards a location. Retailers of petrol and diesel products that focus on the retail location, extended hours of operation, and a variety of services and facilities provided will most certainly gain and retain greater customer loyalty in the highly competitive market environment.

## **1.2 Research Background**

As stated by Ahluwalia, Mahto and Guerrero (2020), energy and geopolitical dynamics are highly dynamic and ever-changing due to a number of factors including but not limited to technologies and environmental pressures. Innovations in technology, such as adopting new renewable sources of energy and advancements in energy storage technologies, are redefining the infrastructure and capabilities of the energy markets. These have market opportunities because they offer opportunities for the diversification of the energy mix but also pose challenges of integration, scalability, and cost-effectiveness. The current focus is on the adoption of environmental protection strategies such as energy transition due to adverse

environmental effects like climate change and pollution of the air. Petrol and diesel are fossil fuels that are mostly used as fuels in engines and are a major source of global emissions of greenhouse gases and air pollutants. At the current time the world needs to address many issues in reducing the impacts of climate change as well as deteriorating air quality in the society at large and this calls for the society to phase out fossil fuels as the main source of energy. International relations also play a great role in determining global energy production. Conflict in oil producing areas, political instabilities as well as trade tensions between major economies can also affect oil production and demand and therefore cause supply disruption and the prices to fluctuate. Furthermore, the need to politicize energy issues based on conflicts of interest often guarantees the development of energy infrastructure and the distribution of resources.

Talking about India, the energy sector works as a pivotal factor in forming the country's economy and accelerating industrial growth in addition to serving the growing population (Archer, Wolf and Nalloor, 2021). The country's energy demand is on a steady rise due to urbanization; industrialization, and demands for a high standard of living. Nevertheless, it is absolutely necessary to consider that the energy market in the country presents a number of challenges and opportunities. India's energy security is centered on the petroleum sector as the primary source of energy for transportation, services and household use. Petroleum products are still essential despite the inexhaustible potential of renewable sources due to the energy density and the value of portability and use. But it is worth noting that the sector faces certain challenges that need to be addressed. One of the greatest challenges is the variation in the price of oil in the global market, which affects India's economic growth. Increases or decreases in the price of oil have direct effects on transport cost, manufacturing rates, and agriculture as well as overall inflation and macroeconomic stability. Furthermore, India's heavy reliance on oil imports makes the nation vulnerable to external risks particularly supply

disruptions and geo-political factors which further contribute to the volatility of oil prices. Another major problem is that of environmental awareness that affects the petroleum industry in India. Non-renewable fuels, like fossil fuels, produce greenhouse gasses and air pollutants that affect the atmosphere and contribute to climate change. There are many issues concerning the environmental condition in India: it is a rapidly growing country with a population and urbanization; environmental pollution, especially in air; deforestation; and ecosystem degradation. They call for a shift to greener sources of energy, increase of efficiency and the right approaches towards the petroleum industry.

As stated by Alzoubi *et al.* (2022), in this regard, comprehension of consumer behavior becomes incredibly important for the actors in the petroleum field. The consumer side of market demand is a complex interplay of consumer preferences, attitudes, and behavior that define market demand and create the environment for business and policy decisions. Other factors include price consciousness, brand switching, consumers' convenience, and environmental awareness in petrol purchase and diesel purchase. In particular, changing consumer values and expectations toward sustainability and eco-friendly practices have been already transforming the market environment and forcing petroleum retailers to adjust and develop offers for their potential clients. The purpose of this research is to determine the baffling behaviour of consumers in the petroleum sector for effective strategic management and sustainable performance. This way, researchers can deep dive into the petrol and diesel outlets' consumers' choices and find out what is interesting and important for them related to outlets of petrol and diesel, which can help retailers to understand their target audience better and make it easier for them to sell petrol and diesel. These findings also provide useful insights for policymakers when crafting regulations and incentives that support energy savings and environmental protection while ensuring consumer rights. In conclusion, the petroleum industry in India is confronted with a number of issues and opportunities related to

its position in the changing global energy environment (Belanche, 2021). This is important for understanding how consumers operate in such a scenario and informing decisions by the industry stakeholders, including the government and other relevant policymakers.

In Vadodara city, approximately 70% of four-wheelers predominantly utilize petrol as their primary fuel source, while the remaining 30% rely on diesel (HSD) for their energy needs, reflecting the prevalent consumer behavior in the petroleum sector (Kudasiya and Kar, 2017).

In Vadodara city, around 80% of heavy commercial vehicles (HCVs) opt for diesel (HSD) as their fuel, with only 20% utilizing petrol, showcasing the prevalent preference for diesel among larger vehicles. Moreover, in Vadodara city, public transportation vehicles, including buses and taxis, predominantly run on diesel (HSD), with approximately 85% fueled by diesel and the remaining 15% using petrol. This underscores the significant role diesel plays in powering the city's public transportation infrastructure.

### **1.3 Significance of the Research**

According to Belanche (2019), this research can have relevance for various stakeholders in the petroleum value chain. Petroleum retailers may also derive affinity from understanding consumer preferences to meet customers in the provision of their products; prices and services. The policymakers can use the findings to develop productive policies and policy incentives to encourage energy efficiency, promote environmental sustainability, and further consumer welfare within the petroleum industry. Also, these consumers can manage to educate themselves and become aware of their behaviors and preferences to make decisions that reflect their personal values and needs (Buttle and Maklan, 2019). The topic of this research was to understand what factors are responsible for the consumers' choices in the petroleum industry and what impact it can have on the market strategies, the consumers, and sustainable growth. With a focus on analysing the factors that affect consumers' choice of petrol and diesel retail outlets in Vadodara City and its surroundings, this research endeavours to understand the link

between markets and consumers' behaviour. Besides, this research will also be able to help in finding the exact damage fossil fuel-run vehicles are causing to be environment of Vadodara so that alternative and sustainable fuels can be considered for use in public and private vehicles in Vadodara. The significance of the study is as follows:

1. Work with embracing the high-end customer satisfaction and building to embrace the customer loyalty. The satisfied customers are more likely to return with the retail outlets and the services.
2. The consumer insights are offered with fuel retail outlets to lead the competitive journey. This is to offer with better options and preferences to work with, and capturing on the larger market to penetrate its position.
3. Get in understanding with the price sensitivity and work with the aspects to lead with improvement and work with the designs. These are embracing to efficiency and customer-friendly operations.
4. Align with the preferences of the customers and with the cleaner fuels and work with the better campaigns to align with the preferences and the arising concerns that might prevail.

#### **1.4 Rationale of the Research**

According to Brader (2020), the question that is at the heart of this paper is the relationships between various factors influencing the decision-making processes in the petroleum industry regarding the use of petrol and diesel purchasing outlets. Consumer behaviour refers to the action or behaviours of customers which are based on various factors like price elasticity, customer switching, convenience, utilitarianism, eco-friendly, and product quality confidence. Among the factors is that price sensitivity shows the way that consumers will respond to changes in fuel prices. Purchasers also compare the price of fuel to their affordability and economics at hand. Variations in the price of fuel products can have a huge

influence on the purchasing behaviour of individuals as they are inclined to look for the items that come in at lower costs. Deciphering the complexity of price sensitivity is crucial for industry stakeholders, because pricing affects both revenues and profits and ultimately determines the level of competitiveness in the industry. Consumer attitudinal behavior is another area that is essential in the petroleum business. Individuals always form their preferences and beliefs about certain brands or retail outlets after exposure to favorable or unfavorable experiences and the accumulated reputation that the provider enjoys in the marketplace. Brand loyalty entails the ability to capture and retain the consumers' hearts and minds by understanding their tastes and preferences and their needs and wants, as well as the ability to provide products and services that these consumers desire. The neglect of brand loyalty risks a loss of market share and can be detrimental to long-term growth. It is noted that the convenience factor becomes an important reason for consumers to choose petrol and diesel outlets (Rehg *et al.*, 2019). Things like location and convenience plus the extent to which a place can offer extra services can impact the purchasing behavior and support of consumers to a given location.

As stated by Choi *et al.* (2020), the growing awareness of the environmental sustainability issue plays an important role in the petroleum industry as a consumer decision determinant. As climate change and the importance of sustainability become a bigger concern for consumers' actions, people pay more attention to how their purchases affect the environment. This trend has increased the demand for alternatives and cleaner fuels and therefore the petrol and diesel retailers have also begun implementing environmentally-friendly technologies and practices by consumer inclination. To align with the responsible corporate citizens and to attract the conscious of consumers petrol and diesel outlets should start reducing carbon- based fuels and adopt the renewable energy sources for their businesses and communities (Sankey *et al.*, 2019). Perception of quality in the various products in the petroleum industry

is also an important consideration for consumers. Energy consumers want to have safe fuel and faithful in delivering power to the engine of their cars. Any doubts or suspicions of fuel's purity, performance and genuineness may lead to a loss of consumer confidence and may result in significant losses in market share if consumers switch providers. It is thus important for petrol and diesel outlets to ensure that their products are of quality as well as promoting good relationships with customers in order to foster trust and brand loyalty. By establishing comprehensive quality control practices, checking their stocks regularly, and investing in the highest quality refining and distribution infrastructure and equipment, petrol and diesel retailers can convince consumers that they are selling quality products. What follows is that the question of consumer behavior within the petroleum sector presents a complex picture when price sensitivity, brand loyalty, convenience, greenest behavior, and trust on quality are to be considered. It is pivotal for industry stakeholders to understand these factors in order to make their way into the market and ensure the industry sustains the significant changes in consumer preferences and regulatory landscape.

As per Cannon, Goldsmith and Roux (2019), the concept of consumer behavior in the petroleum industry is important in the sense that it touches on all aspects of competition and business processes of a given market as well as the nature of policy formulation in the industry. Consumer behavior determines immediate market demand and revenue flows as well as brand perceptions and thus is a major determinant of outcomes within the industry. Failing to account for the reasons why consumers choose a product or service means that companies may be missing out on lucrative opportunities, losing out to the competition, or failing to achieve sustainability targets. Price elasticity, for instance, affects the grossing from the petroleum business. Variation in fuel prices causes changes in choices that consumers make concerning purchases, thus influencing the amount being sold in the market. Failing to address changes in price sensitivity and make the necessary adjustments in time leads to

revenue drops and also the loss of market share to competitors who know how to meet the price needs of their consumers. Belief and brand allegiance is another core concept that has notable implications in the industry (Cornwell, 2020). Brand reputation and trust are significant, especially for consumers' purchase consideration regarding petrol and diesel outlets. Brand equity is effort-intensive: Organizations must invest heavily in brand-building campaigns, product quality programs, and relationship-management programs. A failure to attract and retain such loyalty can lead to potential loss of market share and brand value which might adversely affect the company's growth in future and its market position. Time and ease of service are also major factors in this petroleum sector and this has a bearing on retail business and trade rivalry. Convenience is the key issue of consumers when choosing petrol and diesel outlets: consumers prefer to visit sites that are easily accessible and that provide Value added Services: convenience stores, car washes, for this, and loyalty programs. For those who sell petrol and diesel vehicles failing to satisfy the convenience need of consumers is likely to lose them to other petrol and diesel sellers who provide more convenience and are connected.

Changing consumer behaviour under Petroleum: As per Dakouan and Dakouan (2019), the Influence of Environmentally Consciousness. Customers want greener alternatives that are less harmful to the environment and are paying attention to the kind of fuel they buy. It has been noted that fuel retailing organisations that do not support sustainability initiatives and technologies stand the risk of losing market share to those organisations that actively pursue them. I have thus identified that the trust in product quality is also very crucial and therefore one of the factors which affect the brand reputation and customer retainment. Consumers have the right to demand that the fuel supplied to them is safe to use, and their vehicles will not malfunction in the process. If the fuel is not up to the standard or fake it will affect the consumers' trust or faith in a given company and this will prompt them to become customers

of the competitors. Those petrol stations and diesel outlets that do not maintain high levels of product quality will lose their reputation and retain consumers to their competitors who guarantee high quality of products and service. On balance, the discussion of consumer behavior in the petroleum industry is important because it holds important consequences for the competitiveness of markets, the strength of brands, and the potential for future expansion (Deng *et al.*, 2022). Of particular importance for the sector's operators, who aim to keep a balance between market share, sustainable development, and growing customer demands and needs, are the factors that can be defined as the drivers of customer choice.

The current consumer behavior within the sphere of petroleum reflects on multi-dimensional developments changes trends and opportunities. Among these dynamics there is a significant gap in the way we comprehend the forces shaping the consumer behaviour and ones that partially depend on it. Despite the fact that the research has consistently focused on the individual factors of consumer behavior such as price sensitivity or brand loyalty, there is still a gap in the literature about the holistic approach to increasing consumer reflexivity. The petroleum industry is currently undergoing major changes as a result of a number of forces influencing the landscape of this industry. One such example is the booming EV market which creates huge pressures on the traditional fuel-based transportation systems. This research has demonstrated that as the numbers of EVs growth, the numbers of traditional petrol and diesel gasoline stations will significantly decrease and therefore new market dynamics have to be used for the survival in the industry. The ability to understand how consumer behavior is impacted by the rise in EVs and other alternative fuel technologies is critical especially for those in the industry who are looking at disrupting future markets while trying to stay relevant. Renewable energy technology performance also plays a crucial role in defining the overall future pathway of the petroleum industry. With the rapid development of renewable energy resources like solar, wind and biofuels and their feasibility and

sustainability for mass production above the conventional fuels this calls for further challenge of the conventional fuels. Consumers are definitely becoming more conscious of goods and services that are protective of the environment and are demanding for fuel that is safer for the environment. Those petrol and diesel outlets that choose to ignore or even reject these changing consumer demands could see their market share reduced or even wiped out by competitor outlets that engage in some form of renewable energy technologies and environmental friendly practices.

According to Graham *et al.* (2019), another important change in the dynamic petroleum market is enhanced environmental consciousness. Since climate change and air pollution became such a big concern among consumers, they also pay more attention to the environmental impact of driving and flying. This can be seen by the high demand for more low carbon and zero emission vehicles as well as fuel alternatives that do not release high amounts of green house gases and result in less pollution. Concerning petrol and diesel outlets, such firms not matching their solutions with the needs and wants of consumers will make these outlets unnecessary in a market that is becoming more conscious of the environment. Moreover, the issue of consumer behavior concerning petroleum is further aggravated by rising competition, increased market intervention by the government, as well as changed and changing global trends and phenomena. With retail giants like Walmart also venturing into the petrol and diesel business to get more market share outlets face new challenges in order to get and retain customers. A regulatory element, like emissions limits or fuel efficiency regulations, introduces a new layer of challenges to the operating conditions of all players and requires that participants devote extra attention to conformity and environmental friendliness.

Studies on consumers behavior in the petroleum industry offer insights on the myriad of complex factors that influence the consumers choice of petrol and diesel stations. This work

will attempt to deconstruct the anatomy of the consumer decision-making process in terms of price sensitivity, brand loyalty, convenience, environmental concerns, and trust in product quality to identify the opportunities for influencing the purchasing decisions of consumers in the purchasing process. The issue of price sensitivity being among the key factors this research has addressed is a major contributor to consumer behaviour within the petroleum industry. Customers are very conscious of the price of fuel and the ability to match their profit and the current financial and economical conditions. Price changes in fuel and energy supplies can affect consumers' choices and they may look for the most economical choices in these supplies. This research aims to answer the question of price sensitivity, especially at the retail level and formulating policies that govern pricing among such consumers, to facilitate understanding the consumer's purchasing behaviours and preferences. The phenomenon of brand loyalty also appears to be an important component of consumer behavior in the petroleum market. Psychological attachment in buying behavior refers to the association of the consumers to brands or retailers used or trusted by consumers in the past. Since building brand loyalty is a complex and time-consuming process, advertisers need to understand consumers' preferences and expectancies and develop products/services to meet the consumers' expectations on a regular basis. The overarching purpose of this study derives from the desire to understand the factors that help industry players to develop together successful brand relationships and promote customer loyalty in a competitive marketplace.

As per the forecasts of urbanemissions.info (2017), the transport sector of Vadodara is supposed to contribute a significant amount of PM2.5 to the air which in future is going to create a huge matter of concern for the environment. It is hence necessary to keep on looking for alternative sources of clean energy for vehicular transmission and adapt their regular usage as soon as possible.

As per Daniels, Radebaugh and Sullivan (2019), accessibility also matters when choosing fuel and diesel sources. Accessibility, closeness, and inclusivity of value-added services may influence customer choice and frequency of visits. To stay ahead of competition, petrol and diesel retailers must provide convenient locations, extended trade hours, more services, and so on. This study examines how convenience affects consumer decision-making and aims to help merchants understand what drives foot traffic and customer engagement. Furthermore, 'green' notions continue to change petroleum industry customer behaviour.

Another very important measure in the petroleum sector is the level of confidence that consumers have in the quality of products. Fuel suppliers also have to produce as per the high safety standards and also deliver in their cars. There are also issues related to fuel quality, performance, or reliability, which can impact trust and loyalty to a brand or company and push consumers towards its competitors. Hence it is extremely crucial for petrol and diesel outlets to adopt quality maintenance practices in order to maintain a positive image among their customers (Vural and Deveci, 2019).

The rationale and the significance of the study is aligned as:

1. Consumer centric approach is the primary focus which is necessary for the business in with the retail fuel outlets in adopting with the consumer-centric approach. This is working with the customer experiences and better preferences.
2. Market Competition is high and is highly competitive. The multiple providers are making it necessary for retail outlets in differentiating itself. All the focus and the consumer insights in on to lead with the competitive gains and helpful to meet the specific consumers in Vadodara.

3. Price Sensitivity as the fuel prices are subjected with the frequent fluctuations and working with the buying decisions that exists and working with the retail outlets in developing on the strategies to price and retain the customers.
4. Service quality is working with the staff politeness and with the ease of approach and to lead with the loyalty and the embraced customer satisfaction. The retail outlets is working with the improved customer experience.

### **1.5 Research Aim and Objectives**

#### ***Aim***

The research aim is to comprehensively work on examining and analysing the consumer attitude and behavioural intentions concerned with the purchase of Motor Spirit, and High-Speed Diesel at the retail outlets operated in Vadodara, India. By comprehensive examining the attitude and the behavioural intention amongst the customer, contributing the valuable insights to operating region.

#### **Research Objectives**

The major research objectives identified are as follows:

1. To assess on the consumer perception about the quality and quantity of the product at retail outlets in Vadodara, and understanding on how these perceptions might influence the consumer buying decision.
2. To investigate on the extent of price sensitivity about consumers when they purchase Motor Spirit, and High-Speed Diesel at retails and determining that how pricing strategies may impact consumer decision making and attitude.
3. To study the significance of the physical proximity and convenience as the key aspect to affect the choices of consumers when they select on the retail outlets while purchasing.

4. To assess the influence of the factors of impactful services, politeness of employees and the ease of approach on the customer satisfaction.

### **Research Questions**

The research questions that are aligned with the study title for formulating the research and helpful in addressing on the study as given potential research questions as:

1. What are the primary factors that are influencing on the attitude of the customers towards quality and quantity of MS and HSD offered in Vadodara?
2. How has price sensitivity impact on the consumer behaviour intentions with the purchases of the MS and HSD, Vadodara?
3. What is the physical proximity and convenience as the key aspect to affect the choices of consumers when they select on the retail outlets while purchasing?
4. How has the influence of the factors of impactful services, politeness of employees and the ease of approach on the customer satisfaction?

Secondary questions:

1. Do different demographic groups (such as age, gender, and income) in Vadodara have varying consumer attitudes and behavioural intentions?
2. What part do environmental awareness and concern play in customers' preferences for MS and HSD at retail stores, and how does this affect their shopping behaviour?
3. How do Vadodara customers view the effects of various fuel sources on the environment, and how does this viewpoint affect their decision between MS and HSD?
4. What methods can be used to improve customer happiness and loyalty in Vadodara based on the attitudes and behavioural intents of the local population?
5. What are the findings of the study's potential policy and commercial ramifications and the larger Vadodara fuel retail industry?

### **1.7 Research Hypothesis**

Based on the literature review and theoretical framework, the research hypothesizes that:

H0: There is no significant influence of price sensitivity, value-added services, corporate image, and product quality on consumers' choice of petrol and diesel outlets.

H1: Price sensitivity, value-added services, corporate image, and product quality significantly influence consumers' choice of petrol and diesel outlets.

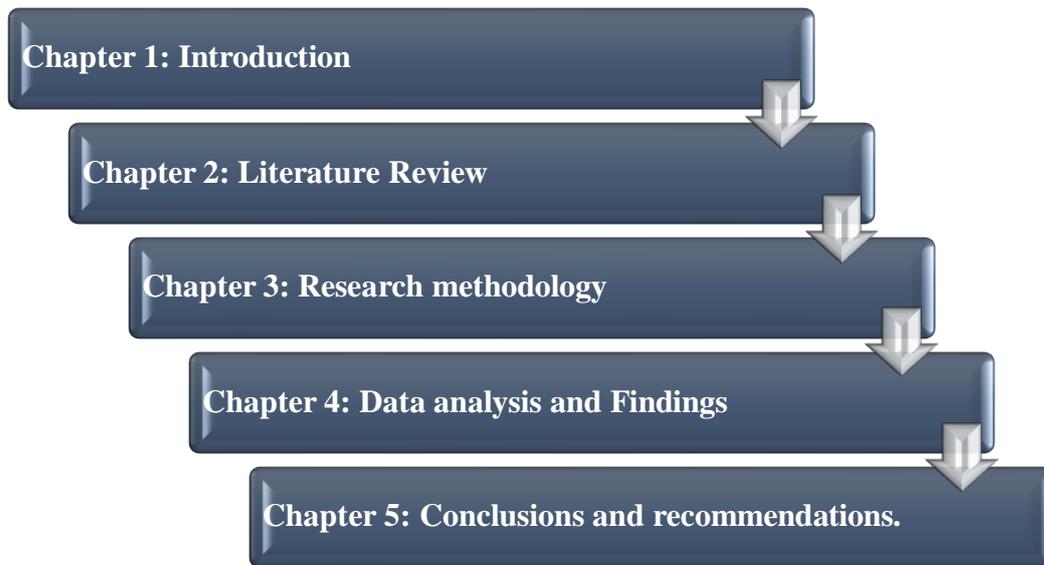
### **1.8 Summary**

This chapter introduces the reader to the wide scope of issues associated with the understanding of the sphere of factors that shape consumer behavior in the petroleum industry setting the stage for further discussion. The thorough review of the research background, rationale, and significance advances the discussion into the core issues that emphasize the great significance of understanding the consumers' behavior in this crucial area. Thus, the petroleum sector is a definitive base of the modern world, providing fuel for vehicles, manufacturing, and residences, making it essential to understand consumers' selection of petrol and diesel stations. This command is most emphatic among industry members, policy advocates, and researchers because consumer behavior has tangible and enduring repercussions in the area of petroleum markets and business and policy exchange. Looking at the general picture of the global energy market, which is subject to various transformations affected not only by technologies, but also by environmental conditions and geopolitical tides, the understanding of consumer behavior in the area of the petroleum industry becomes particularly relevant. The transition is also characterized by the emergence of renewable energy sources alongside conventional fossil fuels as alternatives to dominate the energy mix; the move calls for an appreciation of the factors influencing consumers' behavior and choice. India is an emerging market with rapid development trends and

population growth and urbanization while facing the tasks of sustainable development and energy security, especially in the field of petroleum, the opportunities and challenges are huge.

However, the petroleum sector in India faces numerous challenges from high uncertain prices in the international oil market and global politics to environmental concerns and the need to shift towards “greener” energy sources. In the midst of these challenges, consumer behavior becomes a valuable cornerstone in the efforts of various industry players to chart the course through the intricacies of the market and consumer preferences. Price sensitivity, generic preferences, convenience, and environmental friendliness were found to be some of the factors that dominate demand for petrol and diesel in the market. In addition, there are a number of factors that affect consumer perception towards the sustainability and environmental friendliness of petroleum retailers and the products they offer. This context, this study aims at contributing to the understanding of factors influencing consumers to choose the petrol and outlets. Since this study will focus on understanding the effect of price sensitivity, value-added services, corporate image, and product quality on consumer purchase behavior in the energy market the contribution to the proposition in the field of energy economics and consumer behavior will be high. Based on data-driven research and quantitative interpretation, the following chapters will provide insights into consumer behaviour in the petroleum sector and thus contribute to developing strategy, to strengthen consumer commitment and to promote growth within this industry. In conclusion, this chapter forms the preface to a more in-depth examination of consumer behavior within petroleum companies, with the intention of elaborating on the various factors that influence consumers.

## **1.9 Structure of Dissertation**



**Figure 1: Proposed structure of dissertation**

(Source: Created by author)