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Factors influencing customer's purchasing decision: a case study of co.op mart supermarket in Ho Chi Minh City

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Abstract

The purpose of this article is to integrate the factors affecting the purchasing process of customers at Co.op Mart Supermarket in Ho Chi Minh City to learn and evaluate the factors affecting the decision of customer's purchase and the influence of those factors in order to provide the right model and the right solution. The results after collecting variables from related articles show that there are three factors, which are out of 6 factors included in the study, affecting customers' purchasing decisions at Co.op Mart supermarkets in Ho Chi Minh City: Convenience, Location, Display. Finally, a systematic review was carried out, which collected the variables related to the customer's purchasing decision and provided a model to be included in the survey. Then, use SPSS to analyze the collected data and prove the reliability of the aforementioned influencing factors, analysing EFA and proving the fit of the model. From there, the general conclusion for the whole topic and recommendations and solutions are given to improve the purchase decision of customers at Co.op Mart supermarket in Ho Chi Minh City, which can be predicted for the future.

Keywords: Supermarket, Customer behavior, Customer purchasing decision.

1. Introduction

There are many research papers on the factors affecting customer behavior, more specifically, the purchase decision of customers in supermarkets or related sales channels (Hansen, 2001; Kusno et al., 2021), but most of the analysis of factors affecting effects and factors are still scattered. Convenience, Product, Location, Reference group, Atmosphere and Price are some of the factors that influence each customer's purchase of a product in a supermarket. CO.OP Mart Supermarket is a very prosperous supermarket in Ho Chi Minh City. In this particular study, this research will explore which factors lead customers to choose CO.OP Mart over other similar supermarkets.

Customer behaviour is defined in this study as buying behaviour. "Customer behavior is the ever-changing interaction between perception and perception, behavior and environmental factors through which people perform exchange behaviors" (American Marketing Association - AMA). Customer behavior is a process by which an individual or a group of people selects, purchases, uses or disposes of products, services, past thoughts and experiences in order to satisfy needs or wants (Bamossy & Solomon, 2016). Understanding Customer behavior will help businesses build appropriate and effective Marketing strategies in particular and business strategies in general. Indeed, studying Customer behavior will help businesses recognize the needs, preferences and habits of customers, the reasons they make decisions to buy products and services, the factors that motivate them to make decisions (Kotler & Keller, 2015). Consumption of products and services to plan marketing strategies to motivate consumers to purchase services and maintain their loyalty to the company. Customer behavior research is the study of all activities throughout the pre-shopping process, during shopping and after shopping (Bamossy & Solomon, 2016).

According to Oke et al. (2016), firstly, studying behavior before shopping is that businesses learn about (i) the recognition of customer needs, the factors that stimulate demand; (ii) information search activities of customers (information sources, level of information search, determinants of information search process). Second, studying behavior while shopping is that businesses learn about (i) evaluation criteria; (ii) rules for making decisions on purchasing products and services; (iii) shopping activities of customers (factors affecting shopping, how to make purchases). Third, research on customer behavior after shopping is that businesses learn about customer evaluations/perceptions after experiencing products/services, satisfaction of customers.

To systematize theoretical and practical issues related to the research topic. To find out and evaluate the factors affecting the purchasing decision of customers at Co.op Mart supermarket in the Ho Chi

Minh City and the influence of those factors in order to come up with a suitable model and suitable solution to propose strategies. Target is customers who shop at Co.op Mart supermarkets in the Ho Chi Minh city. Research objective is finding out the reasons why customers choose Co.op Mart supermarket, from which it is possible to identify the factors that affect the customer's purchasing decision. Through those factors, it is possible to capture the psychology of customers, thereby making appropriate changes in the future.

2. Literature review

2.1. Supermarket

In terms of origin, "supermarket" is the name translated from the word "Suppermarket" in English, or the word "Supermache" in French, where "Supper" means "Super" and "Market" means "market" or "market". Therefore, in Vietnamese, a supermarket is understood as a modern market or a modern market segment.

According to Jiao (2012), supermarkets are defined as stores that were run by national or regional chains and sold a broad selection of foods, such as canned and frozen foods, fresh fruit and vegetables, and fresh and prepared meats, fish, seafood, and poultry. According to the Webster International dictionary (1993), a Supermarket is a self-service store or independent retail market offering a wide variety of food and household merchandise, organized into departments. It is larger in size and has a wider selection than a traditional grocery store and it is smaller than a hypermarket or superstore. Table 1 below describes the types of supermarkets that have been and are commonly operating in Vietnam.

Table 1. Popular types and classification of supermarkets in Vietnam

Minimart	Small retail stores, mainly selling food in a self-consolidated, self-service manner, usually located between urban residential areas.
Hypermart	Commercial stores that retail high volume in one location, based on the principle of self-service sales and are much larger in scale than supermarkets, usually located on the outskirts of cities with large parking lots.
Supermarket	<i>(Definitions in 2.1)</i>

General supermarket: is a supermarket that sells a variety of goods to many types of customers, where consumers can buy almost all kinds of goods for their daily life.

Specialized supermarkets: are specialized stores that apply self-selected selling methods such as stores specializing in selling clothes, shoes, furniture, and building materials.

(Source: Isaac website, 2019)

2.2. Co.op Mart Supermarket

Co.op Mart (sometimes written as Co-opmart, Coopmart) is a Vietnamese supermarket chain under the Ho Chi Minh City Union of Commercial Cooperatives (Saigon Co. op), which was established on 12 May, 1989. Co.opmart is currently the enterprise with the most supermarkets in Vietnam, with 128 supermarkets across VietNam, including 43 supermarkets in all districts of Ho Chi Minh City. Based on Table 1, Co.op Mart is general supermarket.

To create a unique feature, Co.opmart has selected the target customers as the middle-income population and employees who are the majority force in society. The Co.opmart supermarket system - "Every family's friend" is growing and attracting a large number of customers, representing the modern retail industry of Ho Chi Minh City. Today Co.opmart has become a familiar brand of Ho Chi Minh City people and consumers throughout Vietnam. A trusted shopping place for consumers. The concept of Co.opmart chain was started with the strategy: Build Co.opmart to become the leading supermarket chain in Vietnam. With the success achieved, Co.opmart supermarket has received the noble award "Labor hero in the renovation period" awarded by the President of Vietnam since August 2000.

2.3. Customer behavior

The study of Customer behavior is extensive and intricate. It's not easy to understand customer behavior or to know consumers (Jisana, 2014). Accurately predicting Customer behavior in a particular situation is next to impossible. The goal of all marketing campaigns is to change Customer behavior in the desired direction. The outcome of this endeavor impacts whether marketing initiatives or perhaps the firm itself will be successful or unsuccessful.

Customer behavior is the study “of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires” (Solomon et al, 1995). Customer behavior is the actions and the decision processes of people who purchase goods and services for personal consumption. Customer behavior has been defined as the behavior that consumers display in searching for using, evaluating, and disposing of products, services, and ideas which they expect will satisfy their needs (Henry, 1991).

2.4. Customer's purchasing decision

According to Sussanto (2016), purchasing decision is the process by which customers make purchasing decisions about a product through specific stages. Bhatnagar & Papatla (2019) adds that the purchasing decisions of customers or shoppers are influenced by their habits. Othman et al (2021) defines purchasing decisions as customer decisions influenced by financial, technological, political, cultural, product, price, location, advertising, physical evidence, people, and processes. Purchasing decisions are the activities of individuals directly involved in the decision to purchase a product offered by a seller. Buyers' decisions are also influenced by their personality traits, including age, occupation and financial status. According to McGuire (1976), consumers' purchasing decisions are influenced by a person's psychological factors, namely motivation, cognition, learning, beliefs, and attitudes. In making a purchasing decision, a person will go through the stages of a purchasing decision, starting with the introduction of the need for a product. The results of research by Amron (2018) indicate that brand image, brand trust, product quality, and price have an influence on purchasing decisions. The research also stated that price has the strongest influence compared to other variables. Prominent among them is the essay by Chaiyasoonthorn & Suksa (2011), “Factors Affecting Customers Using Modern Retail Stores In Bangkok”. In the research paper, the author has pointed out that the factors influencing customers to choose modern retail stores are: distance, purchase intention, loyalty, added value, product assortment, income. The analysis results show that the factor “intention to buy” is the biggest influence on the decision-making process of choosing a retail store, followed by “income” and “distance”. But the category of factor analysis "intention to buy" is very broad because related to the Theory of planned behaviour -TPB model (Ajzen, 1985), it is inappropriate to include the TPB model as the database for selecting variables for the research

model in this article. In addition, refer to the store atmosphere model (Donovan & Rossiter, 1994) have further demonstrated that the following factors influence the customer's purchasing decision which is atmosphere. Figure 1 below depicts a customer's decision-making process when deciding to buy or choose a product or service.

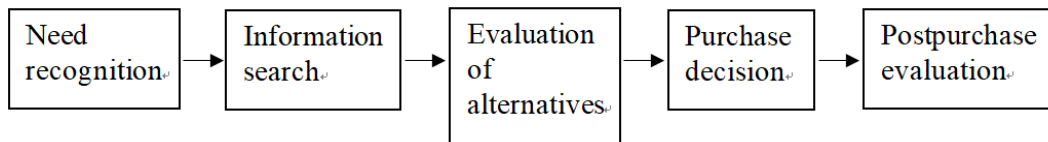


Figure 1. Purchasing decision process

Need recognition: The buying process begins when the buyer recognises the difference between a desired state and an actual condition. Once recognised, the need may be utilitarian, based on functional characteristics of the product, or hedonic, which emphasises the pleasure or the aesthetic value of the product (Holbrook & Hirschmann, 1982).

Information search: After need recognition, the consumer will search more information about means that lead to satisfaction of needs. The information may be obtained by unitary or sporadic consultation of one or several sources.

Evaluation of alternative: Consumers will process information to evaluate brands that are interchangeable, in order to find the brand that consumers consider the most attractive. Predicting how consumers will evaluate helps businesses be more proactive, offering products that meet the conditions that customers want.

Purchase decision: At this stage, consumers have expressed their preference for a particular brand from the many existing offers and can start purchasing the product. At this stage, consumers also choose retailers. Sellers can offer some advantages in terms of loans, guarantees, maintenance contracts, product installations on favorable terms by adjusting the quotation.

Postpurchase evaluation: After purchase, the product is evaluated during the consumption process. At this stage, the consumer discovers whether a product with all the characteristics meets the expectations that make the purchasing decision. Evaluation can lead to post-purchase

inconsistencies if the product does not meet consumer expectations (consumer disappointment), and post-purchase inconsistencies if the product meets or even exceeds expectations.

2.5. Propose research model and hypotheses

Through the process of synthesizing theories of Customer behavior and research related to Customer behavior of customers, the research model is proposed:

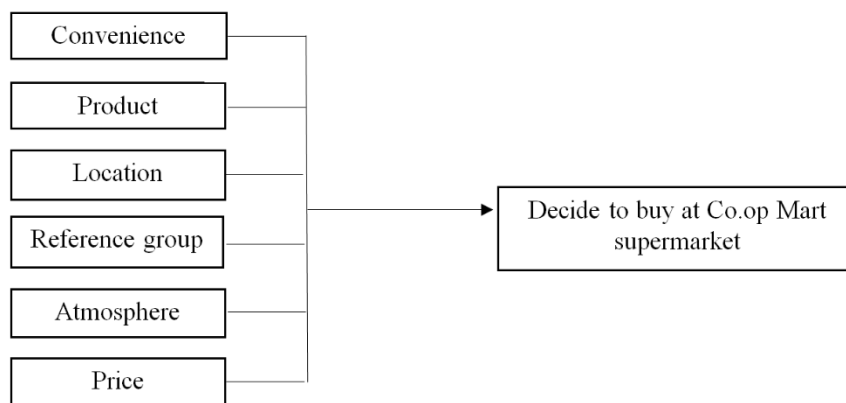


Figure 2. Proposed research model

Hypotheses:

H1: "Convenience" affects "Decision to buy at Co.op Mart supermarket".

H2: "Product" affects "Decision to buy at Co.op Mart supermarket".

H3: "Location" affects "Decision to buy at Co.op Mart supermarket".

H4: "Reference group" affects "Decision to buy at Co.op Mart supermarket".

H5: "Atmosphere" affects "Decision to buy at Co.op Mart supermarket".

H6: "Price" affects "Decision to buy at Co.op Mart supermarket".

3. Methodology

Conduct survey through questionnaires for customers to answer in order to find the necessary information. (mainly through google form).

In order to ensure the uniform distribution of the survey subjects, the sampling method applied is the probability sampling method, specifically, the method of random sampling is based on sending a survey via google form to customers, who choose Co.op Mart supermarket as a shopping place.

As a result, after synthesizing the surveys via google form, there is 0 invalid form, and 235 valid forms are included for research and analysis.

After collecting data from customers, conduct tests and remove unsatisfactory answer sheets. Then using data analysis techniques based on SPSS 26.0 software. Evaluate the reliability and validity of the scales. The reliability of the scale is assessed through the Cronbach Alpha coefficient, through which the inappropriate variables will be eliminated if the corrected item - total correlation is less than 0.3 and the scale will be accepted when the Cronbach Alpha coefficient reaches 0.6 or more. Exploratory factor analysis EFA to examine the factors affecting customers' decision to choose a Co.op Mart supermarket.

The research process is carried out step by step as follows: determining research objectives, collecting research variables based on available research articles, providing research models to include in the survey and research. Quantify, analyze and process data. Finally, a general conclusion for the topic and strategies are given. Next, using the appropriate methods and indexes to prove the fit of the model included in the study, in this article, the indexes included in the study are: Chi-Square, Histogram of regression model standard deviation and normal distribution of residuals), Adjusted R² value, Durbin – Watson.

4. Results

4.1. Results

Total results obtained after surveying via google form: 235 responses

Survey time: April 2022

Table 2. Summary of Descriptive Statistics

Gender	Percent of total 235 responses
Female	59.1%
Male	40.9%
Age	Percent of total 235 responses
Under 20	8.1%
From 20 to 35	44.3%
From 35 to 55	39.1%
Over 55	8.5%
Often buy goods at	Percent of total 235 responses
Traditional market	18.3%
Grocery/convenience store	26.8%

Supermarket (Modern Trade)	53.6%
Other...	1.3%
Number of visits to the supermarket/month	Percent of total 235 responses
1-3 times/month	63.8%
4-6 times/month	26.4%
7-9 times/month	3.8%
More than 10 times/month	6%
Average amount spent / 1 time shopping	Percent of total 235 responses
Under 500.000 VND (< 20 USD)	27.2%
From 500.000 VND to 1.5 million VND (20 USD~60USD)	57.4%
Over 1.5 million VND (> 60USD)	15.3%
Decide to buy at Co.op Mart supermarket	Percent of total 235 responses
Yes	94.9%
No	5.1%

Table 2 show that the result of survey women, accounting for 59.1% of the survey participants. Thus, we see that the percentage of women go to the Co.op Mart supermarket for a relatively high proportion. In regular shopping, customers choose to shop at supermarket is the highest with 126 people, accounting for 53.6%. Customers go to the supermarket 1-3 times/month is the highest, equivalent to every weekend customers go to the supermarket. This is a sign that is neither really good nor bad for supermarket channel development. From \$20 to \$60 is the amount that customers most often spend for one shopping, this amount can say that although shopping few times a month, the amount of money spent on shopping is very expensive. reasonable, compared to the per capita income in Ho Chi Minh City is about 8.9 million VND, equivalent to 386 USD.

Table 3. Reliability test Cronbach's Alpha

	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Convenience: Cronbach's Alpha = 0.908		
(Convenience 1) The purchase is quick	0.721	0.907
(Convenience 2) Convenient parking	0.782	0.885
(Convenience 3) Supermarket operating hours are convenient for shopping	0.824	0.870
(Convenience 4) Systematic way of displaying goods	0.847	0.862
Place: Cronbach's Alpha = 0.887		

(Place 1) The supermarket is near where I live, making it convenient for me to shop	0.780	0.839
(Place 2) The supermarket is located on the way to work, making it convenient for me to shop	0.781	0.838
(Place 3) Supermarket in easy-to-see locations	0.784	0.840
Reference group: Cronbach's Alpha = 0.832		
(Atmosphere 1) The supermarket plays music, which helps me enjoy shopping	0.693	0.830
(Atmosphere 2) Clean and fragrant, helps me enjoy shopping	0.734	0.791
(Atmosphere 3) Attitude of the staff, helps me enjoy shopping	0.758	0.768
Price: Cronbach's Alpha = 0.920		
(Price 1) Always the market price	0.818	0.900
(Price 2) Prices are clearly visible	0.874	0.854
(Price 3) Many promotions, discounts, gifts	0.822	0.898
Atmosphere: Cronbach's Alpha = 0.855		
(Atmosphere 1) The supermarket plays music, which helps me enjoy shopping	0.693	0.830
(Atmosphere 2) Clean and fragrant, helps me enjoy shopping	0.734	0.791
(Atmosphere 3) Attitude of the staff, helps me enjoy shopping	0.758	0.768
Product: Cronbach's Alpha = 0.916		
(Product 1) Goods in the supermarket always have a clear origin, making me feel secure	0.845	0.878
(Product 2) In the supermarket there are always the items I am looking for	0.740	0.915
(Product 3) The supermarket ensures product quality makes me feel more secure	0.841	0.879
(Product 4) Nice way to display goods	0.809	0.891

After the reliability test, no variables were removed because all the Cronbach's Alpha coefficients of the factor were greater than 0.8. More specifically, the smallest was determined to have a value Corrected Item-Total Correlation of 0.64 (Reference 3) Through advertising. Therefore, it can be concluded that the scale used in the study is appropriate and reliable, ensuring the EFA factor analysis.

Table 4. KMO and Barlett's test

KMO	0.995	
Barlett's test of Sphericity	Appro. Chi-square	4404.635
	Df	190
	Sig.	0.000

Note. Sig. value. = 0.000 shows that the factor analysis fits the data. KMO = 0.995 shows that the model's relevance is high.

After starting the rotated component matrix with 6 groups, representing 6 factors convenience, product, price, atmosphere, place and reference, to check if the variables in the factor are measuring on the same scale. The results show that there are no variables in group 6. Continuing to initialize the matrix again with 5 groups, the result is that there is only one factor, convenience 3 in group 5. Continue to initialize the matrix with 4 groups, the result is Group A including factors: product, atmosphere, price ; Group B including factor: convenience; Group C including factor: place, group D including factor: reference, where all the variables belonging to the groups fit the factors. The matrix is initialized with 4 groups as appropriate.

Table 5. Rotated Component Matrix in 4 groups

Products 1	.729	
Products 2	.700	
Products 3	.791	
Products 4	.778	
Atmosphere 3	.739	A
Atmosphere 1	.621	
Atmosphere 2	.706	
Price 2	.625	
Price 3	.590	
Price 1	.569	
Convenience 3	.839	B
Convenience 2	.722	
Convenience 4	.716	
Convenience 1	.675	
Place 2	.755	C
Place 3	.748	
Place 1	.742	

Reference 1	.847	
Reference 2	.841	D
Reference 3	.702	

In factor Product including variable (Product 4) Nice way to display goods, in factor Price including variable (Price 2) Prices are clearly visible and factor Atmosphere including variable (Atmosphere 2) Clean and fragrant, helps me enjoy shopping. This may partly explain the correlation and relationship between these three factors. According to the above matrix, these three factors belong to the same group because basically the variables of this factor measure on the same scale. So it is necessary to give new names to these three factors and include the 10 variables included in those factors. The proposed new name here is: Display.

After checking and analyzing the obtained analysis results, the model is edited and proposed as follows:

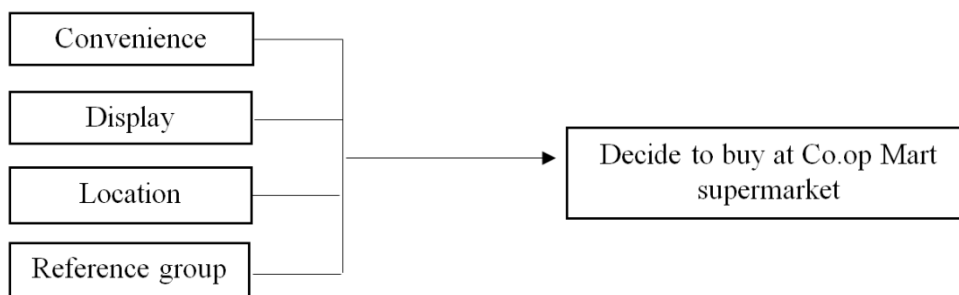


Figure 3. Model after analysis

Chi-Square is used when evaluating whether there is a relationship between two qualitative or categorical variables in a data set. In the case of this article, after analyzing the Chi-Square, with the independent variables Convenience, Display, Location, Reference group and the dependent variable Decide to buy at Co.op mart Supermarket, the results are as follows. The asymptotic significance (2-sided) of all 4 factors yeild 0.000. This Sig. value is less than 0.05, which proves that the above 4 factors and the buying decision at Co.op mart are related to each other. With the dependent variable Decide to buy at Co.op mart Supermarket, the answers is qualified: 1 stand for “yes” and 0 stand for “no”.

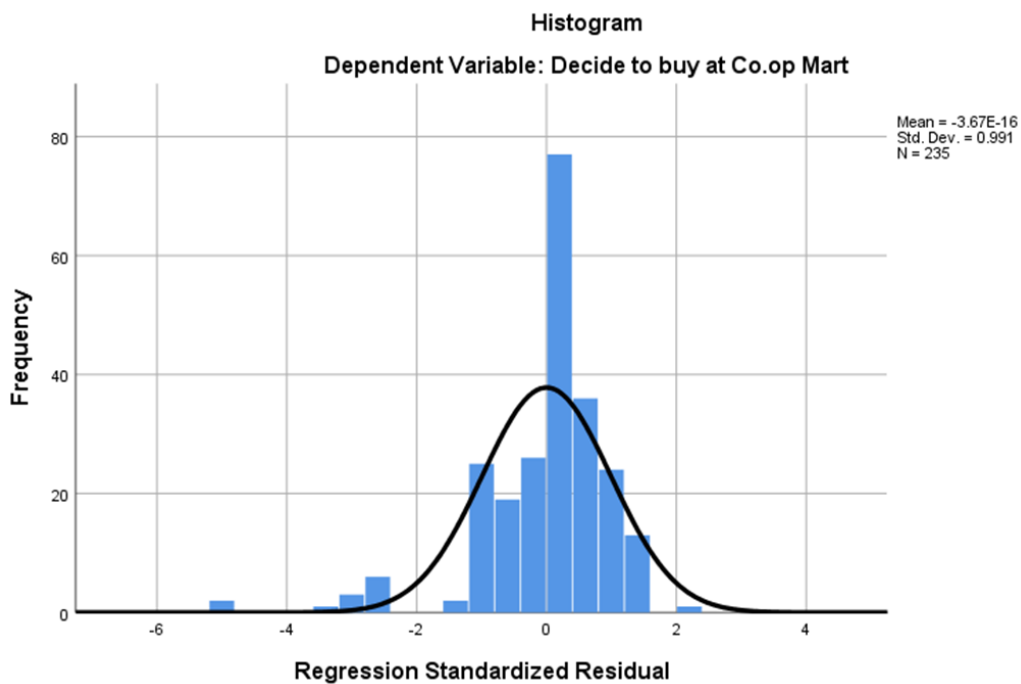


Figure 4. Frequency plot of the standard residual

Histogram in the chart above shows that in the regression model, the result is standard deviation = 0.991 and normal distribution of residuals (means) = 0. Therefore, determining the residuals with a normal distribution is accepted.

Table 6. Regression analysis of factors affecting customers' purchasing decisions at Co.op Mart supermarkets

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate	Durbin-Watson
1	0,686a	0,471	0,462	0,162	1,943
a. Predictors: (Constant), Convenience, Display, Location, Reference group b. Dependent Variable: Decide to buy at Co.op Mart supermarket					

From the results of Table 6, the Adjusted R² value is 0.462, which means that the regression model explains 46.2% of the variation of the dependent variable. Thus, the model has an explanatory value not too high but enough to be acceptable. Durbin - Watson quantities are used to test the correlation of adjacent errors. Performing the regression gives us the results of the Durbin - Watson in the model

summary table by 1,943. According to the regression condition, the Durbin – Watson value must be between 1.6 and 2.6. Therefore, the model does not violate the assumption of autocorrelation.

Table 7. Multivariate regression analysis results

Model	Unstandardized B	Coefficient Std. Error	Standard Coefficients Beta	t	Sig
(Constant)	0.203	0.056		3.585	0.000
Display	0.010	0.003	0.386	3.847	0.000
Convenience	0.016	0.005	0.246	2.899	0.004
Location	0.017	0.007	0.189	2.485	0.014
Reference group	-0.09	0.005	-0.100	-1.673	0.096
Dependent variable: Decide to buy at Co.op Mart supermarket					

Through the above table, the decision to buy at the supermarket has the strongest linear relationship with factor “Display” (Standard Coefficients Beta = 0.0386). The "Reference group" factor has a Sig value of 0.096 > 0.05. That is, the “Reference group” factor does not affect the customer's decision to buy at the supermarket. From the above analysis, the equation describing the fluctuations of the factors affecting the purchase decision of customers at Co.op mart supermarket as follows:

$$Y = (\text{Constant}) + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y = 0.203 + 0.010X_1 + 0.016X_2 + 0.017X_3$$

In there, Y is “Decision to buy at Co.op Mart supermarket”; X1 is the value of “Display” factor; X2 is the value of “Convenience” factor, X3 is the value of “Location” factor. β_1 , β_2 , β_3 stand for the partial regression coefficients correspond to the independent variables.

In there, Y is “Decision to buy at Co.op Mart supermarket”; X1 is the value of “Display” factor; X2 is the value of “Convenience” factor, X3 is the value of “Location” factor. β_1 , β_2 , β_3 stand for the partial regression coefficients correspond to the independent variables.

Based on the equation above, it can be seen that the coefficient $\beta_1 = 0.010$ means that when factor Display changes by 1 unit while other factors remain unchanged, then the decision to buy at the supermarket also changes in the same direction 0.010 units. For factor Convenience, the coefficient $\beta_2 = 0,016$; It also means that when it changes by 1 unit, the decision to buy at the supermarket also

changes in the same direction by 0.380 units. The explanation is similar for the remaining variables (in case the remaining factors remain unchanged).

4.2. Explain the influencing factors affecting customers' purchasing decisions at Co.op Mart supermarkets in Ho Chi Minh City

Table 8. Variables with the highest mean value for each factor

Factor	The highest mean	Variable
Display	3.94	(Price 2) Prices are clearly visible
	3.92	(Atmosphere 2) Clean and fragrant, helps me enjoy shopping
	3.96	(Product 1) Goods in the supermarket always have a clear origin, making me feel secure
Convenience	3.99	(Convenience 2) Convenient parking
Location	3.97	(Place 3) Supermarket in easy-to-see locations

Based on the above table, the following explanations and comments can be made. In Vietnam in general, and in Ho Chi Minh City in particular, the media market model is still the shopping channel with the largest number of transactions and customers. , is almost the main transaction channel that customers are most familiar with. But the weakness of this distribution channel is that the customer will have to ask the seller about the price of the product they want to buy, thereby haggling the price, sometimes causing inconvenience to the customer. Therefore, the price is clearly announced and easily seen at the supermarket so that customers have many bases to decide to buy based on price comparison and do not waste time asking the seller about the selling price of the products. A clean environment is also a plus, because a developed city like Ho Chi Minh City, shopping for goods is also a pleasure after tiring working days, a clean shopping environment, a comfortable environment, and a comfortable environment. This will make them feel comfortable when making a choice of where to shop. Vietnam is a developing country with the goal of "modernization and industrialization", so the sources of import and export in the market are very diverse, because people will have more choices in choosing segments. goods they want to buy and decide to buy. Understanding the origin of the goods too, because that helps them feel secure about their decision, whether the goods come from a place they trust or not, a part of customers are now very interested.

Regarding health issues, trusting the origin of goods is also part of the process of protecting the health of customers and their families.

Therefore, the fact that the products in the supermarket are always guaranteed of origin greatly affects the purchasing decision at the supermarket, specifically here, the Co.op Mart supermarket. According to Ho Chi Minh City Department of Transport, as of June 15, 2019, Ho Chi Minh City has 825,343 cars, and 8.12 million motorbikes, on average each resident has a motorbike or car. Finding a parking space in Ho Chi Minh City is a very difficult problem to solve because traffic in Ho Chi Minh City has been a very difficult problem to solve for many years, so a shopping place that has space Convenient parking is a factor that greatly influences customers' decision to shop in Ho Chi Minh City. As can be seen in the table above, the variable (Convenience 2) Convenient parking has the highest mean, with 3.99. The issue of location is also a matter of great concern to customers, in 3 variables including related to supermarkets near home, supermarkets near work and supermarkets in visible places, customers care the most. to variable (Place 3) Supermarket in easy-to-see locations, it means that the issue of space is very important to supermarkets because it affects customers' decision to choose a place to buy, Ho Chi Minh City With the feature of a lot of one-way streets and small alleys, so placing the supermarket in a place where it is easy to see, in more professional terms than a supermarket with a good premises is a strong point.

5. Conclusion

5.1. Discussion

With the number of survey samples of 235, 235 valid questionnaires were collected via google form, although this number of customers accounts for a small percentage compared to those who choose Co.op Mart supermarkets, which is a place to shop, in Ho Chi Minh City. However, with the random sampling, it reflects relative to reality the factors affecting the customer's decision. Customer's purchasing decision to buy at a Co.op Mart supermarket in Ho Chi Minh City is influenced by many different factors. On the basis of researching this topic, based on the factors collected and selected in relevant research papers, there are 6 factors, representing 6 hypotheses proposed to study the factors. Affecting purchasing decisions at Co.op Mart supermarkets in Ho Chi Minh City include: Convenience, Reference group, Atmosphere, Product, and Location.

Through analyzing the reliability of the factors using Cronbach's Alpha, all variables in all factors have high reliability values, the value with the lowest Cronbach's Alpha reliability is Reference Group with a value of 0.832. The KMO index ($=0.995$) and the Sig. value of Barlett's test of Sphericity ($=0.000$) also showed that the model's relevance is high. However, when continuing to analyze with the Rotated Component matrix, the results show that the 3 factors Product, Atmosphere and Price all measure the same scale, so these 3 factors must be grouped into a factor and give it a new name based on the variables in these factors, in the case of the above analysis, the new name of this factor is "Display". After that, continue to analyze the model with 4 factors: Display, Location, Reference group and Convenience. Chi-Square analysis results show that all four factors are related to the dependent variable "Decision to buy at Co.op mart". With the indicators such as standard deviation = 0.991 and normal distribution of residuals (means) = 0, the Adjusted R^2 value = 0.462, Durbin – Watson = 1.943, it can be concluded that determining the residuals with a normal distribution is accepted and the model does not violate the assumption of autocorrelation. Based on the results of this analysis, 3 factors Display, Convenience and Location all show the Sig. value < 0.05 , but the Reference Group factor gives the Sig value. > 0.05 (0.096).

The conclusion after applying all the above analysis indicators shows that there are 3 factors affecting the purchase decision at Co.op Mart Supermarket in Ho Chi Minh City are Display, Convenience and Location. From there it is possible to answer the hypotheses that have been proposed. Factors which are Atmosphere, Price and Product were merged in group after analysis (Display), so the new hypothesis is HM ($HM = H2 + H5 + H6$). Based on the proposed hypotheses, hypothesis 1, 2, 3, 5 and 6 are accepted with detailed explanation that Convenience, Product, Location, Atmosphere, Price affect the decision to buy at Co.op Mart supermarket in the city. Ho Chi Minh.

5.2. Implications

Customer's purchasing decision at Co.op Mart supermarket in Ho Chi Minh City is influenced by many different factors. On the basis of this research, the factors include: Display, Convenience and Location. Through building a regression model on the customer's decision to choose a Co.op Mart supermarket, the importance of each factor has been clearly shown. The goal of businesses always wants customers to pay attention and choose their products. Especially for supermarket businesses,

attracting and retaining customers is one of the top factors that businesses always aim for. Therefore, Co.op Mart supermarkets in particular and supermarkets in Ho Chi Minh City in general can rely on the factors concluded in this study to come up with appropriate and correct strategies.

However, in this study, the impact of the Reference group factor has not been found on customers' purchasing decisions at Co.op Mart supermarkets in Ho Chi Minh City. In Ho Chi Minh City, it is possible that during the survey process was not thorough, the screened subjects were not highly representative, showing that the generalization level of the study is not high.

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