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Impact of Consumer Behavior towards Bakery Products

Master's In Global Business
Management (Full-Time)

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Abstract

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A better knowledge of consumer behaviour toward baked products is the aim of this thesis. The thesis's purpose is to give the commissioner insight into the attitudes and expectations of Finnish customers with regard to bread products. Before launching the entrepreneurial venture in the Finnish bakery industry, this study also outlines recommendations for additional research to meet the expectations and wants of consumers in Finland and also helps whether it makes sense after this study to be able to satisfy the client's demand and whether the decision of the researcher to become an entrepreneur in the baking sector is the appropriate one.

As the commissioner of this thesis, the author herself holds entrepreneurial ambitions in the bakery sector of Finland. With an extensive background and experience in this field, both the author and her spouse are well-equipped to enter the bakery industry and make a mark in Finland.

To gain insights and reach conclusions, the research for this thesis used a quantitative research approach, which entails gathering and evaluating numerical data. A deductive research methodology was employed in this study. A survey that used an online questionnaire was carried out to collect primary data. The general population living in Finland was the survey's target audience. Following the collection of the data, statistical methods like chart theory and correlation testing were used to examine it. In the development part of the thesis, there has been made to consider the objective of entrepreneurial ambitions of the researcher in the bakery industry market of Finland.

The study found that consumer choices for bakery goods are influenced by cultural, social, personal, and psychological factors. There is a correlation between certain factors related to fast-moving consumer goods and bakery products. Consumers tend to choose bakery goods that are affordable relative to their income, and income levels have little impact on the frequency of purchases. Health consciousness significantly affects consumers' preferences for bakery products. Supermarkets are preferred over local bakeries for purchasing bakery goods. Affordability and packaging are also major influences on consumers' choices for bakery products. Overall, the study concludes that various factors play a role in consumers' decision-making when it comes to bakery products.

Considering these results, this study has been drawn to development and recommendation for the commissioner for a further research topic or to further planning to be an entrepreneur in Finland's bakery industry. These observations can help determine whether the researcher's decision to pursue entrepreneurship in this field was the right one.

Foreword

My master's thesis, "Impact of Consumer Behaviour Towards Bakery Products," is being presented here. The essay is my master's thesis presentation for global business management, which has been submitted as this document.

After completing this incredible adventure or amazing journey, I realized that it would not have been possible without the assistance and support of a lot of hands.

The first and foremost comes from GOD, who always stands up for me when I feel like there is no hope. I want to express my gratitude to KAMK for giving me the fantastic opportunity to obtain this degree under its auspices.

I want to express my gratitude to my supervisor, and I appreciate him a lot. Simply because he had caught my weak point where I was vulnerable and guided me every step of the way with his intelligent advice, instructional criticism, and vast knowledge as a friend or philosopher. During the journey, he never gave me the impression that he was behaving in a strict, overbearing way; rather, he appeared to be a composed individual. Once more, I want to express my gratitude to him for serving as my supervisor by mentioning his name as the proud "Rimpiläinen Antti".

I would like to say thanks to my family for their delightful support. I also want to thank everyone who took the survey and helped me finish this master's degree, whether they were personally involved or not.

Last but not least, I would want to express my gratitude to my son, who has never imagined a day without me and who continues to wait for me with the utmost hope and faith in God, as well as to my mother, who helped me greatly in supporting my son in his motherly role. I am at a loss for words to express my gratitude.

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List of Definitions or Abbreviations

Baked goods industry	The term "baked goods industry" mainly refers to the food sector that uses grains (Coleman, 2023).
Flatbreads	The flatbreads that are still sold today in the Middle East and many other regions of the world are very certainly descendants of early bread (Cauvain & Clark, 2019).
Consumer	A consumer is a specific individual or entity who pays money for a good or service to meet their wants, according to senior lecturer and marketing expert Philip Kotler from the United States (Ad-Ins, 2021).
Consumer behaviour	Consumer behaviour is the behaviour that consumers display in scanning for purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs (Bhalerao, 2017).
Field of consumer behaviour	The field of consumer behaviour is the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society (Mothersbaugh & Hawkins, 2016, p. 6).
Learning	Learning is the modification of behaviour brought about by practice and first-hand knowledge (Khan, 2006, p. 176).
Reference group	An actual or fictional person or group regarded as having a major impact on an individual's assessments, goals, or actions is referred to as a reference group (Solomon M.; Bamossy; Askegaard; & Hogg, 2006, p. 350).
Social class	As a hierarchy of status-based divides within society, social class is described as groups of people who have a lot in common in terms of beliefs, attitudes, values, and interests (Lascu & Clow, 2012, p. 94).
Status	Status is a notion related to views of social position and is defined as the respect or esteem that a person or role is given in a particular society (Lascu & Clow, 2012, pp. 95-96).
Lifestyle	A lifestyle is a complex idea made up of many different components and influences (Kotler P.; Armstrong; Harris; & Piercy, 2017, pp. 149-150).

Personality	The concept of personality is complicated and multifaceted; it is widely acknowledged that it refers to a combination of traits that consistently characterize us as people and set us apart from others (Solomon M. R., 2019, p. 229).
Self-concept	Our identity and how we interact with the outside world are defined and shaped by our self-concept, which is a complicated and nuanced construct (Mothersbaugh & Hawkins, 2016, p. 420).
Motivation	An individual is motivated by a psychological power that pushes them to act and keep going in the face of obstacles (Majumdar, 2010, p. 36).
Information search	This is the procedure by which the consumer evaluates the environment for the most pertinent information to make an informed decision after recognizing the problem or need (Solomon M. R., Consumer Decision Making - Michael Solomon - Consumer Behavior & Marketing Expert, 2022).

1 Introduction

The primary subject of this thesis is introduced in this chapter. It begins by outlining the context considering existing literature written on the subject, which is the root of the thesis. The thesis's research problem and research questions are then provided, along with its goals. To preserve the study's focus, the limitations of this thesis are also made clear. At last, the organizational structure of the thesis is then described.

Background of Study

Worldwide, the consumption of bakery goods is rising quickly because of lifestyle changes (BAKERY PRODUCTS MARKET - GROWTH, TRENDS, AND FORECASTS (2023 - 2028), n.d.). This study was conducted to better understand how consumers behave toward bakery goods depending on a variety of criteria, including consumer age and gender, flavour, texture, taste, colour, and pricing.

The author has more than ten years of experience in the bakery industry. Furthermore, the researcher is a well-known chef in the field of cakes, and the researcher's partner is a well-known chef in the field of other bakery goods. Additionally, each of them has managerial experience; one has administrative management, while the other has it in manufacturing, marketing, and supply management. As a result, both individuals have complete faith in the management abilities of the baking sector and desire to pursue independent professions utilizing their unique strengths. For this reason, the author has decided to start a business in the baking sector, not on a small scale but rather to think large and to be a big successful entrepreneur.

Understanding every aspect of the marketing industry is crucial due to its high level of dynamic change. For manufacturers and marketers, the consumer's conduct becomes an issue of comprehension. In essence, understanding consumer behaviour is essentially the key to marketers' success. To keep up with the fierce competition, modern organizations are focusing on constructive and fruitful change. In all business and service sectors, consumer behaviour is the area that receives the most attention. Finding out the shifting demands and preferences of customers in today's global marketplace is now the primary determining element for any organization. Numerous sectors are concentrating on and analyzing customer purchasing patterns in their specific marketplaces and target audiences. (Bhalerao, 2017.)

Today, numerous businesses are operating in a variety of industries all over the world, and business sector competition is common. Every year, a big number of brand-new athletes also enter the race. (Rosa Rodrigues, I.; Paula, L.; & Miguel, V., 2021.) Nowadays, big businesses invest a lot of money and resources in differentiating themselves from their rivals to entice customers to choose them. Consumer purchase decisions and consumer behaviour are significant market factors in this setting. (Kotler, P., Armstrong, G., Harris, L. C., & Piercy, N., 2017, pp. 4-9.) Consumers' purchasing decisions vary greatly depending on a variety of factors (Libretexts, 2020). Because of this, a company's most important aspect for success in this fiercely

competitive market is to understand the demands of its customers, which can affect their purchasing behaviour and aid in the survival and growth of businesses (Rosa Rodrigues, I.; Paula, L.; & Miguel, V., 2021).

Objectives of Study

This thesis's overarching goal is to understand how consumers behave toward bread or baking products. The following are the main goals of this investigation:

1. The buying patterns or habits of consumers of bakery products.
2. Consumers' demands or expectations for bakery goods in Finland.

Research Problem and Research Questions of Study

The lack of understanding consumers' purchasing habits and expectations for baking items is the study's main research issue or concern. Additionally, Recognizing the factors or variables, motivations, and attitudes that affect customer preferences and choices in the market for bakery goods. The initial study question is "What is the impact of consumer habits towards bakery products?" or "What function does customer attitude play in the baking industry?" to comprehend the entire concept of consumer behaviour for baking goods.

These supplementary research questions are meant to add further details to the selection in response to the main research:

1. What are the primary elements influencing consumers' decisions to buy when it comes to bakery products?
2. How do consumers' attitudes and perceptions toward bakery products influence their purchase behavior?

Research Strategy of Study

In this study, a quantitative research technique was used to complete the entire empirical study. Data analysis and result interpretation are done using this approach. In addition, the author has created a collection of mixed questions such as Likert, multiple-choice, closed questions, and open questions (short text, and long text) to collect the necessary data from the respondent which is a structured questionnaire.

Limitations of Study

The survey, which contains primary data, is the foundation for the study's analysis and conclusion. However, the following points emphasize a few of this study's limitations at starting point:

1. The author assumed the group of customers based on the survey; however, this assumption does not account for the behaviour of all behaviour groups.
2. A small sample of people—not all—was chosen at random for the data analysis.
3. This survey just provides a general summary of customer behaviour.

Organization of Study

This research study's organization encompasses significant chapters and parts. First, the Introduction establishes the context by outlining the background, objectives, research questions, methods, and study limits. The history and dynamics of the bakery industry chapter that follows support the fundamental ideas required to comprehend the primary research topic. The subsequent chapter, "Definition and Insights into Consumer Behaviour: A Literature Review," delves into the theoretical foundations of consumer behavior by thoroughly reviewing the body of prior research. An overview of the survey process is provided in the Research Strategy and Methodology chapter, along with specific information on the research methodology, including concerns of dependability and validity. Moving on, the research analysis, findings, and results section examines and evaluates the study's outcomes. The Development chapter then considers the future development or trajectory of bakery goods while taking customer behavior into account. The study's conclusions are briefly summarized in the Conclusion, Discussion, Recommendation section, and Future area of research which also stimulates conversation and gives suggestions. Finally, a list of the sources consulted during the research as well as appendices with the survey's used questions. This carefully planned organization guarantees a logical progression and thorough treatment of the research issue.

Finally, this thesis seeks to comprehend consumer attitudes regarding bakery goods, which aids the author in determining her entrepreneurial aspirations. The study offers useful insights for organizations in the bakery industry looking to meet client wants and prosper in the market by looking at purchase trends and understanding consumer demands.

2 History and Dynamics of the Bakery Industry

It's critical to understand both the history of baking and the baking industry to comprehend bakery products and the industry. As well, as the bakery as industry in recent decades, which demonstrates market trends, market analyses, and the industry's position going forward on a worldwide scale; and bakery products with customers, which demonstrates the consumer's continued and ongoing need from the sector. Secondly, the definition of the term "consumer," "consumer behaviour importance of consumer behaviour," "the theory of consumer behaviour model," "types of consumers buying behavior," "influencing factors of consumer behaviour and," "consumer decision-making process," and last but not least, "consumer's decision process for new brand products" are all included to help an understanding of consumer behaviour. Mentor to support and summarize the theoretical framework or literature evaluation, this chapter includes the current theory.

2.1 Overview of the Bakery Industry

The term "baked goods industry" mainly refers to the food sector that uses grains (Coleman, 2023). Nowadays, for many individuals throughout the world, bakery products are an important component of their daily diet. They include a variety of vital elements, such as carbohydrates, proteins, and lipids, in addition to vitamins and minerals. Moreover, bakery goods are a fantastic source of dietary fiber rich can aid with regularity and digestion. One of the reasons why bakery products are a significant component of the food pyramid is due to their high nutritional content, which also offers vital energy and nutrients to guarantee a balanced diet. Also, due to their wide range of flavors, textures, and shapes, bakery products are a favourite among consumers and may be a tremendous source of happiness. (Kubicová & Predanociová, 2018, pp. 391-406.) People throughout the world have cherished bread as a staple sustenance since prehistoric times. It is created from flour or meal, wet and kneaded, and sometimes even fermented, to create a range of delicious, nutritious, and fulfilling baked items. Bread continues to be a key component of many diets all around the world, whether it be classic sourdough loaves or contemporary fast breads. (The Editors of Encyclopaedia Britannica, 2023.)

Bread, cookies, cakes, doughnuts, pastries, and pies are examples of bakery foods that are available in a variety of forms and are crucial parts of meals. For people looking for healthier options, whole wheat and multigrain bread are popular choices. To satisfy consumer demand and offer intriguing flavours to discover, the industry keeps developing new goods. With newer inventive concepts and shifting fashions, the bakery sector is constantly developing and offering consumers a range of products. (U. Upmetrics, 2023.) The traditional industry of baking has recently experienced a rise in demand as consumers' attention to their

health has increased. The existence of bakery chains has further fueled industry expansion (Majid;Kumar;& Nayik, 2014).

2.2 History of the Bakery Industry

The history of bakery goods, especially bread, is wide and the practice of baking continues to play an important role in many cultures and cuisines today according to estimates, baking dates back to the Paleolithic Age, or roughly 23,000 years ago (21,000 BC). Archaeological finds provide proof that humans produced the first flatbread by cooking wheat grain meal with water on hot stones (Zhou;Therdthai;& Y., 2014, pp. 1-6). Egyptians were the first to bake, and evidence of their methods dates back to 2600 B.C.E. With the help of flour, water, salt, and leaven, they built a sophisticated baking business that produced a wide range of breads with more than 50 unique flavours and shapes. (Singh & Matz, 2021.) Humans first learned about the nutritional benefits of the Middle Eastern wild grasses that were the forerunners of contemporary varieties of wheat some 20,000 years ago. Recent studies have revealed that bread baking, dough preparation, and grain processing date back to about 15000 years ago, more than 4000 years before the advent of "agricultural". So, it would seem that so-called "hunter-gatherer" peoples were the first to transform wheat into a tasty and convenient food. The flatbreads that are still sold today in the Middle East and many other regions of the world are very certainly descendants of early bread. (Cauvain & Clark, 2019.)

Egyptians also developed the techniques of parching and dry roasting grains to enhance their flavour, texture, and digestibility. They also discovered how to cook whole or broken grains in water to make gruel or porridge, which could be baked as a simple flatbread. Over time, this changed into more complex flatbreads like the Indian chapati and Mexican tortilla. Throughout the first two or three centuries after Rome's establishment, baking was a domestic art with limited advances in tools or production techniques. Nonetheless, bakers had begun to appear in Rome by the middle of the second century BCE, indicating the growing professionalism of the trade. This change was recognized by Pliny the Elder, highlighting its importance. (Singh & Matz, 2021.) About 6500 years old, the world's oldest oven was found in Croatia in 2014. In 600 BC, bread-making first started in Ancient Greece (Gupta, 2022).

A French author from the 13th century listed 20 different kinds of bread, with differences in shape, flavourings, cooking techniques, and meal quality (Singh & Matz, 2021). Industrialization started to transform the baking sector in the middle of the 1800s. The pastry makers in London began hawking their baked goods from handcarts, earning a healthy profit while running a mobile convenience store. Because the items were so good, a system of delivering baked goods to people's homes began to flourish in the sector. (Sharma, 2019.) Rye was the main grain used in England throughout the Middle Ages to manufacture the bread that the poorer classes ate. This rye bread was frequently combined with other leguminous seeds or cereal grains to lower the cost. White bread didn't start to be more affordable than brown bread until 1865. The

first established bakery in the world is Warrens Bakery, located in Falmouth, England. Due to the higher degree of technology at that time, advancements in baking technology started to speed up quickly. A significant achievement of the baking business in the middle of the 20th century was the addition of vitamins and minerals to bread and other bakery items. (Singh & Matz, 2021.)

2.3 Bakery Industry in Current Decades

According to Expert Market Research, the market for bakery products worldwide reached a value of around USD 507.38 billion in 2020. The bakery goods market is projected to expand at a CAGR of 2.5% from 2021 to 2026, reaching a value of almost USD 574.05 billion. With 7% of the worldwide bakery market share, China comes in second place to the United States. With 20% of the worldwide bakery market share, the United States is a large or prominent region in the business. With a growth rate of about 10% over the previous four years, bakery product markets in China and Brazil are expanding quickly. The market for bread goods was the most prevalent in Europe. (FMT Magazine, 2021.)

With a compound annual growth rate (CAGR) of 9.1%, the worldwide bakery and confectionary industry are anticipated to increase from \$871.04 billion in 2021 to \$950.72 billion in 2022. The market is anticipated to expand at a compound annual growth rate (CAGR) of 8% to reach \$1,293.64 billion in 2026. The bakery and confectionary market were dominated by Asia Pacific in 2021. The bakery and confectionary market's second-largest region was Western Europe (Figure 1). (Research And Markets (R. A. M.) Ltd., 2022.)

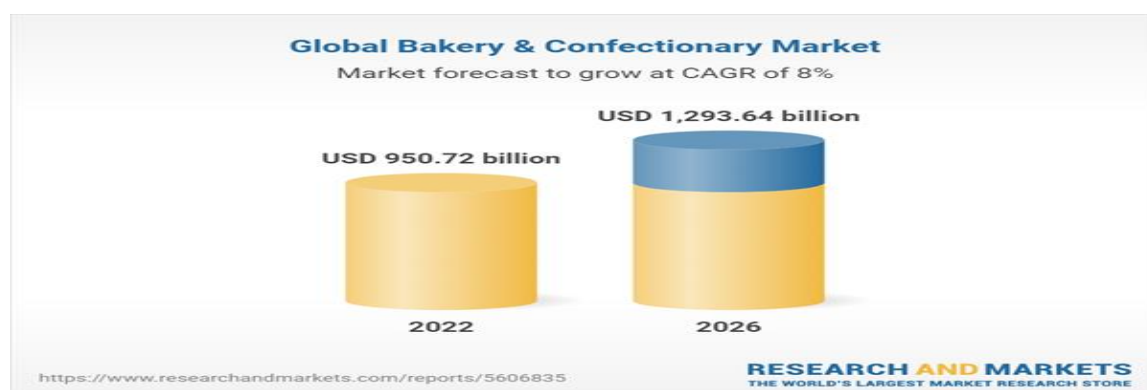


Figure 1. Global bakery and confectionary market (Research And Markets (R. A. M.) Ltd., 2022)

In 2022, the Indian bakery market had a value of \$11.3 billion. Going ahead, IMARC Group projects that the market will increase at a compound annual growth rate (CAGR) of 10.8% from 2023 to 2028, reaching US\$ 21.2 billion. (Indian Bakery Market: Industry Trends, Share, Size, Growth, Opportunity and Forecast 2023-2028.)

In 2022, it is predicted that the market for bakery products will grow to IJ\$ 235 billion. Sales are expected to grow at a 4.2% CAGR during the projection period, reaching IJ\$ 354.6 Bn by 2032, according to the analysis. A growing market for high-quality bakery goods is generating income for producers. Products from bakeries range in complexity from plain pastries to cakes with several flavours. These goods can be altered by experts with sophisticated understanding to suit client needs. With a projected CAGR of 4.2% between 2022 and 2032, companies investing in quality control of bakery products are the ones driving the market's expansion (Figure 2). (Bakery Products Market Outlook (2022-2032), 2022.)



Figure 2. Global bakery products market analysis 2022-2032 (Bakery Products Market Outlook (2022-2032), 2022)

GERMANY: "High Demand for Baked Breakfast Products in Germany Will Augment Growth". By the end of 2032, Germany is anticipated to represent 30% of the market for bakery products across all of Europe. CHINA: "Sales of Gluten-free Bakery Products in China Will Increase". Due to the availability of natural resources, the strong demand for imported foods, and rising spending on food and beverages, the market for bakery products in Asian nations has significant growth potential. China will have many chances to flourish in the industry as a result in the next years. (Bakery Products Market Outlook (2022-2032), 2022.)

FINLAND: In Finland, factors including a high level of disposable income and customers' rising preference for convenience foods have an impact on the Finnish Bakery & Cereals industry. The following are some of the major points highlighted in Global Data's Country Profile report: The Finnish Bakery & Cereals sector's Bread & Rolls market now maintains the top spot or leading position in terms of both value and volume, indicating that bread and rolls are the most popular products in this category. Likewise, Savory Biscuits is anticipated to expand at the highest rate in terms of value between 2016 and 2021, indicating that Finnish consumers have a growing appetite for savory biscuits. In Finland, hypermarkets, and supermarkets—large retail establishments that are the customers' top choices for purchasing bakery and cereal products—serve as the main distribution channels for these goods. In the Finnish bakery and cereals industry, flexible

packaging is still the most often used packaging material, indicating a preference for packaging that is convenient and simple to use. The Finnish Bakery & Cereals industry places a high value on consumer benefits including "General well-being" and "Health Management," as well as health and wellness features like "Food Intolerance" and "Free From." This may indicate a rise in consumer interest in goods that address certain dietary requirements and advance general health. (Country Profile: Bakery & Cereals sector in Finland, 2017.) Between 2018 and 2023, the market size to produce bread and bakery goods in Finland decreased on average by 0.9% annually (Figure 3). In terms of revenue, the market size to produce bread and bakery goods in Finland is expected to reach €974.5m in 2023 (Figure 3). The production of bread and bakery products in Finland ranks fifth in Europe. (IBISWorld - Industry Market Research, Reports, and Statistics, 2022.)

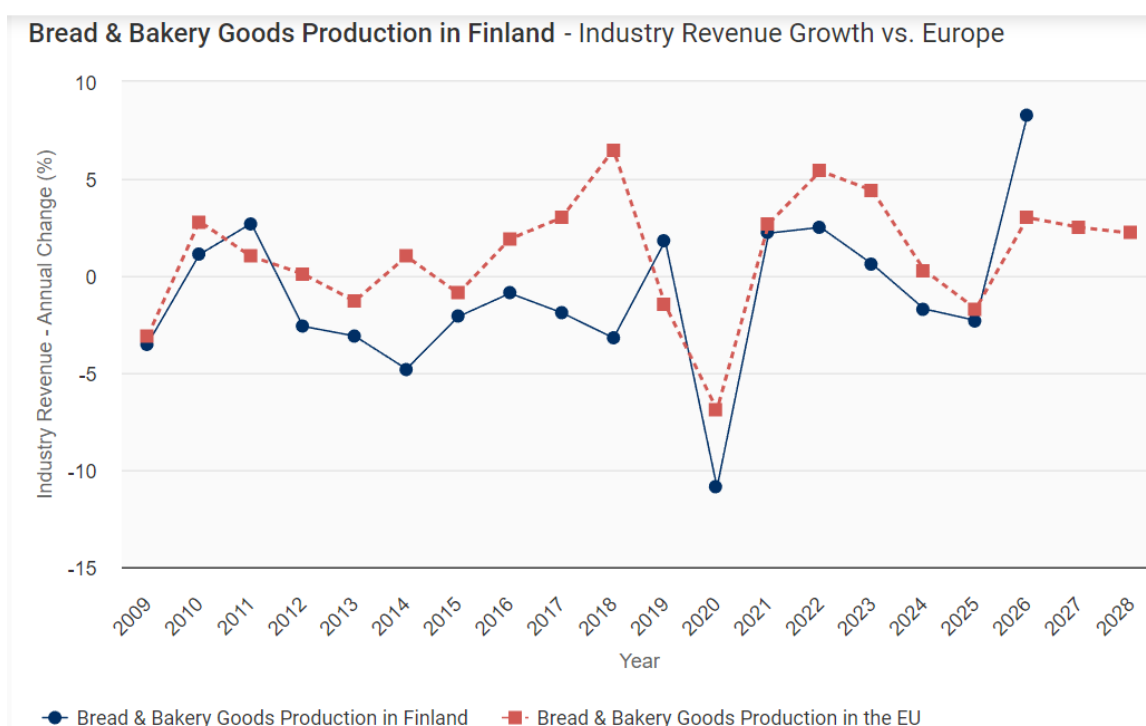


Figure 3. Bread and bakery goods production in Finland – industry revenue growth v/s. Europe (IBISWorld - Industry Market Research, Reports, and Statistics, 2022)

2.4 Consumer and Bakery Products

The food industry is adapting to the trend of seeing food as more than a caloric requirement as consumer preferences change. Customers are increasingly looking for dining experiences that offer a variety of flavours and textures. They are especially drawn to goods that are seen as being organic and healthful. Businesses are capitalizing on this change in consumer behaviour by providing goods with these features. As a result, there is now a bigger emphasis on nutritious foods, all-natural flavourings, and creative recipes that

enrich the dining experience. Furthermore, people are willing to spend more for bread marketed as natural and healthy, so it's crucial to take that into account while designing a cleaner label. (Three consumer trends for the baking industry to watch | Novozymes, n.d.)

Consumer behaviour has changed since the epidemic time. Customers are looking for "power ingredients" that enhance flavour and health as well as healthier food options. Most people in the Asia Pacific are aware of the connection between gut health and immunological and mental health, and 87% of them actively seek out fibre-rich foods. This has generated a need for specialized products catered to specific lifestyles. According to the Taste Future study by Puratos, many consumers value bread that is created to meet their dietary requirements. As more people become aware of cocoa's ability to lower anxiety and its nutritious abundance, there is a chance to rethink how society views bread, patisserie, and chocolate. (bakeryandsnacks.com, 2021.)

Because of informed decisions and the epidemic, consumers are becoming more conscious of what they purchase. The push toward plant-based diets is the strongest in terms of dietary trends, with 56% of respondents believing that it is healthier than animal-based diets and has a favourable effect on the environment. Bakers are in a good position to benefit from these trends. Consumers continue to place the highest value on taste, but the pandemic has made customers place more value on appearance. Today's consumers "eat with their eyes," yearn for familiarity and nostalgia, explore new ingredients, and discover flavours from around the globe. For nimble and inventive bakers, these trends offer an intriguing opportunity. Most consumers prefer to shop in physical places, Taste Tomorrow experts advise adopting a "physical" experience that combines online and offline channels. Consumers can receive more individualized recommendations from AI and smart technology, which will aid them in selecting healthier foods. (bakeryandsnacks.com, 2021.)

In conclusion, despite having a long history that dates back thousands of years, the bakery sector is still growing and adapting to satisfy the needs of consumers. Due to developments in baking technology, market trends, and consumer preferences, the business has seen substantial expansion on a global scale. For firms in the bakery sector to succeed in the cutthroat or competitive market, it is essential to comprehend consumer behaviour and meet their needs.

3 Definition and Insights into Consumer Behavior: A Literature Review

In the 1960s, the first textbooks on consumer behaviour were created, making it a relatively new field of study. On the other hand, its conceptual ancestors are far older. Thorstein Veblen, for instance, spoke in 1899 against showy consumerism. Early in the 1900s, authors started debating how advertising may apply psychological concepts. Motivation researchers and advertisers employed concepts from Freudian psychology in the 1950s, making them more widely known. The requirement to analyze consumer behaviour, however, was not acknowledged until the formulation of the marketing idea in the 1950s. (Donavan;Minor;& Mowen, 2016, p. 3.)

We are all consumers since we use goods and services in daily life based on our wants, preferences, and financial ability to make purchases. According to the marketing principle, a business must fulfil customer wants to turn a profit, necessitating a knowledge of consumer behaviour. A company must comprehend the needs of its clients to apply the marketing strategy, as well as offer the goods and services that they use and buy. (Paul & Corrie, 2010, p. 4.)

A salesperson must comprehend his consumers to close sales and service the more than 7 billion customers on our earth (Walsh, 2011). Understanding what consumers want, why they think the way they do, and how to sell them products are the three main goals of the fascinating and constantly expanding field of human behavioural science known as "consumer behaviour." Because so many marketplaces are opening globally, most enterprises are eager to reach this entire population. This situation not only widens the market but also fosters fierce competition. Consequently, understanding the consumer has been crucial in comprehending this phenomenon. (Mothersbaugh & Hawkins, 2016.) Consumer behaviour will be examined from several psychological perspectives in this study to determine how bakery products affect consumers' emotions.

Definition of Consumer

In our everyday conversation, the word "consumer" is frequently used. Consumers are the final link in a chain of purchasing and selling activities in business, or more particularly, in a product line. Thus, a customer is someone who makes use of a product or service's features. A consumer is a specific individual or entity who pays money for a good or service to meet their wants, according to senior lecturer and marketing expert Philip Kotler from the United States. In other words, the definition of a client is rather close to the act of consumption. This becomes more obvious when purchasing goods or services is involved in the consumption activity. (Ad-Ins , 2021.) A consumer is a person or a group that does not directly participate in entrepreneurial or business operations and who intends to order or uses purchased items, products, or services primarily for personal, social, family, or household requirements. The phrase is most frequently used to describe someone who makes purchases for their use. (Protected, 2022.)

Each person who partakes in any or all the activities included in our definition is referred to as a consumer. The conventional idea was that consumers should only be thought of in terms of purchasing given goods and services for economic purposes. The vista has expanded at this point. Additionally, it currently maintains that the notion of consumers does not need the presence of money. (Khan, 2006, p. 4.)

3.1 Definition of Consumer Behavior

The field of consumer behaviour is the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society (Mothersbaugh & Hawkins, 2016, p. 6). The study of buying units, which can be people or organizations, and the interchange processes of obtaining, using, and discarding products, services, experiences, and ideas is known as consumer behaviour (Donavan;Minor;& Mowen, 2016, pp. 2-3).

Most of the time, consumer behaviour is a psychological process, and the psychology of purchasing behaviour is closely correlated with the buyer's emotional state. The consumer is the major player in the consumption process. The decision to spend time, money, or other resources to buy a good or service for one's use or use of family members or household needs rests with the consumer, who also has the power to do so. This buying process involves decisions about what, when, how, where, why, and how frequently to buy a good or service. A customer participates in the consumer market even when purchasing something as basic as a loaf of bread, a piece of cake, or anything else by choosing to part with their hard-earned money to buy it. Hence, consumer behaviour is a psychological phenomenon that is easily influenced by even a small alteration in the immediate surroundings or a consumer's psychical makeup. (LaMarco, 2018.)

In earlier phases, buyer behaviour, which promotes the interaction between customers and producers at the time of purchase, was the previous name for consumer behaviour. But today, the majority of marketers view consumer behaviour as a continuous process rather than just something that happens when a customer pays and receives some goods or services. The full consumption process, including the variables that affect consumers before, during, and after a purchase of a good or service, is currently the focus of the extended perspective of consumer behaviour. A person can be a consumer if they identify a need, buy the thing, use it for a while, and then discard it (Figure 4). However, several people can take on different roles in this chain of events because the buyer and the user might not be the same person, for instance, the spouse might purchase items for his wife or his kids. Consumers, on the other hand, can be a company or a group where many individuals may take on various roles in decision-making, purchasing, and using activities. (Solomon M. , 2019, p. 7.)

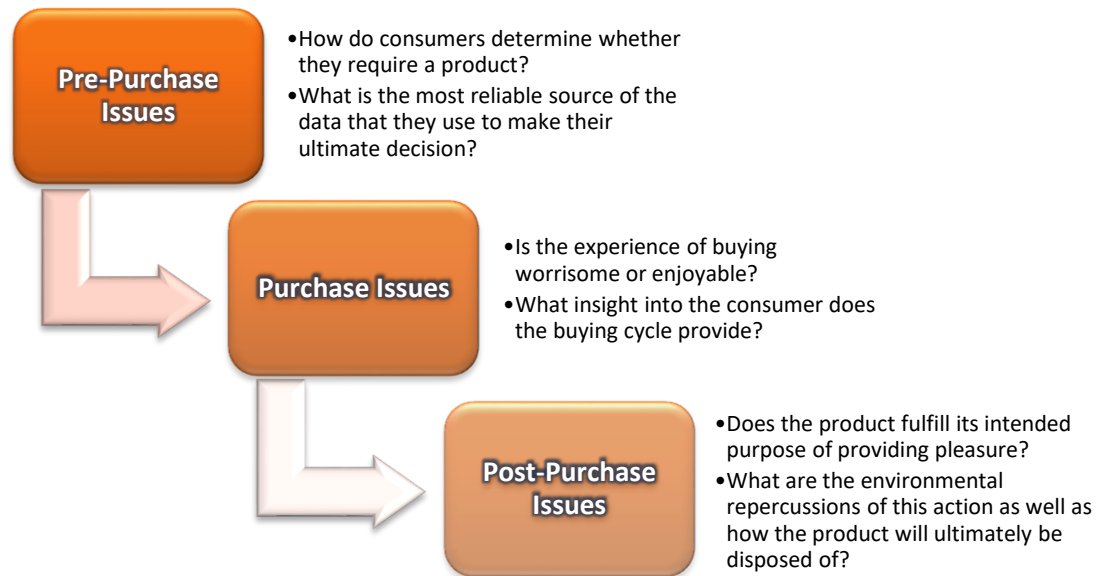


Figure 4. Issue arises during consumption process from consumer's perspective (Solomon M. R.; Bamossy; Askegaard; & Hogg, 2016, p. 7)

Consumer behaviour is the behaviour that consumer display in scanning for purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs (Bhalerao, 2017). The decision-making process and physical action involved in obtaining, assessing, utilizing, and discarding goods and services are together referred to as consumer behaviour. This term makes it very evident that, when it comes to consumer behaviour, the process begins well in advance of the acquisition or purchase of goods or services. The consumer's thinking is where the purchasing process begins, and it is here that alternatives to the things that are available for purchase with their proportional benefits and drawbacks are discovered. (Khan, 2006.)

Most globally successful businesses developed marketing and organizational strategies to meet the expectations of their customers. While every business has a different marketing strategy, most of them succeed by first identifying customer demand and the price they are willing to pay for the product, then designing, producing, and marketing the highest-quality product at the price the customer wants to pay. Consumer behaviour, according to The American Marketing Association, is the dynamic interaction of cause and effect, behaviour, and the environment that controls the exchange of human behaviours. As an alternative, it is possible to define consumer behaviour as the action of human emotions and thoughts during the consumption process. It considers all external influences, such as reviews left by other customers, advertisements, pricing, packaging, and visual appeal of the product. (Paul & Corrie, 2010, p. 5.)

3.2 Importance of Consumer Behaviour

Consumer behaviour is evolving quickly, and each consumer has a unique set of preferences when making a purchase. Businesses can better serve their target market by understanding what their customers want and need by studying consumer behaviour. Businesses that seek to access new markets or demographics will find this useful. (Manipal, 2023.) Consumer behaviour research brings up issues with morality and social responsibility in business (Donavan;Minor;& Mowen, 2016, pp. 2-3). For a business to be successful with its present products and new product releases, it is crucial to understand consumer behaviour. Customers' attitudes and mental processes on a given product's purchase vary. There are several risks for product failure if a corporation doesn't comprehend how a consumer will react to a product. Consumer behaviour varies because of evolving fashion, technology, trends, lifestyles, disposable income, and similar other factors. To align marketing efforts appropriately, a marketer must be aware of the aspects that are changing. Analysing consumer behaviour has become a crucial technique for comprehending your target audience. Companies can develop new goods and marketing strategies and boost profitability by taking a closer look at consumer psychology and the factors that influence consumer purchasing behaviour. Consumers should be consulted, grievances should be watched for, and most importantly, wants and expectations should be identified (Figure 5). (Donavan;Minor;& Mowen, 2016, pp. 4-7.)

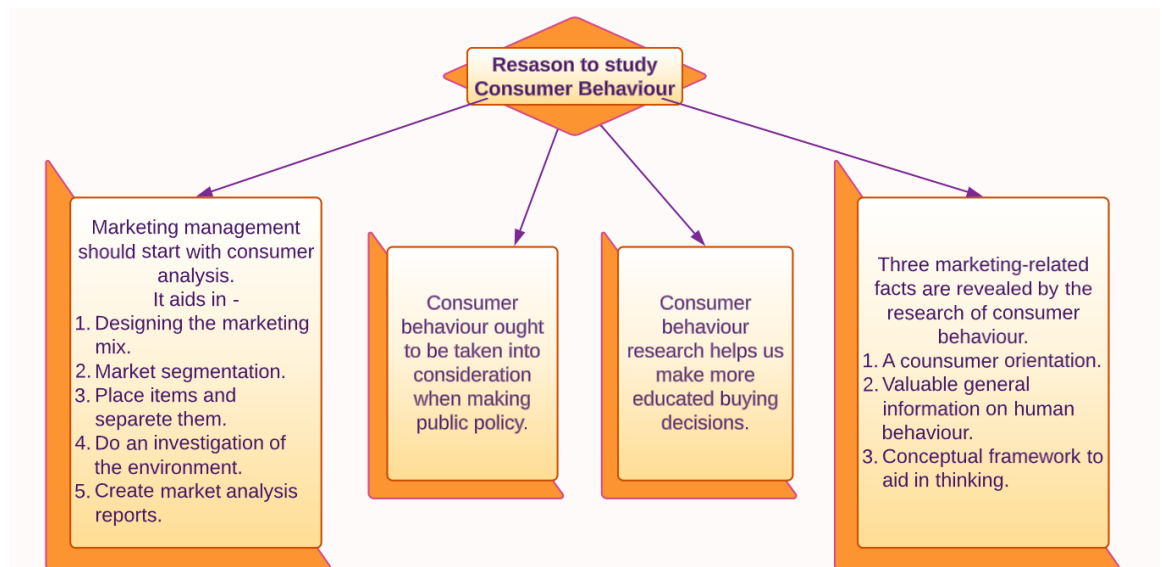


Figure 5. Reasons to study consumer behaviour (Donavan;Minor;& Mowen, 2016, pp. 6-7)

Every marketing strategy and technique is founded on beliefs—explicit or otherwise—about consumer behaviour. Choices based purely on gut feelings or intuition are less likely to be effective than those based on explicit assumptions, solid theory, and study. So, understanding consumer behaviour can provide you with a significant competitive advantage. Making poor decisions and causing market failures can be considerably decreased. (Mothersbaugh & Hawkins, 2016, p. 8.) For managers, advertisers, and other marketing professionals, an understanding of consumer behaviour is essential because it sheds light on the processes

involved in customers' decision-making. By examining consumer behaviour, marketers can better understand the requirements and desires of their target market, develop persuasive marketing tactics, and produce goods and services that more effectively satisfy the needs of their target market. In the end, this results in raised client satisfaction, loyalty, and revenue. In addition, it is critical today to study customer behaviour. (Solomon M. , 2019, p. 8.)

Understanding consumer behaviour helps firms better understand their client's requirements and wants. Businesses may improve customer service, develop new products and services, and develop more successful marketing tactics by getting to know their customers. Knowing consumer behaviour also enables companies to foresee emerging trends and better serve their clientele. Also, firms may cut waste and boost revenue by better understanding consumer behaviour. There are several key reasons why understanding consumer behaviour is important, including the ability to increase sales, set prices, promote sales, aid in competition analysis, forecasting, target and segment audiences, and create product portfolios. (Nature and Importance of Consumer Behaviour, 2019.)

3.3 Models of Consumer Behaviour

To confirm the variables influencing consumers' purchasing behaviour and decision-making, various models of consumer behaviour have been constructed. While the model's concept is similar and it has undergone changes over time, it is noteworthy that the same consumer behaviour model may currently be found in several locations under different names. Models of consumer behaviour can be categorized into two groups: traditional models and contemporary models. "Economic", "Pavlovian Learning Model", "Psychoanalytic Model", and "Sociological Model" are traditional models of consumer behaviour. The Howard-Sheth Model, Engel-Kollat-Blackwell Model, Nicosia Model, and Stimulus-Response Model are some of the contemporary models of consumer behaviour. (Jisana, 2014, pp. 34-43.) Some of the most well-known models of consumer behaviour have been briefly presented in the paragraphs that follow.

Marketers need to completely comprehend the realities of consumer behaviour to build customer value. The model presented serves as a beginning point for understanding customer behaviour. In addition to being influenced by consumer motivation, perception, emotions, and memory, the methods forming the product and the setting of the market in which it will be sold are filtered through the cultural, social, and personal lenses of target customers. This, in turn, affects how consumers make purchasing decisions. This process involves identifying a need, looking for the best way to meet that need, and weighing the alternatives before deciding what, when, where, how much, and how to pay for those purchases. (Kotler;Philip.;Keller;& Chernev, 2021, p. 79.)

3.3.1 Economic Model

The economic model of consumer behaviour assumes that a consumer's decision to make a purchase is affected by the desire to maximize benefits while limiting consumption costs. This model contends that economic factors like consumer purchasing power and competitive product prices can be used to forecast consumer behaviour. For instance, if two similar products are given at different prices, a consumer will choose the cheaper option to get the most value. Nonetheless, a rise in the consumer's income enables him to purchase more goods. (Jisana, 2014, pp. 34-43.) This consumer behaviour model's key components are three economic impacts (Figure 6). Price effect (lower price, higher product quantity), Substitution impact (lower the price of substitute product resulting in the reduced purchase of original product), and Income effect (more income results in more quantity purchased) which are the three main elements of this model of consumer behaviour (Khan, 2006, p. 174).

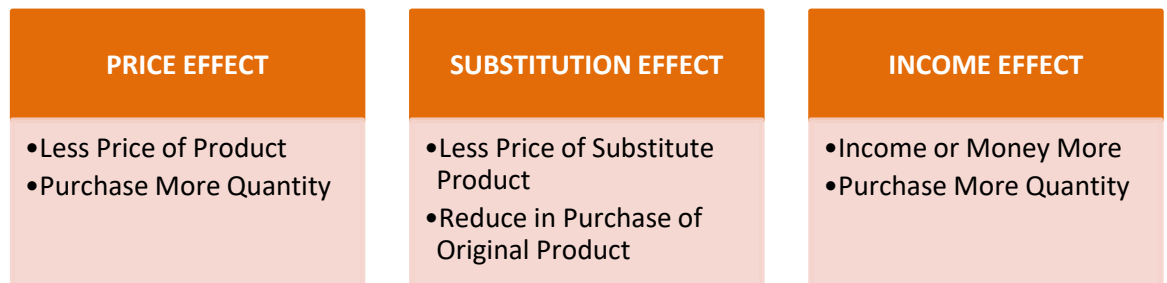


Figure 6. Economic model of consumer behaviour (Khan, Models of, p. 174)

From the perspective of a behavioural scientist, the economic model is incomplete because it solely focuses on the product or price while ignoring all other factors like motivation, attitude, personality, and various other socio-cultural elements. A multidisciplinary approach is crucial when discussing consumer behaviour since human beings have complicated behaviour and both internal and external variables can affect it. It can be argued that this economic model does not provide a comprehensive representation of consumer behaviour because factors other than the price also play a role in decision-making. (Khan, pp. 174-175.)

Price serves as a barometer of the costs associated with obtaining the goods or services. The buyer's main goal is to get the most enjoyment possible from the act of buying. This concept, meanwhile, isn't always successful because some customers care more about things outside money. For instance, if someone is buying a new automobile, they could prefer the more expensive model if it can tow their RV or help them advance in society. Hence, this model might have certain limitations. (Fiverr Guides, 2020.)

3.3.2 Pavlovian Learning Model

The consumer behaviour model was developed by renowned Russian scientist Ivan Petrovich Pavlov. This model, which bases behaviour modification decisions on knowledge gained from prior experiences, is also known as the learning model of consumer behaviour. Ivan Pavlov used his dogs as subjects for his experiments. In the experiment, Pavlov counted the quantity of saliva the dog produced each time a bell rang, and a piece of meat was offered to it. He trained the dog to expect a piece of meat whenever the bell rang. When he later tried to ring the bell without any meat, the dog's salivation increased on its own since it was expecting a piece of meat. (Khan, 2006, p. 175.)

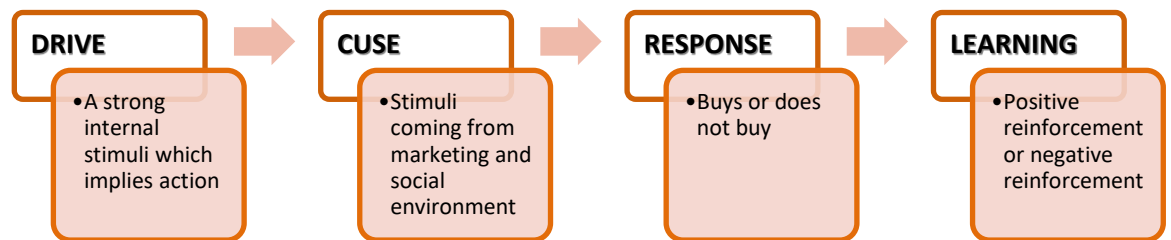


Figure 7. Pavlovian learning model of consumer behaviour (Khan, 2006, pp. 175-176)

Learning is the modification of behaviour brought about by practice and first-hand knowledge. The fundamental ideas that drive the learning process for behavioural change include drives, stimuli, cues, responses, and reinforcements, as shown in Figure 7 above. Consumers are driven to act because of the impulse to satiate their wants, which is a strong stimulus that demands action. Natural psychological requirements like thirst, hunger, bodily pleasure, or pain can give rise to urges. When the buyer will react is determined by stimuli. Decision-making is activated by triggering cues, whereas non-triggering stimuli only affect it. Colour, packaging, style, price, advertisement, and promotion are just a few of the stimuli that influence whether a buyer will buy a product. If someone must buy something and is walking past a showroom and is stimulated by the products, colour, and style, he buys the item. If a customer like a product after using it, he may return to the store to make additional purchases and may also give this store's reputation to his friends. Global acceptance of the Pavlovian model of consumer behaviour is largely based on pure psychology. With the aid of learning, marketing professionals can better understand how consumers develop responses to new marketing scenarios or how they have developed and responded to similar situations in the past. This model aids in the development of various marketing tactics. (Khan, 2006, p. 176.)

3.3.3 Psychoanalytic Model

Psychologists have been examining the factors that influence decisions and purchases. A.H. Maslow addressed this in his hierarchy of needs. The strongest need a person has at a given moment dictates his

behaviour at that moment. This further demonstrates that needs take precedence. Before addressing secondary requirements, they must address basic needs (Figure 8). (Khan, 2006, p. 175.)

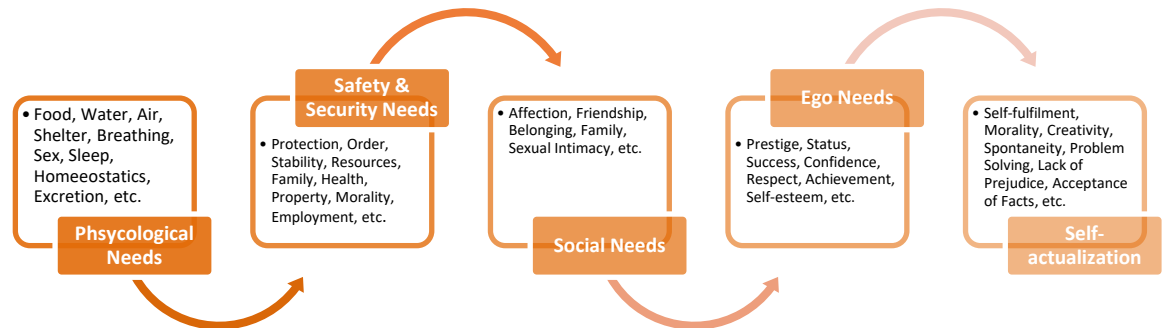


Figure 8. Psychoanalytic model of consumer behaviour / maslow's hierarchy of needs (BBAMANTRA, n.d.; Jisana, 2014, pp. 34-43; Khan, 2006, p. 175; Kotler P. ;Armstrong;Harris;& Piercy, 2017, p. 151)

Motivating factors control the decision-making process and behaviour during purchases. People are motivated to act. The need is the first step towards motivation. It is a mental phenomenon as well as a driving force. When one is without something, a need develops. The person experiences mental tension, which prompts him to act in a way that fulfils his needs. When one need is met, another one appears, and so the process continues. (Khan, 2006, p. 175.) This paradigm contends that consumer behaviour is driven by needs and that these requirements never go away but instead continue to develop through time. A consumer behaves in the demand that is most pressing at the time; he seeks to first satisfy his fundamental requirements before moving on to his higher-level needs. He advances through the hierarchy of requirements in this manner until he reaches the top level. (BBAMANTRA, n.d.)

The psychoanalytic theory is also known as the theory of personality organization and development. The usage of psychoanalytic theory in several fields, including marketing, has changed significantly over time. The notion holds that both the conscious and subconscious human missives have an impact on how people behave. The interaction between the id, ego, and superego—three mental faculties—contributes to the development of human conduct (Figure 9). The unconscious mind, also known as the initial desires and urges, is the work of ID. The ego is the conscious mind, which emerges from the unconscious mind and functions according to true principles. Perceptions, ideas, memories, and feelings are all part of the ego. The superego, the final component of personality, preserves a person's moral character or ethics, which they have learned through society and culture. The super-ego impacts the ego and has power over the fundamental d's impulses. Also, it aids in helping people understand social norms and cultural values, distinguish between good and wrong, and strive for excellence in ency cultural and societal norms. (K. B. , 2012.)

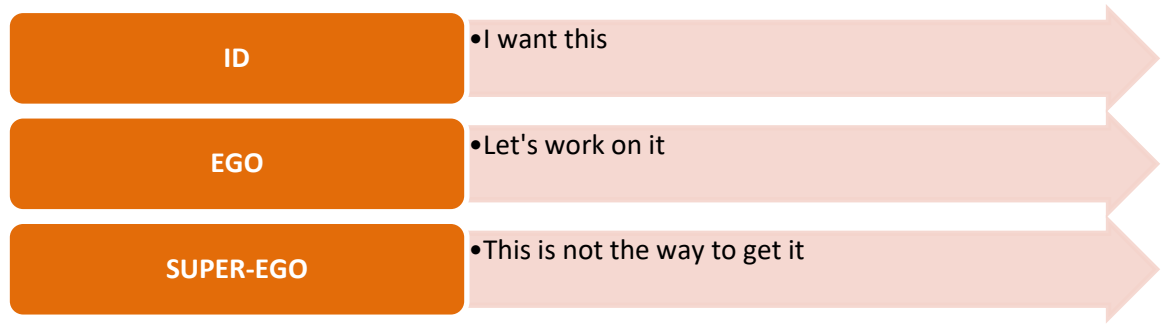


Figure 9. Psychoanalytic model of consumer behaviour (K. B. , 2012)

3.3.4 Sociological Model

According to the sociological model of consumer behaviour, a consumer's purchasing behaviour is influenced by his status and social standing. An individual buyer is a member of the society and many groups in which he lives, and both influence and is influenced by these groups and society (Figure 10). The primary groups—family, friends, relatives, and close associates—as well as the subsidiary groups—society members, the buyer's personality type, etc.—have the most impact on each buyer's purchasing behaviour. The buyer's experiences with all facets of society leave an imprint and can have a significant impact on how he makes purchases. A leader affects the way of life and purchasing habits of some people in his immediate vicinity. Some people also play the role of conforming to fashion and behaviour patterns depending on their social class and cultural norms. Depending on their position in the company they work for, managers and employees may have different purchasing habits, but if they reside in the same neighbourhood, their buying habits may be comparable. (Khan, 2006, p. 178.)

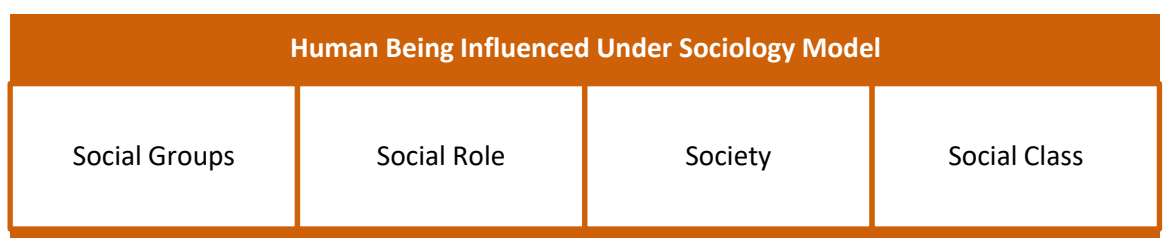


Figure 10. Sociological model of consumer behaviour (Khan, 2006, p. 178)

The lifestyle and associated product needs of the consumer in society are the primary emphasis of the sociological model of consumer behaviour. As a member of various social groupings, such as a family, a workplace, or a religious or cultural organization, a single consumer assumes a variety of roles. Like how an individual's purchasing habits vary based on income, occupation, and residence. The buyer must choose items based on his lifestyle and social class because, for instance, members of political parties may dress

differently, and members of elite organizations may also have varied clothing standards. (Fiverr Guides, 2020.)

3.4 Types of Consumers' Buying Behaviour

Based on the level of buyer involvement and the degree of brand differentiation, four types of consumers buying behaviour, which are as follows: complex buying behaviour, dissonance-reducing buying behaviour, habitual purchasing behaviour, and variety-seeking purchasing behaviour are the first four (Table 1). Depending on the type of goods being purchased, different consumer decision-making processes are used, with more complicated and expensive purchases frequently involving more participants and a longer decision-making process. (Kotler P. ;Armstrong;Harris;& Piercy, 2017, p. 153.)

	High Involvement	Low Involvement
Significant Differences Between Brands	Complex Buying Behaviour	Variety-Seeking Buying Behaviour
Few Differences Between Brands	Dissonance-Reducing Buying Behaviour	Habitual Buying Behaviour

Table 1. Types of consumers' buying behaviour (Kapoor, 2021, p. 78; Kotler P. ;Armstrong;Harris;& Piercy, 2017, p. 154)

3.4.1 Complex Buying Behaviour

This process commonly occurs when a consumer is deeply invested in a purchase and is aware of important brand differences, such as when a product is pricey, purchased infrequently, or serves as a powerful form of self-expression. Consumers will go through a three-step learning process that incorporates sophisticated purchase behaviour, as shown in the following image (Figure 11). Hence, a different marketing strategy is needed for high-involvement items compared to low-involvement products. To increase satisfaction, marketers should concentrate on informing customers about the qualities of the product, outlining the advantages of other brands, and comforting the customer about their purchase. (Kapoor, 2021, p. 78; Kotler P. ;Armstrong;Harris;& Piercy, 2017, p. 154.)



Figure 11. Learning process through complex buying behaviour (Kapoor, 2021, p. 78; Kotler P. ;Armstrong;Harris;& Piercy, 2017, pp. 153-154)

3.4.2 Dissonance-Reducing Behaviour

It can be challenging to distinguish between different brands when a consumer is heavily invested in their purchase but does not see many brand differences. The price, rarity, and involvement of the purchase account for the high participation. For instance, automobile purchases are frequently pricey, infrequent, and very expressive for the consumer. Most car brands in a particular price range are, however, thought to be very comparable, making it challenging for the client to tell one car from another. In this case, the marketer should concentrate on outlining the special and appealing characteristics and advantages of their car, as well as offering a reasonable price and ease of purchase. They should also give the customer useful facts to back up their decision, and they should continue to show the customer encouraging ads after the sale to reassure them that they made the right decision. (Kapoor, 2021, pp. 78-79; Kotler P. ;Armstrong;Harris;& Piercy, 2017, p. 154.)

3.4.3 Habitual Buying Behaviour

Habitual buying behaviour passes with several inexpensive, regularly bought items, toothpaste, are bought with little engagement from the customer and with little distinction between the brands that are offered. This implies that brand loyalty is less likely to influence customer decisions than habit. This is demonstrated by the fact that consumers frequently buy the same product repeatedly, demonstrating a low level of interest in the product category, such as price, package, and so forth. The most successful marketing techniques, in this case, include the repetition of information, pricing and sales promotions, and television advertising. These tactics aim to encourage product trials and brand familiarity rather than brand belief. (Kapoor, 2021, p. 79; Kotler P.; Armstrong; Harris; & Piercy, 2017, pp. 154-155.)

3.4.4 Variety-Seeking Buying Behaviour

This kind of buying behaviour, a low-effort purchase scenario, like buying bread or cake, frequently has a range of brands, leading customers to flip between them without much consideration. In these situations, whether a buyer will make a repeat purchase or select an alternative brand depends primarily on how satisfied they were with the goods they consumed. Hence, rather than being motivated by unhappiness, brand switching is frequently motivated by a desire or search for diversity. To promote variety-seeking purchasing behaviour, the marketer should combine methods from both market leaders and challenger companies. They should also utilize aggressive advertising and sales promotion incentives to draw in customers. Profitability and market share will both rise as a result. (Kapoor, 2021, pp. 79-80; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 155.)

3.5 Influencing Factors of Consumer Behaviour

To create effective communication strategies that depend on elements influencing consumer behaviour, marketers need access to information on consumers' purchasing patterns and preferred media types. Certain important elements have an impact on consumer behaviour. They include situational, social, psychological, and personal aspects. These variables may be long-term or transient, but they all have an impact on consumers' purchasing decisions, either separately or in combination with one or more other variables. In other words, a consumer's choice could be influenced by just one component, all the factors, or a combination of two or more. (McFee, n.d.)

What a buyer purchases, why he purchases it, where and when he purchases it, and how frequently he purchases are all influenced by a variety of internal and external factors, including perception, self-concept, social and cultural background, age, family, attitude, and incentives. Cultural, social, personal, and psychological traits substantially impact consumer purchasing. (Jisana, 2014, pp. 34-43.) The primary four factors and supporting variables affecting consumer behaviour are listed below (Figure 12).

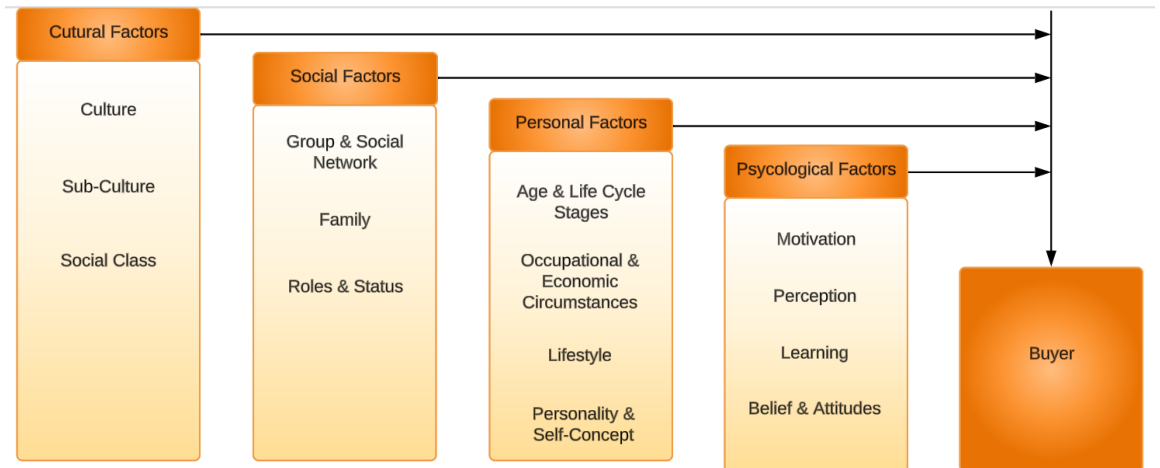


Figure 12. Factors influencing consumer behaviour classification in four primary and broad categories (Khan, 2006, p. 31; Kotler P. ;Armstrong;Harris;& Piercy, 2017, p. 162)

3.5.1 Cultural Factors

Consumer behaviour is profoundly and widely influenced by cultural influences. The buyer's culture, sub-culture, and socioeconomic status (social class) must be understood by the marketer.

❖ Culture

The behaviours, attitudes, beliefs, and symbols that a group of people adopt—typically without question—and that are transmitted from one generation to the next through communication and imitation make up its culture. A person's desires and conduct are fundamentally determined by their culture. A child growing up in the United States is exposed to ideals like achievement and success, activity, efficiency and practicality, progress, material comfort, individuality, freedom, humanitarianism, and youthfulness through family and other important institutions. A youngster growing up in a different nation could have distinct rituals, relationships with others, and perspectives on who they are. Every group or community has a culture, and cultural influences on consumer behaviour might differ significantly from one country to the next. (Kotler;Philip.;Keller;& Chernev, 2021, p. 80.)

Marketers are constantly looking for cultural shifts to uncover potential new product demand. For instance, an enormous business has been formed for health and fitness services, exercise gear and apparel, organic foods, and a range of diets, because of the societal change toward more care about health and fitness. The trend toward informality has increased demand for casual attire and more basic home décor. (Kotler & Armstrong, 2010, p. 161.) One of the best instances of a company that has been able to comprehend several cultures and tailor its offerings to the preferences and needs of that culture is McDonald's. The Chicken Maharaja Mac and Grilled Chicken in India (with Indian spices), the Giant Teriyaki Burger (with Teriyaki

Sauce), or the Gurakora (with macaroni gratin and croquettes) in Japan are some excellent examples. The MCBauette in France (with French baguette and Dijonmu mustard) is another. In a similar vein, McDonald's uses only halal-certified products in Arab nations. Consumer behaviour in Kenya is significantly influenced by cultural variables, and customer preferences and selections for bakery goods are similarly influenced by cultural elements. To accommodate the wide range of cultural backgrounds of consumers, bakers in the manufacturing sector and major retail establishments should consider cultural elements while formulating their goods. (Wambugu & Maina, 2022.)

❖ **Sub-culture**

Smaller subcultures or groups of people with shared value systems based on similar life experiences and circumstances can be found within each culture. Subcultures include countries, religions, racial groups, and geographic locations. Numerous subcultures make up key market sectors, and marketers often build products and marketing programs tailored to their demands. (Kotler; Philip.; Keller; & Chernev, 2021, p. 80.)

❖ **Social Class**

There is some sort of social class structure in almost every civilization. The generally stable and organized social divisions known as social classes are made up of people who have similar beliefs, hobbies, and behavioural patterns. Social class is measured as a combination of occupation, income, education, wealth, and other characteristics rather than being determined by a single element, such as income. In some social systems, people from various classes are brought up to play roles and are unable to change their social standing. The distinctions between social classes, however, are not always clear-cut and strict; individuals can rise to a higher social class or fall into a lower one in some nations. Because members of a particular social class frequently display similar purchasing habits, marketers are interested in social class. Social classes exhibit diverse brand and product preferences in areas including apparel, home decor, leisure, and transportation. (Kotler; Philip.; Keller; & Chernev, 2021, pp. 80-81.)

3.5.2 Social Factors

A society can be divided into social classes, which are groups of people who share many of the same wants, values, and behaviours (Bearden; Ingram; & LaForge, 2001, p. 87). In almost every society, social class is expressed in some way. Family background, wealth, income, education, occupation, power, and prestige are among the many variables that affect it. Similar to culture, it shapes how people see their needs and wants, which has an impact on consumer behaviour. Individuals who belong to the same social class frequently share attitudes, lifestyle choices, educational institutions, fashion preferences, and retail preferences. (Niosi, A. 2021.) Another significant set of impacts on consumer behaviour is social variables such as

a consumer's small groups, family, and social role and status, which also have an impact on their behaviour as consumers.

❖ **Group & Social network**

An actual or fictional person or group regarded as having a major impact on an individual's assessments, goals, or actions is referred to as a reference group (Solomon M.; Bamossy; Askegaard; & Hogg, 2006, p. 350). A reference group is a collection of individuals whom you consult when making decisions on purchases. They assist you in making purchases of goods like apparel, etc. Reference groups have an impact on consumer behaviour by raising aspirations and assisting in the selection of the right product for a certain lifestyle. Family, close friends, co-workers, neighbours, or any other group of people you associate with make up these tiny groupings. (Khan, 2006, p. 58.)

Through friendship, direct touch, and even indirect contact, the groups one comes into contact with can have an impact their consumer behaviour. Marketers contact these reference groups frequently. An informal or formal group might serve as a reference. Churches, clubs, organizations, educational institutions, online social networks, playgroups, work teams, and simply a group of friends and acquaintances are examples. People may be influenced by the groups they are a part of. They might also be influenced by aspirational groups, which are reference groups one aspires to join in the future. For example, young boys might aspire to play in Major League Soccer (MLS). (Loughborough, 2018, p. 256.)

Influences from reference groups differ in strength depending on the type of product and consuming activity. For instance, products that may be tried before purchase, are low in perceived risk and are not overly complex and are less sensitive to personal influence. Moreover, different reference groups may have different effects. Sometimes they may influence whether or not a person uses a particular product (such as whether or not they own a laptop or whether or not they eat junk food as opposed to healthy food), while other times they may have a specific impact on brand decisions made within a product category (such as whether they buy H&M brand as opposed the two local brand or choose Marlboro cigarettes over a national brand). (Solomon M.; Bamossy; Askegaard; & Hogg, 2006, p. 358.)

Consumer behaviour can be significantly impacted by group reference. For instance, conformity pressures might lead people to adopt actions and attitudes that are in line with social norms. In homogenous groups, whose members are more likely to be influenced by similar beliefs and attitudes, this is particularly true. Additionally, people may feel a strong sense of belonging to a particular group and gain material or psychological advantages from the affiliation. This can lead to increased pressure to acquire things that are identified with the group, as well as to adopt the group's norms and beliefs. Group reference can also give customers useful knowledge about goods and services, which can affect their choices and preferences. (Khan, 2006, p. 58.)

Reference groups may have an impact on a person's decision to purchase goods especially if it is a premium or highly conspicuous item. When buying a luxury, this effect is more pronounced because these items are typically more dependent on personal preferences and interests than they are necessities. Several different product classifications can all be affected by reference group impact (Figure 13). The consumption of personal necessities can still be influenced by reference groups, albeit to a lesser extent. In conclusion, reference groups can have a major impact on customer choices, especially when it comes to premium or socially noticeable products. For secret or hidden needs, the impact is less evident, yet it is still possible to have an impact. (Solomon M.; Bamossy; Askegaard; & Hogg, 2006, p. 359.)

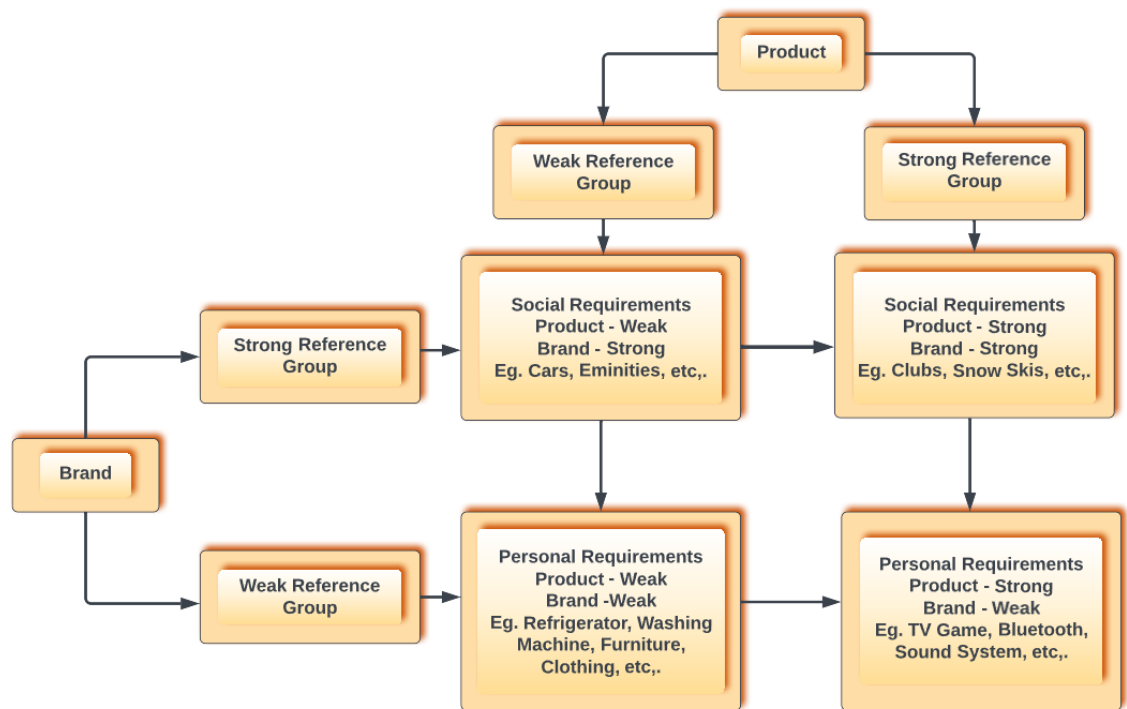


Figure 13. Relative effects of reference groups (Solomon M.; Bamossy; Askegaard; & Hogg, 2006, p. 359)

People are social creatures. We look to others' behaviour for cues about what we ought to do in public settings because we belong to groups, aim to please others, and do so. A large portion of our consumption patterns is driven mostly by our need to "fit in" or identify with attractive people or groups. (Solomon M. R., 2019, s. 393.) Given that there are interactions relating to consumption on these platforms, the enormous expansion in social media usage has an impact on consumer behaviour. The traditional brand-customer relationship has changed because of social media and consumers' increased capacity to consult one another, clearly placing the consumer in a position of power. (Moustakas, 2015, pp. 221-245.)

Social class can be used to categorize people's places in society. As a hierarchy of status-based divides within society, social class is described as groups of people who have a lot in common in terms of beliefs, attitudes, values, and interests. A person's social class is determined by their work, education, income, wealth, and personal values, all of which have an immediate effect on their consumption. Children are

initially socialized in the social class of their parents by partaking in activities exclusive to that class. (Lascu & Clow, 2012, p. 94.)

Online social networks have grown in popularity as a means of communication and information sharing in recent years. Social networks give people the chance to communicate with one another, exchange knowledge, and voice their opinions in a simple, interactive setting. As a result, companies have been able to take advantage of these networks' ability to reach their target audiences effectively and economically. Businesses may build an engaged user experience and get insightful information about their clients and their preferences by creating a presence on social media platforms. Additionally, social networks offer businesses a priceless chance to interact with clients in real-time, forge connections, and advertise their goods and services. Social media platforms may be an effective tool for businesses to expand and prosper if used properly. (Kotler P.; Armstrong; Harris; & Piercy, 2017, pp. 145-146; Zak & Hasprova, 2020, p. 2.) The digital revolution has transformed the industry and given consumers and marketers the chance to interact in ways that are more efficient and individualized. The FMCG sector can prosper as technology develops by adjusting to shifting consumer expectations and utilizing cutting-edge or innovative solutions. (Dr.Vibhuti; Tyagi; & pandey, 2014.)

Any social groupings that influence a person's views, choices, and behaviour are considered reference groups. Families are usually the most significant major reference group. A person's views, value system, and behaviour are greatly influenced by their parents and siblings. Contrarily, a person's spouse and children have a more immediate influence on daily purchasing decisions, particularly when it comes to expensive things and home goods that are utilized by several people. (Kotler; Philip.; Keller; & Chernev, 2021, p. 81.)

Marketers must figure out how to get in touch with and sway the group's opinion leaders in areas where reference groups have a significant influence. A person who provides informal advice or information on a certain product or product category, such as which of numerous brands is best or how a specific product may be utilized, is known as an opinion leader or an influencer. Opinion leaders frequently exhibit high levels of self-assurance, are outgoing, and utilize the product category frequently. By learning about these leaders' psychographic and demographic traits, as well as the media they consume, marketers can target their messaging to them and attempt to influence them. (Kotler; Philip.; Keller; & Chernev, 2021, p. 81.) Only 2 per cent of 13 to 33-year-olds who participated in a recent survey about their social media users said they did not use any social media platforms. Millennial's report using their smartphones more than 11 hours per day, primarily for messaging and social networking. Many participants claim to have "friended" or "followed" a company on social media; of those who have "posted" about a brand, 38% did so with 54% favourable and only 22% negative comments. (Kotler; Philip.; Keller; & Chernev, 2021, p. 82.)

❖ Family

The family is the most important consumer buying organization in society since it is the most influential main reference group (Kotler; Philip.; Keller; & Chernev, 2021, p. 81). In addition to influencing how people socialize, families also have a significant impact on how individuals make purchases. The biggest influence on someone's conduct, morals, and attitudes is their family. (Bearden; Ingram; & LaForge, 2001, p. 87.) The buyer has two families in his life. Families in orientation often include parents and children. A person inherits from their parents a sense of personal ambition, self-worth, and love in addition to an orientation toward religion, politics, and economics. Parental influence on behaviour can be a key factor in determining purchases, even if the buyer no longer has a close relationship with his or her parents. (Kotler; Philip.; Keller; & Chernev, 2021, p. 81.)

Early in childhood, one learns patterns of behaviour and ideals that are difficult to modify. Via childhood consumer socialization, which is the process through which young people acquire skills, knowledge, and attitudes related to their function as consumers in the marketplace, lifestyles (athleticism, love of the outdoors, etc.) are typically learnt from parents. Also crucial to consumer behaviour is the family life cycle. It outlines the progression a family experiences, starting with young, single folks and ending with a married couple whose children have left the nest and, potentially, a retired survivor. (Bearden; Ingram; & LaForge, 2001, pp. 87-88.) Children may also have a significant impact on the family's purchasing choices. The 36 million kids in the country between the ages of 9 and 12 control an estimated \$43 billion in discretionary income. Additionally, they have a \$150 billion impact on what their families spend on them in the form of food, clothing, entertainment, and personal care products. According to one study, children have a big impact on family decisions about anything from the purchase of cars to dining out and holiday destinations. (Armstrong & Kotler, 2015, p. 167.) By 2016, more than 12 million children under the age of 16 are expected to live in the UK, according to the Office for National Statistics. This generation will control approximately €6,800 in pocket money and provide the UK economy with €5.65 billion. Additionally, parents may incur an average of €227,000 to clothe, feed and educate their child to the age of 21. The 8–12 age group in the US is thought to have €45 billion in discretionary money and to influence another €180 billion in family spending on things like food, clothing, entertainment, and personal care products. According to a study on this age group, they have a big impact on family decisions, including where to go on vacation and what kind of cars and phones to buy. (Kotler P.; Armstrong; Harris; & Piercy, 2017, pp. 145-146.)

The family of procreation, specifically the person's spouse and children, has a more direct impact on daily purchasing behaviour. In the past, purchases in the United States have varied greatly by product category, with the wife typically serving as the family's primary buyer, particularly for food, household goods, and apparel products. Marketing professionals increasingly consider both men and women to be acceptable targets as traditional purchase roles are changing. (Kotler; Philip.; Keller; & Chernev, 2021, pp. 81-82.)

Depending on the stage and the product type, the husband and wife's engagement in the purchasing process varies. The changing consumer lifestyle has altered how families make purchases. Historically, wives oversaw buying groceries, home goods, and clothing. Yet in recent years, a growing number of women have

taken up part-time jobs outside the home, and husbands are increasingly handling more of the family's shopping, even for groceries, 52 per cent of men between the ages of 18 and 64 say they are the household's main food shopper, while 39 per cent say they do most of the laundry. In addition to buying more technology-related goods, women are also influencing the purchase of more than 80% of new cars. This shift in roles has caused marketers to be more cautious when choosing their target market. Children also have more power over their parents when it comes to decisions on where to live, how to spend money and leisure time, where to go on vacation, where to eat, and how often. Also, many parents believe that today's children consume more with the family than they did when they were children. (Armstrong & Kotler, 2015, p. 167.)

❖ Roles & Status

A person's role and status in various groups, such as family, clubs, organizations, and online communities, can be determined by the activities they are expected to perform, and the esteem given to those roles by society. This is exemplified in the case of a working mother, who plays the role of a brand manager at her company, wife, and mother at home, an avid fan at her favourite sporting events, and selects products appropriate to each of these roles and the associated status. (Kotler; Gary; Trifts; & Cunningham, 2014, pp. 194-195.)

Positions held by individuals within a group can also be described in terms of their roles and status. Roles are established based on the behaviours that people are expected to exhibit by others around them. Women are typically expected to take care of the day-to-day running of the home in traditional families. The roles of mother and maid are typically given to women. Women take on the roles of carpool moms, PTA activists, and soccer moms in a more contemporary take on this classic vocation. Many cultures and eras have different expectations for gender roles. For instance, in many traditional Islamic nations, like Saudi Arabia, women are not permitted to drive or be in public unless they are accompanied by a male relative. In other traditional Islamic nations, like Pakistan, women are more involved in business activities but have little political sway. Gender roles are less clearly defined in more contemporary Western countries, as single parents, gay-parent families, and men and women both share caregiving duties for the family and the home. In ultimately, gender roles should be established by the unique requirements of each family rather than by social conventions. (Lascu & Clow, 2012, p. 95.)

Status is a notion related to views of social position and is defined as the respect or esteem that a person or role is given in a particular society. According to research, status is related to material possessions and status symbols, and people may be concerned with maintaining or enhancing their status, which can have an impact on their behaviour and the things they choose to buy. Furthermore, from culture to culture, different products may be linked to different statuses. For instance, in the United States, the Mercedes station wagon is regarded as a sign of upper-middle-class status, yet in China, the upper-middle class is frequently linked with Audi. In the US, rather than being dynamic, social rank and class are becoming more

hereditary. Inequality in the United States has significantly increased over the previous 20 years, with the top 1%'s income expanding by 184% while the actual income of the bottom fifth of households has increased by 6.4%. Increased inequality and reduced mobility, as well as the expanding wealthy origins of well-known politicians and businesses, are signs of this. This aids in the institutionalization of social exclusionary practices. (Lascu & Clow, 2012, pp. 95-96.)

To effectively serve their target customers, marketers must be aware of the status symbol potential of products and brands. So, to ensure the success of their marketing initiatives, it is crucial to be aware of the responsibilities and prestige that consumers assign to products and brands. Roles are the tasks that an individual is required to complete, and each role has a distinct status. People, therefore, look for things that not only serve a functional purpose but also convey their status and role in society when making purchases. (Ramya & Dr.Ali, 2016, pp. 76-80.)

3.5.3 Personal Factors

Personal factors also play a significant role in influencing consumer behaviour when it comes to purchasing products. These factors, unique to everyone, can shape their preferences, choices, and buying decisions.

❖ Age & Life Cycle Stages

Over the course of their lives, people change the products and services they purchase for a variety of reasons. People's choices in cuisine, attire, furnishings, and leisure activities tend to alter as they become older. This frequently reflects how their lifestyles have changed. Also, the stage of the family life cycles a person is in has an impact on their purchasing behaviour. (Kotler; Gary; Trifts; & Cunningham, 2014, p. 195.) Consumer purchasing habits alter over time because of life stage transitions like marriage, parenthood, home ownership, divorce, college graduation, changes in personal income, moving out of the house, and retirement. The kinds of goods and services that people buy throughout their lifetimes are influenced by their demographics and by events in their lives. (Kotler P.; Armstrong; Harris; & Piercy, 2017, pp. 147-148.)

Birth, infancy, toddler, childhood, teenager, adult, and senior are the most typical life phases. From newborns to the elderly, these stages are utilized to categorize the various needs of customers. Marketers frequently categorize their target markets according to the stages of the life cycle and create products and marketing strategies that are suitable for each stage. "Consumers experience many life-stage changes during their lifetimes," says Acxiom. "As their life stages change, so do their behaviours and purchasing preferences. Marketers who are armed with the data to understand the timing and makeup of life-stage changes among their customers will have a distinct advantage over their competitors. " (Kotler; Gary; Trifts; & Cunningham, 2014, p. 195.)

❖ Occupational & Economic Circumstances

The products and services that are purchased are significantly influenced by a person's line of work or occupation. Blue-collar workers often need to purchase items like work clothing, sturdy footwear, and even safety gear that can endure the rigours of their profession. On the other hand, executives might invest in items like business suits and other attire that are more appropriate for their specialized lifestyle. When focusing on the occupational groups that are most likely to be interested in their products and services, marketers consider this occupational difference. For instance, a business might provide unique goods created especially for occupational groups. This may include specific tools and equipment that are needed for a certain work or even office supplies tailored to a certain sort of professional. By understanding the demands and preferences of different professional groups, marketers have the chance to build campaigns that are more effectively targeted and have higher success in reaching the proper audience. (Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 148.)

During periods of economic growth, consumer spending is fuelled by rising income levels and a greater sense of economic security. People are more willing to spend discretionary money and buy luxury goods when their confidence in their financial security and employment grows. This may appear as designer clothing, pricey travel, expensive meals at restaurants, or consumer durables. Yet, shifting economic conditions, such as recession, deflation, or inflation, can have a huge effect on consumer behaviour. Consumers become more price-conscious, put off purchases, and alter their shopping habits when they are concerned about their employment or ability to make ends meet. This can result in a decrease in overall consumer spending, as people become more reluctant to purchase items that are not essential for their daily lives. At the same time, the economic environment can also provide opportunities for businesses to adjust their pricing and marketing strategies to appeal to different consumer segments. For instance, companies may cut prices to entice more price-conscious customers, or they may roll out loyalty plans and incentives to keep current clients. Businesses can also create brand-new goods to satisfy the demands of customers who want good value. In summary, economic circumstances can have a significant effect on consumer behaviour, both positively and negatively. To take advantage of opportunities and prepare for potential risks, businesses must consider the economic environment when developing pricing and marketing strategies. (Jobber & Ellis-Chadwick, 2016, p. 91; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 148.)

❖ Lifestyle

An increasingly crucial instrument for comprehending customer behaviour is lifestyle research. According to Joseph T. Plummer, lifestyle research combines the benefits of demography with the depth and diversity of psychological traits. (Attitudes, opinions, ambitions, interests, self-identity). (Loughborough, 2018, p. 247.) A lifestyle is a complex idea made up of many different components and influences. It refers to a person's general way of life and is reflected in their psychographics, which also includes their attitudes, hobbies, and opinions. A person's socioeconomic level, culture, line of work, and environment all have a

significant impact on their way of life. These elements work together to create an individual's behaviour and lifestyle preferences. Lifestyle includes pursuits including employment, interests, shopping, recreation, and social gatherings. It also involves attitudes about oneself, societal concerns, business, and products, as well as interests like food, fashion, family, and leisure. Lifestyle encompasses a person's entire pattern of actions and interactions in the environment, not just their social status or personality. Consumer purchasing behaviour and decision-making are influenced by consumer lifestyle. (Kotler P.; Armstrong; Harris; & Piercy, 2017, pp. 149-150.)

By determining a consumer's lifestyle, marketers may forge an emotional bond with their target market and establish a brand identity that speaks to their beliefs and sensibilities. This makes it possible for marketing campaigns to be more successful and to target the right customers. Both Oprah Winfrey and Martha Stewart are popular lifestyle companies that cater to female customers. Women who work and are socially conscious, idealistic, looking for self-help and seeking balance find interest in Oprah's brand. Women who are enthusiastic about cuisine, design, lovely surroundings, and creative activities are the target audience for Martha Stewart's brand. Each brand has a strong lifestyle-oriented identity, which makes it simple for individual consumers to associate with either one. (Loughborough, 2018, pp. 247-248.)

❖ **Personality & Self Concept**

Although the concept of personality is complicated and multifaceted, it is widely acknowledged that it refers to a combination of traits that consistently characterize us as people and set us apart from others. There is widespread agreement that personality is a notion that has been studied extensively over the years and is largely consistent across time. Our personalities tend to stabilize around the age of 30, according to studies of scores on the Minnesota Multiphasic Personality Inventory (MMPI) from thousands of individuals. Some psychologists, however, have suggested that the idea of personality may not be true, saying that people don't always act in the same manner regardless of the circumstance and that personality is just a useful technique to categorize people. Although the surface of our personalities may shift throughout time, the core of our personalities is believed to hold relatively constant. Although there is considerable controversy surrounding the idea of personality, it is generally acknowledged that it has a significant impact on how we interact with the outside world. (Solomon M. R., 2019, p. 229.)

It is believed that personality has a significant role in determining consumer behaviour. It is characterized as a person's internal psychological traits that affect and reflect how they react to their surroundings. Consumer behaviour is influenced by a variety of consistent and durable factors, including personality, which is made up of qualities, attributes, traits, and other characteristics that set one person apart from another. Several characteristics, such as low/high sociability, dull/bright, practical/imaginative, etc., can be used to divide it into groups. Additionally, personality can change gradually over time or because of significant life events like birth, death, or marriage. Marketers can create tactics that successfully target various consumer groups by analysing personality traits. (Khan, 2006, p. 94.)

Self-concept influences our behaviour, attitudes, and relationships and is moulded by our beliefs, values, and experiences. Depending on how we perceive our life experiences and how we have experienced them, our self-image may be positive or negative. As an illustration, someone who has experienced a lot of criticism may grow to have a negative view of themselves, whereas someone who has experienced a lot of support and encouragement is more likely to have a positive view of themselves. (Mothersbaugh & Hawkins, 2016, p. 420.)

Generally, consumer behaviour is motivated by how they perceive themselves. As a result, consumers frequently utilize things to communicate their sense of self to others. From the standpoint of symbolic interactionism, consumers concur on the shared meanings of objects and symbols. If the customer firmly identifies with these symbols, they will eventually become a part of their self-concept. Consumers can express their self-concepts to others, forge a sense of community, and develop a sense of self through the acquisition and usage of specific products. (Barry; Eric; & Kyle, 2017, pp. 112-113.)

Our identity and how we interact with the outside world are defined and shaped by our self-concept, which is a complicated and nuanced construct. The actual self, the ideal self, the private self, and the social self are its four components. The self that we have genuinely acquired or grown is the self that we are right now. The ideal self is the one we aspire to be and the one we would most want to be. The self we keep to ourselves and how we see ourselves is the private self. The social self, on the other hand, is the self we exhibit to the world and how people see us. These four facets of self-concept work together to create our self-image, or the overall impression we have of ourselves (Table 2). (Mothersbaugh & Hawkins, 2016, p. 420.)

Dimensions of Self-Concept	Actual Self-Concept	Ideal Self-Concept
Private self-Concept	How do we see ourselves?	How would we see ourselves?
Social Self-Concept	How do people see us?	How would we like people to see us?

Table 2. Dimensions of a consumer's self-concept (Mothersbaugh & Hawkins, 2016, p. 420)

3.5.4 Psychological Factors

A key factor in determining customer behaviour is human psychology. Despite being challenging to quantify, these elements have the potential to affect a buyer's choice.

❖ Motivation

An individual is motivated by a psychological power that pushes them to act and keep going in the face of obstacles. It has a significant role in determining a person's behaviour, degree of effort, and persistence in the face of challenges. (Majumdar, 2010, p. 36.) To understand human motivation, psychologists have produced two well-known theories: Sigmund Freud's and Abraham Maslow's. According to Freud's theory, purchasing decisions are influenced by unconscious motivations. For instance, a young professional purchasing a luxury watch may claim to like the watch's sophisticated style, but at a deeper level, they may be attempting to impress their peers by showcasing their status and success. According to Maslow's theory, humans are motivated by different needs at different times (Figure 7). Both theories offer insight into consumer behaviour and marketing, assisting advertisers in adjusting their plans to better meet the needs of their target markets. (Kotler P.; Armstrong; Harris; & Piercy, 2017, pp. 150-151.)

❖ Perception

The key to productivity and success is motivation. A motivated person is prepared to act, and their choices are influenced by how they see the world. All five of our senses—sight, hearing, smell, touch, and taste—are important for learning. But how we interpret sensory data is individual and subjective. To create a meaningful concept of the world, perception entails the selection, organizing, and interpretation of sensory data. As a result, due to selective attention, distortion, and retention, several persons may have different impressions of the same experience. Given the wealth of stimuli we encounter every day, motivation is a crucial component of productivity and success. (Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 152.)

A product or experience's success can be significantly impacted by consumer perception, which is a potent force in the market. The goal of marketing is to impact consumer perceptions through design, branding, and other strategies by comprehending the factors that contribute to them. Consumers could immediately tell that the design had drastically changed since they regarded the new pattern as denoting youth and a positive atmosphere. Sadly, although a product's or experience's fact is important, how the consumer perceives it is even more important. Marketers must understand the causes of consumer perceptions and utilize techniques to change them to assure the success of their products or experiences. (Hoffman K. D., 2006, pp. 184-185.)

❖ Learning

As learning enables a change in the information stored in long-term memory, it is crucial for consumer behaviour. It is impacted by a range of factors, including past experiences, peer pressure, the media, family, and friends. It can happen deliberately or unconsciously. Consumers who learn more about their environment are better able to comprehend it and behave accordingly. (Hoffman K. D., 2006, p. 185.)

Learning is a key aspect of the act of consuming and is a crucial aspect of consumer behaviour. People pick up and retain attitudes, beliefs, tastes, behaviours, preferences, symbolic meanings, and feelings through learning. Transferring information from short-term memory (STM) to long-term memory (LTM) for later use is a key component of learning, which is simply the act of digesting information. Although LTM is the process of storing and retrieving information for later use, STM is the act of keeping information momentarily while it is being interpreted. Learning can take place via a variety of techniques, including cognitive learning, operant conditioning, classical conditioning, and observational learning. A conditioned stimulus and an unconditioned stimulus are combined to produce a conditioned response, which is known as classical conditioning. Operant conditioning is a sort of learning that takes place when an action is rewarded or punished, changing the likelihood that it will happen again in the future. When a person watches and imitates another person's behaviour, they are engaging in observational learning. Cognitive learning is a style of education that combines knowledge acquisition with the growth of cognitive abilities. Learning is therefore a crucial step in the consumption process, and its significance shouldn't be understated. For instance, because of a long-term memory-stored purchasing objective, a customer might see their preferred brand of wristwatch on the store shelf. Their perceptual system processes the current price and compares it to a reference price stored in long-term memory. The price perceptions of the consumer, which are retained in long-term memory, may be updated during the comparison process. (Mothersbaugh & Hawkins, 2016, pp. 314-315.)

❖ **Belief & Attitudes**

Because people's attitudes and beliefs affect their purchasing behaviour, marketers are interested in learning what consumers believe about goods and services. These notions create the product and brand representations that directly influence consumer purchase choices. To guarantee that consumers make educated decisions, marketers must undertake campaigns to dispel any false assumptions that may exist. People develop views and attitudes through education and learning that are based on information, opinions, or faith and may or may not be emotionally charged. (Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 153.)

As opposed to belief, attitude considers both an evaluation of the available data and an emotional component. While attitude considers whether the presence or absence of an attribute would result in satisfaction or discontent, belief is an impartial assessment of the possession (or lack thereof) of an attribute (Blythe, 2014, pp. 83-84). It's difficult to alter one's attitude. The patterns in a person's views make it difficult to change one without affecting many others. (Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 153.)

To influence consumer perceptions toward their brand, marketers use social media marketing, media campaigns, and advertising. Using focused methods and creating a message specifically for their target demographic helps make a lasting impression and increase sales. Marketers must adapt their techniques as consumer opinions shift over time. (Hoffman K. D., 2006, p. 187.) A significant portion of marketing communication—possibly even most of it—is intended to either influence people's views or help a target audience

develop certain attitudes. Therefore, a fundamental component of efficient marketing communication is the notion of attitude formation and transformation. (Blythe, 2014, p. 82.)

Three elements make up attitudes: cognitive, emotional, and behavioural. The multi-attribute attitude model can be used to assess beliefs and knowledge about the object that makes up the cognitive component. The affective component, which consists of feelings and emotions toward the item, can be evaluated using a variety of techniques. The object's or its attributes' associated behaviours and intentions are reflected in the behavioural component. Typically, these elements match up with one another. Typically, operant conditioning is used to change behaviour, while classical conditioning is used to change the affective component. Information processing and cognitive learning are frequently used to change cognitions. When there is a high level of participation, the decision's relevance will decide how much emotion and impact will be there. Strongly held opinions can be rebutted by denigrating, devaluing, or restricting the attack on consumers' attitudes. For market segmentation, such as benefit segmentation, and the development of new products, attitudes are used. (Mothersbaugh & Hawkins, 2016, pp. 384-387.)

3.6 Consumer Decision-Making Process

The process through which consumers make decisions is a crucial idea in the field of consumer behaviour. It is a collection of value-seeking actions that customers take to satiate their needs and desires. This procedure explains how customers look for and assess items, services, and experiences while making purchasing decisions, making it a crucial component of the consumer behaviour concept. The process starts with the identification of a need or want, which then sparks a look for information on the best way to meet the need or desire. This information search entails looking into potential goods, services, and experiences as well as comparing their attributes, costs, and advantages. When a consumer has made a choice, they act and purchase the good, service, or experience that satisfies their needs and desires. The five steps of the consumer decision-making process are: need awareness, information search, alternative evaluation, purchase choice decision and post-purchase behaviour (Figure 14). To test their choice for themselves, the customer assesses the worth of the good, service, or experience at each level. Marketing professionals can develop more successful marketing strategies by having a deeper grasp of how their target customers make decisions about their purchases. (Kotler; Philip.; Keller; & Chernev, 2021, p. 91.)

Even though not every customer will go through all five stages, the model is a helpful starting point since it represents the variety of questions people have when considering a big-ticket item or a new buy. For instance, a consumer may bypass the information search and evaluation phases while purchasing their preferred brand of toothpaste, moving straight from the problem recognition to the purchase decision. We will investigate more methods of consumer decision-making that require less calculation later in the chapter. (Kotler; Philip.; Keller; & Chernev, 2021, p. 91.)



Figure 14. Five-stages of the consumer buying process (Kotler; Philip.; Keller; & Chernev, 2021, p. 91)

3.6.1 Problem or Need Recognition

Everyday issues that people encounter is frequently remedied by goods and services. These can include expected issues like needing to fill up your car with petrol or unexpected issues like a malfunctioning appliance. Some issues, like the desire for a camera phone, could be more subtle and require longer to identify. Consumption behaviour can also be triggered unintentionally by emotions like boredom or grief. The issue, though, might not be acknowledged, and the solutions employed might not be the best ones. The purchasing process starts when a person becomes aware of a need or problem. As a purchase cannot be made without the recognition of a need, a need cannot be recognized without the recognition of a problem, and a problem is recognized when an individual notices a discrepancy between their desired state and their actual state, the first stage of the process is acknowledged as the most crucial step in the decision-making process. The decision-making process is sparked by this discrepancy as the person tries to fix the issue. The steps required to resolve the issue depend on how significant it is to the customer and how much annoyance or discontent it has brought about. Without problem recognition, no decision is required, which manifests itself during the problem-solving process (Figure 15). (Mothersbaugh & Hawkins, 2010, pp. 500-502; Parmar; Dillar; & Lin, 2021; MAKUDZA; SANDADA; & MADZIKANDA, 2022.)

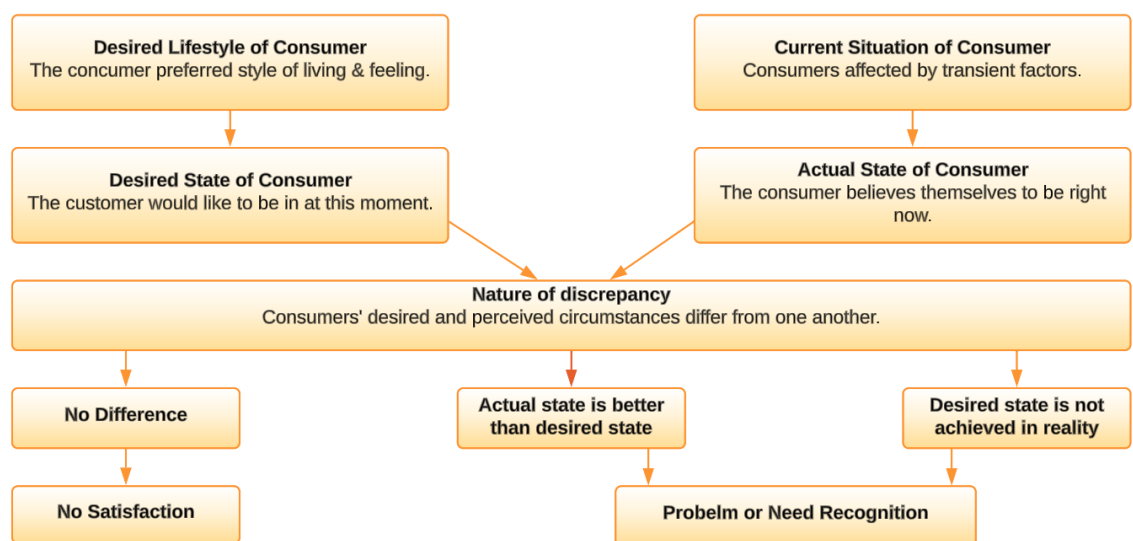


Figure 15. The process of problem solving (Mothersbaugh & Hawkins, 2010, p. 501)

For instance, an individual could feel internal stimuli like hunger, which causes them to look for food. Alternately, outside influences like observing a friend's new car may encourage the person to think about making a comparable purchase. In any scenario, the search, pricing comparison, and product selection procedure starts. (Kotler; Philip.; Keller; & Chernev, 2021, pp. 91-92.)

3.6.2 Information Search

This is the procedure by which the consumer evaluates the environment for the most pertinent information to make an informed decision after recognizing the problem or need. Consider elements including the significance of the purchase, the desire for customers to learn more about the purchase, and the accessibility of pertinent information to ensure that consumers are making informed decisions. Also, buyers make sure that the data they are accessing is accurate and current because this is crucial to the choice-making process. The consumer can make an informed choice that meets their needs by considering all of these factors (Figure 16). They can make the greatest purchase possible by using trustworthy data and surveys to help them make more educated selections. (Solomon M. R., 2022, Consumer Decision Making - Michael Solomon - Consumer Behavior & Marketing Expert.)

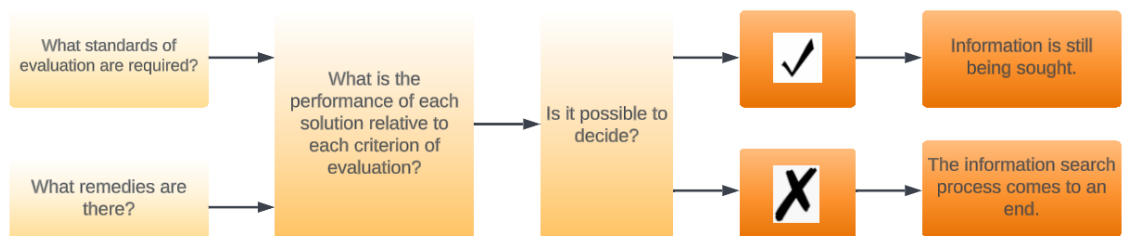


Figure 16. Information search in consumer decision-making process (Mothersbaugh & Hawkins, 2010, p. 519)

The most dependable and effective source of product information for consumers today is social media. Social media is a very dependable source of information since it gives users direct access to personal sources like product reviews and experiences. Additionally, social media platforms give users a venue for interactivity, allowing them to learn more in-depth information about the product from peers. This enables customers to make better judgments and, as a result, develop deeper bonds with the brand. (Kotler; Philip; Keller; & Chernev, 2021, pp. 92-93; MAKUDZA; SANDADA; & MADZIKANDA, 2022.)

3.6.3 Evaluation of the Alternatives

According to the study model, customers begin weighing their options after finding information about a good or service. The contemplation set refers to this process of weighing several choices. The options that make up the consideration set could range in price or prestige from the costliest to the least expensive. Typically, consumer bases their choice on their own values, finances, and personal preferences (Figure 17). (Solomon M. R., 2022, Consumer Decision Making - Michael Solomon - Consumer Behavior & Marketing Expert.) Contrastingly, the one-way sequential consumer buying process model contends that the consumer purchasing process is a linear one that starts with the identification of needs and ends with a post-purchase evaluation. When customers feel the need to conduct more searches for their options during the product evaluation stage, they may go back to the information search stage. (MAKUDZA; SANDADA; & MADZIKANDA, 2022.)

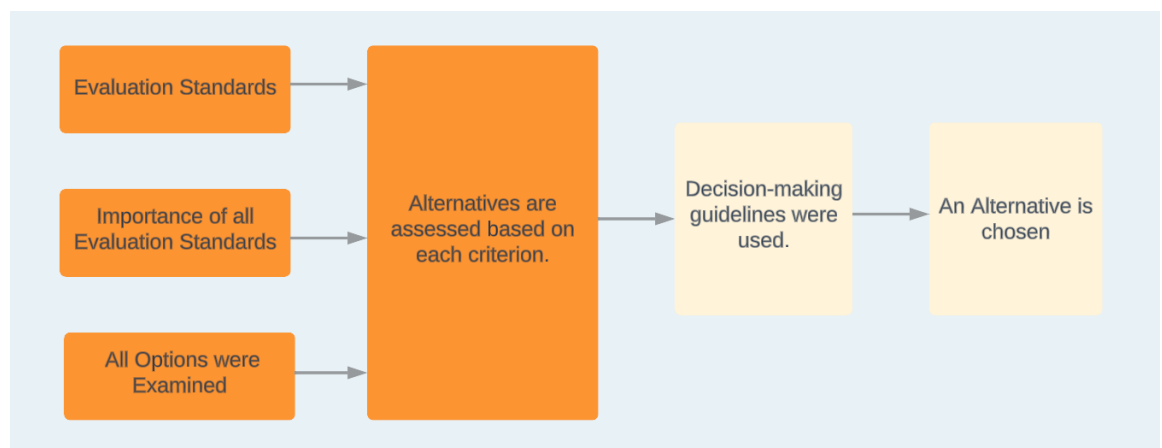


Figure 17. Alternative evaluation and selection process (Mothersbaugh & Hawkins, 2010, p. 550)

3.6.4 Purchase Decision

The process of choosing a product in each category has gotten more challenging as businesses keep adding new features. The issue is known as "feature creep" which makes decisions more difficult to make. Despite this difficulty, it's crucial to weigh your options and come to a decision. (Solomon M. R., 2022, Consumer Decision Making - Michael Solomon - Consumer Behavior & Marketing Expert.)

Consumers acquire preferences for the brands in their option set throughout the evaluation stage of the decision-making process, and they may also decide to buy the brand that they favour the most. Consumers must make several heuristic decisions to carry out their purchasing intention to streamline their decision-making process. Using the heuristic that "price is a proxy for quality," for instance, a buyer can choose the more expensive choice with the mistaken idea that it is the option of higher quality. It's not always the case

that a consumer's purchase intention matches their final choice. While an individual's motivation to comply with the wants of another person rises with the intensity of the other person's attitude and the closeness of the relationship, the attitudes of others can have a major impact on a consumer's buying decision (Figure 18). (Kotler; Philip.; Keller; & Chernev, 2021, pp. 95-96.)

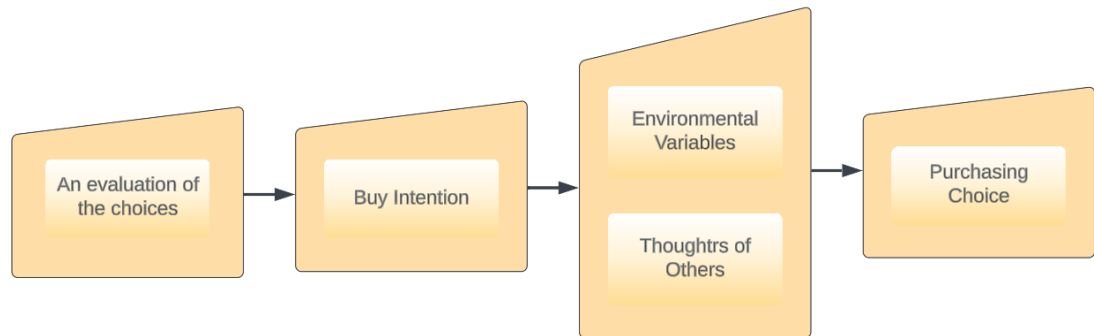


Figure 18. Steps between evaluation of alternatives and a purchase decision (Kotler; Philip.; Keller; & Chernev, 2021, p. 96)

3.6.5 Post-Purchase Behaviour

The adage saying "the proof of the pudding is in the eating" perfectly captures how decisions are made. After completing the steps of problem identification, information search, alternative evaluation, and purchase selection, we must assess the results of our decision. The process ends with a post-purchase purchase evaluation, which enables us to determine whether the good or service we choose satisfies (or even surpasses) our expectations. This examination ultimately enables us to assess the efficacy of our decision-making process. (Solomon M. R., Consumer Decision Making - Michael Solomon - Consumer Behavior & Marketing Expert, 2022.)

This approach, in contrast to its forerunners, adopts a comprehensive perspective on customer behaviour. This encompasses the actions taken before, during, and after use. The procedure has so far covered the first two components, pre-use usage and user behaviour. After using a product or service, consumers' reactions, and interactions with it are studied in post-usage behaviour. This comprises their level of brand loyalty, general pleasure with the good or service, and propensity to refer it to others. It also examines how consumers utilize the good or service differently after using it, as well as whether they keep using it or buy it again. Marketers can better understand how their product or service is being used and how it affects customers over time by adopting a holistic perspective of consumer behaviour. This aids them in creating better plans for the next product releases and advertising efforts. (MAKUDZA; SANDADA; & MADZIKANDA, 2022.)

In conclusion, because many purchase decisions are the result of habitual consumption, the conventional view of the consumer decision-making process does not always hold. Current behavioural economics research has emphasized the significance of environmental signals, such as message framing and priming, in affecting customer decisions, even unintentionally. Understanding the dynamics of consumer decision-making is essential for understanding how important or dangerous a purchase is and how it is influenced by environmental cues.

3.7 Consumer's Decision Process for New Brand Products

When it comes to new products, the adoption phase is a crucial step in the consumer journey (as depicted in Figure 19). Consumer education about the product is the first step, and this can be accomplished through a variety of means, including marketing, word of mouth, and internet reviews. Consumers begin to build views about the product as they learn more about it, determining whether they would like to buy it. When making this choice, various elements such as the product's characteristics, price, and usefulness are taken into consideration. They proceed to the adoption stage once they have decided to buy the product. Here is where they buy the product and start using it frequently. A significant stage in the consumer journey is the adoption of a new product, which can make the difference between a business's success and failure. (Armstrong & Kotler, 2015, pp. 177-178; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 158.)



Figure 19. Process of adaption in consumer's decision process for new brand products (Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 158)

Awareness

Although the consumer is aware of the new product, they are not well-equipped to weigh its possible advantages and disadvantages (Armstrong & Kotler, 2015, p. 178; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 158).

Interest

To make an informed choice, the consumer gathers knowledge on the new product by reading reviews, seeking clarification, or looking up background information on the manufacturer (Armstrong & Kotler, 2015, p. 178; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 158).

Evaluation

Before deciding whether it makes sense to try a new product, the consumer must weigh the advantages and disadvantages of doing so. For example, the consumer may consider the product's price, user reviews, and potential risks before deciding whether or not trying the product is a smart move. (Armstrong & Kotler, 2015, p. 178; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 158.)

Trial

The customer can test a sample of the new product or use it in a limited way to determine if the benefits it promises are realized to the new product's value. For instance, before spending money on a larger size, a customer might buy a tiny bottle of a new shampoo to test whether it genuinely helps the hair look shinier or softer. (Armstrong & Kotler, 2015, p. 178; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 158.)

Adaption

The customer chooses to incorporate the new product into their routine, making regular and effective use of it. For instance, if the customer bought a fitness tracker, they might utilize it to keep tabs on their level of activity, their workout objectives, and their general health. (Armstrong & Kotler, 2015, p. 178; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 158.)

Individuals vary widely in their desire to try out novel things; some may be "consumption pioneers" and early adopters, eagerly testing out new products as soon as they are made accessible, while others may wait a lot longer. For instance, some people might be among the first to use the newest phone available, whilst others might be happy with their current model and wait to update until the model is no longer supported. Depending on a product's characteristics, the rate of adoption can vary greatly. While some products, like devices of Apple, sold out almost instantly after going on sale, others, like HDTVs, may take longer to catch on, their markets have developed over a considerable amount of time, maybe more difficult to predict. Several variables, including up-front and ongoing expenses, risk and uncertainty, and societal acceptance, have a significant impact on how quickly a new product is adopted. Consumers may be less likely to buy a new product, for instance, if it is expensive to develop and maintain. Furthermore, the product's acceptance may be hampered if there is a great deal of risk and uncertainty surrounding it. Ultimately, it may be challenging for the product to succeed in the market if it does not enjoy societal acceptance. Consequently, the marketer of new products must conduct each on each of these elements before establishing the new product and its marketing strategy. (Armstrong & Kotler, 2015, pp. 178-179; Kotler P.; Armstrong; Harris; & Piercy, 2017, pp. 158-160.)

In conclusion, the theoretical framework or literature review that includes the definitions of the term's "consumer" and "consumer behaviour" as well as "models of consumer behaviour," "types of consumer behaviour," "the importance of consumer behaviour," and "factors affecting consumer behaviour" which

provides a comprehensive understanding. Additionally, it creates a solid framework for analysing customer behaviour to examine how consumer behaviour affects bakery goods in the empirical portion. The study of individuals, groups, or organizations and the actions they take to choose, buy, use, and dispose of goods or services is known as consumer behaviour. Numerous factors, including demographic characteristics, psychological, social, cultural, and economic issues, have an impact on it. For firms to operate, it is crucial to comprehend consumer behaviour. Companies may create appealing products, improve customer happiness, and establish effective marketing strategies by understanding the preferences, wants, and motivations of consumers. The distinction between various consumer behaviours, such as brand loyalty, variety seeking, and habitual behaviour, provides insightful information about the inclinations and patterns that people display. Finally, understanding how customers make decisions is essential if want to know how people weigh their options, make decisions, and defend their choices. Hence, it is helpful since a deeper understanding of customer preferences, motives, and decision-making patterns will be made possible by such empirical research. Additionally, the theoretical framework and literature review give us a comprehensive grasp of consumer behaviour, but it's crucial to compare with peer-reviewed research and Ph.D. dissertations, which might be the author have been unable to locate. Is there prior research in this field or not, which still stand as a significant question, or perhaps a dearth or lack of research? Because of this, the author can speculate as to whether or not the study still lacks uniqueness. The current body of literature significantly relies on material that comes primarily from most of the books, which might not be up to date with recent developments or comprehensive empirical research. To better understand consumer behaviour in the context of bakery items and to help the researcher provide useful business development for the sector, the author has chosen to employ Maslow's Hierarchy of model (BBAMANTRA, n.d.; Jisana, 2014, pp. 34-43; Khan, 2006, p. 175; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 151) in an empirical section of the study.

4 Research Strategy and Methodology

It appears appropriate to define the distinction between research methodology and research method at this point. Research methodology is the process of systematically resolving the research problem with the aid of the obtained data to utilize the right research method. Research method refers to the strategy to collect data after comprehending the research problem. The rationale behind the research methods utilized in a study is included in the research methodology, which has a broader focus than research methods. Its goal is to justify the selection of one method or methodology over another so that the research's findings may be assessed. The research methodology used in the study should be reliable and validated. The choice of research method, therefore, is an important step in the research process. (Kothari, 2018, pp. 7-8.) In this chapter, the author's chosen research approach is explained along with the rationale or justification behind it.

4.1 Research Strategy

Research is the methodical, scientific pursuit of information that entails a careful examination of a particular subject. Find empirical evidence, it ails a thorough search for pertinent information using accepted procedures and approaches. Empirical research has grown in importance across a wide range of disciplines in the modern world, where evidence and experience are highly valued. It is employed to test hypotheses and gain fresh insights that expand knowledge in a variety of fields. As a result, research is seen as an art form of scientific inquiry that necessitates meticulous planning, execution, and analysis in to abide by valid and trustworthy results. (Kothari, 2018, p. 1.)

There are two main categories of research methods: qualitative approach and quantitative approach. A broad phrase used to describe several research techniques and approaches; qualitative research aims to provide a comprehensive, in-depth understanding of social phenomena. These strategies aim to capture the interactivity and interpretive aspect of our social environment as well as its complexity and context. Not just the what, where, and when of decision-making are examined, but also the why and how. Insights into the underlying values, beliefs, and motivations that shape behaviour can be gained by examining the processes and meanings of people's lives and behaviours. (Salkind, 2010, p. 1158.)

In quantitative research, numerical data is gathered and analysed to test hypotheses and look at the link between various factors. It makes use of a variety of tools and statistical techniques to measure variables and make sense of the data. (Salkind, 2010, p. 1166.) The gathering of numerical data is a key component of quantitative research, which aims to test hypotheses and identify overarching patterns in phenomena or human behaviour. Comparatively, qualitative research focuses on probing a deep understanding of how

people perceive social reality and how those perceptions influence how they behave. Whereas qualitative research depends on less structured approaches including in-depth interviews, case studies, documents, observation, and unstructured interviews, quantitative research frequently uses rating scales or closed-ended questions from a questionnaire to collect data. (Mcleod, 2023.)

4.2 Data Collection Method (Quantitative Methodology)

The need for additional study is highlighted by the current research gap in this thesis, which is to understand consumer behaviour for bakery goods, particularly how various aspects influence customer behaviour. In addition, “the author's insufficient knowledge of consumer behaviour in Finland with regard to bakery products, including features like consumer behaviour, desires, expectations, and the influence of various circumstances on their purchasing decisions and preferences”, is a research gap in this thesis. While the quantitative technique is useful when trying to quantify information like demographics, trends, attitudes, and behaviours of a population, the qualitative method is ideal when performing exploratory research to acquire a thorough grasp of a research issue. (Goertzen, 2017, p. 12.) Due to its logical methodology and standardized responses based on theoretical frameworks, the quantitative method is unable to capture respondents' unique and personal experiences. Nonetheless, this instrument is more helpful than harmful when a study project focuses on analysing broad trends, like in the FMCG (Fast-Moving Consumer Goods) industry. (Yilmaz, 2013, p. 313.) Consumer products that sell quickly and for a low price are known as fast-moving goods. Consumer packaged goods are another name for these items. Because of high consumer demand (such as for soft drinks and confections) or because they are perishable (such as for meat, dairy products, and baked goods), FMCGs have a short shelf life. These products are often purchased, quickly consumed, affordably priced, and widely dispersed. When they are on the store's shelf, they also experience a high rate of turnover. (Kenton, 2023.) For this valid reason, to finish the study for the thesis, the quantitative research methodology is applied to this survey.

A positivist method (quantitative technique) was found to be most appropriate in this thesis because of its primary emphasis on customer behaviour. The study topic focuses on the factors that affect the decision to purchase baking products, which suggests a more qualitative than quantitative approach. However, since elements are thought to come before intention and behaviour, a positivist method was required to find and clarify causal relationships. Subjectively, many variables affect behaviour, but when examining the market, object generalizations are required to spot broader trends. (Hudson & Ozanne, 1988, p. 512.) A survey questionnaire was used in this study's quantitative methodology to gauge participants' views regarding a specific goal of the thesis. Quantitative researchers rely on mathematical models and statistics as their reliable instruments for analysing data and disseminating findings. The researcher's attention switches during this process to upholding a feeling of objectivity and distance, which enables them to convey their findings from a more subjective perspective. (Yilmaz, 2013, p. 315.)

An empirical research technique called quantitative research involves gathering and examining numerical data to investigate linkages, correlations, and causal links. To test theories and hypotheses, deductive designs are often used. Experimentation and survey research are the two most used quantitative research designs. In experimental research, one variable is manipulated or changed to assess the impact on another. For instance, let's imagine a researcher wants to investigate how much time is spent studying and how well students perform on exams. The amount of time spent studying is the independent variable that the researcher chooses to change or manipulate to see how it affects the exam performance, the dependent variable. Different study time conditions, such as 1, 3, or 6 hours, are randomly allocated to participants. The study time is manipulated in this example as the independent variable, and the exam performance is measured as the dependent variable to determine the influence of the manipulation. Participants in survey research reply to standardized questions that can subsequently be statistically examined. Survey designs that are frequently used include cross-sectional and longitudinal ones. Data that are measurable, trustworthy, and objective are obtained through quantitative research. (Leavy, 2023, p. 9.)

According to the justifications, the author has decided to investigate the hypothesis utilizing a quantitative research approach with a questionnaire serving as the main data-gathering tool. To facilitate straightforward quantification and generalizability, closed-ended questions and open-ended questions have been used. The survey questions are carefully crafted to address every facet of customer behaviour and decision-making. The author's goal is to offer solid, statistically valid evidence that will bolster the thesis's claim or hypothesis or statement. The quantitative research methodology is employed to carry out this investigation, as the author said earlier. This survey includes a variety of question types, including open-ended (short text and long text), close-ended, Likert, and multiple-choice. There are a total of 20 questions in this structured questionnaire (See Appendix 8). A survey form has been created using Microsoft Forms by the author and disseminated among the public via email and other social media channels.

4.3 Reliability and Validity of Research

The reliability and validity of a research design must be considered to decrease the possibility of receiving unreliable data. The design of the questions and the way the questionnaire is laid out have a significant impact on the reliability and accuracy of the data acquired when using a questionnaire as the main method of data collection. For questions to be valid or genuine and reliable, at least four stages need to take place (Figure 20). (Saunders; Lewis; & Thornhill, 2015, p. 449.)

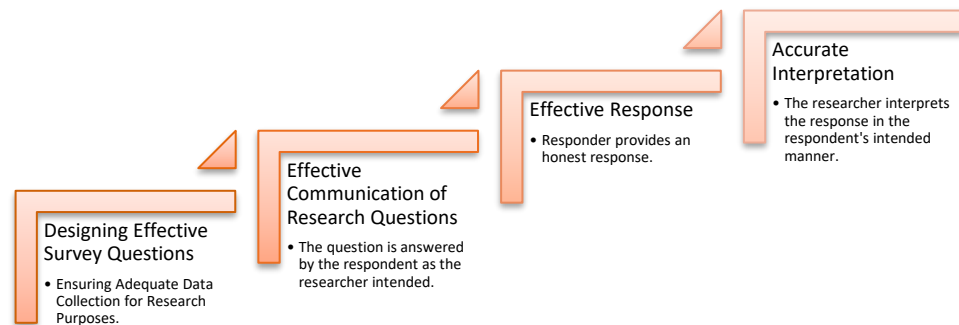


Figure 20. Stages must follow for valid and reliable questions (Saunders; Lewis; & Thornhill, 2015, p. 450)

In research, the ideas of validity and reliability are closely related. While validity relates to the truthfulness of the results, reliability refers to the consistency or repeatability of the results. Validity and dependability are essential components of good research. While valid research accurately measures what it seeks to measure, reliable research consistently produces the same result. (Trochim & Donnelly, 2007, p. 93.) Validity refers to how accurately a notion is measured in a quantitative study, whereas reliability refers to how consistently an instrument's results are obtained (Saunders; Lewis; & Thornhill, 2015, pp. 448-450).

The data gathered must be valid and reliable for the results of a quantitative study to be insightful and helpful. The degree to which an idea is accurately measured is the definition of validity. In other words, a study is regarded as valid if it measures the variables, it set out to examine. The study is invalid, for instance, if a researcher conducts a poll on anxiety but the questions, they choose to reflect insecurity rather than anxiety. The findings cannot be utilized to make inferences about anxiety, but they may still be helpful in a different setting. Contrarily, reliability refers to a measure's consistency or stability throughout time and in many contexts. In other words, a measure is regarded as reliable if it yields reliable results for instance, if a researcher is using a scale to assess anxiety as part of a study, they must ensure that the scale yields reliable results each time it is used. The scale doesn't have good reliability if it yields inconsistent results every time. (Heale & Twycross, 2015, pp. 66-67.) An alarm clock that regularly goes off at the same time each day is the ideal illustration of validity and reliability. The clock is not valid, though, if it is set for the incorrect time because it won't ring when it should. A measure may be valid but also trustworthy in this manner. For instance, a researcher might routinely measure the incorrect thing, yielding a valid yet dependable measure. (Heale & Twycross, 2015, p. 66.)

In the research process, it is crucial to maintain the validity and reliability of data collection tools (instruments) into account. The planning and execution of research investigations must take this into great consideration. To achieve reliable results over time, researchers must take precautions to guarantee that their measures appropriately reflect the ideas they are intended to test. (Heale & Twycross, 2015, p. 66.)

In conclusion, validity and reliability are key principles in quantitative research. While reliability ensures that a measure consistently yields results over time, validity ensures that a study assesses what it is supposed to measure accurately. To reach meaningful findings and make precise predictions about the phenomenon they are studying; researchers must take care to maintain the validity and reliability of their measures. They are able knowledge in their profession and offer insightful information about the world around us in this way. (Heale & Twycross, 2015, s. 67.)

4.4 Survey Process

The study set out to thoroughly examine customer behaviour for bakery goods, which was a crucial component of the literature review for this thesis. The required data was gathered using a quantitative methodology to ensure a methodical and thorough approach. The research objectives in the context of bakery items were carefully aligned with the theoretical framework as the survey questionnaire was being produced and reviewed (Appendix 8). The questionnaire had a total of 20 questions, including a mix of open-ended and closed-ended questions, multiple choice, lengthy and short texts, and Likert scale questions. Refer to Appendix 7 for a breakdown of the four main components of the questionnaire. The first part of the survey consisted of general background questions meant to learn more about the respondents' demographics. The second portion examined individual preferences for bakery goods to better understand them. To pinpoint important influences and drivers on consumers' decisions regarding bakery products, the third portion looked at the variables affecting consumer behaviour. The final segment included general questions about demand, behavioural changes, etc. for bread items. The questionnaire was created in its preliminary version and then given to the supervisor for evaluation. The input was helpful in ensuring the questions were pertinent, the questionnaire was clear, and the questions were ordered in the right order. A final version was then prepared and included the necessary adjustments.

The online survey tool Microsoft Forms was used to develop the survey form, making it simple and quick to put together. The survey was made available to the public, KAMK (Kajaani University of Applied Sciences) students who are total 557, the author's associates, and friends who are total 441 to collect data. The dissemination was done through a variety of means, including social media and email, survey form has sent to total 998. Beginning on April 25 and ending on May 3, the survey was carried out 9 days. This time frame gave participants plenty of opportunity to react and guaranteed a thorough data collection. The author's main goal was to gather knowledge and insights useful into consumer behaviour for bakery products for their dream of starting to become an entrepreneur in Finland. To achieve this objective, the research topic was carefully chosen. Because their experiences and viewpoints would be most helpful in guiding the author's entrepreneurial objectives, the author particularly chose participants who were in Finland in order to retain focus and relevancy. The author used a sample size of 155 people in total which are just 15.53% among total. It is important to note that all participants were living in Finland, guaranteeing that

the information gathered was particular to Finland. This methodical selection approach was intended to increase the findings' relevance and trustworthiness, allowing the author to make insightful judgments about consumer attitudes toward bakery goods and their business initiatives in Finland. The author's dedication to conducting rigorous research is demonstrated by the careful planning and execution of the survey and the careful selection of participants.

In conclusion, to find causal correlations and more general patterns in consumer behaviour for bakery goods, it is justified to use a quantitative method. The primary data gathering approach used a survey questionnaire, and validity and reliability were highlighted. 155 people in Finland participated in the online survey. Overall, the author shows a solid grasp of research methods and persuasively defends their quantitative approach.

4.5 Data Management Plan

The author has demonstrated effective data management throughout the research process, which is outlined in detail in Appendix 9.

5 Research Findings

An analysis of the survey data from the performed study is presented in this chapter. A critical step in comprehending the data gathered and coming to meaningful conclusions from it is the analysis of survey results. An extensive elaboration of the analysis of the survey results is provided in the following sections. The survey consisted of 155 responses in the sample size was 155, which means the response rate is just 15.53% of the total.

5.1 Demographic Profile of Respondents

The first eight survey questions focus on the respondents' fundamental personal information. Based on the Q.1, respondents' responses, the classifications, analyses of outcomes for each of these questions are shown below. The below figure (Figure 22) (See appendix 1 as well) show the participants' ages, with 9 (5.80%) belonging to the age group of 11 to 20 years, 72 (46.50%) to the group of 21 to 30 years, which includes the highest number of participants, 51 (32.90%) to the group of 31 to 40 years, 17 (11.00%) to the group of 41 to 50 years, and 6 (3.90%) to the group of 51 to 60 years, which includes the lowest number of participants.

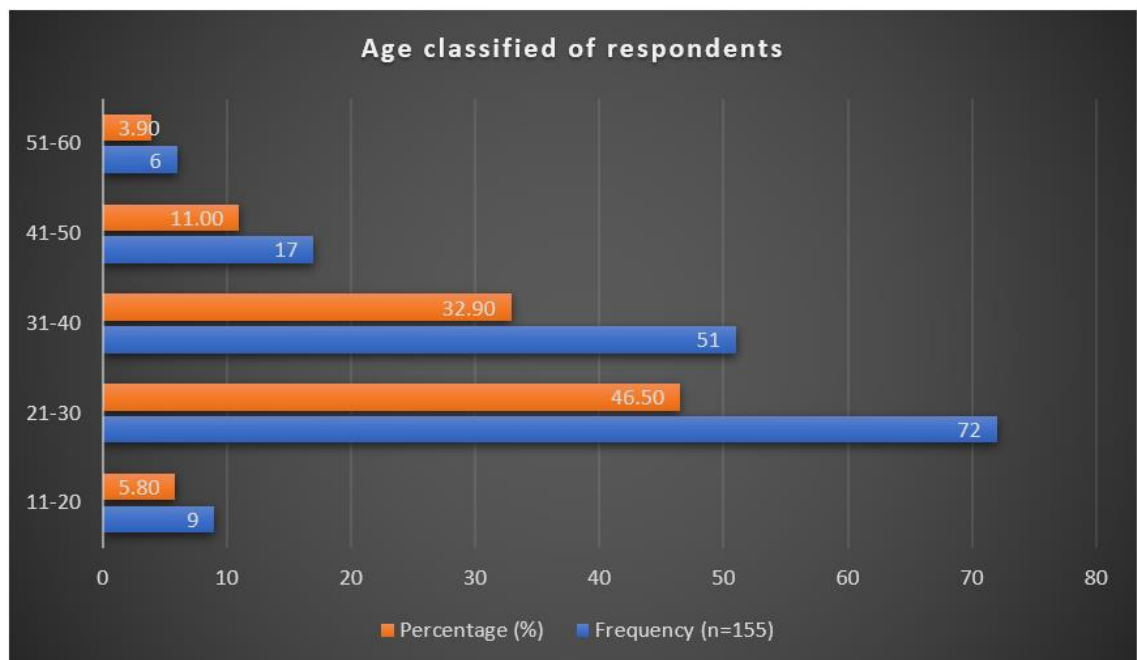


Figure 22. Age classification of respondents (n=155) (Author)

According to Q.2, the following figure (Figure 23) (See Appendix 1 as well) shows, there are 41.29% men and 58.71% women among all respondents. In terms of quantity, 91 of the survey's respondents are female participants, while the remaining 64 are male participants. This implies that, out of all the survey participants, women make up about 3/5 of the total number of respondents.

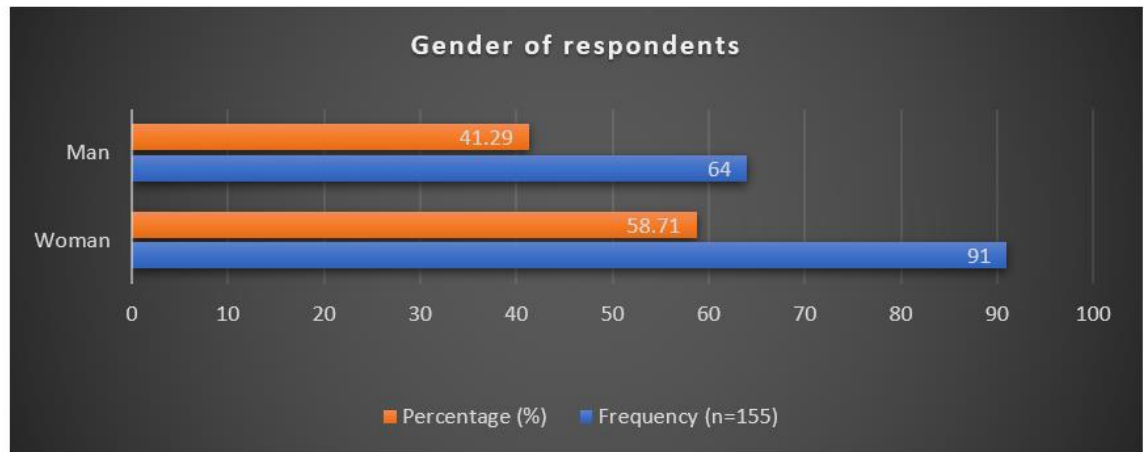


Figure 23. Gender of the respondents (n=155) (Author)

Regarding nationality based on the Q.3, the majority of participants are of other descent, with the remainder being Finnish and Indian. Among them, 46 (29.68%) have Indian nationality, the remaining 34 (21.94%) have Finnish nationalities, and 74 (47.74%), or nearly 50% of all responders, have other nationalities, and the majority of respondents (48.38%) were born in another country (Figure 24) (See Appendix 1 as well).

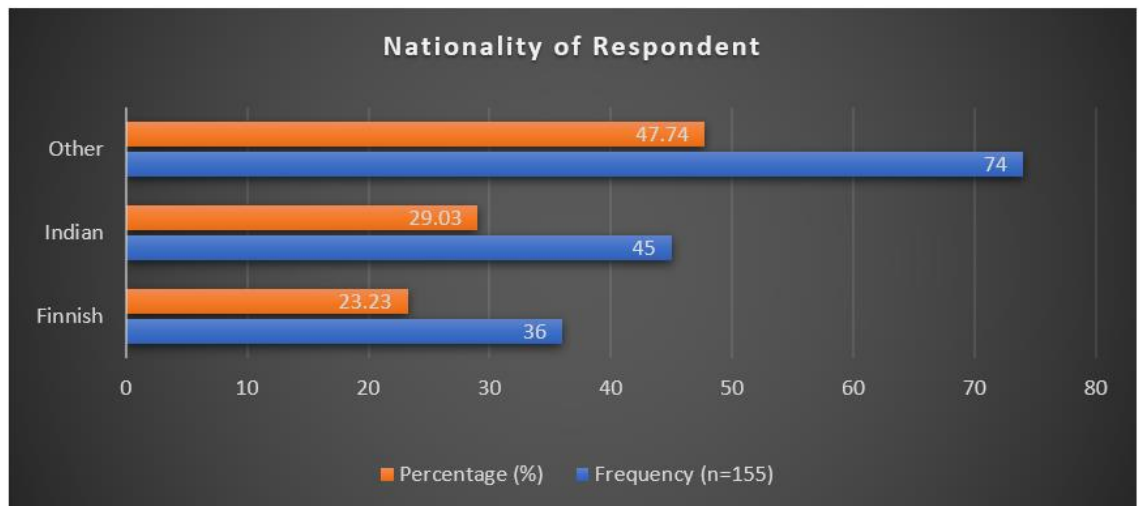


Figure 24. Nationality of respondents (n=155) (Author)

As per Q.5 & below figure (Figure 25) (See Appendix 1 as well), the bulk of participants, 29 (18.71%), are from Helsinki, while 77 (49.68%) are from locations close to Helsinki (such as Espoo and Vantaa). The remaining 49 (31.61%) individuals are from different towns or cities.

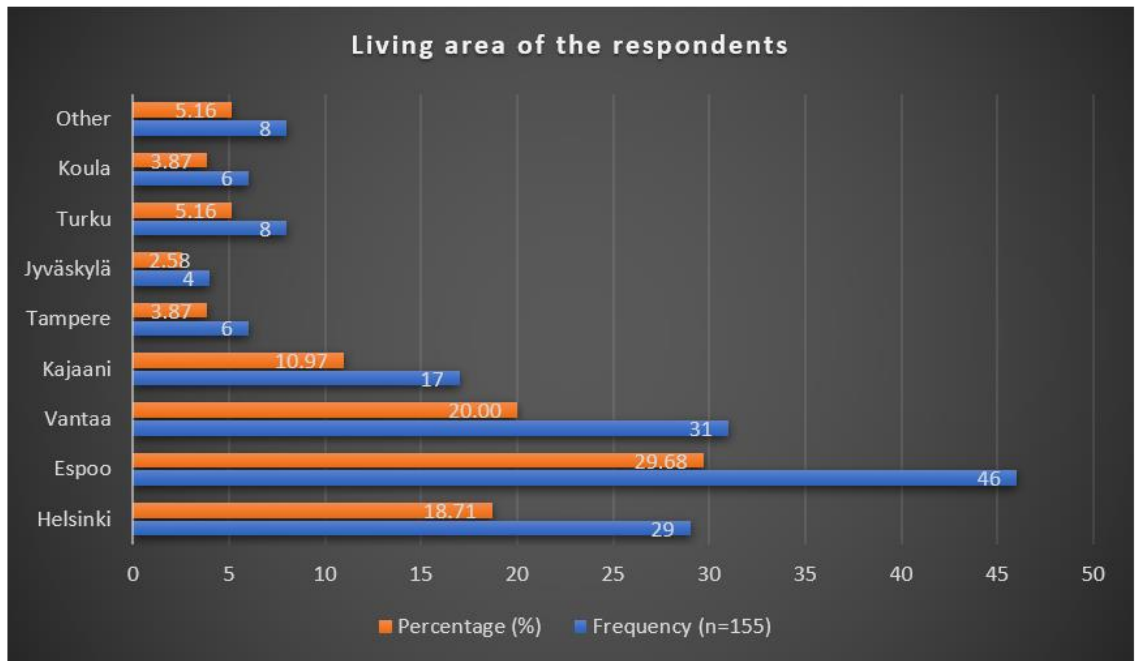


Figure 25. Living area of respondents (n=155) (Author)

According to Q.6 and Figure 26 (See Appendix 1 as well), regarding their occupation, the majority proportion is comprised of 62 job/employed people (40%) and 75 students (48.38%). The remaining percentage of other occupations is made up of 2 (1.30%) students who are also employed, 10 (6.45%) unemployed individuals, and 6 (3.87%) self-employed people.

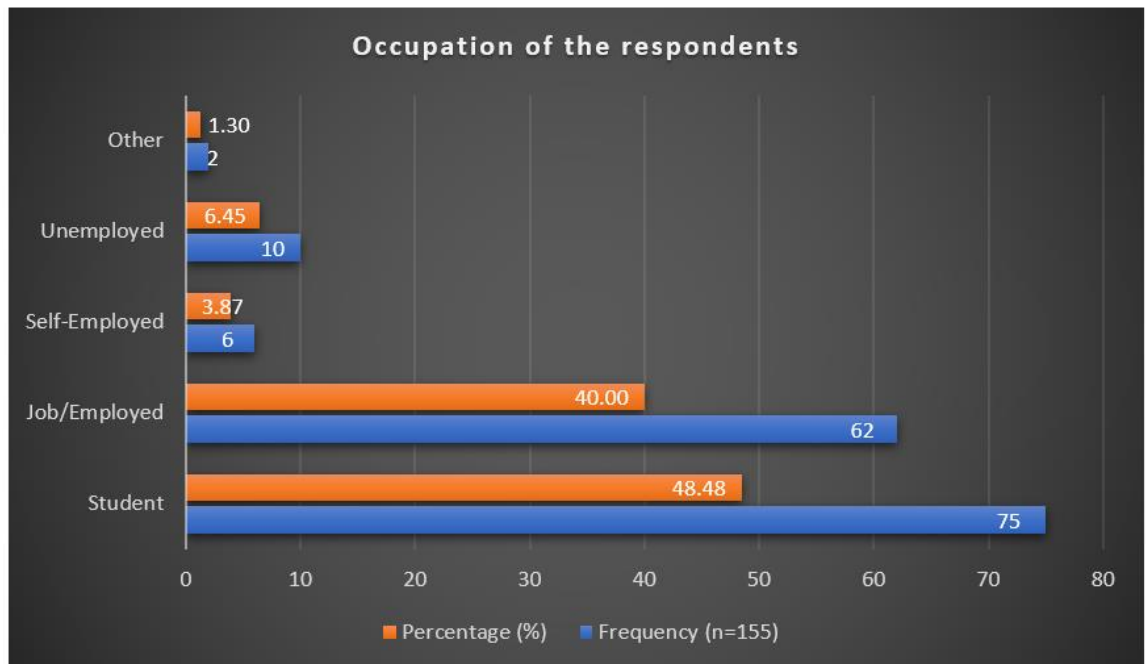


Figure 26. Occupation of the respondents (n=155) (Author)

The highest qualification calculation of the respondents shows that 36 (23.23%) have completed high school, 80 (51.60%), the majority of whom have bachelor's degrees, 37 (23.87%), have master's degrees, and the remaining 2 (1.30%) have other degrees (more specifically, diploma degrees) which shows in Below figure (Figure 27) as per Q.7 (See Appendix 1 as well).

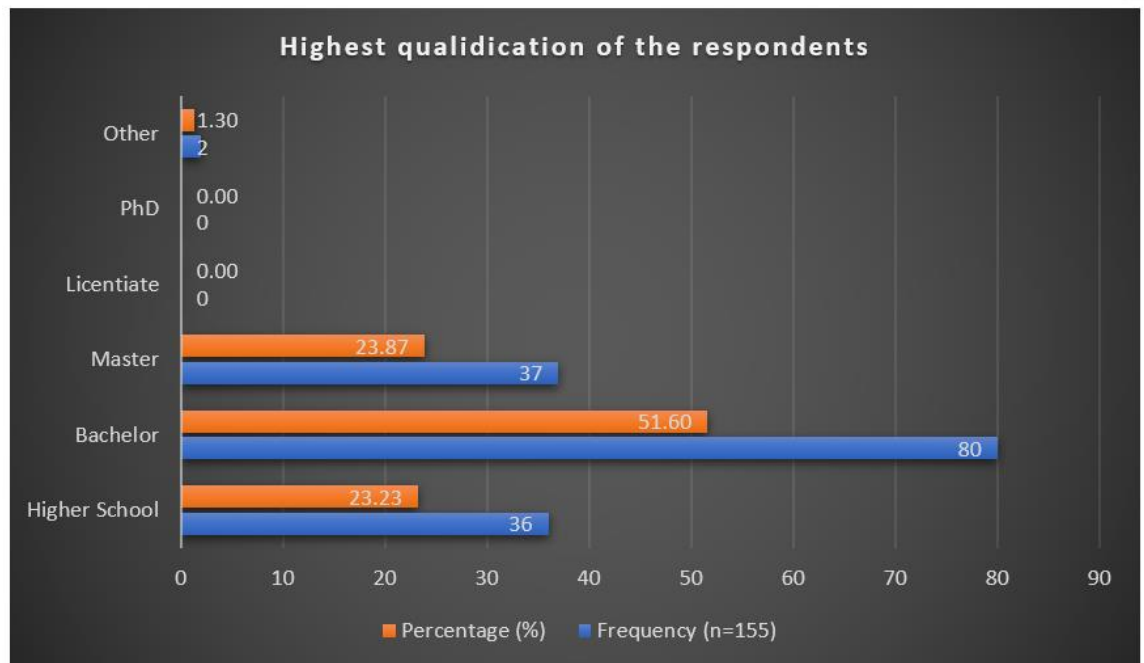


Figure 27. Highest qualification of the respondents (n=155) (Author)

According to Q.8, more than half of the respondents reported monthly incomes of less than €2,000, while only a small percentage reported monthly incomes of more than €100,000. To be more precise, 4 (2.58%) participants earn more than €10000 per month, 17 (10.97%) participants earn between €5000 and €10000 per month, 46 (29.68%) participants earn between €2000 and €5000 per month, and 88 (56.77%) participants earn less than €2000 per month, which is the highest percentage among all respondents which shows in following figure (Figure 28) (See Appendix 1 as well).

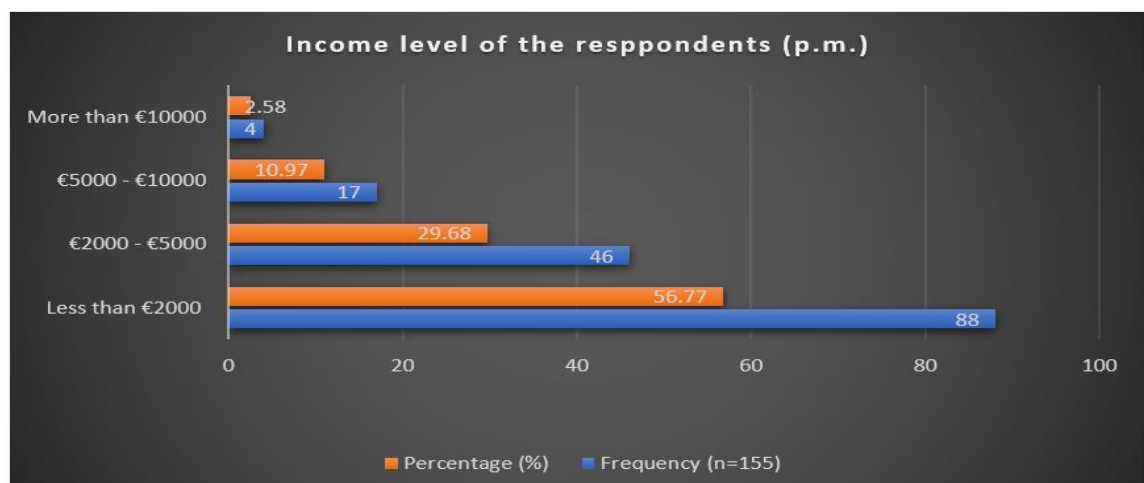


Figure 28. Income level of the respondents (p.m.) (n=155) (Author)

5.2 Personal Preference for Bakery Products of Respondents

The descriptions, analytics, and findings for each of the further few survey questions (9 – 10 & 12 - 13), which focus on the respondents' personal preferences for bakery items, are provided below. In accordance with the Q.9 & below figure (Figure 29) (See appendix 2 as well), 121 respondents (78.06%) prefer bread above other bakery goods, which leads the author to conclude that bread is the most popular and common bakery item. Of the 64 (41.29%) respondents who adore cookies or biscuits, 45 (29.03%) prefer cake, 39 (25.16%) preferred pastries, 20 (12.90%) crave donuts, and there are hardly any respondents who prefer other bakery goods.

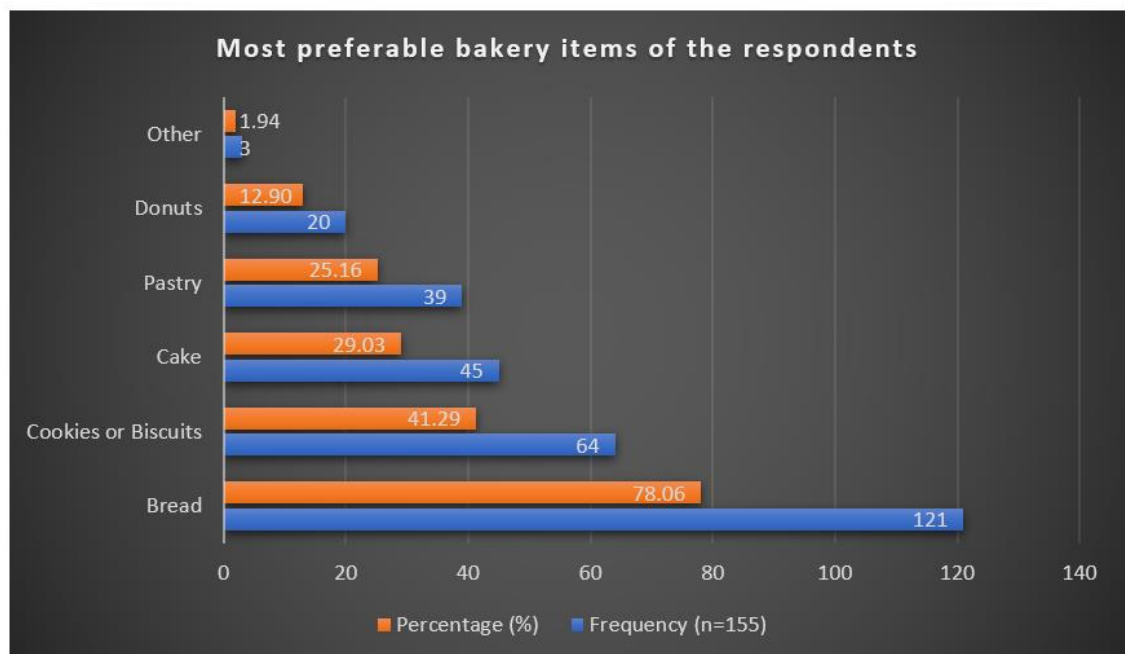


Figure 29. Most preferable bakery items of the respondents (n=155) (Author)

The frequency of purchasing bakery goods is another topic of discussion. As a result of the Q.10 which shows in the below figure (Figure 30) (See Appendix 2 as well), many respondents either purchase once or twice each week. In-depth responses from respondents revealed that 57 (36.77%) buy bakery goods twice per week and 61 (39.35%) typically decide to buy them once per week. Additionally, just 12 (7.74%) people say they like to buy bakery goods every other day, while 1 person buys them every day. There are, however, a few individuals who purchase bakery goods infrequently, such as 3 people (1.94%) who do so only frequently or rarely during a year and the other 3 who like to buy once a month.

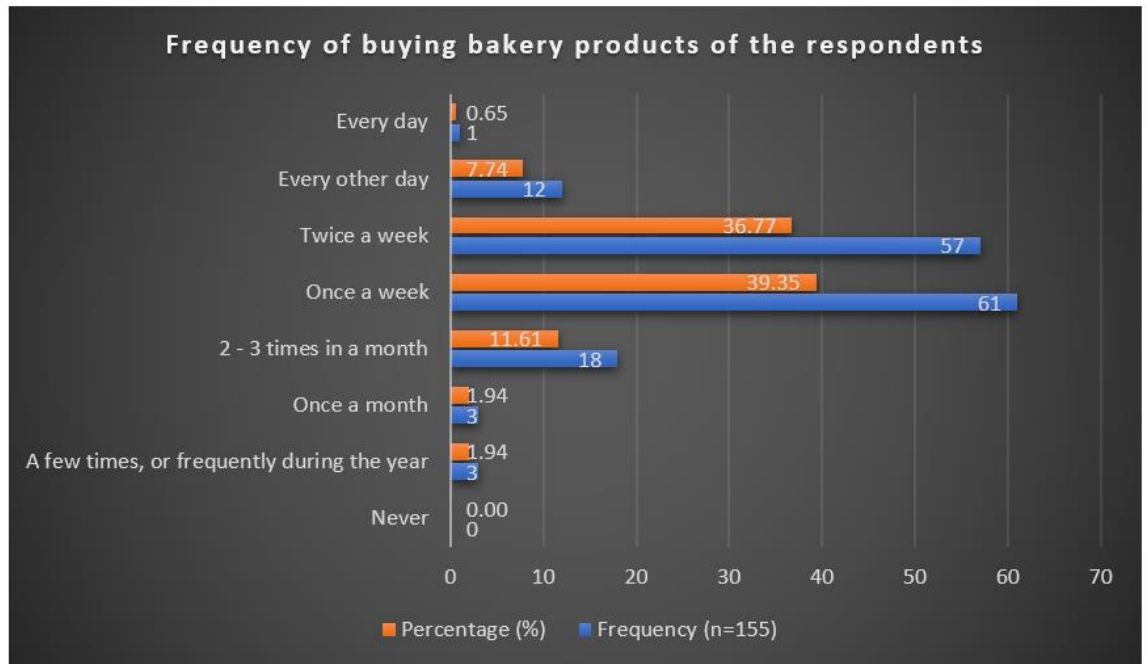


Figure 30. Frequency of buying bakery products of the respondents (n=155) (Author)

Next, Q.12 indicates which stipulates in below figure (Figure 31) (See Appendix 2as well), from where the participants often prefer to purchase bakery goods. This will determine the respondents' top-choice place for doing so. According to the survey data, LIDL and Prisma are the most popular stores, with 104 (67.10%) respondents choosing to shop there. The author can therefore conclude that these two stores have a higher ratio of bakery items sales than the others. That doesn't imply that people don't prefer to shop elsewhere, just that they do so less frequently than they would at LIDL and Prisma. More specifically, 62 (40.00%) participants prefer to buy bakery products from K-Market; 19 (12.26%) participants choose K-City Market; 82 (52.90%) responses admire shopping for bakery products from S-Market, which is also considered a high portion; 34 (21.94%) respondents buy bakery products from Alepa; while 6 (3.87%) respondents buy from other stores.

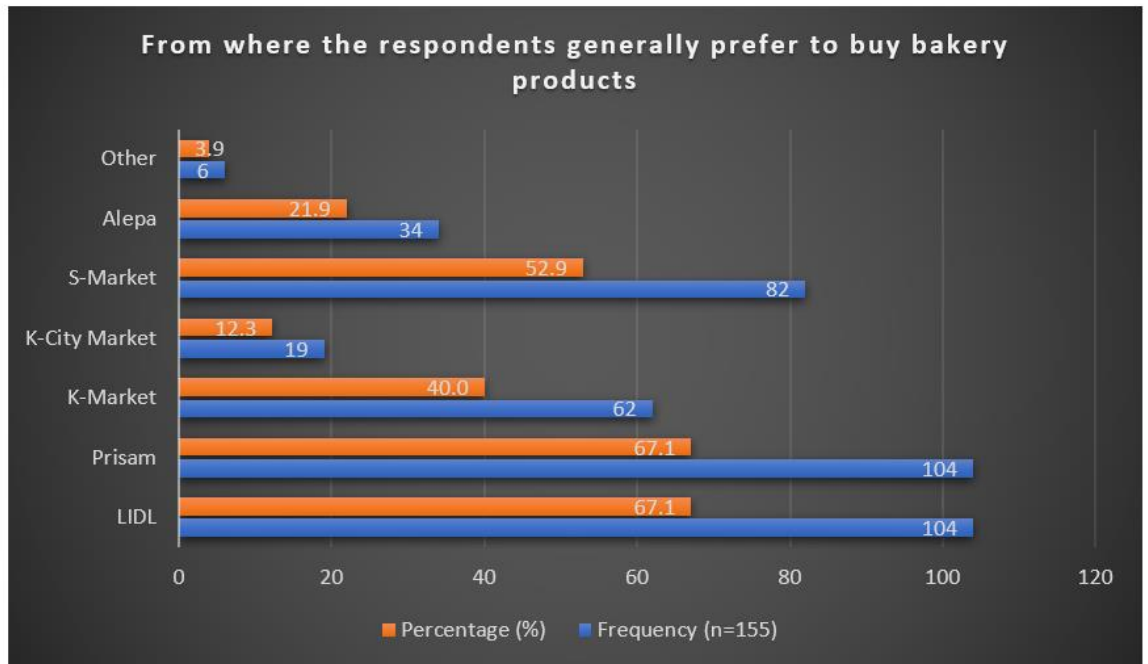


Figure 31. From where the respondents generally prefer to buy bakery products (n=155) (Author)

If talk about bakery products, another fascinating point in Q.13 to bring up is how much consumers are ready to spend on them monthly. According to the below figure (Figure 32) (Appendix 2 as well), most respondents are ready to spend between €1 to €50 per month for their household on bakery goods, 118 (76.13%) participants responded that this is how much they typically spend on bakery goods each month.

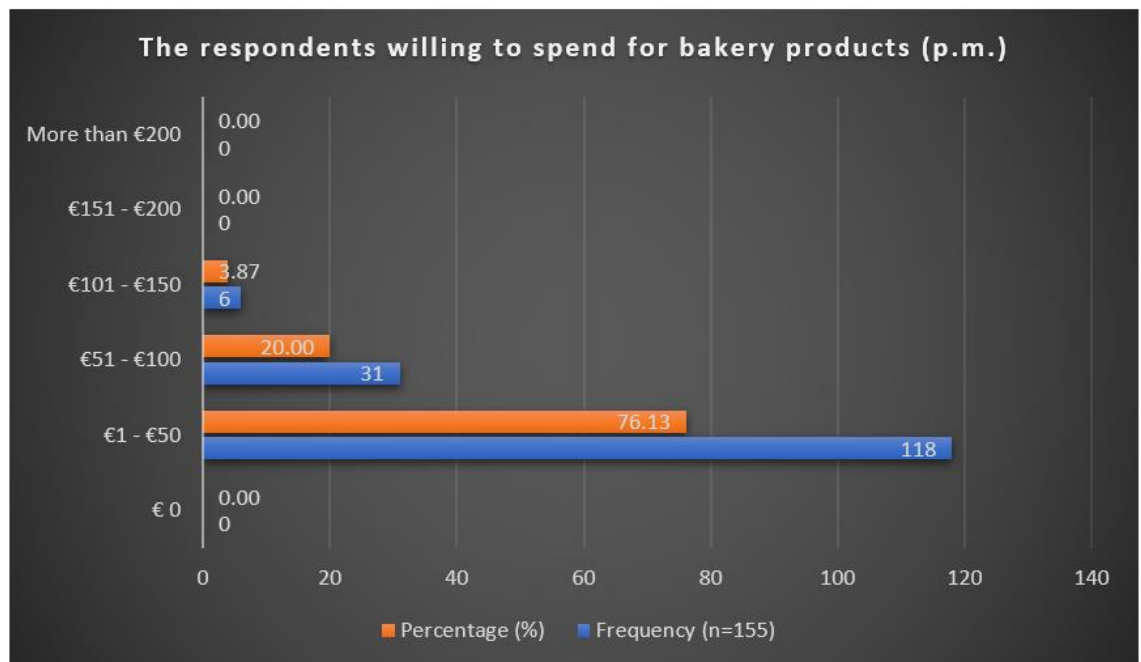


Figure 32. The respondents willing to spend for bakery products (p.m.) (n=155) (Author)

5.3 Descriptive Analysis of Main Variables

The standard deviation (SD) tells us how far the observations are from the mean in average, taking the distance from the mean as a positive numerical value. A large standard deviation shows that the sample's values are significantly different from the mean, which denotes a higher degree of variability. A small standard deviation, on the other hand, denotes less variability or scatter and indicates the values are closely concentrated around the mean. As a result, although the standard deviation offers information about the typical range of values around the mean, the mean indicates the average value inside the sample. By giving a visual picture of the data's central tendency and spread, these statistical measures and the range combined offer a thorough comprehension of the sample. (Andrade C, 2020.)

According to below table (Table 3) and appendix (Appendix 3 as well), the author has found the descriptive analysis of the main variables (Q.14), which shows the mean values and standard deviation of the main variables of this study. Survey Question 14, this is a Likert-based question with a Likert scale of 1 to 6, where 1 means "Strongly Disagree," 2 means "Disagree," 3 means "Neither Disagree nor Agree," 4 means "Agree," 5 means "Strongly Agree." and six uses for "No Opinion". Additionally, "no opinion" replies have been removed by the author. Mean value of quality and quantity are 4.43 and 3.64 respectively, and standard deviations are 0.84 and 1.08 respectively. In addition, mean value of raw materials, flavours, fortification, and nutrition values are 2.94, 4.13, 2.14, and 1.88 respectively, and standard deviations are 1.56, 1.12, 1.25, and 1.19 respectively. Moreover, mean value of aroma, colour, and texture are 3.72, 3.23, and 3.65, while standard deviations are 1.42, 1.36, and 1.44. Next, mean value of brand reputation, price, discounts, variety, advertisement, and attractive packing are 1.90, 4.22, 3.77, 3.40, 1.66, and 2.91 respectively, while standard deviations are 1.26, 1.07, 1.39, 1.47, 1.07, and 1.34 respectively. Lastly, mean value of date label is 4.67, and standard deviations are 0.87.

No.	Variables	n	Mean	Std. Dev.	Minimum	Maximum
14	Advertisement	153	1.66	1.07	Strongly Disagree	Strongly Agree
6	Nutrition Value	153	1.88	1.19	Strongly Disagree	Strongly Agree
10	Brand Reputation	153	1.9	1.26	Strongly Disagree	Strongly Agree
5	Fortification	153	2.14	1.25	Strongly Disagree	Strongly Agree
15	Attractive Packing	155	2.91	1.34	Strongly Disagree	Strongly Agree
3	Raw Material	154	2.94	1.56	Strongly Disagree	Strongly Agree
8	Colour	155	3.23	1.36	Strongly Disagree	Strongly Agree
13	Variety	153	3.4	1.47	Strongly Disagree	Strongly Agree
2	Quantity	155	3.64	1.08	Strongly Disagree	Strongly Agree
9	Texture	153	3.65	1.44	Strongly Disagree	Strongly Agree
7	Aroma	151	3.72	1.42	Strongly Disagree	Strongly Agree
12	Discounts	154	3.77	1.39	Strongly Disagree	Strongly Agree
4	Flavour	151	4.13	1.12	Strongly Disagree	Strongly Agree
11	Price	154	4.22	1.07	Strongly Disagree	Strongly Agree

1	Quality	154	4.43	0.84	Strongly Disagree	Strongly Agree
16	Date Label	152	4.67	0.87	Strongly Disagree	Strongly Agree

Table 3. Descriptive statistics of main variables (n=155) (Author)

5.4 Correlation

In this study, correlation was used to measure of the relationship between two variables. The interval/ratio level variables are intended for the Pearson correlation (r) formula. The correlation coefficient should be between +1 and -1, with +1 representing a link that is positive and -1 representing a relationship that is negative. (Singh, V., 2021.)

According to the rule of thumb, the r value can be used to determine the strength of a correlation. For this determination, the assumptions are that r is between 0 to 0.3: "No Correlation", r is between 0.3 to 0.7: "Moderate Positive Correlation", r is between 0.7 to 1.0: "Strong Positive Correlation", r is between 0 to -0.3: "No Correlation", r is between -0.3 to -0.7: "Moderate Negative Correlation", and r is between -0.7 to -1.0: "Strong Negative Correlation". The precise link between the factors is depicted in the table below (Table 7).

Strength of Relationship				
Variables	n	Pearson Correlation Value (r Value)	Significance Value (p Value)	Strength Relationship
Quality v/s Quantity	154	0.386	0.000	Moderate Positive Correlation
Quality v/s Raw Materials	153	0.272	0.001	No Correlation
Quality v/s Flavours	151	0.741	0.000	Strong Positive Correlation
Quality v/s Fortification	152	0.111	0.173	No Correlation
Quality v/s Nutrition Values	152	0.063	0.441	No Correlation
Quality v/s Aroma	151	0.626	0.000	Moderate Positive Correlation
Quality v/s Colour	154	0.501	0.000	Moderate Positive Correlation
Quality v/s Texture	153	0.618	0.000	Moderate Positive Correlation
Quality v/s Brand Reputation	152	0.091	0.263	No Correlation
Quality v/s Price	153	0.483	0.000	Moderate Positive Correlation
Quality v/s Discounts	154	0.106	0.190	No Correlation
Quality v/s Variety	152	0.485	0.000	Moderate Positive Correlation
Quality v/s Advertisement	152	0.128	0.116	No Correlation

Quality v/s Attractive Packing	154	0.368	0.000	Moderate Positive Correlation
Quality v/s Date Label	151	0.482	0.000	Moderate Positive Correlation

Table 4. Strength of relationship between main variables (n=155) (See Appendix 4)

The p-value, which denotes the significant value, is less than 0.05. The p-value is less than 0.05. According to the table above (Table 4) and appendix (Appendix 5), the p-value for most of the components, in this case, is less than 0.05. This indicates that the result is statistically significant which means the result shows that there is a significant relationship between the factors or variables. In addition, to more precise of above refers to Appendix 4, which represents (same as above Table 4) the scatterplots of the variables, to provide further information. Data points are graphically represented as scatterplots on a Cartesian plane. It is applied to illustrate the connection between two variables. Each data point is represented in a scatterplot by a dot or marker, and its location on the x-axis corresponds to one variable while its location on the y-axis corresponds to another. The scatterplot shows the relationship between the two variables graphically. Finding patterns, trends, and the type of relationship between the variables is helpful. The scatterplot suggests a positive link between the variables when the data points tend to form an upward trend or cluster around a line that slopes upward from left to right. The scatterplot reveals a negative link between the variables when the data points tend to form a downward trend or cluster around a line that slopes downhill from left to right. There is no association or a weak relationship between the variables when the scatterplot's data points appear to be randomly dispersed without any obvious pattern or trend. The relationship between the variables might not always be linear. A curving pattern on the scatterplot can suggest a non-linear relationship between the variables. (Yi, 2019.)

5.5 Frequency Analysis for Influence Factors and Special Requirements of the Respondents

The author has asked the respondents to answer the question (Q.14) on the variables in the survey questionnaire that influenced their decision to choose a bakery product or products. According to Q.14, among all respondents, 142 (91.60%) including 17 (11.00%) agree and 125 (80.60%) strongly agree, while 140 (90.30%) including 51 (32.90%) agree and 89 (57.40%) strongly agree about the date label which reveals in Figure 33, and quality factors which shows in below Figure 34. Additionally, the participants' positive opinions for other factors like quantity (which shows in Figure 35), raw material (which shows in Figure 36), and flavour (which shows in Figure 37) are 125 (61.30%), 70 (45.20%), and 120 (77.40%), respectively, with all participants agreeing and strongly agreeing.

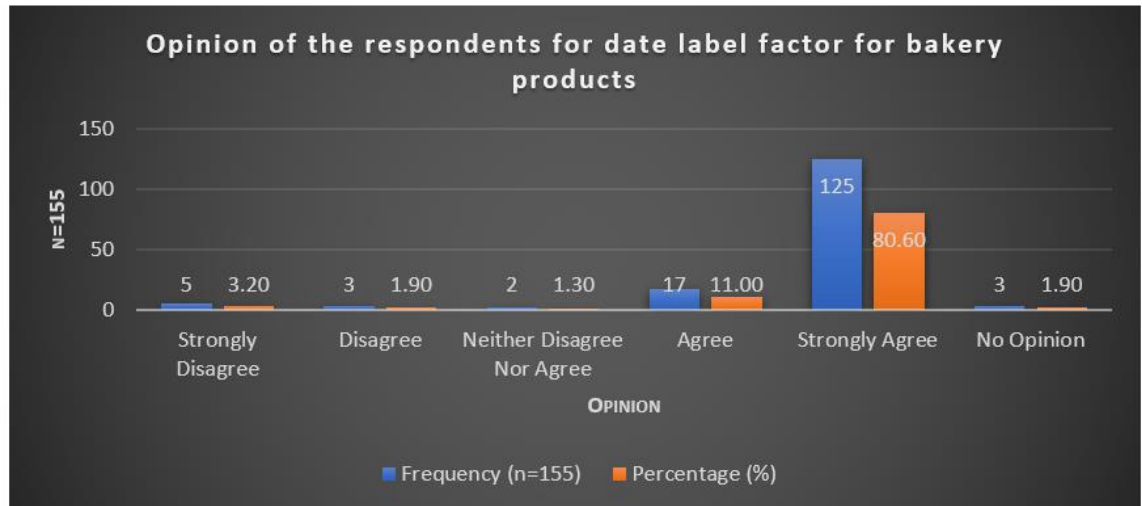


Figure 33. Opinion of the respondents for date label factors for bakery products (n=155) (Author)

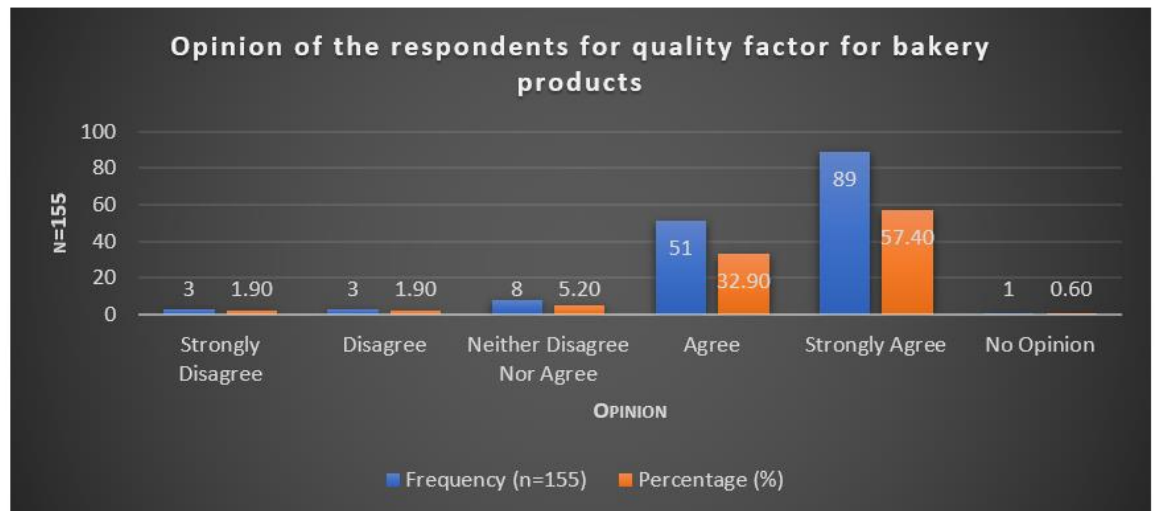


Figure 34. Opinion of the respondents for the quality factor for bakery products (n=155) (Author)

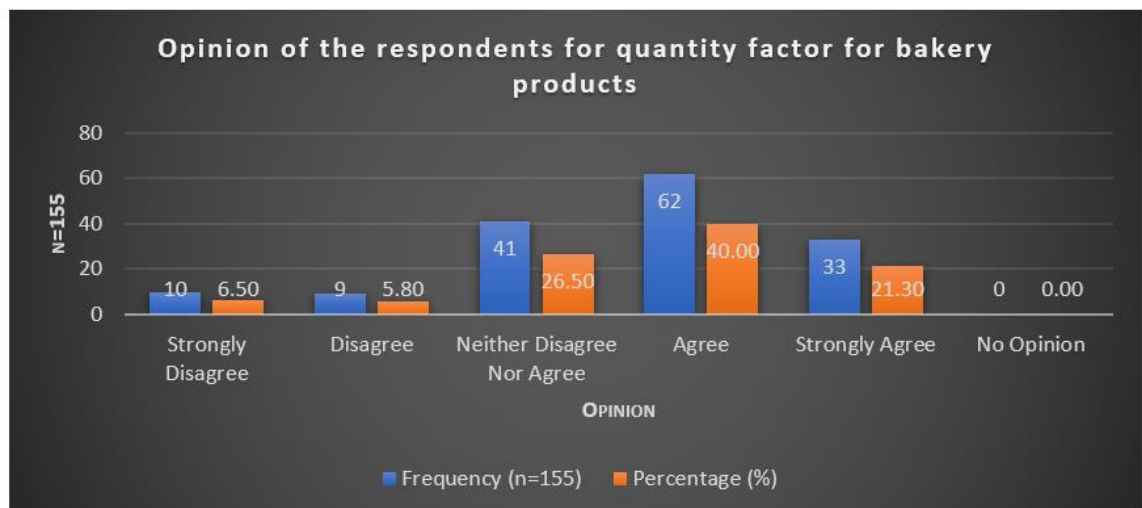


Figure 35. Opinion of the respondents for the quantity factor for bakery products (n=155) (Author)

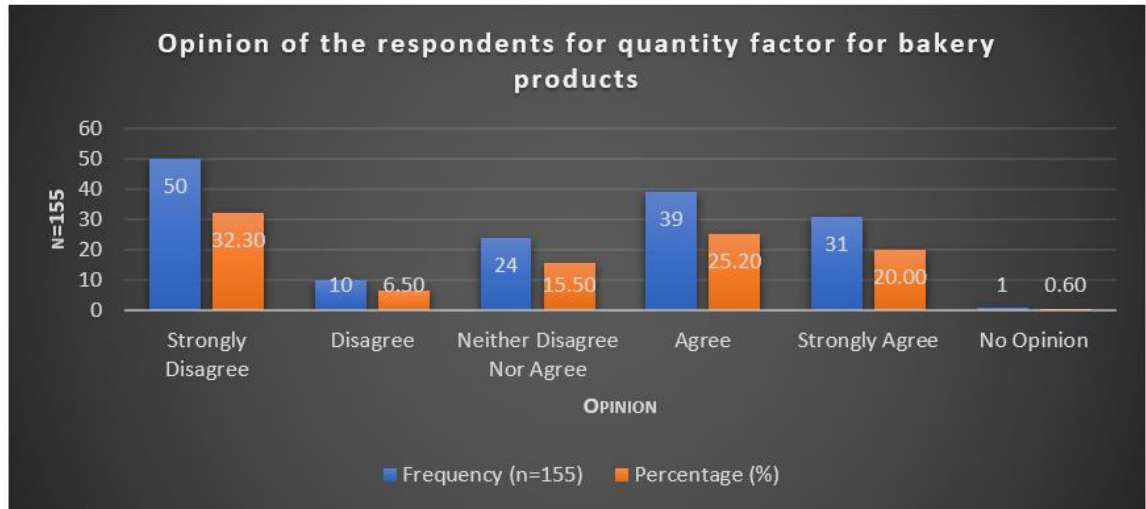


Figure 36. Opinion of the respondents for the raw material factor for bakery products (n=155) (Author)

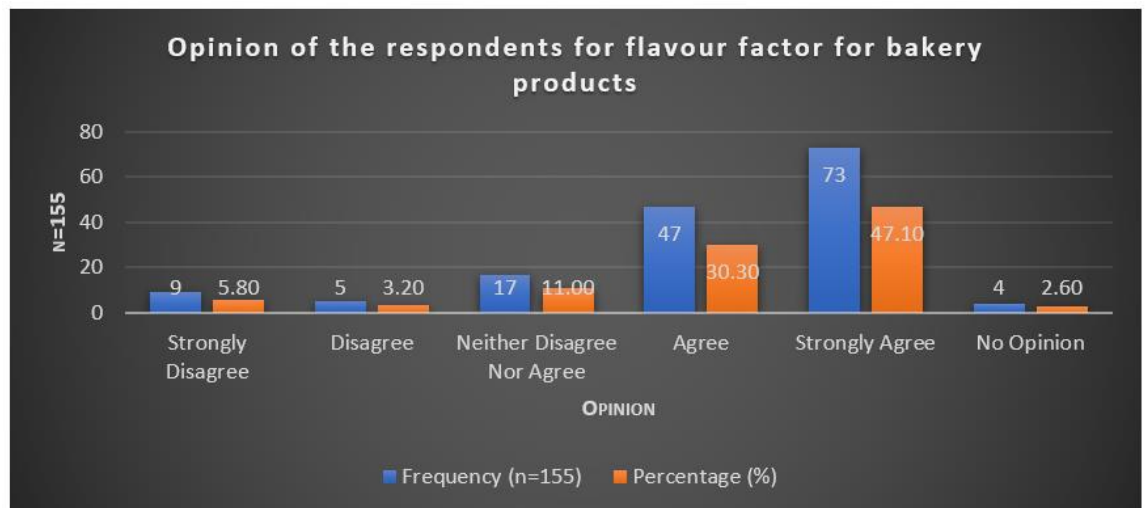


Figure 37. Opinion of the respondents for the flavour factor for bakery products (n=155) (Author)

In addition, as per Q.14 & appendix (Appendix 6), participants gave positive responses for aroma (which shows in Figure 38), colour (which can be seen in Figure 39), and texture (which presents in Figure 40), scoring 102 (65.90%), 70 (45.10%), and 95 (61.30%) with agree and strongly agree with the entire survey, respectively. According to poll responses, respondents agreed or strongly agreed with 123 (79.30%), 100 (64.50%), and 80 (51.70%), respectively, on variables like pricing (shown in Figure 41), discounts (presented in Figure 42), and variety (which can be found in Figure 43).

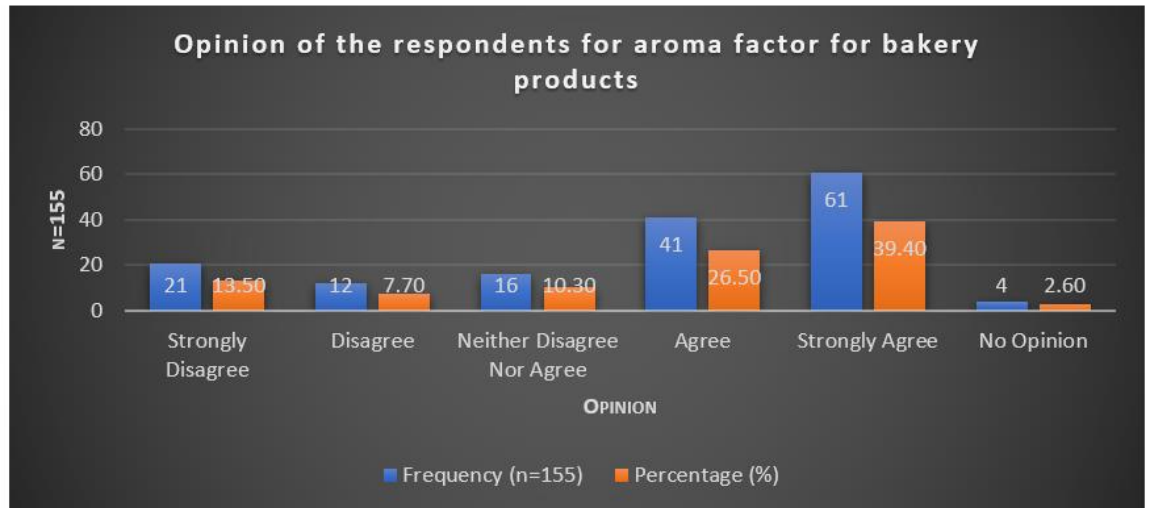


Figure 38. Opinion of the respondents for the aroma factor for bakery products (n=155) (Author)

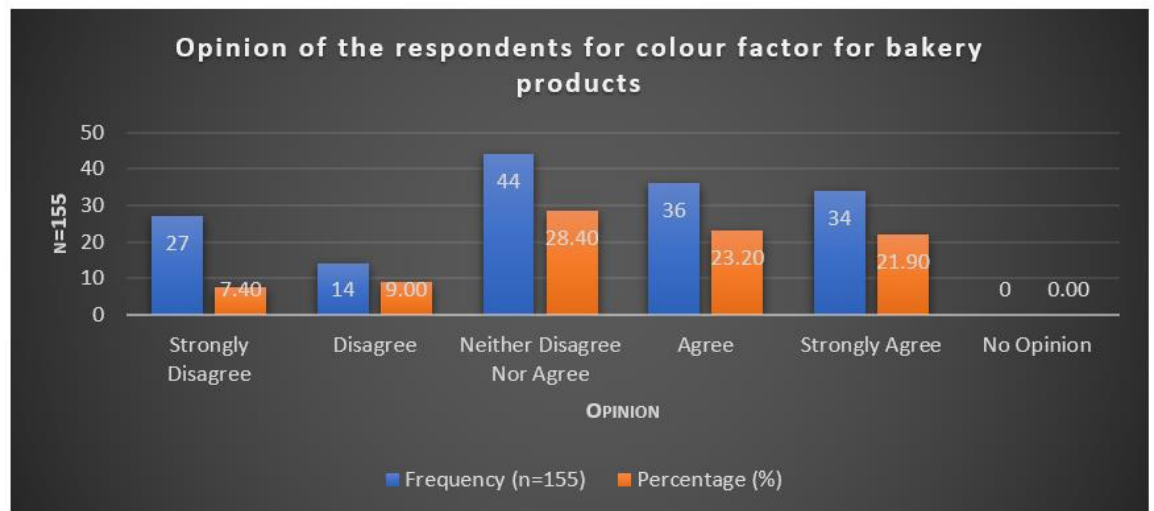


Figure 39. Opinion of the respondents for the colour factor for bakery products (n=155) (Author)

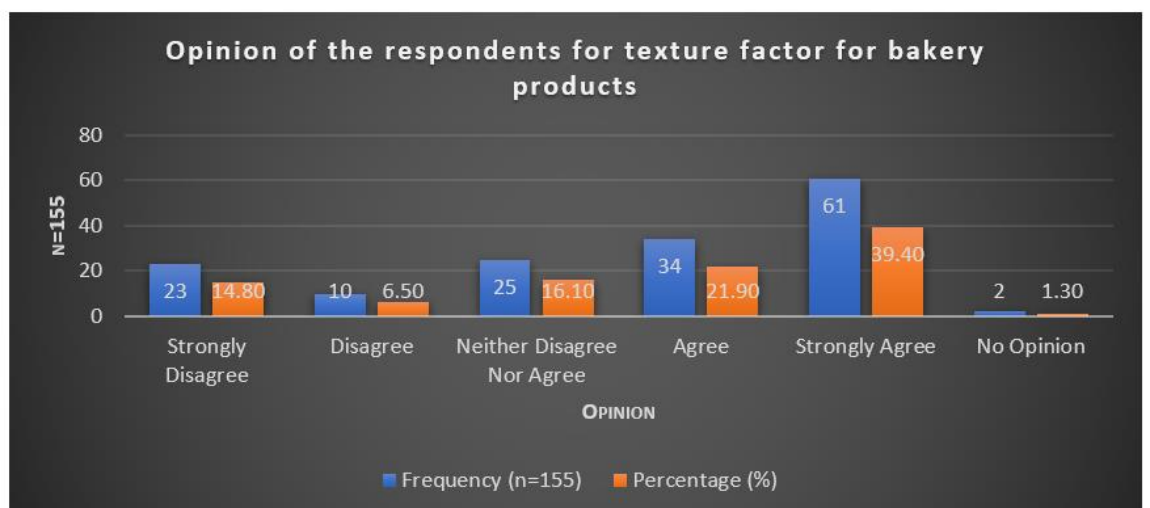


Figure 40. Opinion of the respondents for the texture factor for bakery products (n=155) (Author)

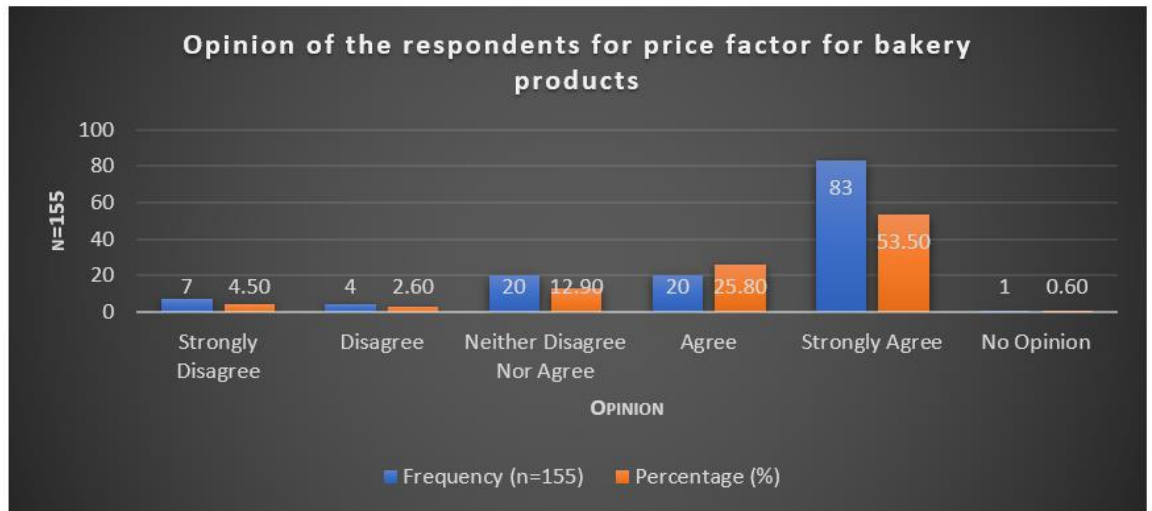


Figure 41. Opinion of the respondents for the price factor for bakery products (n=155) (Author)

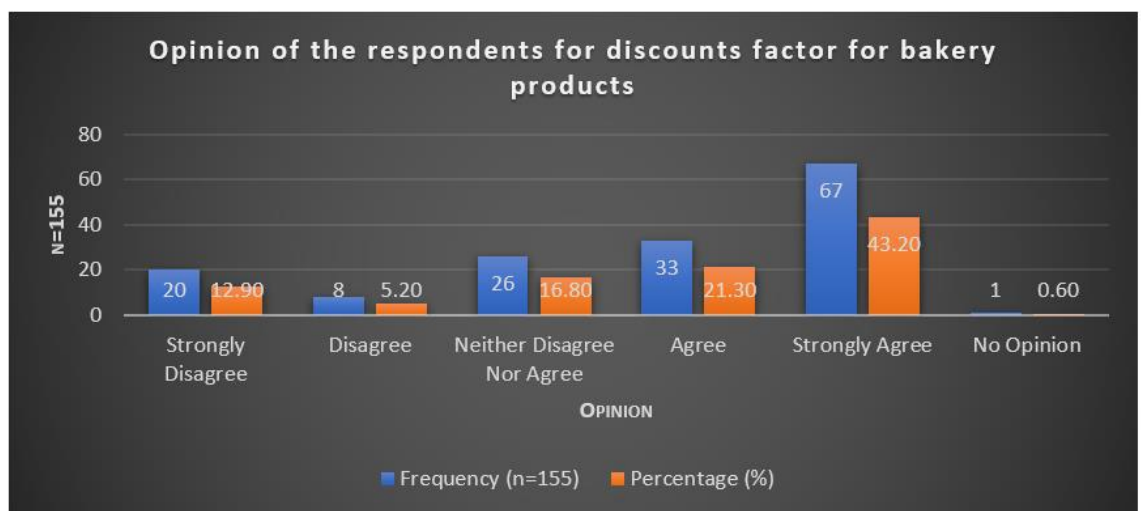


Figure 42. Opinion of the respondents for the discount factor for bakery products (n=155) (Author)

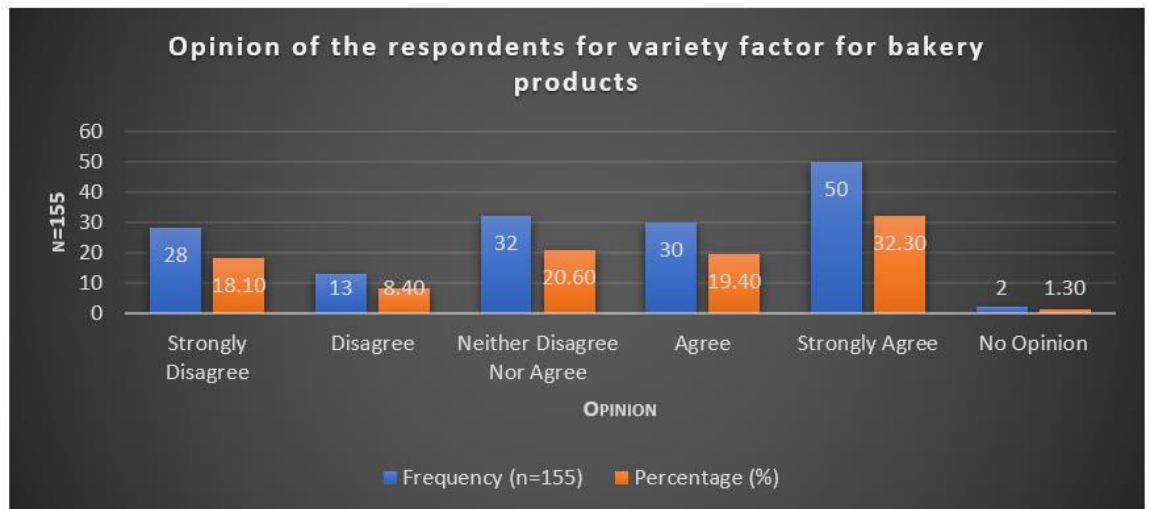


Figure 43. Opinion of the respondents for the variety factor for bakery products (n=155) (Author)

Nevertheless, there are a few noteworthy factors, such as fortification (which presents in below Figure 44), nutritional value (that shows in below Figure 45), brand reputation (based on following Figure 46), and advertisement (that reveals in following Figure 47), which have many responses in opposite direction, with numbers like 92 (59.40%), 110 (70.90%), 108 (69.70%), and 119 (76.80%), respectively, with disagree and strongly disagree across the entire survey shows in Appendix 6 as well. Finally, the attractive packing (that shows in Figure 48) elicited answers from all participants in three equally sized chunks, or about one-third each, for positive (strongly agree and agree), negative (strongly disagree and disagree), and neither disagree nor agree. As a result, the author has determined that just a handful of the key variables—including quality, date label, quantity, raw material, flavour, scent, colour, texture, price, discounts, and varieties—have the most influence on the respondents' decisions over which bakery product(s) to purchase.

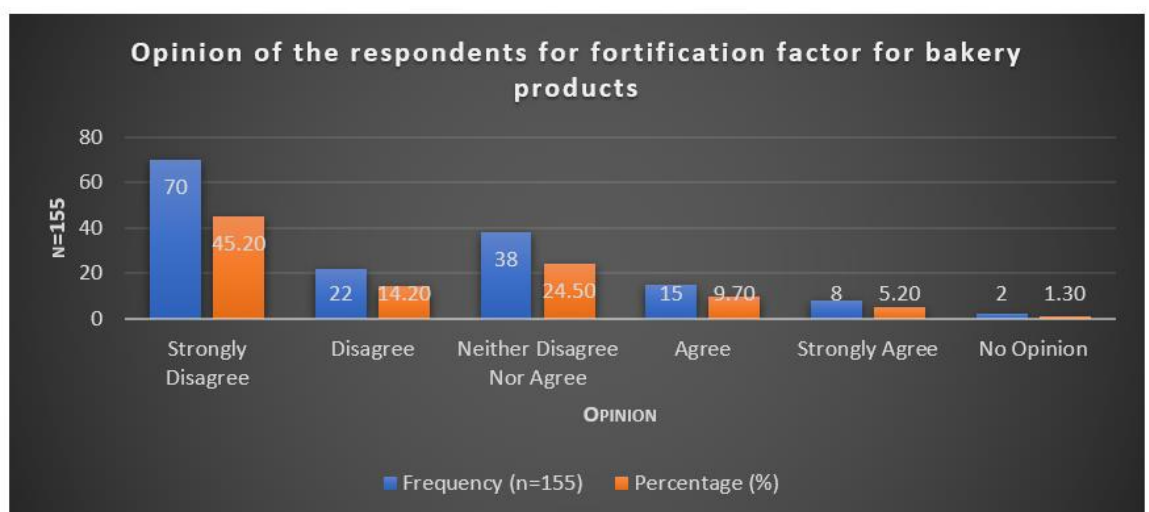


Figure 44. Opinion of the respondents for fortification factor for bakery products (n=155) (Author)

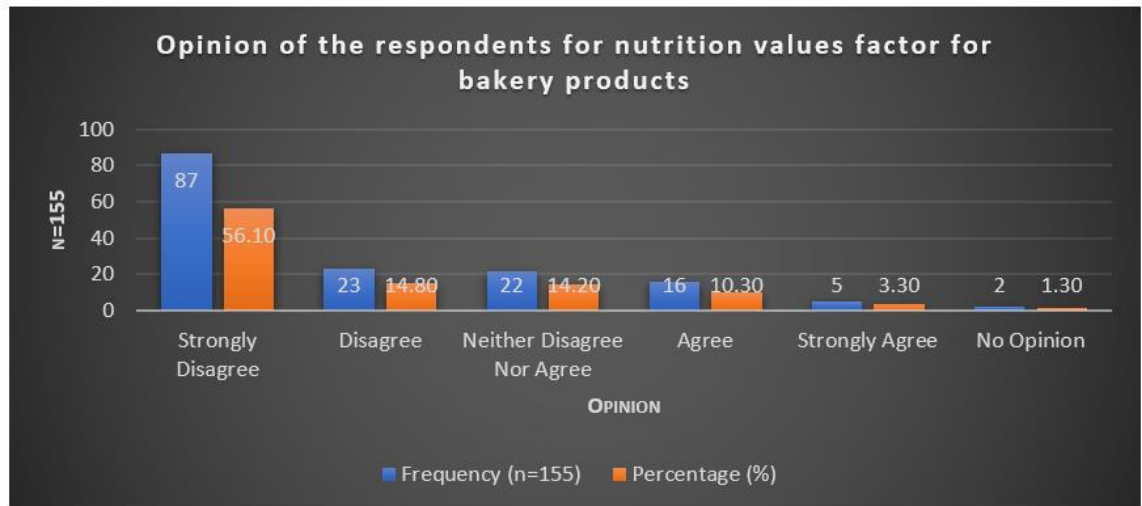


Figure 45. Opinion of the respondents for nutrition values factor for bakery products (n=155) (Author)

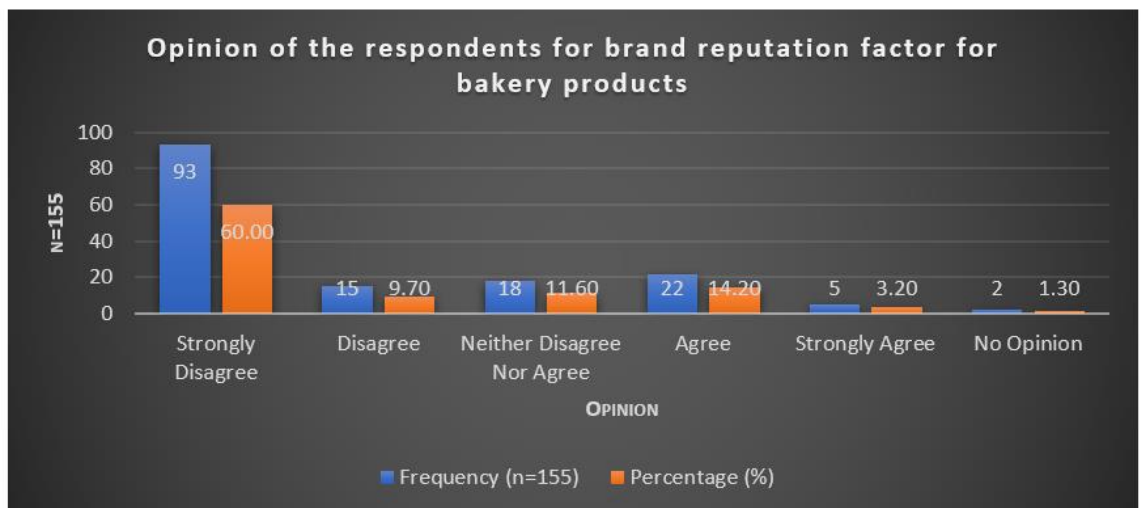


Figure 46. Opinion of the respondents for brand reputation factor for bakery products (n=155) (Author)

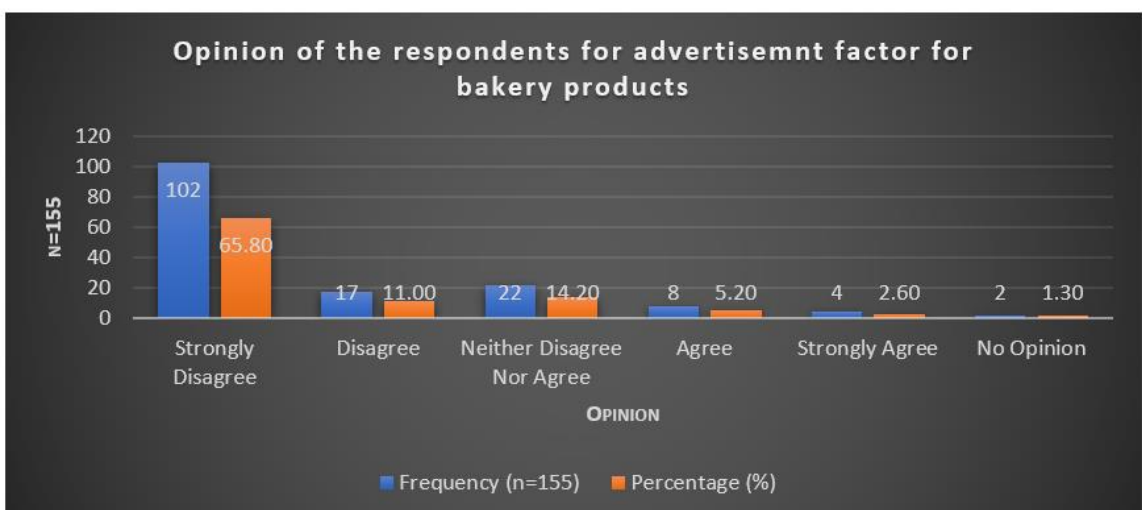


Figure 47. Opinion of the respondents for advertisement factor for bakery products (n=155) (Author)

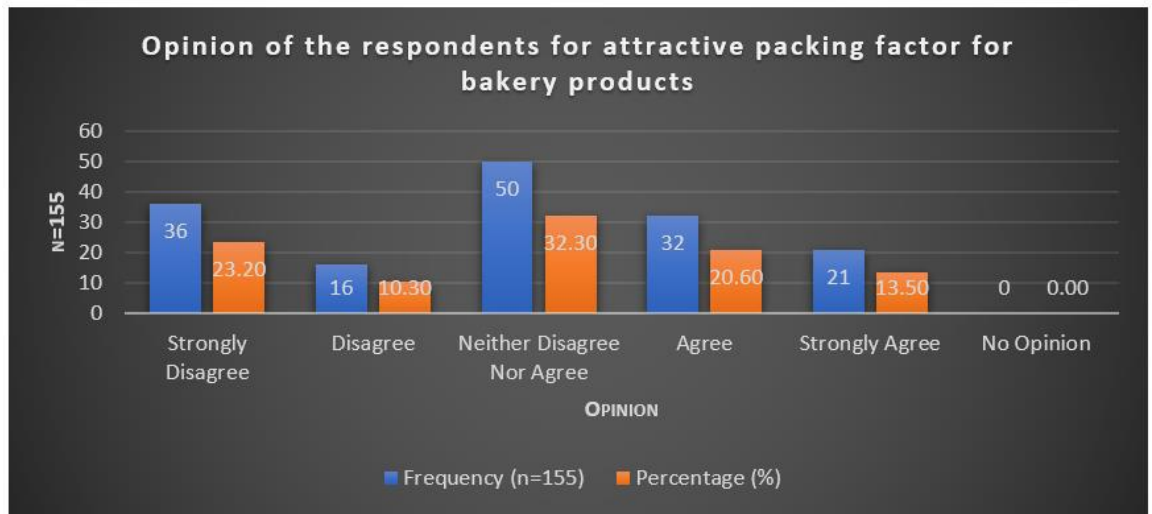


Figure 48. Opinion of the respondents for attractive packing factor for bakery products (n=155) (Author)

The figure below (Figure 4) shows the percentage of participants who give the elements or variables in Figure 49 the highest weight when deciding whether to purchase a certain bakery item. Most respondents across all groups prioritize their necessities over 134 (87.10%) and 101 (65.20%) respectively, my needs and the price of bakery goods. Other elements, such as categories, design, and brand, with corresponding weights of 51 (32.30%), 43 (27.10%), and 25 (16.10%), are also quite significant. In addition, the study found that 16 (10.32%), 7 (4.52%) and 13 (7.70%) factors for marketplace, popularity and innovation were less significant. Several other factors also played a role in the choice to purchase bakery goods (s) 29 (18.10%). Therefore, according to the survey, when consumers are choosing where to buy bakery goods, their demands and the cost are the two main considerations.

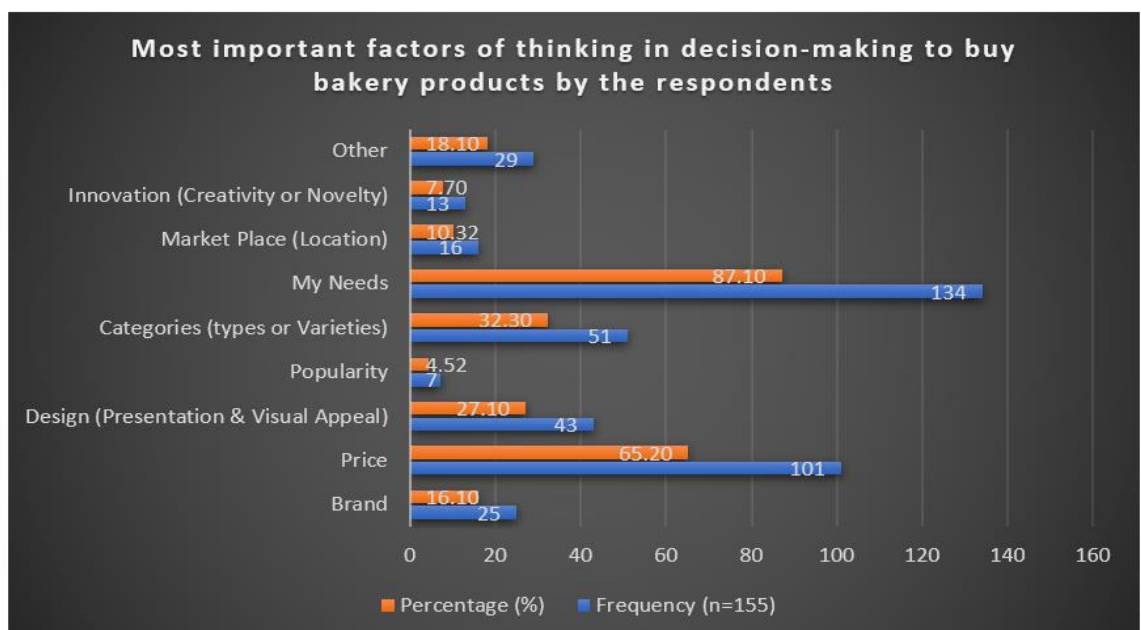


Figure 48. Most important factors in decision making to buy bakery product(s) (n=155)

The survey contains a few open-ended questions (See Appendix 8 & coded Appendix for this question 7), and the author's analysis indicates that most respondents are interested in quality, taste, price, shelf life, variety, packing material, raw materials, nutrition value, sugar level, and a few other special requirements like eggless, gluten-free, nut-free, and lactose-free options. Furthermore, an extensive number of participants are non-Finns, and many of them are dissatisfied with or partially satisfied with Finnish bakery goods. Additionally, they continue to seek their cultural goods, a spicy range of baked goods, and most of the specifications for Indian bakery goods. Finally, quite many of the respondents who do not have Indian ancestry or Asian ancestry then also want Indian bread products in Finland. Many respondents indicated a preference for Extra, Fazer, or LIDL own-brand bakery items; and participants also mentioned other brands they liked, but these three command the largest market share among all brands of bakery product(s), that point must also be needed to highlight. According to Q.14 & 15 which shows the main factors affecting bakery products are classified in below Table 5. According to Maslow's Hierarchy of Needs (BBAMANTRA, n.d.; Jisana, 2014, pp. 34–43; Khan, 2006, p. 175; Kotler P.; Armstrong; Harris; & Piercy, 2017, s. 151) (which may be found in development task), the author has categorized the many elements impacting customer behaviour. Maslow's Hierarchy of Needs illustrates a pyramid-shaped model of consumer needs, with physiological survival needs forming the foundation and self-actualization needs positioned at the pinnacle. The concept encompasses five categories of needs: physiological, safety, social, self-actualization, and self-esteem. In the context of bakery items, the author further differentiated these demands and linked them to the variables influencing customer behaviour. These elements might be regarded as the main aspects impacting customer choice. The author aims to study how consumer demands at various levels affect their preferences and choices in connection to bakery items by matching them with Maslow's Hierarchy of demands.

Additionally, a small number of respondents (out of 1 is Finnish, 2 are British, 2 are American, and 1 is other) in the total survey—they were not Indian—replied from a different perspective that highlighted Indian bakery products, such as “if possible I can find Indian spicy bakery items, I love that.”, “if I will get a foreign taste then I will definitely try it.”, “Sometimes missing a few Indian products (which have mouth-watering taste, I never enjoyed that sort of product anywhere), I don't know the exact name of the product.”, “What I would like to see is more bakeries providing products from all over the world, regardless of the product itself.”, “When I was in the UK, I was habitual to eating Indian Bakery Products and I love that all. if I can get here.”, and “It would be great if I will find Indian Bakery products which I like most.”. These all responses are very important for the development purpose.

In conclusion, a range of factors, such as cultural, psychological, personal, and social aspects, have an impact on consumer behaviour toward bakery products. By affecting a consumer's preferences, emotions, beliefs, attitudes, economic situation, cultural background, family, way of life, motivations, self-concepts, values, and so on, all these elements may have an impact on their decision to buy bakery goods.

Hence, consumer behaviour in the bakery product market is influenced by a range of factors, including cultural influences, consumer preferences, health consciousness, affordability, packaging, and retail channel preferences. By considering these elements, bakery businesses can better understand their clientele and develop products and marketing plans that cater to their requirements and preferences.

No.	Factors Affecting BP	Factors Belong to Which Consumer Behaviour Factors	Sub-Categorize to Main Factors	Categorize into Types of Consumer Behaviour	Positive Opinion	Result (Appendix 10 – Scale)
1	Brand Reputation (Q.14 & 15)	Personal Factors	Personality and self-concepts	Complex & Habitual Buying-Behaviour	27 (17.20%)	Rejected
2	Price (Q.14 & 15)	Personal Factors	Occupational & economic circumstances	Complex & Habitual Buying-Behaviour	123 (79.30%)	Strongly Accepted
3	Attractive Packing (Q.14)	Personal Factors	Perception	Complex & Habitual Buying-Behaviour	53 (34.10%)	Somehow Accepted
4	Date Label (Q.14)	Personal Factors	Perception	Complex & Habitual Buying-Behaviour	142 (91.60%)	Strongly Accepted
5	My Needs (Q.15)	Personal Factors	Age & life cycle	Habitual Buying-Behaviour	134 (87.10%)	Strongly Accepted
6	Design (Presentation & Visuality) (Q.15)	Personal Factors	Lifestyle	Complex Buying-Behaviour	43 (27.10%)	Somehow Rejected
7	Variety (Q.14)	Social Factors	Group & social network	Variety-Seeking Buying-Behaviour	80 (51.70%)	Accepted
8	Advertisement (Q.14)	Social Factors	Group & social network	Complex Buying-Behaviour	12 (7.90%)	Strongly Rejected
9	Market Place (Location) (Q.15)	Social Factors	Family	Dissonance-Reducing Buying-Behaviour	16 (10.32%)	Strongly Rejected
10	Quantity (Q.14)	Social Factors	Roles & status	Complex Buying-Behaviour	125 (61.30%)	Accepted
11	Raw Material (Q.14)	Cultural Factors	Culture	Complex Buying-Behaviour	70 (45.20%)	Somehow Accepted
12	Flavour (Q.14)	Cultural Factors	Culture	Variety-Seeking Buying-Behaviour	120 (77.40%)	Strongly Accepted
13	Fortification (Q.14)	Cultural Factors	Culture	Complex Buying-Behaviour	23 (14.90%)	Rejected
14	Nutrition Value (Q.14)	Cultural Factors	Culture	Complex Buying-Behaviour	21 (13.50%)	Rejected
15	Aroma (Q.14)	Cultural Factors	Culture	Variety-Seeking Buying-Behaviour	102 (65.90%)	Accepted
16	Colour (Q.14)	Cultural Factors	Culture	Variety-Seeking Buying-Behaviour	70 (45.10%)	Accepted
17	Popularity (Q.15)	Cultural Factors	Social-culture	Dissonance-Reducing Buying-Behaviour	7 (4.52%)	Strongly Rejected
18	Texture (Q.14)	Cultural Factors	Culture	Complex Buying-Behaviour	95 (61.30%)	Accepted
19	Categories (Types or Varieties) (Q.15)	Cultural Factors	Sub-culture	Complex Buying-Behaviour	51 (32.30%)	Accepted
20	Quality (Q.14)	Psychological Factors	Beliefs & attitudes	Complex Buying-Behaviour	140 (90.30%)	Strongly Accepted
21	Innovation (Creativity or Novelty) (Q.15)	Psychological Factors	Learning	Complex Buying-Behaviour	13 (7.70%)	Rejected
22	Discounts (Q.14)	Psychological Factors	Motivation	Complex Buying-Behaviour	100 (64.50%)	Accepted

Table 5. Results of Main Variables / Factors

6 Development

After determining the findings of a survey conducted for this study, the future development of bread product(s) is suggested in this section. The author has chosen Maslow's Hierarchy of Needs model (BBAMANTRA, n.d.; Jisana, 2014, pp. 34-43; Khan, 2006, p. 175; Kotler P.; Armstrong; Harris; & Piercy, 2017, s. 151) for the development tasks for bakery items based on the literature portion of this thesis. This can guide the author to meet various levels of consumer requirements and produce goods that connect with customers on a deeper level.

A psychological theory called Maslow's Hierarchy of Needs contends that human needs can be divided into five categories, with needs for basic physiological survival at the bottom and needs for self-actualization at the top. The five areas of needs in this concept include physiological needs, safety needs, social needs for love and belonging, self-actualization requirements, and needs for self-esteem.

According to the study's finding, customers consider a few aspects while choosing baked goods. These factors include raw ingredients, packaging materials, cultural products, flavor, scent, texture, innovation, affordability, quality, and personal demands (such as lactose-free, gluten-free, and nut-free alternatives).

Physiological Needs

Certainly, the development of bakery items can be influenced by the physiological requirements of hunger and thirst. Given that they are related to the fundamental sensory experience of consuming food or bakery product(s), quality, taste, texture, and smell could be classed under physiological requirements. Under this category of needs for bakeries, freshness, and nutrition, are also considered.

Development: Consider how well they sate hunger and provided sustained energy if the author can try to create a new line of bread items. The author might include whole grains and other nutritious ingredients in the bakery product(s) that are slow to digest, giving a longer-lasting feeling of fullness and maintained energy, to satisfy this kind of desire of consumers. If the author can attempt to create baked products meant to be eaten as a snack, such as cookies or pastries, the author must consider how well they sate hunger and provide a rapid energy boost. For a quick energy boost and to suppress cravings, this may include utilizing items that are higher in sugar and simple carbohydrates. The author can try to use the best raw ingredients possible to increase the quality of the bakery product(s) and doing so will inevitably keep the baked good(s)' texture and hygienic standards intact.

Safety Needs

For customers, the requirement for safety and security is crucial. Bakery products can be created to give customers access to food that is secure and devoid of dangerous additives or pollutants (such as lactose, gluten, nuts, egg, and sugar).

Development: The use of organic and natural components by the author in bakery products can provide consumers with a sense of safety and security. Additionally, the author can utilize various symbols for various products so that the buyer can quickly distinguish them for safety and security. As consumers constantly make sure that the price of the bakery goods falls within their budget and level of financial security, price might also be included under safety needs. To launch the best bakery items at a fair or affordable price given the state of the market, the author must find high-quality raw materials at low prices and reduce unnecessary costs as much as feasible.

Love and Belonging Needs (Social Needs)

Customers also need to feel loved and belong. The author can create to meet this need by offering items that are shared with others, like cakes and pastries for celebrations, or items that bring back fond memories, like classic baked goods. Consumers are open to welcoming goods from other countries. However, they have always had a strong desire for their own cultural output.

Development: The term "mash-up adventure taste of products or culture" refers to the author's development idea to create fresh, inventive baked goods, such as Finnish baked goods with the taste of Indian baked goods and vice versa. The bakery business will receive additional options or flavors, and the market share will increase.

Self-esteem Needs

Individuals' requirements for respect, value, and recognition for their accomplishments and efforts are referred to as self-esteem needs. Because it enhances a person's sense of self-worth and general well-being, meeting esteem demands is crucial. These needs could be used to classify packaging materials and cultural goods since consumers may be influenced by the status or prestige attached to packaging or cultural goods. Offering premium goods that are linked to luxury and exclusivity in the context of bakery items is one way to cater to esteem needs.

Development: In contrast to the same product packaged in a plain or generic container, the author can package it in an exquisite and opulent box or bag that may be seen as more high-end and distinguished. When consumers buy and present such things to others, they may feel more appreciated and valued, which may also raise their feeling of self-worth and social standing. The author must consider how cultural items, such as specialty baked goods with distinctive flavors or ingredients, can likewise sate consumers' requirements for respect. Consuming these goods can help consumers feel more competent and smarter since they may be perceived as being more sophisticated or polished than goods that are more widely available.

Self-Actualization Needs

According to Maslow's Hierarchy of Needs, which depicts human needs as a pyramid-shaped hierarchy, self-actualization is the greatest level of human need. At this stage, people are looking for fulfillment, which includes the chance to express their creativity and reach their full potential.

Development: By offering consumers items that let them show their personality and creativity, such as customizable quality products or unusual flavor combinations, the author can be created in the bakery environment to meet this desire. It can be accomplished by the author by creating bakery goods that are regarded as high-end or artisanal (like Fazer brand products), such as bread prepared with premium ingredients (high-quality raw materials) or pastries and cakes that are exquisitely created and aesthetically pleasing (new thoughts, creativity, or design). For instance, traditional methods and premium ingredients that are sourced from certain regions or suppliers are frequently used to make artisanal bread, and the author could promote personalized cupcakes that let consumers select their own frosting, toppings, and decorations to meet their demands for self-actualization. This would provide consumers with a chance to express their individual likes and preferences. The author can offer a distinctive taste and texture that appeals to consumers who are ready to pay a premium for a high-quality product, but these loaves are often more expensive than bread that is mass-produced. Like how high-end pastries may have distinctive taste combinations or sophisticated designs that set them apart from simpler sweets. In addition to delivering high-quality goods, the author can also meet respect needs by giving exceptional consumer service and fostering a friendly environment within the organization. Consumers' self-esteem can be raised, and a loyal clientele can be built by treating them with respect and making them feel valued.

Based on the findings of this survey, considering the actions, and using Maslow's Hierarchy of Needs as a guide, the author should develop different tasks in the manner described below. Doing so would give the researcher a head start in the market and allow her to satisfy consumer preferences and demands for entrepreneurs in the bakery sector.

Market segmentation: This task relates to desires for a sense of social identity and self-worth. Entrepreneur or the author can help customers meet their need for a sense of belonging to a certain group and boost their self-esteem by recognizing consumer preferences and responding to their cultural, social, and psychological elements.

Product development and quality control or assurance: This task takes care of the requirements for safety and physiology. The entrepreneur or the author ensures that consumers' basic physiological demands are addressed by creating bakery items that meet quality, flavor, and nutritional standards, boosting their physical well-being, and offering a sense of safety through dependable or reliable and nutritious products.

Pricing and promotions: This work satisfies the expectations of consumers for respect or esteem. Consumers can purchase bakery goods and feel valued by the brand because the entrepreneur or the author caters

to their desire for status, recognition, and self-esteem by offering competitive prices and running marketing campaigns.

Branding and packaging: This assignment considers the desires for self-actualization and self-esteem of consumers. The business owner or the author appeals to consumers' desires for self-expression, individuality, and personal fulfillment by developing a strong brand identity and aesthetically pleasing packaging. They may feel more confident as a result, and they will be able to relate to the brand more deeply.

Distribution Channels and Partnerships: This task responds to the needs of customers for social integration and safety. The entrepreneur or the author raises customers' feelings of safety and offers chances for social connection while buying their desired products by enabling easy access to bakery goods through partnerships with supermarkets and other distribution channels.

Marketing and advertising: The job addresses the requirements for self-actualization and esteem of consumers. The businessperson or the author satisfies the demand of the consumer for recognition, personal development, and self-expression by creating focused marketing campaigns that emphasize health consciousness, affordability, and attractive packaging.

Customer engagement and feedback: This assignment attends to the needs of consumers for social acceptance and respect. The entrepreneur or the researcher promotes a sense of belonging and importance among customers by adopting customer feedback methods and partaking or engaging in meaningful conversations, improving their self-esteem, and fostering loyalty through wholesome relationships.

Continuous Research and Innovation: This mission fits with the needs of consumers for self-actualization thanks to ongoing research and innovation. The entrepreneur or the commissioner of this study encourages personal development, creative expression, and the satisfaction of customers' changing requirements by keeping up with consumer trends, industry advancements, and rivals' products.

Sustainability Initiatives: This work satisfies the desires of customers for self-actualization and respect. By implementing sustainable practices, the business owner or the researcher of this study responds to customers' desires for a sense of accountability, moral decision-making, and giving back to society. This enables customers to match their values with the bakery business and feel personally fulfilled.

Collaboration and networking: This task relate to customers' requirements for a sense of social connection. By participating in networking events and team projects, the business owner or the entrepreneur or the author nurtures relationships, develops possibilities for social engagement, and satisfies consumers' desire for a feeling of community and connection within the bakery sector.

Overall, the author can identify areas for improvement and customize bakery products and services to better meet the needs and preferences of consumers by taking into all the factors that consumers take into consideration when making decisions about bakery products and using Maslow's Hierarchy of Needs

as a guide and may make sure that business strategies and actions match the diverse needs of consumers. By doing this, the author can gradually win over readers' devotion by introducing new options, tastes, and innovations for the bakery product(s), which could result in the expansion of new markets and the bakery industry as a whole. Moreover, to meet the diverse needs of bakery consumers, entrepreneurs should focus on recognizing preferences, ensuring quality and safety, competitive pricing, strong branding, convenient distribution, customer engagement, continuous innovation, sustainability, and collaboration. By implementing these strategies, entrepreneurs can successfully meet consumer demands, enhance satisfaction, and build a thriving bakery business.

7 Conclusion, Discussion and Recommendations

Based on the previous theoretical framework especially Maslow's Hierarchy of Needs (BBAMANTRA, n.d.; Jisana, 2014, pp. 34-43; Khan, 2006, p. 175; Kotler P.; Armstrong; Harris; & Piercy, 2017, p. 151) and the findings of this study, the researcher has discussed the conclusion and discussion in this chapter. Additionally, this chapter bases its recommendations on the findings and development part of the research.

7.1 Conclusion and Discussion

The aim or purpose or goal of this thesis was to comprehend consumer behavior and preference for bakery products, to describe what the consumer's buying patterns or habits for bakery product(s) are, as well as what expectations they have for bakery product(s), in Finland. The author also wants to establish a foot in the baking sector as an entrepreneur with big ideas, which was the study's secondary objective. Alternative food sources like ready-to-eat meals and snack bars are posing a growing threat to the baking sector. In particular, the sector needs to comprehend how consumer tastes and demands for baked goods are evolving, including their choice of healthier options, convenience, and sustainability. By addressing these problems, the primary goal of this thesis was to understand or broaden the consumers' purchasing patterns and needs for baking goods.

The best quality of an entrepreneur is being aware of how consumer requirements and expectations fluctuate depending on the time of year, the season, and the mood. Asking "What do people need from business?" is crucial before beginning to establish a firm. If not, the company risks wasting time, money, resources, and reputation on fruitless endeavors. To investigate solutions to the research problem and carry out this study, research questions were created with these concepts in mind:

1. What are the primary elements influencing consumers' decisions to buy when it comes to bakery products?
2. How do consumers' attitudes and perceptions toward bakery products influence their purchase behavior?

According to the study's findings, customers give bakery product quality the highest priority when making judgments about what to buy in the modern digital era. This is so that consumers can compare goods and alternatives and have simple access to information. Price competition is still a significant role in products for bakery industry, though. Along with personal and societal elements, cultural and psychological factors have a big impact on consumer behavior while they are deciding to purchase bakery goods. In general, an entrepreneur must meet the needs of their consumers first by offering high-quality goods at competitive

costs, which can result in satisfied consumers who are more inclined to recommend their products to others.

Throughout the journey of this thesis, the researcher encountered several significant obstacles. Peer-reviewed sources are considered highly reliable and trustworthy as they undergo rigorous evaluation by experts in the field. Here, in this study, the author had not found more in this kind of previous research in this field. After trying a lot to find it, the author thought that perhaps there is a lack of research in this field or what? This challenge was the biggest obstacle to researchers in this research as there was a lack of comparison between the literature and the existing research and struggled to find the necessary literature to support their study and establish a strong theoretical foundation. To summarize, this difficulty had a big impact on the research procedure. The author's ability to derive reliable or noteworthy findings and conclusions from the study's data was its greatest strength with the help of big sample size was 155.

Therefore, the study on how consumer behavior affects the bakery industry has shown several important discoveries. For instance, as per the above survey, a consumer's cultural upbringing might influence their preference for bakery goods, while their psychological state might affect their craving for comfort food. Their willingness to pay more for upscale bakery goods (premium bakery products) may depend on personal factors like their income level. Finally, their social network may have an impact on their choice by suggesting specific bakery goods. To determine how consumer behavior affects bakery products, the research looked at a variety of consumer behaviors, including preferences, motives, and decision-making processes. First, it demonstrates the important role that diverse factors play in influencing customers' purchase decisions. Consumer choices for bakery goods are significantly influenced by cultural, social, personal, and psychological factors (Kotler; Philip.; Keller; & Chernev, 2021; Mothersbaugh & Hawkins, Consumer Behaviour And Marketing Strategy, 2016; Jobber & Ellis-Chadwick, 2016) (As per Q. 14 & 15, and Figures from 32 to 49). Secondly, it was discovered that in this market, variables normally linked to fast-moving consumer goods also significantly influence consumers' decisions (As per Q. 14 & 15, Table 3 & 7 and Appendix 6). Consumer preferences, such as the quality, price, aroma, packaging, and brand reputation sensation, freshness, and so on of bakery products, were found to be important determinants of their purchasing choices. Third, Income demonstrates (As per Q.8, 10 & 13) the key considerations while selecting bakery goods such as consumers tend to choose bakery goods that are less expensive relative to their income, income levels have little impact on how frequently they buy bakery goods, and consumers' willingness to pay for bakery products is not much considerably influenced by their income levels which was also found by (Souki; Reis; & Moura, 2016). According to study by Souki, Reis & Moura also showed that, although tending to favour bakery goods over those from other industries, consumers of bakery goods lack the willingness to pay more for them (which represents a small portion of total earnings). Therefore, the increased preference for baked items might be seen as a competitive advantage for bakeries. Additionally, it highlights the growing significance of consumer health consciousness in their selection of baked goods as evidenced by the bread industry's increasing emphasis on health and wellness which was also as per Puratos (bakeryandsnacks.com, 2021). According to the Taste Future study by Puratos, many consumers value

bread that is created to meet their dietary requirements. Bakery products that are gluten-free, organic, or low in sugar are in higher demand as consumers look for products that fit their dietary needs and health concerns. The increased motives and preferences of consumers in this sector are greatly influenced by their understanding of health and wellness issues. Moreover, it shows that people favor buying bread goods from big-box stores (supermarkets) rather than neighborhood (local) bakeries as per Q.12 and see Appendix 2). Finally, factors like price and packaging emerge also as major influences on consumer choices for bakery goods which is exactly same as Indian bakery market preference and was found by (Jadhav & Chavan, 2019) (As per Q. 14, 15 & 20 and See Appendix 3, 4, & 7 – Column 4 & 5). According to the findings by Jadhav & Chavan as per the Indian bakery market of an exploratory factor analysis, customer perceptions about the product's affordability influence consumer preference. Consuming bakery goods is an impulsive buy. Accessibility and pricing play a significant role in shaping consumer preference for bakery goods. According to the study, packaging has a significant impact on consumer preference for bakery goods. Convenience and price become vital variables for customers. Convenient formats, including grab-and-go snacks or pre-packaged baked products, are in high demand due to busy lifestyles and the need for quick, simple-to-eat bakery options. Because cost frequently affects purchase decisions, price sensitivity plays a role in influencing consumer behavior. It is impossible to overstate the importance of packaging and branding. Consumer impressions and purchasing decisions are substantially influenced by effective packaging design, which includes visual components and product information.

In a nutshell, this study has emphasized that a wide range of variables, including cultural influences, consumer preferences, health consciousness, accessibility, packaging, and preferred retail channels, which include cultural, psychological, personal, and social aspects, have an impact on consumer behavior in the market for bakery products. Overall, the study concludes that various factors play a role in consumers' decision-making when it comes to bakery products. For organizations to successfully target and engage their target audience, they must have a thorough understanding of these elements and how they interact. Businesses can create customized client retention and attraction tactics in a cutthroat market by using knowledge from these elements. However, it is crucial to remember that consumer behavior is a dynamic area that is affected by societal changes and constantly evolving trends. As a result, ongoing research and analysis are required to stay informed about new developments and how they affect customer behavior, allowing firms to adjust and flourish in a changing consumer landscape.

7.2 Recommendations

The recommendation, which focuses on the author's entrepreneurial goals in the bakery business, has been carried out for additional research to consider the findings and development task of this study. Before becoming an entrepreneur in the Finnish bakery industry, more research needs to be conducted. In the next paragraphs, recommendations for further research are provided.

1. Research on Finnish Bakery Products and Tastes

The author recommends investigating classic Finnish bakery items like pulla (which is Finnish cardamom bread or Finnish sweet bun. Pulla is a traditional Finnish pastry that is typically flavored with cardamom and often topped with pearl sugar. It is made from a sweet, enriched dough and can be braided or shaped into various forms, such as knots or rolls. Pulla is commonly enjoyed with coffee or tea and is a beloved treat in Finland), rye bread, karjalanpiirakka (which is Karelian pasty or Karelian pie. It is a traditional Finnish pastry that originated in the region of Karelia. The Karelian pasty is typically made with a rye or wheat crust and filled with a mixture of rice or potato. It is often served with a topping of butter or egg butter), and korvapuusti (which is a cinnamon roll or cinnamon bun. It is a popular Finnish pastry that is made from a sweet dough rolled with cinnamon and sugar, then baked until golden brown. Korvapuusti is often enjoyed with a cup of coffee and is a common treat in Finland and other Nordic countries). When exploring Finnish baking products, it is recommendation to investigate the products' components, baking methods, and cultural importance. To enhance the understanding of flavor and texture of Finnish bakery products, it is recommendation to try baking them as well. For a diverse experience of Finnish Baked goods and flavours, it is recommendation to visit local bakeries and pastry shops where can sample a variety of Finnish options. Even though traditional Finnish bakery goods are an excellent place to start, it is encouraged to be adventurous and experiment with various flavors and ingredients to create something new. Consider incorporating regional ingredients such as berries and mushrooms into your baked goods to infuse them with a distinct Finnish touch. To establish a unique visual character, may want to consider incorporating Finnish design elements like Nordic patterns and hues into the presentation of baked goods. By following these recommendations, the author can delve deeper into the world of Finnish baked goods and enhance her appreciation of their taste, texture, and cultural significance.

2. Research on Cultural and Dietary Preferences

It is recommended to conduct market research to identify and understand the cultural and gastronomic or dietary preferences of the target market in Finland. By conducting market research, it becomes easier to tailor bakery goods to meet the distinct tastes, customs, and dietary needs of the local population. By following these recommendations, the author can develop bakery goods that cater to their specific requirements for cultural and dietary needs.

3. Research on Best raw Materials: Where to Find them at Low Cost

It is recommended to prioritize the quality of raw materials to create bakery goods of high-grade standards. In Finland, the thriving agricultural industry offers a wide range of premium dairy, grain, and berry goods produced by small-scale farmers and cooperatives. Establishing direct relationships with these producers and purchasing from them instead of larger wholesalers can prove advantageous in the long run. Farmers' markets are excellent places to discover regional producers and obtain fresh, affordable food. It is

recommended to explore the Visit Finland website, which provides a list of farmers' markets in Finland. Joining a food cooperative is another recommended approach to obtaining high-quality raw materials at a lower cost. Food cooperatives pool their resources and make bulk purchases directly from farmers and other producers, resulting in reduced component prices. By following these recommendations, you can prioritize the quality of raw materials for your bakery goods, benefit from the premium offerings of small-scale producers in Finland, explore farmers' markets for fresh and affordable ingredients, and consider joining a food cooperative to obtain high-quality components at a lower cost.

4. Research on Competitive Pricing

To develop a balance between competitive pricing and profitability, it is recommended to implement the following pricing methods. Find the sweet spot for pricing where you can offer competitive prices without sacrificing profitability. Accentuate the value and quality of bakery items rather than just competing on price. Highlight distinctive recipes, artisanal craftsmanship, or expensive ingredients as examples of differentiating characteristics. To determine the true costs associated with creating bakery items, it is essential to conduct a comprehensive cost study. This study should consider factors such as ingredient costs, labor expenses, overheads, and packaging expenses. By understanding these costs in detail, you can establish a baseline for pricing that ensures profitability and covers all expenses. By utilizing these strategies, businesses can identify the sweet spot for pricing where you can offer competitive prices without compromising profitability. This approach allows the entrepreneur to showcase the value and quality of bakery items, giving customers a reason to choose products over cheaper alternatives.

5. Research on Finnish Bakery Goods Recipes

To enhance offerings in the Finnish bakery sector, it is highly recommended to invest time in researching and testing traditional Finnish baking recipes. The author can explore various sources such as online platforms, cookbooks, and seek guidance from local bakers to acquire authentic recipes. By gaining a deep understanding of these recipes, businesses can begin experimenting with them to create distinctive and delicious bakery items that stand out in the marketplace. Through experimentation and modifications based on the customers' tastes and preferences, the author can develop unique variations of traditional Finnish recipes. Overall, this approach allows the researcher to offer bakery goods that are both familiar and intriguing to the target market, making business more likely to flourish in the competitive Finnish bakery sector.

6. Research on Finnish Bakery Norms

If one chooses to run a business in the bakery industry in the Finnish market, adherence to bakery standards and laws is crucial. Make sure to abide by the rules on pricing, packaging, and labeling as well as food safety and hygiene. Additionally, consider sustainability and eco-friendliness in business practices, such as waste reduction, the use of eco-friendly packaging, and the sourcing of organic and local materials. It is crucial to

adhere to the rules established by the Finnish Food Authority to ensure food safety and hygiene. Additionally, make sure your packaging complies with all legal criteria, such as the European Union's Packaging and Packaging Waste Directive, and is safe for food. Joining a professional organization, like the Finnish Baker's Association, can give access to resources and knowledge about industry best practices. Maintaining current regulatory changes and networking with other bakery business owners can also be beneficial.

7. Research on How to Innovate and Differentiate with Bakery Products

To stand out in a crowded bakery market, it is recommended to create distinctive and cutting-edge baked goods. This can be achieved by experimenting with unique taste combinations and ingredients that are unlike anything else currently available for instance, mashup adventure - Finnish bakery goods with Indian taste and vice versa. Additionally, differentiating the author can cater to various dietary needs for bakery goods which can greatly attract customers. Consider offering options that are vegan, gluten-free, and low in sugar to cater to individuals with specific dietary requirements. The author may also explore using honey or maple syrup as alternative sweeteners to produce wonderful low-sugar bakery goods. Remember that presentation plays a crucial role in the bakery industry. It is recommended to experiment with different layouts and packaging options to make products visually appealing and stand out on store shelves. For environmentally conscious customers, opt for packaging materials with low environmental impacts, such as paper bags or cardboard boxes.

In nutshell, by implementing these suggestions and conducting thorough research, businesses can increase the likelihood of success for their bakery business, whether it is a newly established venture or an existing one looking to expand. These recommendations can also help boost client satisfaction and sales in the bakery industry. Therefore, it is crucial for the author to conduct additional research and consider the recommendations to achieve their entrepreneurial goals in the baking industry.

7.3 Future Area of Research

It is crucial that studies be done on the baker's side/producer's side because all research in this field use the consumer as the unit of analysis. Studies should concentrate on how innovative a company is in creating unique bread and other baked goods that are also affordable and consumer-friendly in terms of health. Understanding how businesses might accomplish this would help both businesses in their pursuit of profits and customers in their pursuit of utility maximization.

7.4 Reliability and Validity

The research for the thesis was done in accordance with the TENK (2021) guidelines for the ethical conduct of research in Finland. The study questions and the research strategy both effectively captured the components or variables related to consumer behavior toward bread products which shows the content validity of the survey. With the supervisor's expert guidance and with their approval, make the necessary changes to the survey questionnaire before launching it.

To keep the study on track and make sure that the validity and reliability of this study remained a top priority, the author carefully considered the response group when creating the survey questionnaire for this empirical research. To ensure the accuracy and authenticity of the responses, the implementation of the response options was also done with great care. To guarantee the correctness and legitimacy of the data acquired, it is essential to take the dependability and validity of a study design into consideration. The research for the thesis was done in accordance with the TENK (2021) guidelines for the ethical conduct of research in Finland. The study questions and the research strategy both effectively captured the components or variables related to consumer behavior toward bread products. For instance, to establish construct validity, the survey items were designed to align with key constructs identified in existing consumer behavior theories, such as quality perception, quantity preference, price, brand loyalty, etc. According to the literature Kotler; Philip.; Keller & Chernev, (2021); Solomon M.; Bamossy; Askegaard; & Hogg, (2006); Loughborough, (2018); Zak & Hasprova, (2020); Kotler P.;Armstrong; Harris; & Piercy, (2017); Mothersbaugh & Hawkins, (2016); the key variable associations construct and align, providing theoretical support for the validity of the survey. In addition, with the supervisor's expert guidance, and with their approval, made the necessary changes to the survey questionnaire before launching it. The participants had received authorization from the author to participate in the study, and they were provided with a cover letter that explained the research's nature and objectives by the author. Additionally, the participants were informed of their right to withdraw from the study and that all information would be kept completely confidential and wouldn't be shared with outside or third parties without their permission. Transparency in the research process is vital, thus it is remarkable that the findings were disclosed in an open and responsible manner. While the author previously mentioned that either there is a lack of prior research in this area or the author could not find prior research, due to this reason the author could not compare most of the findings of this study with another prior research. However, the results were conveyed freely, responsibly, and in accordance with ethical practices.

Based on quantitative data, it is typically advised to have a sample size of at least 101 or more when conducting a trustworthy public research study. The author had successfully acquired 155 replies for the study under discussion, which was more than the required minimum sample size. This bigger sample size improves the statistical power of the study and strengthens the validity of the research findings. Additionally, the choice made by the author to collect 155 replies for their open-access research study reveals a great

dedication to assuring reliability. The more substantial analyses are made possible by the higher sample size, which also reinforces the research findings and improves generalizability and statistical power. Overall, the study's inclusion of 155 subjects strengthens its validity and gives the study's findings more authority. The author's choice to concentrate only on replies from people who are currently residing in Finland improves the study's validity and reliability in terms of quantitative research. The author established a specific and well-defined population for analysis by choosing Finland as the thesis' geographic limit, which adds to the study's internal validity.

According to the master's degree competencies of Kajaani University of Applied Sciences, the thesis provided the researcher with a fantastic opportunity to develop competencies in the areas of learning skills, ethical competencies, working life, innovation, and internationalization. The hardest elements of the approach were researching, acquiring data on pertinent prior study, and summarizing the methodology and findings. According to the literature such as Kotler; Philip.; Keller & Chernev, (2021); Solomon M.; Bamossy; Askegaard; & Hogg, (2006); Loughborough, (2018); Zak & Hasprova, (2020); Kotler P.; Armstrong; Harris; & Piercy, (2017); Mothersbaugh & Hawkins, (2016), the key variable associations construct and align, providing theoretical support for the validity of the survey. In light of the theoretical framework, they proved to be quite helpful in organizing thoughts in a logical manner. Reading everyone's replies was the most satisfying and enjoyable part because everyone came from different cultures and places. Finally, the author discovered that the majority of the study's findings agreed with his initial thoughts of the study prior to commencing it.

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Appendices

Appendix 1

Demographic information of the respondents (n=155)

PARTICIPANT'S BACKGROUND				
QUE. NO.	QUESTION	CLASSIFICATION	FRE-QUENCY	PERCENTAGE
			(n = 155)	(%)
Q.1	What is your age?	11 - 20	9	5.80%
		21 - 30	72	46.50%
		31 - 40	51	32.90%
		41 - 50	17	11.00%
		51 - 60	6	3.90%
Q.2	What is your gender? (Appendix 1)	Woman	91	58.71%
		Man	64	41.29%
		Non-Binary	0	0.00%
		Prefer not to say	0	0.00%
Q.3	What is your nationality? (Appendix 1)	Finnish	36	23.23%
		Indian	45	29.03%
		Other	74	47.74%
Q.4	Where were you born? (Appendix 1)	Finland	34	21.94%
		India	46	29.68%
		Other	75	48.38%
Q.5	Where do you live? (Appendix 1)	Helsinki	29	18.71%
		Espoo	46	29.68%
		Vantaa	31	20.00%
		Kajaani	17	10.97%
		Tampere	6	3.87%
		Jyväskylä	4	2.58%
		Turku	8	5.16%
		Koula	6	3.87%
		Other	8	5.16%
Q.6	What is your occupation? (Appendix 1)	Student	75	48.38%
		Job/Employed	62	40.00%
		Self-Employed	6	3.87%
		Unemployed	10	6.45%
		Other	2	1.30%
Q.7	What is your highest qualification? (Appendix 1)	High School	36	23.23%
		Bachelor	80	51.60%
		Master	37	23.87%
		Licentiate	0	0.00%

		PhD	0	0.00%
		Other	2	1.30%
Q.8	What is your monthly income level? (Appendix 1)	Less than €2000	88	56.77%
		€2000 - €5000	46	29.68%
		€5000 - €10000	17	10.97%
		More than €10000	4	2.58%

Table 1. Frequency table of the respondents (Author)

Appendix 2

Frequency table of the respondents' personal choice for bakery products (n=155)

Participant's Personal Choice for Bakery Products				
Que. No.	Question	Classification/Categories	Frequency (n = 155)	Percentage (%)
Q.9	Which bakery items do you prefer or like the most? (You can choose multiple options) (Appendix 2)	Bread	121	78.06%
		Cookies or Biscuits	64	41.29%
		Cake	45	29.03%
		Pastry	39	25.16%
		Donuts	20	12.90%
		Other	3	1.94%
Q.10	How frequently do you buy bakery products? (Appendix 2)	Never	0	0.00%
		A few times, or infrequently during the year	3	1.94%
		Once a month	3	1.94%
		2 - 3 times in a month	18	11.61%
		Once a week	61	39.35%
		Twice a week	57	36.77%
		Every other day	12	7.74%
		Every day	1	0.65%
Q.12	From where do you generally prefer to buy bakery products? (You can choose multiple options) (Appendix 2)	LIDL	104	67.10%
		Prisma	104	67.10%
		K-Market	62	40.00%
		K-City Market	19	12.26%
		S-Market	82	52.90%
		Alepa	34	21.94%
		Other	6	3.87%
Q.13	How much are you willing to spend in a month for bakery products? (Appendix 2)	€ 0	0	0.00%
		€1 - €50	118	76.13%
		€51 - €100	31	20.00%
		€101 - €150	6	3.87%
		€151 - €200	0	0.00%
		More than €201	0	0.00%

Table 2. Frequency table of the respondents' personal choice for bakery products (Author)

Appendix 3

Mean and standard deviation of the factors

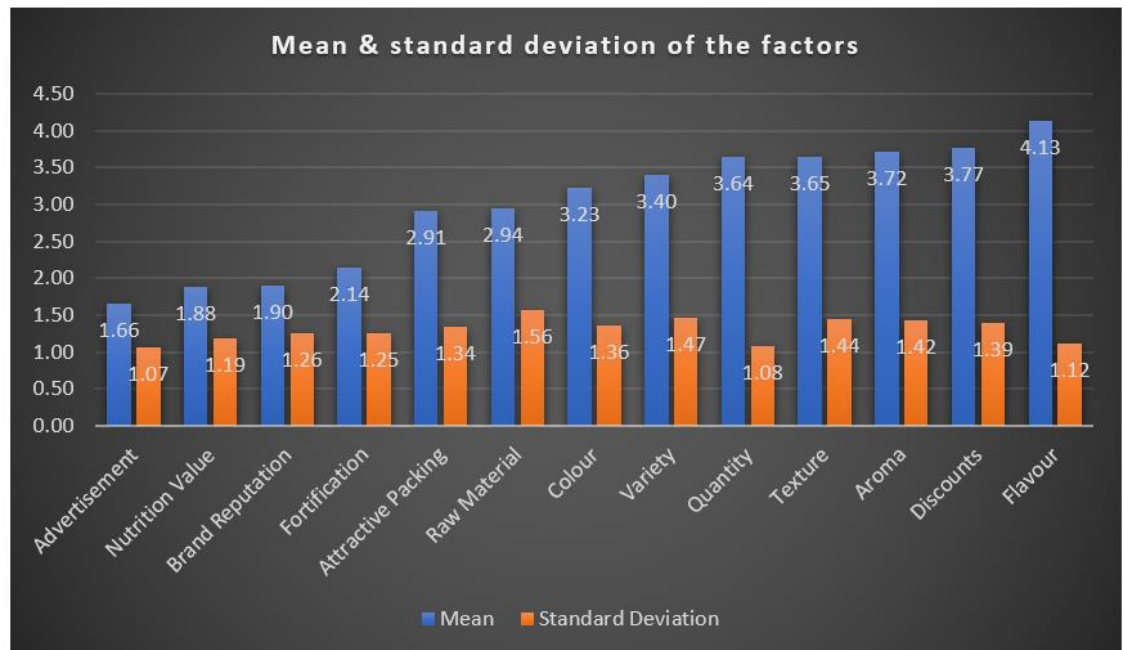


Figure 1. Mean and standard deviation of the factors (Author)

Appendix 4**Scatterplot graphs of quality v/s. different factors**

GRAPH SCATTERPLOT (BIVARIATE) = QUANTITY WITH QUALITY.

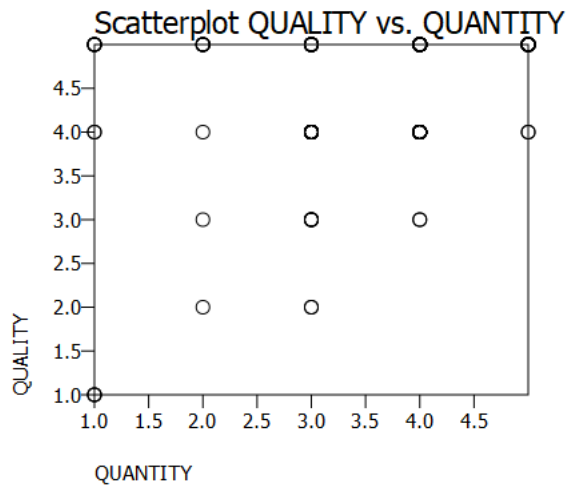


Figure 1. Scatterplot graph of quality v/s. quantity (Author)

GRAPH SCATTERPLOT (BIVARIATE) = RAW_MATERIAL WITH QUALITY.

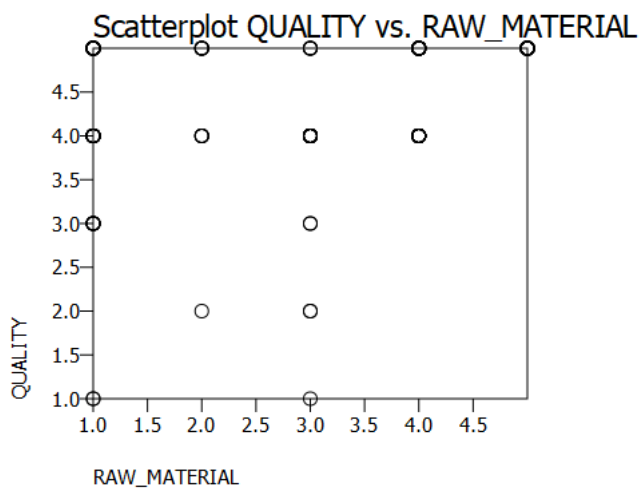


Figure 2. Scatterplot graph of quality v/s. raw material (Author)

GRAPH SCATTERPLOT (BIVARIATE) = FLAVOUR WITH QUALITY.

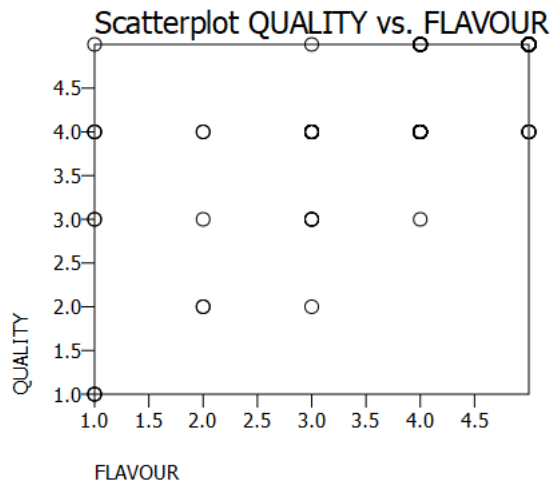


Figure 3. Scatterplot graph of quality v/s. flavour (Author)

GRAPH SCATTERPLOT (BIVARIATE) = FORTIFICATION WITH QUALITY.

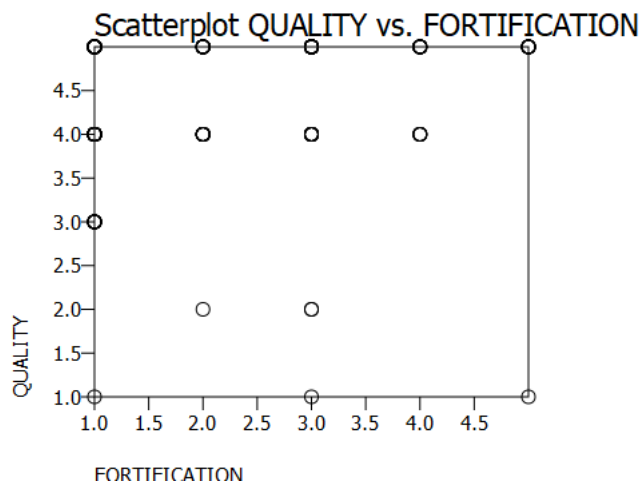


Figure 4. Scatterplot graph of quality v/s. fortification (Author)

GRAPH SCATTERPLOT (BIVARIATE) = NUTRITIONAL_VALUE WITH QUALITY.

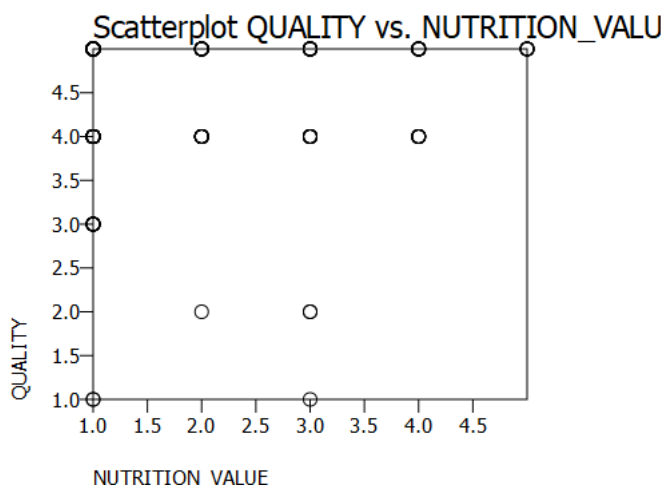


Figure 5. Scatterplot graph of quality v/s. nutrition value (Author)

GRAPH SCATTERPLOT (BIVARIATE) = AROMA WITH QUALITY.

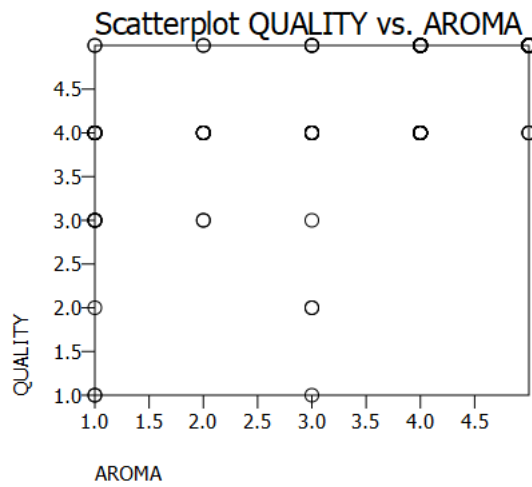


Figure 6. Scatterplot graph of quality v/s. aroma (Author)

GRAPH SCATTERPLOT (BIVARIATE) = COLOUR WITH QUALITY.

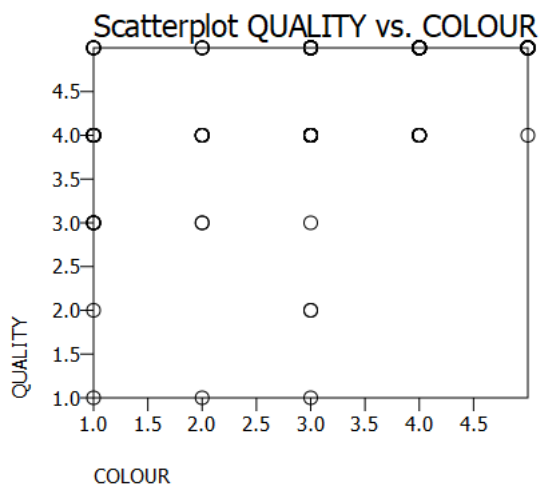


Figure 7. Scatterplot graph of quality v/s colour (Author)

GRAPH SCATTERPLOT (BIVARIATE) = TEXTURE WITH QUALITY.

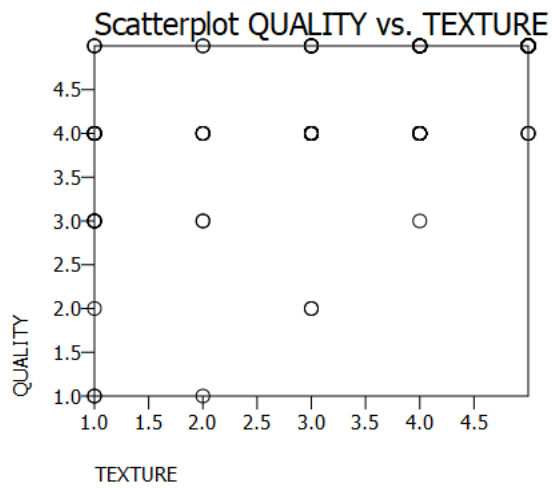


Figure 8. Scatterplot graph of quality v/s texture (Author)

GRAPH SCATTERPLOT (BIVARIATE) = BRAND_REPUTATION WITH QUALITY.

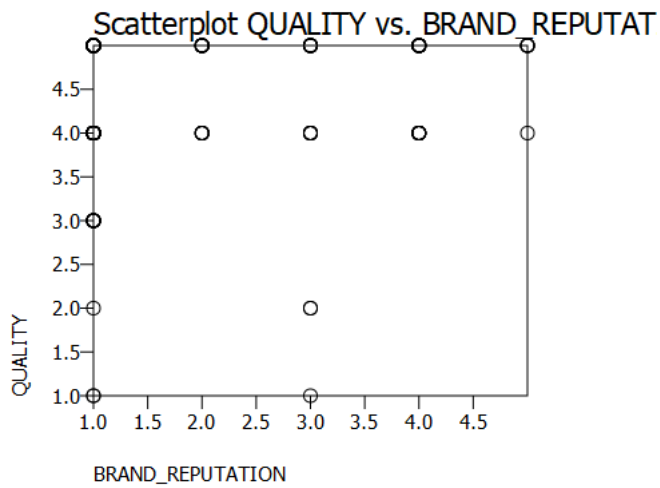


Figure 9. Scatterplot graph of quality v/s brand reputation (Author)

GRAPH SCATTERPLOT(BIVARIATE) = PRICE WITH QUALITY.

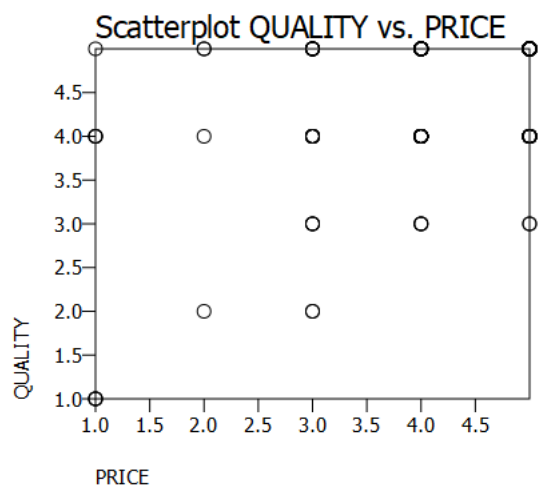


Figure 10. Scatterplot graph of quality v/s price (Author)

GRAPH SCATTERPLOT(BIVARIATE) = DISCOUNTS WITH QUALITY.

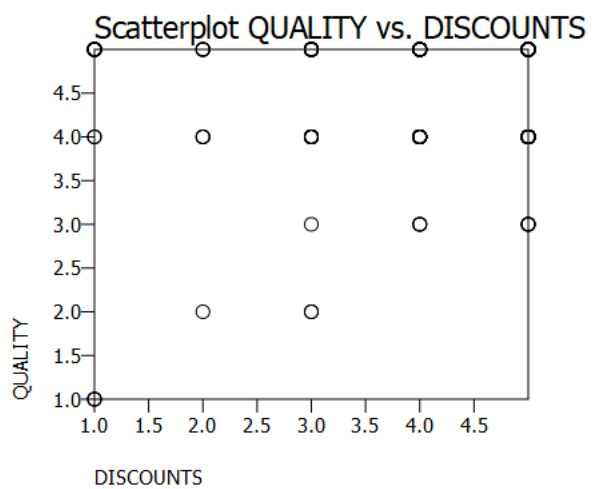


Figure 11. Scatterplot graph of quality v/s discounts (Author)

GRAPH SCATTERPLOT (BIVARIATE) = VARIETY WITH QUALITY.

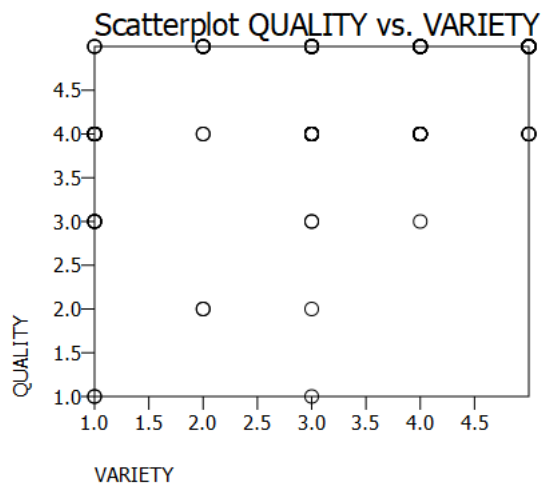


Figure 12. Scatterplot graph of quality v/s variety (Author)

GRAPH SCATTERPLOT (BIVARIATE) = ADVERTISEMENT WITH QUALITY.

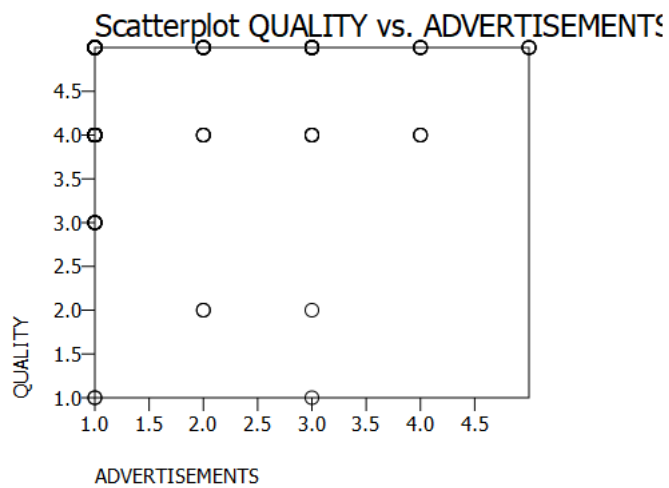


Figure 13. Scatterplot graph of quality v/s advertisement (Author)

GRAPH SCATTERPLOT(BIVARIATE) = ATTRACTIVE_PACKING WITH QUALITY.

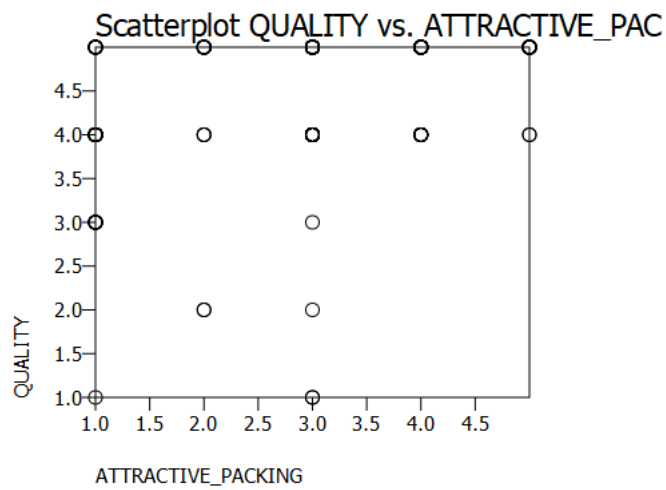


Figure 14. Scatterplot graph of quality v/s attractive packing (Author)

GRAPH SCATTERPLOT(BIVARIATE) = DATE_LABEL WITH QUALITY.

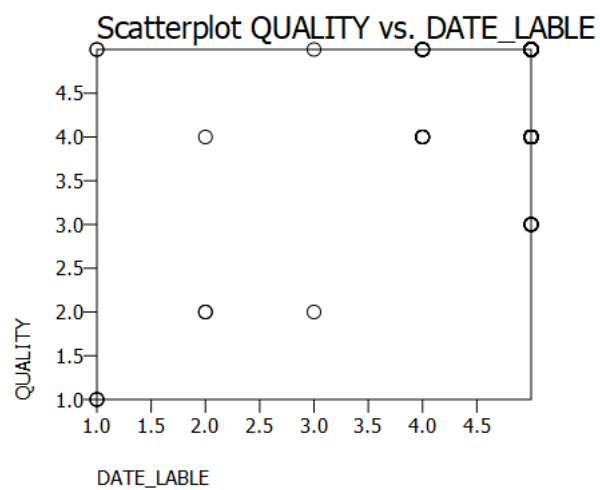


Figure 15. Scatterplot graph of quality v/s date label (Author)

Appendix 5

Correlation Matrix

Correlations

		QUALITY	QUANTITY	RAW_MATERIAL	FLAVOUR	FORTIFICATION	NUTRITION_VALUE	AROMA	COLOUR	TEXTURE	BRAND_REPUTATION	PRICE	DISCOUNTS	VARIETY	ADVERTISEMENTS	ATTRACTIVE_PACKING	DATE_LABEL
QUALITY	Pearson Correlation	1.000	.386 _a	.272 _a	.741 _a	.111	.063	.626 _a	.501 _a	.618 _a	.091	.483 _a	.106	.485 _a	.128	.368 _a	.482 _a
	Sig. (2-tailed)		.000	.001	.000	.173	.441	.000	.000	.000	.263	.000	.190	.000	.116	.000	.000
	N	154	154	153	151	152	152	151	154	153	152	153	154	152	152	154	151
QUANTITY	Pearson Correlation	.386 _a	1.000	.329 _a	.364 _a	.142	.124	.292 _a	.362 _a	.244 _a	.034	.537 _a	.374 _a	.337 _a	.217 _a	.378 _a	.363 _a
	Sig. (2-tailed)	.000		.000	.000	.079	.127	.000	.000	.002	.677	.000	.000	.000	.007	.000	.000
	N	154	155	154	151	153	153	151	155	153	153	154	154	153	153	155	152
RAW_MATERIAL	Pearson Correlation	.272 _a	.329 _a	1.000	.223 _a	.467 _a	.415 _a	.284 _a	.345 _a	.274 _a	.415 _a	.207 _a	.071	.216 _a	.308 _a	.274 _a	.055
	Sig. (2-tailed)	.001	.000		.006	.000	.000	.000	.000	.001	.000	.010	.381	.007	.000	.001	.501
	N	153	154	154	150	153	153	150	154	152	152	153	153	153	152	154	151
FLAVOUR	Pearson Correlation	.741 _a	.364 _a	.223 _a	1.000	.156	.073	.807 _a	.685 _a	.802 _a	.110	.426 _a	-.013	.639 _a	.161	.536 _a	.444 _a
	Sig. (2-tailed)	.000	.000	.006		.058	.377	.000	.000	.000	.183	.000	.871	.000	.050	.000	.000
	N	151	151	150	151	149	149	149	151	150	149	151	151	149	149	151	148
FORTIFICATION	Pearson Correlation	.111	.142	.467 _a	.156	1.000	.723 _a	.278 _a	.295 _a	.222 _a	.527 _a	.134	-.123	.236 _a	.431 _a	.230 _a	-.205 _a
	Sig. (2-tailed)	.173	.079	.000	.058		.000	.001	.000	.006	.000	.099	.132	.003	.000	.004	.012
	N	152	153	153	149	153	153	149	153	151	152	152	152	152	152	153	150
NUTRITION_VALUE	Pearson Correlation	.063	.124	.415 _a	.073	.723 _a	1.000	.148	.145	.109	.641 _a	.086	.050	.104	.466 _a	.183 _a	-.153
	Sig. (2-tailed)	.441	.127	.000	.377	.000		.072	.073	.183	.000	.293	.537	.200	.000	.024	.062
	N	152	153	153	149	153	153	149	153	151	152	152	152	152	152	153	150
AROMA	Pearson Correlation	.626 _a	.292 _a	.284 _a	.807 _a	.278 _a	.148	1.000	.774 _a	.901 _a	.166 _a	.413 _a	-.092	.629 _a	.250 _a	.644 _a	.265 _a
	Sig. (2-tailed)	.000	.000	.000	.000	.001	.072		.000	.000	.043	.000	.261	.000	.002	.000	.001
	N	151	151	150	149	149	149	151	151	151	149	150	151	149	149	151	149
COLOUR	Pearson Correlation	.501 _a	.362 _a	.345 _a	.685 _a	.295 _a	.145	.774 _a	1.000	.794 _a	.231 _a	.360 _a	-.046	.587 _a	.332 _a	.676 _a	.146
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.073	.000		.000	.004	.000	.573	.000	.000	.000	.072
	N	154	155	154	151	153	153	151	155	153	153	154	154	153	153	155	152
TEXTURE	Pearson Correlation	.618 _a	.244 _a	.274 _a	.802 _a	.222 _a	.109	.901 _a	.794 _a	1.000	.156	.358 _a	-.117	.638 _a	.209 _a	.600 _a	.250 _a
	Sig. (2-tailed)	.000	.002	.001	.000	.006	.183	.000	.000		.056	.000	.149	.000	.010	.000	.002
	N	153	153	152	150	151	151	151	153	153	151	152	153	151	151	153	151
BRAND_REPUTATION	Pearson Correlation	.091	.034	.415 _a	.110	.527 _a	.641 _a	.166 _a	.231 _a	.156	1.000	-.008	.079	.041	.574 _a	.320 _a	-.229 _a
	Sig. (2-tailed)	.263	.677	.000	.183	.000	.000	.043	.004	.056		.921	.333	.617	.000	.000	.005
	N	152	153	152	149	152	152	149	153	151	153	152	152	151	152	153	151
PRICE	Pearson Correlation	.483 _a	.537 _a	.207 _a	.426 _a	.134	.086	.413 _a	.360 _a	.358 _a	-.008	1.000	.434 _a	.360 _a	.068	.293 _a	.547 _a
	Sig. (2-tailed)	.000	.000	.010	.000	.099	.293	.000	.000	.000	.921		.000	.000	.408	.000	.000
	N	153	154	153	151	152	152	150	154	152	152	154	153	152	152	154	151
DISCOUNTS	Pearson Correlation	.106	.374 _a	.071	-.013	-.123	.050	-.092	-.046	-.117	.079	.434 _a	1.000	.026	.083	.114	.244 _a
	Sig. (2-tailed)	.190	.000	.381	.871	.132	.537	.261	.573	.149	.333	.000		.750	.307	.158	.003
	N	154	154	153	151	152	152	151	154	153	152	153	154	152	152	154	151
VARIETY	Pearson Correlation	.485 _a	.337 _a	.216 _a	.639 _a	.236 _a	.104	.629 _a	.587 _a	.638 _a	.041	.360 _a	.026	1.000	.184 _a	.550 _a	.246 _a
	Sig. (2-tailed)	.000	.000	.007	.000	.003	.200	.000	.000	.000	.617	.000	.750		.024	.000	.002
	N	152	153	153	149	152	152	149	153	151	151	152	152	153	151	153	150
ADVERTISEMENTS	Pearson Correlation	.128	.217 _a	.308 _a	.161	.431 _a	.466 _a	.250 _a	.332 _a	.209 _a	.574 _a	.068	.083	.184 _a	1.000	.449 _a	-.211 _a
	Sig. (2-tailed)	.116	.007	.000	.050	.000	.000	.002	.000	.010	.000	.408	.307	.024		.000	.009
	N	152	153	152	149	152	152	149	153	151	152	152	152	151	153	153	150
ATTRACTIVE_PACKING	Pearson Correlation	.368 _a	.378 _a	.274 _a	.536 _a	.230 _a	.183 _a	.644 _a	.676 _a	.600 _a	.320 _a	.293 _a	.114	.550 _a	.449 _a	1.000	.083
	Sig. (2-tailed)	.000	.000	.001	.000	.004	.024	.000	.000	.000	.000	.000	.158	.000	.000		.311
	N	154	155	154	151	153	153	151	155	153	153	154	154	153	153	155	152
DATE_LABEL	Pearson Correlation	.482 _a	.363 _a	.055	.444 _a	-.205 _a	-.153	.265 _a	.146	.250 _a	-.229 _a	.547 _a	.244 _a	.246 _a	-.211 _a	.083	1.000
	Sig. (2-tailed)	.000	.000	.501	.000	.012	.062	.001	.072	.002	.005	.000	.003	.002	.009	.311	
	N	151	152	151	148	150	150	149	152	151	151	151	151	150	150	152	152

a. Significant at .05 level

Figure 1. Correlation matrix of variables (Author)

Appendix 6

One-way Frequency Table of Main Variables (n=155)

No.	Factors	Frequency & Percentage (%)	Opinion of the Respondents						Total
			Strongly Disa- gree	Disa- gree	Neither Disagree Nor Agree	Agree	Strongly Agree	No Opin- ion	
1	Quality	Frequency (N=155) Percentage (%)	3 1.90%	3 1.90%	8 5.20%	51 32.90%	89 57.40%	1 0.60%	155 100.00%
2	Quantity	Frequency (N=155) Percentage (%)	10 6.50%	9 5.80%	41 26.50%	62 40.00%	63 21.30%	0 0.00%	155 100.00%
3	Raw Material	Frequency (N=155) Percentage (%)	50 32.30%	10 6.50%	24 15.50%	39 25.20%	31 20.00%	1 0.60%	155 100.00%
4	Flavour	Frequency (N=155) Percentage (%)	9 5.80%	5 3.20%	17 11.00%	47 30.30%	73 47.10%	4 2.60%	155 100.00%
5	Fortification	Frequency (N=155) Percentage (%)	70 45.20%	22 14.20%	38 24.50%	15 9.70%	8 5.20%	2 1.30%	155 100.00%
6	Nutrition Value	Frequency (N=155) Percentage (%)	87 56.10%	23 14.80%	22 14.20%	16 10.30%	5 3.20%	2 1.30%	155 100.00%
7	Aroma	Frequency (N=155) Percentage (%)	21 13.50%	12 7.70%	16 10.30%	41 26.50%	61 39.40%	4 2.60%	155 100.00%
8	Colour	Frequency (N=155) Percentage (%)	27 17.40%	14 9.00%	44 28.40%	36 23.20%	34 21.90%	0 0.00%	155 100%
9	Texture	Frequency (N=155) Percentage (%)	23 14.80%	10 6.50%	25 16.10%	34 21.90%	61 39.40%	2 1.30%	155 100.00%
10	Brand Reputation	Frequency (N=155) Percentage (%)	93 60.00%	15 9.70%	18 11.60%	22 14.20%	5 3.20%	2 1.30%	155 100.00%
11	Price	Frequency (N=155) Percentage (%)	7 4.50%	4 2.60%	20 12.90%	40 25.80%	83 53.50%	1 0.60%	155 100.00%
12	Discounts	Frequency (N=155) Percentage (%)	20 12.90%	8 5.20%	26 16.80%	33 21.30%	67 43.20%	1 0.60%	155 100.00%
13	Variety	Frequency (N=155) Percentage (%)	28 18.10%	13 8.40%	32 20.60%	30 19.40%	50 32.30%	2 1.30%	155 100.00%
14	Advertise- ment	Frequency (N=155) Percentage (%)	102 65.80%	17 11.00%	22 14.20%	8 5.20%	4 2.60%	2 1.30%	155 100.00%
15	Attractive Packing	Frequency (N=155) Percentage (%)	36 23.20%	16 10.30%	50 32.30%	32 20.60%	21 13.50%	0 0.00%	155 100.00%
16	Date Label	Frequency (N=155) Percentage (%)	5 3.20%	3 1.90%	2 1.30%	17 11.00%	125 80.60%	3 1.90%	155 100.00%

Table 1. One-way frequency table of main variables (Author)

Appendix 7

Coded Table of Open-ended Questions

Summary for open-ended questions (Q.10 & Q.17 to 20)									
1	2	3	4	5	6	7	8	9	10
Quality	Taste	Variety	Packing	Price	Brand	Raw Material	Life	Design	Missing Products
Healthy	More Sweet Cake	Different variety	Paper packing	Affordable	Pagen	Eggless	Date	Good visibility	Fresh Cakes
High quality	Whole grain products	Good Variety	Big pack Attractive Packing		Ullan Pakari	Content chocolate	Long life	Presentation	Indian Savouries
Consistency	No preservative	No frozen			Fazer	Vegetarian			Indian Vegetarian Products
Fresh	Oat & Rye Bread				American Sandwich	Nutrition Value			Indian Khari
Smell Hygiene	Sweet Products				Extra	Gluten free			Indian Buns
	Salty products				Frödinge Pekka Heikinen	No wheat products			Cream Roll
Flavour	Less creamy				Pip-arkakku	Lactose free			Toast
	Consistency in taste				LIDL	Nuts free			Fresh Fruit Cake
	Mouth-watering				Reilu Pulla Pirti	Vitamins			Trutti Frutti Bread
					Levain				Chocco lawa cake
					Vaasan Pagenlimpu				
					Valio				

Table 1. Coded table of open-ended questions (Author)

Appendix 8

Thesis Survey Questionnaires

Hello,

I'm Hiral Patel, a student at KAMK (Kajaani University of Applied Sciences) pursuing a master's degree in global business management (GBMY22K).

I'm researching the "Impact of Consumer Behavior Toward Bakery Products" to write my Master's thesis.

If you can answer and assist honestly to complete my survey, I would be grateful. Your identity will stay confidential and all replies made would only be utilized for this survey and research. This would be a quick 5-minute survey.

The survey is completely voluntary, and participants are free to leave at any time.

Thanks & Regards

H.M.Patel

I. Background:

This section is going to ask a few questions regarding personal basic information about yourself. Select the most appropriate option or give the most appropriate answer, please.

1) What is your age? *

- _____

2) What is your gender? *

- Woman
- Man
- Non-binary
- Prefer not to say

3) What is your nationality? *

- Finland
- Indian

- Other _____

4) Where were you born? *

- Finland
- India
- Other _____

5) Where do you live? *

- Helsinki
- Espoo
- Vantaa
- Kajaani
- Tampere
- Jyväskylä
- Turku
- Koula
- Other _____

6) What is your occupation? *

- Student
- Job/Employed
- Self-Employed
- Unemployed
- Other _____

7) What is your highest qualification? *

- High School

- Bachelor
- Master
- Licentiate
- PhD
- Other _____

8) What is your monthly income? *

- Less than €2000
- €2000 - €5000
- €5000 - €10000
- More than €10000

II. Personal Choice for Bakery Products:

This section is asking general questions on bakery goods such as favourable bakery items, budget for bakery goods in a monthly expense, and so on. Select the most appropriate option or give the most appropriate answer, please.

9) Which bakery items do you prefer or like the most? (You can choose multiple options) *

- Bread
- Cookies or Biscuits
- Cake
- Pastry
- Donuts
- Other _____

10) How frequently do you buy bakery products? *

- Never

- A few times, or frequently during the year
- Once a month
- 2-3 times in a month
- Once a week
- Twice a week
- Every other day
- Every day

11) Which brand of bakery product(s) usually do you use or buy or prefer and why? *

- _____

12) From where do you generally prefer to buy bakery products? *

- LIDL
- Prisma
- K-market
- K-City market
- S-market
- Alepa
- Other _____

13) How much are you willing to spend in a month for bakery products? *

- €0
- €1 - €50
- €51 - €100
- €101 - €150
- €150 - €200

- More than €200

III. Influencing Factors:

There are few things that affect or influence us while we are making any kind of purchase. Therefore, this part addresses questions regarding the variable or factors that influence how you select or make purchases of bakery goods. Select the most appropriate option or give the most appropriate answer, please.

14) Do these factors influence your bakery products choices? *

	Strongly disagree (1)	Disagree (2)	Neither disagree nor agree (3)	Agree (4)	Strongly agree (5)	No opinion (6)
Quality						
Quantity						
Raw-materials						
Flavours						
Fortification (For e.g. Vitamins, Minerals, etc.)						
Nutrition Values (Nutrition Proportion /Margin)						
Aroma (Smell)						
Colour						

Texture						
Brand Reputation						
Price						
Discounts						
Variety						
Advertisement						
Attractive Packing						
Date Label						

15) What factors do you think are the most important in making a decision to buy bakery goods? *

- Brand
- Price
- Design (Presentation and Visual Appeal)
- Popularity
- Categories (Types or Varieties)
- My Needs
- Market Place (Location)
- Innovation (Creativity or Novelty)
- Other _____

IV. General Questions on Your Conduct Regarding Bakery Products:

This section includes a few general questions regarding your behaviour toward bakery goods and changing behaviour due to the situation or circumstance. Select the most appropriate option or give the most appropriate answer, please.

16) How long have you been in Finland?

- _____

17) What changes you have met in your behaviour when buying or choosing bakery products recently?

- _____

18) Are you satisfied with the bakery products you typically purchase in Finland? Please, explain why?

- _____

19) Do you still have difficulty finding or missing any specific bakery products in Finland? If so, please explain and mention the name of the bakery products as well.

- _____

20) What specific expectations, requirements, or demands do you have for bakery products, or what unique behaviour do you exhibit when choosing bakery products? Please share your thoughts. *

- _____

Appendix 9

Data Management Plan



Thesis material management plan

1. General description of the material

The author has used quantitative research methodology for this study. Because of that, in this study, the survey material had been used to gather data to draw results and conclusions for this research.

2. Documentation and quality of the material

The survey was conducted through Microsoft Forms which was published to 557 KAMK students and 441 friends and colleagues of the author. To be precise, a total of 15.53% of responses were received, which numbered 155 among a total of 998. The received data was securely downloaded to Microsoft Excel and then used PSPP software to find the statistical results of that data somewhere using chart theory as well which is also a statistical tool in quantitative research methodology.

3. Storage and backup

The data was securely saved in Microsoft Forms, and Microsoft Excel, and transferred to PSPP software which was accessed through a Microsoft Office 365 account. Moreover, the data was secured, so no one could access this data except the author as the author had given promised all responses that she was not sharing their information with a third party and that the purpose of this research is just academic research.

4. Ethical and legal issues related to storage

As the author earlier mentioned that she had not given the right to others to access the data, and there were no issues regarding the accessibility of it. The author just found a tiny issue which was transferring data from Microsoft Excel to PSPP software. However, with the help of YouTube, the author had done it well. After transferring all the data, the author checked twice for confirmation of the data.

5. Opening the material and long-term storage

Would it be possible to use the material later? How is any further use of the material enabled?

This research or thesis had been done for her own purposes, so, yes, she would use this material in the future as well but would not share it with others as this is confidential. Furthermore, the author can use this material to get a deep idea of every comment, it will be really helpful.

Appendix 10**Sale to Select the Variables**

No.	Scale (% of Respondents)	Selection
1	1% - 10%	Strongly Rejected
2	11% - 20%	Rejected
3	21% - 30%	Somehow Rejected
4	31% - 50%	Somehow Accepted
4	51% - 70%	Accepted
	71% - 100%	Strongly Accepted

Table 1. Scale for selection the variables to consider positive responses (Author)