Application of The Attribution Theory to Consumers' Choice of Retail Outlets in A Nigerian Setting

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ABSTRACT: *This study examined the attributes influencing consumers' choice of retail outlets in the fast moving consumer goods (FMCG) sector. Anchored on the Attribution Theory, the study investigated whether and to what extent five attributes (i.e. customer service, product quality, product assortment, competitive pricing, and store location) individually influence consumers' choice of retail outlets. The major entity analyzed is actual buyers of FMCG in Awka Metropolis, Anambra State, Nigeria. Multiple regression analysis with the aid of SPSS Version 20 was used to test the hypotheses. The result from a convenience sample of 323 respondents indicates that all five proposed hypotheses were significant. That is to say, customer service, product quality, product assortment, competitive pricing, and store location significantly influence consumers' choice of retail outlets. As a result, the study concludes that retailers may need to re-strategize in line with the findings of this study to delight customers and reap the concomitant benefits of profitability, growth, success and alluring retailer image. Finally, the study recommends that retail firms should adapt to the prevailing electronic payment options available in the economy to attract customers and ease operations.*
KEYWORDS: consumer choice, retail outlets, attribution theory, fast moving consumer goods

INTRODUCTION

Retailing is a very important activity in the distribution process. This is because retailing involves selling to final consumers who buy for personal, non-business use. In other words, retailing interfaces with final consumption, and the retailer with the final consumer. Interestingly, the world over, retail sales have been increasing steadily in recent years. To be more precise, it is

estimated that global retail sales were projected to amount to around 28 trillion U.S. dollars by 2020 up from approximately 22 trillion U.S. dollars in 2016 (O'Connell, 2019). These retail establishments come in many forms such as grocery stores, restaurants and bookstores.

Unfortunately, Nigeria's retail sector remains relatively under-developed as over 80 percent of the shopping is still carried out at the traditional shops such as corner shops, kiosks, local markets and also free street vendors (Olutuyi, 2018). Nevertheless, a 2013 report by Mckinsey and company estimates that from 2008 to 2020, there is a $40 billion growth opportunity in food and consumer goods in Nigeria (Okereocha, 2018). This presents a fantastic opportunity to grow the nation's gross domestic product (GDP) and realise the Nigerian government's Vision 20:2020 with the overall objective of positioning the country as one of the twenty largest economies in the world by year 2020.

[Certainly, the National Bureau of Statistics (NBS) data show that based on the structure and level of the development of the economy, the average Nigerian household spends as much as 80 percent of its income on consumables like food and drinks, clothing, transportation, shelter, education, electronics and power supply (Businessday Research & Intelligence, 2016). Of course, most of these consumables are sold to the general public at retail outlets. However, among the consumables purchased at these retail outlets, fast moving consumer goods (FMCG) appear to be the most frequently purchased by consumers in Nigeria and are ubiquitously stocked in various retail outlets. More importantly, while FMCGs are the most frequently purchased goods in Nigerian retail outlets, there is not enough evidence of the factors influencing consumers' choice of FMCG carrying retail outlets. Therefore, there is need for empirical validation.

[**Statement of the Problem**

 The major problem that stimulated this study is that whilst consumers are increasingly shopping, as has been said previously, it is not clear what influences them to shop in the various retail outlets they patronize. However, the current study attempts to examine the attributes influencing consumers' choice of retail outlets to bridge this gap in knowledge. Although there exists some studies on consumers' choice of retail outlets in other climes (e.g. Uslu, 2005; Chamhuri & Batt, 2009; Prashar, 2013; Agarwal & Guirat, 2017; Razu & Roy, 2019; Bui, Nguyen & Khuck, 2021), these studies were not replicated in the Nigerian context. Besides, studies on similar subject matter carried out in the Nigerian context (e.g. Oghojafor & Nwagwu, 2013; Igwe & Chukwu, 2016; Akekue-Alex & Kalu, 2016; Onyeagwara, Agu, & Aja, 2019; Okeke, 2020; Eshiett & Eshiett, 2021) were not carried out in the fast moving consumer goods sector. This research is an attempt to fill these gaps in the literature.

[Objectives of the Study

The broad objective of this study is to establish the attributes influencing consumers' choice of retail outlets.

The specific objectives are

- To determine the extent to which customer service influences consumers' choice of retail outlets.
- To establish the extent to which product quality influences consumers' choice of retail outlets.
- To find out whether product assortment has a significant effect on consumers' choice of retail outlets.
- To examine the extent to which competitive pricing contributes to consumers' choice of retail outlets.
- To ascertain the level to which store location contributes to consumers' choice of retail outlets.

Scope of the Study

This study is domiciled within the domain of consumer behavior. Geographically, the study covers Awka metropolis, Anambra State, Nigeria. To be more precise, the major entity that is being analyzed in this study is actual buyers of Fast Moving Consumer Goods (FMCG).

Significance of the Study

This study will add to the stock of existing knowledge and provide a base for further studies in the area of consumers' choice of retail outlets.

LITERATURE REVIEW

Theoretical Framework

The theoretical framework of the present study is developed based on the adaptation of the Attribution Theory proposed by Heider (1958). In the classical Attribution Theory, individuals, groups and organizations possess an inherent need to understand "why" events or situations occur (Heider, 1958; Gooding & Kinicki, 1995). According to Gooding and Kinicki (1995), through gaining a better understanding of the causal factors leading to an event, individuals are able to modify their behaviours and control the likelihood of future occurrence of the event. Likewise, Weiner et al. (1971) maintains that causal attributions are made by people to aid them in dealing

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with, and reacting to, events occurring in their environment. To be more precise, the Attribution Theory states that individual outcomes are influenced by a set of situation specific causal attributions, that is, factors to which the cause of a certain outcome can be attributed (Frieze & Synder, 1980; Anderson, 1983; Johnston & Kim, 1994; Gooding & Kinicki, 1995). For the purpose of the present study, the application of the attribution theory is as follows: firstly the "outcome" is represented by choice of retail outlets, while the "causal attributions or factors" refer to the customer service, product quality, product assortment, competitive pricing and store location variables. Nevertheless, researchers like Onyeagwara et al. (2019) have employed the Attribution Theory to study consumers' choice of retail outlets.

Studies on Consumers' Choice of Retail Outlets
Studies have sought to establish the relationship between demographic variables and choice of retail outlets. A study conducted in the food and grocery retailing sector in India found that age, occupation, educational level, household income level and household size does influence the choice of retail format (Prasad & Reddy, 2007). Another study by Mirza (2010) conducted in the city of Karachi , Pakistan found that the demographic influence on choice of retail outlet is partial with household size, education and income having a significant effect on choice of retail outlets selected. Age, gender and occupation showed a different finding. Prasad and Aryasri (2011) in their study on retail format choice for food and grocery products in India found that shoppers' age, gender, occupation, education, monthly household income, family size and distance travelled to store have significant association with retail format choice decisions. A fourth study in this category by Iqbal, Ghafoor and Shahbaz (2013) in Pakistan found that education level, occupation, income level and household size did influence store selection. Furthermore, Meng, Florkowski, Sarpong, Chinnan and Resurreccion (2014) examined shopping choice in Ghana and found that supermarkets are preferred by high income and well educated households. On the other hand, open-air markets are attractive to large households whereas hawkers appear to be more attractive to households of a lower socio-economic status than households of a better educated or higher income. Moreover, location did influence the shopping frequency to supermarkets, open- air markets and hawkers.

Nevertheless, a number of studies have examined the relationship between store attributes and choice of retail outlets. One of the earliest studies in this category carried out by Martineau (1958) suggested that the store's personality or image has two components, its functional qualities and its psychological attributes. The functional attributes included such attributes as location, assortment of products and store layout whereas the psychological attributes related to the feelings generated by functional factors such as spacious, not crowded, e.t.c. Secondly, Sinha and Barnerjee (2004)

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studied store choice in an evolving market and found that store convenience and customer services positively influence customers' supermarket choice, whilst, entertainment, parking and ambience facilities had a negative influence on consumer outlet choice. Another study by Uslu (2005) found that the approach of the store staff to customers, contents of product, parking space, issues of hygiene, after sales services, variety of products, product price, location convenience, and quality of products on offer are major factors impacting customers' choice of shopping centers in Turkey.

A fourth study by Polat and Kulter (2007) established the factors which determine retail store preference of consumers to include product diversity, product quality, inner atmosphere and appearance, quick shopping facility, attitude and interest of staff, and prices of goods. Likewise, Yilmaz, Aktas and Celik (2007) found that convenient location of the shopping mall, product, price, quality, physical appearance, attitude of staff were important factors shaping customer outlet selection preferences. At the same time, Chamhuri and Batt (2009) found perceptions of freshness, Halal assurance, having good relationship with retailers, good quality meat, competitive price, convenience, varieties of product to choose from and retail outlets that have good and pleasant environment as factors influencing consumers' choice of retail stores for fresh meat in Malaysia. A second Malaysian study in this category by Wel, Hussin, Omar and Nor (2012) found the important determinants of retail store selection to include store personnel, physical characteristics of the store, advertising by the store, store convenience, merchandise selection, store location, peer influence, product variety, product quality, and service offered by the store. Another study carried out in Odisha State in India by Panda (2013) analysed fifteen variables thought to influence selection between traditional outlets and modern outlets. They found that opinion of the customers regarding convenient location, parking space, product volume, product variety, home delivery, goods return facility, goods exchange facility, and customer loyalty programs were significantly different in the two formats. In addition, Prashar (2013) examined retail outlet attributes that acted as drivers of store selection in the Indian food and grocery sector. The study found that availability and variety of products at store, store ambience, service and facilities, and value for money were the key factors in store selection. Further, the study found that store location was outperformed by other store atmospherics. Similarly, Zameer and Mukherjee (2013) also studied the food and grocery retail patronage behavior in India. This study found that there was significant difference in the role played by convenience of location, parking facility, product variety, product quantity, home-delivery facility, sales promotion schemes, bargaining facility, self- service facility, goods return facility, goods exchange facility and availability of loyalty programs between Kirana stores and modern retailers. Finally, Agarwal and Guirat (2017) studied the factors influencing the behavior of consumers towards fast food joints in Indian markets. The study found overall

delivery, variety in menu, taste and quality of food, décor, seating capacity and waiting time, more efficient services, better handling of complaints, staff appearance and their friendly and polite approach, price competition, and proper promotion and advertising as significant attributes.

Studies have integrated demographic variables and store attributes to examine factors influencing choice of retail outlets. Gorton, Sauer and Supatpongkul (2009) investigated Thai shopping behavior between wet markets, supermarkets and food quality and found that gender, age, income and education are not significant in explaining variations between wet markets and supermarkets. However, for fresh produce sales there are positive relationships between supermarket spending and speed of service and variety of products. This study found frequency of wet market visits to be positively related to the importance given to speed of service and product quality, and negatively related to atmosphere and the interaction of quality and cleanliness. Seetharaman, Bajaj, Raj and Saravanan (2013) examined Indian consumers' perception of Wal-Mart and the factors that affect their perception. The study found that product and service quality do not affect the consumer perception of Wal-Mart while other variables like price, convenience and social and cultural affinity influence consumer perception of Wal-Mart. A third study in this category by Phoebe and Nyongesa (2015) investigated the factors that influence consumer retail outlets in Kenya. The study found eight most important factors that influence patronage to include adequate number of cashiers to reduce queuing, reasonable prices of products, employees' courtesy and warmth with customers, knowledgeable employees, display and arrangement of merchandise, convenient operating hours, availability of all types of merchandise and channel for customer complaints. However, there was no evidence to prove that consumers' demographics influenced loyalty. Another Kenyan study by Gido, Ayuya, Owuor and Bokelmann (2016) examined consumers choice of retail outlets for African indigenous vegetables. Findings revealed that local open air markets and green groceries were the most preferred retail outlets in rural and urban households, respectively. In addition, gender, age, and education level of the key decision-maker, household size, variety diversity, vegetable bunch size, market distance and perceptions regarding African indigenous vegetables (AIV) retail prices significantly influence the choice of AIV retail outlets. Finally, Iton and Ewan (2016) examined consumers' retail outlet choice for roots and tubers in Trinidad and Tobago between traditional and modern retail outlets. The study found that four demographic variables namely age, employment status, ethnicity and income plus two latent factors of store attributes, that is, value and location were statistically significant.

Previous Studies on Consumers' Choice of Retail Outlets in Nigeria

Extant literature reveals that a limited number of studies on consumers' choice of retail outlets have been previously undertaken in the Nigerian setting. Euromonitor on Nigeria lifestyles in 2010 as reported by BusinessDay Research & Intelligence (2016) outlined sixteen attributes leading to switch from traditional to formal retail outlets in Nigeria to include close to home, convenient to get to, food and groceries are of good value, clean and hygienic, efficient checkout counters and wide product range and variety. Other attributes captured in the report include good range of fresh products, high quality fresh food, staff providing good service, everything needed by consumer in one store, low prices for most items, and better selection of high quality brands. This report maintains that good quality instant cooked foods, ease of finding what is needed, modern and comfortable store, and attractive and interesting promotions are part of the attributes that lead to switch from traditional to formal retail outlets in the Nigerian context.

Similarly, a handful of empirical studies exist in the literature. First, Oghojafor and Nwagwu (2013) examined the influence of demographic variables on choice of shopping outlets for grocery products among female residents of Lagos State, Nigeria. They found that socio-economic variables such as income, level of education, type of employment, marital status and family size did not influence retail outlet choice for groceries by Nigerian women. Another study (Igwe and Chukwu, 2016) examined the impact of consumer demographic variables on consumer store choice in four major commercial cities in Nigeria. The findings of this study indicate that there is no significant difference between retail pattern choice and sex, marital status and religion while there is a significant difference between store choice based on income, age, education and economic position of the consumer. A third study by Akekue- Alex and Kalu (2016) investigated the relationship between positioning strategies and customer patronage of fast food firms in Port-Harcourt metropolis in Nigeria. Findings from this study showed an insignificant relationship between all positioning strategies and customer patronage. To be more precise, only 2.5 percent of the variation in customer patronage was explained by the joint influence of customer expectation, location, service quality and assortment. Finally, Onyeagwara et al. (2019) examined the predictors of consumer choice of buying outlet using shoppers in Imo and Abia States. Findings revealed that the three predictors (product, outlet and demographic attributes) are significant predictors of choice of buying outlets by consumers. On the other hand, parking space and price which are variables under outlet and product attributes respectively are not significant predictors of choice of shopping outlet.

The gap in the literature is that there is a dearth of studies that have focused specifically on FMCG retail outlets to ascertain the factors responsible for the choice of retail outlets in the Nigerian

context. Moreover, this study examines the relationship between store attributes and choice of retail outlets because store attributes are the most widely studied aspects of choice of retail outlets globally.

Hypotheses Development and Research Model

From store attributes perspective, the literature suggests the following variables are relevant to choice of retail outlets: customer service, product quality, product assortment, competitive pricing and store location. In consequence, these five attributes were identified and reviewed in this study. The meanings of these important variables and the proposed hypotheses to be tested in the empirical study are explained below.

Customer Service

Customer service is the act of taking care of the customer's needs by providing and delivering professional, helpful, high quality service and assistance before, during, and after the customer's requirements are met (Mckinney, 2015). A plethora of studies have proved that customer service has a significant influence on choice of retail outlets (e.g., Sinha & Banerjee, 2004; Wel et al., 2012; Prashar, 2013; Agarwal & Guirat, 2017). On the contrary, in a few studies like Seetharaman et als' (2013) study, customer service had no influence on choice of retail outlets. Therefore, the first hypothesis is stated as follows:

H_1: H_{O1}: Customer service has no significant influence on consumers' choice of retail outlets.
H_{A1}: Customer service has significant influence on consumers' choice of retail outlets.

Product Quality

Product quality is the totality of the features and characteristics of a product that bear on its ability to satisfy stated or implied needs (Kotler & Keller, 2006). This is clearly a customer-centered definition. Moreover, the studies by Seetharaman et al. (2013), and Akekue-Alex and Kalu (2016) reveal that product quality does not significantly influence choice of retail outlets. Conversely, the studies by Uslu (2005), Polat and Kulter (2007), Yilmaz et al. (2007), Wel et al. (2012) and Agarwal and Guirat (2017) have proven that product quality has a significant influence on consumers' choice of retail outlets. In consequence, the second hypothesis is stated as follows:

H_2: H_{O2}: Product quality does not have a significant effect on consumers' choice of retail outlets.

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H$_{A2}$: Product quality has a significant effect on consumers' choice of retail outlets.

Product Assortment

Product assortment is the different types of products that a business makes or a retailer offers for sale (Grimsley, 2016). In Akekue-Alex and Kalu's (2016) study, product assortment had no influence on consumers' choice of retail outlets. In contrast, several studies have confirmed product assortment to have a significant effect on consumers choice of retail outlets (e.g., Uslu, 2005; Polat & Kulter, 2007; Chamhuri & Batt, 2009; Wel et al., 2012; Panda, 2013; Prashar, 2013; Zameer & Mukherjee, 2013; Agarwal & Guirat , 2017). Accordingly, the third hypothesis is stated as follows:

H$_3$: H$_{O3}$: Product assortment has no significant influence on consumers' choice of retail outlets.
H$_{A3}$: Product assortment has a significant influence on consumers' choice of retail outlets.

Competitive Pricing

Competitive pricing is the process of selecting strategic price points to best take advantage of a product or service based market relative to competition (Kenton, 2019). The effect of competitive pricing has shown inconsistent result in prior studies. For instance, the study by Onyeagwara et al. (2019) has proven that competitive pricing does not influence consumers' choice of retail outlets. Nevertheless, numerous studies have proven that competitive pricing has a significant influence on consumers' choice of retail outlets (Uslu, 2005; Polat & Kulter, 2007; Yilmaz et al., 2007; Chamhuri & Batt, 2009; Agarwal & Guirat, 2017; Gido et al., 2016). Thus, the fourth hypothesis is stated as follows:

H$_4$: H$_{O4}$: Competitive pricing has no significant effect on consumers' choice of retail outlets
H$_{A4}$: Competitive pricing has a significant effect on consumers' choice of retail outlets.

Store Location

Store location is defined as the physical space occupied by a shop (Mendes & Themindo, 2004). It is the catchment area of a shop which experiences intense economic and commercial activities (Mendes & Thermindo, 2004). Some studies have confirmed store location not to have significant influence on consumers' choice of retail outlets (Prashar, 2013; Akekue-Alex & Kalu, 2016). Despite, several studies have confirmed a significant relationship between store location and

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consumers' choice of retail outlets (Wel et al., 2012; Panda, 2013; Zameer & Mukherjee, 2013; Iton & Ewan, 2016). As a result, the fifth hypothesis is stated as follows:

H5: H05: Store location does not influence consumers' choice of retail outlets.
HA5: Store location influences consumers' choice of retail outlets.

Conceptual Model

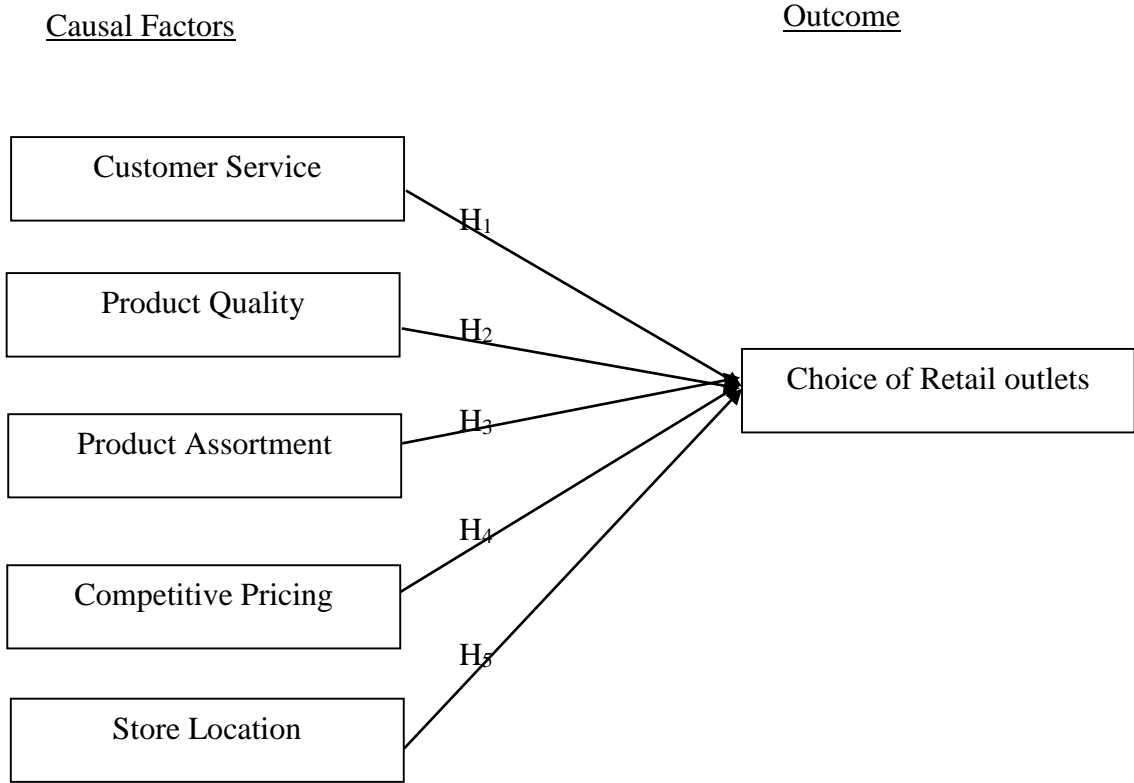The research model is formulated based on the foregoing discussion and hypotheses (See figure 1 below).

Fig. 1 Proposed attribution model of choice of retail outlets

METHODOLOGY

Research Design
The research design adopted in this study is the survey method.

Population of the Study
The population of the study comprises consumers of FMCG in Awka metropolis of Anambra State, Nigeria. Thus, the population is not known.

Sample Size Determination
Since the population is not known, the sample size was determined by estimating the sample based on a proportion (Rose, Spinks & Canhoto, 2014) and we arrived at a sample size of 323 respondents.

Sampling Procedure

The samples for the study were selected based on the FMCG consumers the researchers have easy access to and the ones that are conveniently located. In this regard, the researchers requested FMCG consumers at corner shops, kiosks, local markets, grocery stores, supermarkets and other FMCG carrying outlets to complete the survey questionnaire using convenience sampling method.

Research Instrument
The questionnaire is the instrument for data collection. The questionnaire designed for the study consisted of two major parts. The first part is the classification section that related to the respondents' gender, age, educational and marital status. The second part contains the core subject matter section and was developed based on the research model (see Figure 1). The items used to operationalise the constructs were initially drafted by the researchers. Prior to administering the survey, they were reviewed by four experts from the industry and the academia for clarity and applicability to the investigated topic. Overall, the core subject matter section contains 35 questions (see Appendix). In addition, a five-point Likert scale with end points ranging from "strongly disagree" (1) to "strongly agree" (5) were used to measure the variables and their various items.

Reliability of Research Instrument
The internal consistency of the research instrument was assessed by computing Cronbach's alpha on all the variables in the study. Accordingly, the result of the Cronbach alpha shows stability and consistency of the measuring instrument with Cronbach's alpha coefficients greater than the 0.7

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benchmark (Nunnally, 1978). As shown in Table 1, the Cronbach's coefficient alphas are between 0.78 and 0.92. The results of this analysis done using SPSS are shown in Table 1.

Table 1. Reliability of Instrument

Variable	Cronbach's alpha
Customer Service	0.83
Product Quality	0.92
Product Assortment	0.85
Competitive Pricing	0.78
Store Location	0.80
Choice of Retail Outlets	0.87

Validity of Research Instrument
Face validity method sometimes referred to as content validity (Hair, Bush , & Ortinau, 2000) was used to ensure that the instrument used in this research is valid. This was done by having a panel involving the researchers independently judge how well the constructs' measurable components represent the constructs.

Administration of the Instrument
Some copies of the questionnaire were administered on face to face basis to ensure the interpretation of difficult to understand areas and guarantee a high percentage response rate. Conversely, some copies of the questionnaire were self administered by the respondents.

Method of Data Analysis
Multiple regression analysis was used to test the hypotheses formulated in the study. This is because the model encompasses a dependent variable (choice of retail outlets) with linear relationships with the independent variables. According to Hair et al., (2000), multiple regression analysis is a statistical technique which analyzes the linear relationship between a dependent variable by estimating coefficients for the equation for a straight line. In addition, all analyses were carried out using SPSS package Version 20.

Questionnaire Administration and Collection
The total number of the copies of the questionnaire distributed is 323 which is in line with the sample size for the study. Out of this figure, 236 were returned as correctly filled and usable for final analysis. This represents a 73.1% valid response rate and compares favourably to the about

50% response rates in the pre-test and between 55 and 60% in the two main waves obtained in a similar study by Schmid, Schmutz and Axhausen (2016).

Demographic Profile of Respondents
The sample consisted of 99 males (42%) and 137 females (58%). The age distribution in the sample shows that 25% (58 respondents) were 15-24 years old, 35% (86 respondents) were 25-34 years old, 22% (51 respondents) were 35-44 years old, and 18% (41 respondents) were 45 years and above. A total of 67 respondents completed high school and obtained WASC/GCE (28%), 42 had National Diploma (18%), 80 had a Higher National Diploma or Bachelor's degree (34%), and the rest (47) did not complete high school or had a Master's degree or above (20%). In addition, 108 (46%) were single, while the rest (128; 54%) were married.

Hypotheses Testing
The hypotheses formulated in this study were tested using multiple regression analysis with the aid of SPSS Version 20. Below is a summary table for results of analyses of the independent variables towards the dependent variables, that is, choice of retail outlets.

Table 2: Results for Testing Influence of Independent Variables on Choice of Retail Outlets

Hypothesis	Variables Involved	R^2 Value	ANOVA p-value	Remark
H_1	Customer Service Vs Choice of Retail Outlets	0.681	0.000	Significant Relationship
H_2	Product Quality Vs Choice of Retail Outlets	0.308	0.003	Significant Relationship
H_3	Product Assortment Vs Choice of Retail Outlets	0.457	0.024	Significant Relationship
H_4	Competitive Pricing Vs Choice of Retail Outlets	0.717	0.039	Significant Relationship
H_5	Store Location Vs Choice of Retail Outlets	0.712	0.035	Significant Relationship

The ANOVA p-values (the probability of rejecting the null hypotheses) in this regression show that the p-values are less than the significance level (α) of 0.05, leading to the rejection of the null

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hypotheses of no significant effect of any of the independent variables on choice of retail outlets. It should be noted that p- values of less than 0.05 are regarded as statistically significant (see Dahiru, 2008; Johansson, 2011). Therefore, each of the independent variables (customer service, product quality, product assortment, competitive pricing, and store location) significantly influences choice of retail outlets.

Table 3: Model Summary of the Regression Analysis

Multiple R	R Square	Adjusted R Square	Apparent Prediction Error
.796	.815	.793	.284

Table 3 presents the results of the model summary of the regression analysis. The table shows the correlation coefficient (R) of 0.796 which is a positive and strong correlation. Similarly, the Multiple R, that is, the coefficient of multiple correlation of 0.796 shows a good fit. On the other hand, the R Square (coefficient of determination) shows how much variance in the independent variable is explained by the model. In other words, it is the explanatory power of the variables modeled. The value is 0.815. This implies that 81.5% of the variations in customer's choice of retail outlet are accounted for by the included independent variables of customer service, product quality, product assortment, competitive pricing and store location. In addition, the Adjusted coefficient of determination (Adjusted R Square) is given as 0.793. This means that approximately 79% of the variations witnessed in the choice of retail outlets are accounted for by the included variables, after the co-efficient of determination have been adjusted to make it insensitive to the number of included variables. Hence, Adjusted R Square is the explanatory power of the insensitive number of variables modeled.

DISCUSSION OF FINDINGS AND MANAGERIAL IMPLICATIONS

The present study found a relatively strong relationship between customer service and choice of retail outlets, which is consistent with previous research (e.g., Prashar, 2013; Agarwal & Guirat, 2017). Therefore, it is important for retailers to consider services rendered to customers. In other words, customers should be treated fairly, assisted to park their loads, provided with good parking space and employees honest to them at all times. Consequently, in line with previous literature (e.g., Wel et al., 2012; Agarwal & Guirat, 2017), the results of this study revealed that consumers consider product quality as a significant attribute in their choice of retail outlets. When consumers make quality a priority, partronize a specific outlet that sells quality products, and patronise a

particular store that has higher standards than other stores, they are more likely to always buy from that outlet. Furthermore, similar to previous research (e.g., Chamhuri & Batt, 2009; Panda, 2013; Zameer & Mukherjee, 2013), this study found that product assortment influences choice of retail outlets. In consequence, retailers should carry a wide range of products to offer customers a one stop shopping grace. As indicated in previous research, a too narrow assortment will result in lost sales (Liyun, 2011), whereas an assortment that is too broad may lead to overwhelmed consumers (Spassova & Isen, 2013). In line with these perspectives, de Villiers, Visnenza and Phiri (2017) maintains that it is therefore regarded as an intricate skill to perfect the product assortment in line with consumer demand. Moreover, competitive pricing has a significant influence on choice of retail outlets. Previous literature is consistent with this finding (e.g., Uslu, 2005; Polat & Kulter, 2007; Gido et al., 2016). Thus, the results of this study revealed that consumers see price comparison as necessary and always consider price to communicate quality. Finally, the influence of store location on choice of retail outlets was significant, which is also consistent with previous literature (Panda, 2013; Iton & Ewan, 2016). Retailers should therefore make their stores accessible, near, and convenient to consumers. This can be done by sitting the store in an area that experiences intense economic and commercial activities.

In addition, this study has contributed to knowledge as available empirical review in the course of this study indicates that there is a dearth of empirical studies carried out specifically on predictors of consumers' choice of retail outlets in Anambra State, Nigeria. Therefore, the paper has contributed to knowledge by providing statistical and empirical evidence on the determinants of consumers' choice of retail outlets in Anambra State of Nigeria. This empirical evidence would provide a guide to retailers, policy makers and the government on their retailing policies and strategies especially the ones aimed at increasing customer patronage with the concomitant benefit of growing the nation's gross domestic product (GDP).

CONCLUSIONS AND RECOMMENDATIONS

To conclude, customer service, product quality, product assortment, competitive pricing, and store location individually influence consumers' choice of retail outlets. Therefore, it is not enough for retailers to stock varieties of fast moving consumer goods (FMCG) in their various retail outlets. More importantly, retailers in Nigeria may need to re-strategise in line with the findings of this study to delight customers and reap the concomitant benefits of profitability, growth, success, and alluring retailer image. This is no doubt one of the ways to attaining the Nigerian government's Vision 20:2020 and achieving some of the global Sustainable Development Goals (SDGs).

The study recommends as follows: First, retail firms and managers should evaluate their service quality or customer service programs periodically. As a result, they should make adjustments where necessary, learn from hindsight and ensure continuous improvement. Second, retailers should set their prices with caution without decreasing quality. Third, retailers should offer guarantees, warrantees and modernise their complaint-handling systems. Finally, these retail firms should adapt to the prevailing electronic payment options available in the economy to ease operations, benefit from the cutting edge or competitive edge there-from and ultimately attract customers.

Limitations and Future Research

The present study encountered a number of limitations. First, the study focuses on the distinct effects of five attributes (i.e., customer service, product quality, product assortment, competitive pricing and store location) on consumers' choice of retail outlets. Future research should investigate how the five attributes interact with one another and simultaneously influence consumers' choice of retail outlets. Second, the findings from this research are limited to a Nigerian sample only. Future research can be replicated in other countries of the world especially the developed countries considering differing buying behaviour. Finally, the study explored the five attributes from the consumers' point of view. Future studies should gain insight from the retailers' perspective to ascertain the attributes that influence consumers' choice of retail outlets.

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APPENDIX

Please indicate how much you agree or disagree with the following statements below. Circle the option that best shows how you feel about each statement.

1	2	3	4	5			
Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree			

CUSTOMER SERVICE							
1	I like buying where I can get parking space	1	2	3	4	5
2	I shop where customers are treated fairly	1	2	3	4	5
3	I like shopping where I will be assisted to pack my loads	1	2	3	4	5
4	I like transacting with employees who are honest	1	2	3	4	5
5	I like to shop at outlets that handle my complaints very well	1	2	3	4	5
PRODUCT QUALITY							
6.	I patronize a store if I discover it sells quality products	1	2	3	4	5
7.	In my opinion my kind of store should sell clean food products	1	2	3	4	5
8.	I think goods sold in my preferred store should be of standard.	1	2	3	4	5
9.	I rarely consider quality as important factor.	1	2	3	4	5
10.	I always make quality a priority.	1	2	3	4	5
PRODUCT ASSORTMENT							
11	I buy because the store carries a wide range of products.	1	2	3	4	5
12	Assortment is a no factor to me while buying	1	2	3	4	5
13	I rarely consider assortment in relation to patronage.	1	2	3	4	5
14	Assortment offers me a one stop shopping grace	1	2	3	4	5
15	I go for specialty in services.	1	2	3	4	5
COMPETITIVE PRICING							
16	Store comparisons are made (offers) before I make a purchase	1	2	3	4	5
17	I never see price comparison as necessary	1	2	3	4	5
18	I never patronize a store due to price	1	2	3	4	5
19	I am influenced by the store's price competitiveness.	1	2	3	4	5
20	I always consider price because it communicates quality	1	2	3	4	5
STORE LOCATION							
21	A store's accessibility makes me patronize it.	1	2	3	4	5
22	I never consider nearness of a store when buying.	1	2	3	4	5
23	I rarely consider store convenience	1	2	3	4	5
24	I sometimes buy from a neighbourhood store	1	2	3	4	5
25	Closer stores are always the best	1	2	3	4	5
CHOICE OF RETAIL OUTLETS							
26	A store frequently patronized grows	1	2	3	4	5
27	A security lapse in a store keeps me away.	1	2	3	4	5
28	I am less exposed to retailing business	1	2	3	4	5
29	I do not buy at stores but my family and friends buy for me.	1	2	3	4	5
30	Upgraded stores are attractive to me	1	2	3	4	5

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