

Predictors of cross-buying in grocery retailing: the role of non-traditional product/service categories

Received
29th November 2022

Revised
10th February 2023

Accepted
13th March 2023

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Abstract

Frame of research: *There is a paucity of research investigating cross-buying where non-traditional product/service (NTPS) categories are concerned and the main literature in the field finds that consumers with different socio-demographic characteristics make different shopping decisions.*

Purpose of the paper: *This study investigates cross-buying in grocery retailing, with a twofold aim: 1) to identify consumer purchase predictors of the number of NTPS categories offered with the retailer's private label (PL); 2) to explore whether demographic and social characteristics play a role in identifying the profile of PL consumers in a cross-buying perspective.*

Methodology: *A structured questionnaire was administered to a sample of 598 retail customers. Data were processed through a standard Poisson regression model considering the number of extension categories bought.*

Findings: *The findings shed light on PL shoppers' socio-demographic characteristics and behaviour. Age and education were found to have an impact on the number of NTPSs purchased. Behavioural loyalty, value consciousness and perceived PL quality proved to be additional determinants of cross-buying by retail customers.*

Research limits: *The analysis focuses on a North Italian context, while the consideration of different retailing systems, with different levels of evolution also in terms of the NTPS mix offered, could benefit our understanding of cross-buying patterns.*

Practical implications: *The findings provide retailers and professionals with valuable insights for effective marketing strategies aimed at exploiting customer cross-buying potential.*

Originality of the paper: *The study sheds light on the role of a number of predictors of cross-buying in the non-core offerings of grocery retailers. Addressing how cognitive, social and personal characteristics interact in the consumer decision-making process for NTPSs in cross-buying, the study makes a new effort to better develop a profile of the PLs consumers, thus contributing to the literature on PLs and suggesting some managerial implications for retailers and practitioners.*

Key words: retail offer extension; non-traditional product/service (NTPS) categories; private labels; customer loyalty; consumer service; grocery retailing

1. Introduction and literature review

Grocery retailers are increasingly searching for new ways to innovate, renew and enrich their service-mix in order to respond to the new challenges of a dynamic and increasingly uncertain competitive retail

context. Among the strategies devised with this aim, improving cross-buying opportunities for their clientele is a strategic option that retailers are increasingly pursuing. Cross-buying consists of making consumers buy new products and services in addition to what they currently purchase from a vendor (Ngobo, 2004). In many cases, cross-buying is an easier strategy for increasing revenues than acquiring new consumers (Felvey, 1982; Kumar *et al.*, 2008). Additionally, it can be a powerful tool, not only to increase the shopping basket, but also to satisfy the varied and multiple needs of shoppers and to strengthen the relationship with the customers. That is why, augmenting the retail offering by extending it with non-traditional product/service (NTPS) categories has become increasingly popular, especially among grocery retailers that have been able to develop strong private labels (PLs).

The notion of non-traditional products and services considered here consists of “those product and service categories offered by grocery retailers, under their PL brand, in addition to the core products, that are products defined on the basis of the traditional industry classification, for example groceries in this case” (Martinelli *et al.*, 2015, p. 106). This refers to: over-the-counter products (e.g., Parapharmacy Finiper), fuel stations (e.g., Conad fuel stations), financial services (e.g., Conad insurances), mobile communication services (e.g., Coop Voce), etc. In the Italian grocery retail sector, these offerings started to be provided in the mid-2000s (Martinelli, 2012), with the intent of reaching an array of strategic objectives, such as the following: to differentiate themselves from competitors, to boost customer loyalty and to increase revenues and profits. This transition has been recognized both in the academic literature and among practitioners, reinforced by the recognition that today PLs are not attracting merely the highly price-sensitive customer segments (Martos-Partal *et al.*, 2015).

Pandya and Dholakia (2020) made an in-depth review of 43 research papers on cross-buying behaviour and its drivers and impact in different sectors, whilst Liu and Wu (2008) add new insights on the relative effects of satisfaction and trust on cross-buying under varying levels of similarity and complexity. In addition, whilst Reinartz *et al.* (2008) found that cross-buying is an outcome and not an antecedent of behavioural loyalty, Martinelli *et al.* (2014) confirm behavioural loyalty to the private label and promotional attitude as being predictors of the buying of non-traditional retail products and services.

Furthermore, results produced by Dahana *et al.* (2022) suggest that motivation and store patronage can be seen as necessary antecedents for cross-buying, but they do not represent standalone drivers as, instead, are marketing efforts. Evanschitzky *et al.* (2017) found that convenience and social benefits have a significant impact on peripheral services cross-buying behaviour in the retailing context and Dahana *et al.* (2018) investigated how loyalty and relationship duration moderate the cross-buying effects. In particular, their results show that customers who engage heavily in cross-buying are characterized by more frequent purchases and spend more in each transition.

Finally, Crosby *et al.* (1990) did not find any effect of relationship quality (i.e., satisfaction and trust) on sales effectiveness (in which one

scale item is a cross-selling index), whilst Martinelli *et al.* (2015) found that attitudinal loyalty is a buying predictor and loyal customers are more inclined to buy NTPSs offered by the retailer under its own label.

However, there is a paucity of research investigating cross-buying where NTPS categories are concerned (see, among others, Martinelli *et al.*, 2014; Martinelli *et al.*, 2015; and Evanschitzky *et al.*, 2017). Shoppers displaying different socio-demographic characteristics make different shopping decisions. Such differences are important to marketers and retail managers because they influence consumers' replies in terms of PL purchases (Baltas and Argouslidis, 2007). In addition, retailers can use the main findings on cross-buying of NTPSs linked with buyers' personal characteristics to develop effective retailing strategies.

Therefore, on the basis of the main findings of the literature in the field, the study aims to answer the following research questions:

- *What are the main predictors of the number of NTPSs bought?*
- *Do demographic and social characteristics play a role in identifying the profile of PL consumers in a cross-buying perspective?*

To answer these questions, we developed a conceptual model to explain the purchase of non-traditional products/services offered with a private label brand in terms of the number of non-traditional categories bought. Specifically, we considered a series of antecedents regarding customer loyalty to the retailer, PL purchasing and consumer socio-demographics. To our knowledge, no studies have addressed this issue before.

The paper is organized as follows. The next section provides the overview of the conceptual framework, followed by Section 3 that presents the empirical strategy and the method of estimation. Section 4 shows the main findings, while Section 5 provides some concluding remarks. The last section indicates the limitations of the study and avenues for further research.

2. Conceptual framework and hypotheses

In grocery retailing, there is evidence that consumers tend to buy groceries concentrating their purchases within the same store premises (e.g., Sansone and Colamatteo, 2019). This allows them to minimize their cognitive efforts and economic costs in light of service convenience.

The majority of retail studies consider behavioural loyalty in terms of repeat purchase frequency and/or relative volume of purchasing (Macintosh and Lockshin, 1997; Sirohiet *et al.*, 1998; De Wulf *et al.*, 2001; Mägi, 2003). Ailawadi *et al.* (2008) investigated the relationship between a household's private-label (PL) share and its behavioral store loyalty in terms of share of wallet, share of items purchased, and share of shopping trip, but not in terms of number of PLs items purchased. As previous research states a positive causal relationship between behavioural loyalty and purchase (Reinartz *et al.*, 2008; and Dahana *et al.*, 2018; Koscate-Fisher, 2014), we can hypothesize that behavioural loyalty acts as a predictor of the number of NTPS bought.

H1: Behavioural loyalty positively predicts the number of NTPSs bought.

Repeated purchase behaviour has a key role in generating loyalty. However, loyalty based on customer's simplified heuristics does not safeguard a company from the danger of that loyalty being non-authentic and caused by inertial behaviours or lack of alternatives (Dick and Basu, 1994; Jacoby and Kyner, 1973). Consequently, heuristics that lead to repeated purchase behaviour are likely to generate true loyalty only when the customer exhibits a positive attitudinal disposition towards the brand too. In addition, store awareness is not found to directly influence repurchase intention, but it has an indirect effect on it through private label image (Lin *et al.*, 2017). Instead, as far as private label food brands are concerned, Calvo Porral and Levy-Mangin (2016) found that consumer trust played a moderating role on the relationships between price and loyalty, store image and consumer loyalty, and familiarity (which is associated to a positive brand perception) and loyalty. Furthermore, Sansone *et al.* (2021), found that perceived quality is the factor with the highest weight for consumers' PL purchasing decisions, followed by store loyalty, quality/price ratio, and customer satisfaction.

This paper considers attitudinal loyalty "as a psychological state (affective and/or cognitive) that the customer may attain as a result of the firm's relational strategy" (Picón *et al.*, 2014, p. 746) leading to a consumer's positive attitude towards the firm. Since preferences towards a brand are related to consumers' knowledge about brand attributes, attitudinal loyalty shares similarities with the cognitive loyalty construct, defined by Oliver (1999, p. 35) as "the brand attribute information available to the consumer [that] indicates that one brand is preferable to its alternatives". In this context, this represents our interpretation of attitudinal loyalty. Operationally, attitudinal loyalty has then been generally measured in terms of preference (Bowen and Chen, 2001; Butcher *et al.*, 2001). Customers who are more loyal to the retailer show a greater proneness to choose its store brand (Baltas and Argouslidis, 2007). In particular, customers are more inclined to buy the whole range of products under the brand name they are loyal to (Reichheld and Sasser, 1990), confirming the positive relationship between attitudinal loyalty and purchasing indicated in the main literature in the field. In addition, this was found to be true also by the study of Martinelli *et al.* (2015) with regard to NTPSs.

Therefore, given that NTPSs are increasingly being offered by grocery retailers within the same umbrella branding strategy (Collins-Dodd and Lindley 2003), we posit the following hypothesis:

H2: Attitudinal loyalty towards the retailer positively predicts the number of NTPSs bought.

Value consciousness indicates the extent to which consumers are concerned with price convenience and obtaining deals when shopping (Lichtenstein *et al.*, 1990; Lichtenstein *et al.*, 1993). Empirical evidence indicates that price consciousness reveals consumers' orientation to make price comparisons, search for information for identifying better prices, and seek out promotions (Ailawadi *et al.*, 2001). The findings of Musso *et al.* (2022) suggest that value for money and satisfaction with previous

consumption are relevant factors in decisions to purchase PL brands regardless of the retailer's strategy and the age of the consumers. However, Martinelli *et al.* (2014) found a borderline role of value consciousness in predicting the buying of non-traditional retail products and services.

Morisada *et al.* (2018a) investigated the effect of unprofitable cross-buying (i.e., the tendency to buy different product categories during price promotions) on consumer decisions of whether to buy and how much in each purchase. In addition, they examined the role of past experiences and consumers' characteristics. They found that short-term unprofitable cross-buying behaviour has a negative effect on purchase incidence and amount, whilst long-term unprofitable cross-buying works the other way around. Thus, price conscious consumers are concerned with getting the best value for money and generally make an effort to find lower prices and cheaper alternatives. This propensity is particularly relevant where grocery shopping is concerned, as it is inherently related to competitive prices and deals. In addition, as the literature suggests, price consciousness helps in explaining purchases of store brands (Kara *et al.* 2009). Therefore, we can posit that:

H3: Value consciousness positively impacts on the number of NTPSs bought.

Another important factor that influences consumer proneness towards a PL is the PLs perceived quality (Madhuri and Savita, 2021). This factor plays a key role in understanding the success of a PL as it has a substantial impact on consumers' buying intent (Bettman, 1974; Hoch and Banerji, 1993; Richardson *et al.*, 1996; Grewal *et al.*, 1998; Garretson *et al.*, 2002), as well as being an important indicator of perceived risk (Narasimhan and Wilcox, 1998). In this vein, Konur (2018) found that perceived quality contributes positively to perceived value that, in turn, increases consumers' purchase intentions towards organic private labels. Perceived value is indeed found to be one of the most influential factors for a consumer's purchase decision process.

Moreover, Hoch and Banerji (1993) stressed that quality is a relevant factor in explaining the market share of PLs and PLs might have a higher success in those categories where the quality level is close to that of national brands (NBs). Similarly, Ailawadi and Keller (2004) stressed that positioning PLs next to leading brands is a very good strategy for profit maximization, even though it is not clear if consumers find this positioning at all credible.

Traditionally, store brands have been considered of lower quality compared to national brands (e.g., Bellizzi *et al.* 1981; Cunningham *et al.*, 1982; Dick *et al.*, 1995) and have been positioned as low price/good value for money offerings in grocery categories (Richardson *et al.*, 1994). However, since the beginning of the new millennium, consumer perceptions of PLs started improving and, consequently, the perceived quality gap with national brands began to decrease (Batra and Sinha 2000; Quelch and Harding 1996; Steenkamp *et al.*, 2010). Therefore, the consumers' opinion of PLs is changing positively (Verhoef *et al.*, 2002; Baltas and Argouslidis,

2007), thanks also to the offer of different PL tiers (Martinelli and De Canio, 2019; Bertoli *et al.*, 2022) and that is why Gielens *et al.* (2021) support a new approach, called smart PL strategy. By leveraging data and technology to market private labels for developing the right product and communication, this strategy guides retailers in meeting customers' need. It can also help to achieve greater retail differentiation, store loyalty, margins, and profits.

We can indeed hypothesize that:

H4: Private label quality has a significant positive impact on the number of NTPSs bought.

Studies on how socio-demographic and psychographic characteristics impact the proneness of PLs (Frank and Boyd, 1965; Myers, 1967; Coe, 1971; Burger and Schott, 1972; Murphy, 1978; Cunningham *et al.*, 1982; Dick *et al.*, 1995; 1996) were rather inconclusive and could not determine the consumption profiles of specific PLs. Myers (1967), and Szymanski and Busch (1987) have, for example, suggested that an individual's characteristics are not relevant indicators of brand preference when choosing between PLs and NBs.

Some contributions focus on the relationship between the propensity to buy PL products and certain personal and socio-demographic characteristics, such as age (Musso *et al.*, 2022, Putsis and Cotterill, 1999; Sethuraman and Cole, 1999), gender (Sethuraman and Cole, 1999), income level (Richardson *et al.*, 1996; Dhar and Hoch, 1997; Baltas and Argouslidis, 2007), family size (Richardson *et al.*, 1996), level of education (Shukla *et al.*, 2013) and ethnicity (Putsis and Cotterill, 1999). However, the results are "mixed", sometimes controversial (Baltas and Doyle, 1998; Shukla *et al.*, 2013), and do not allow us to create a shared general profile of PL buyers. Valaskova *et al.* (2018), in fact, investigated to what extent consumers' attitudes to private label products are the result of demographic determinants (age, income and respondent status), and they found a weak dependence in the Slovak market. In their research, the highest impacts on purchasing are found to be the price, quality and packaging of the PL products. In the same vein, Musso *et al.* (2022) found that there is a dependence between age and different consumer behaviours, even though the results are heterogeneous based on the three retailers examined. However, in general, younger respondents (18-24) are more conscious of the healthiness of food and in-store promotions, whereas for 35-54 year-old consumers the origin and traceability of products are relevant factors for PL products.

In addition, when it comes to gender, women usually tend to buy more PL products than males, especially in certain product categories, such as those related to care and house cleaning (Murphy, 1978). Only a few research studies, including Sethuraman and Cole (1999), suggest that the purchase of PLs by males is greater than that of women, whilst Glynn and Chen (2009) and Burton *et al.* (1998) state that gender and age are not relevant factors for identifying the profiles of PL consumers.

Finally, Morisada *et al.* (2018b) suggest that male customers are more price-sensitive than their female counterparts and found that promotion-

induced cross-buying has a negative and significant effect on purchase amount especially for men and older customers. However, purchase frequency is not negatively affected by those kinds of promotions.

Despite the 'mixed' results of the impact of gender, we hypothesize that:

H5: Gender has an impact on the number of NTPSs bought; specifically, females have a wider purchasing set size than males.

Regarding the age factor, Richardson *et al.* (1994, 1996) claim that PL consumers turn out to be of a higher average age than those of NBs. In fact, thanks to their greater purchasing experience, these consumers would be more inclined to consider PLs as a valid alternative to NBs. Moreover, according to Omar (1996), older people would be more inclined to buy PL products because they have less money and are generally more price-sensitive. In contrast to these findings, Dick *et al.* (1995) have proven that older buyers buy more NBs, while the younger ones prefer PLs. Then again, Lybeck *et al.* (2006) found that consumers of average age are the most inclined to buy PL products.

In a similar vein, Morisada *et al.* (2018b) investigated the moderating effect of age and gender on cross-buying driven by price promotions, looking at purchase amount and frequency. They found that frequency is not negatively affected (it actually increases for women), but the purchase amount decreases, especially for older and male customers.

To sum up, we can conclude that the main literature has no unique consumer age profile relating to the preference between NBs and PLs. However, our hypothesis is as follows:

H6: Age positively impacts on the number of NTPSs bought.

Turning to education, Glynn and Chen (2009) find a negative relationship between education level and purchasing of PLs. People with higher levels of education are more likely to choose the more expensive NBs rather than PLs. In contrast, Lybeck *et al.* (2006) have shown that consumers with a good level of education tend to buy PLs. This would confirm the previous results of Richardson *et al.* (1994; 1996), where consumers with a higher level of education are considered able to judge and analyze the ingredients and the characteristics of the products, for which reason they tend to place less reliance on the brand as an extrinsic cue (Murphy and Laczniak, 1979) and to buy more PLs. This finding is consistent with the contribution of Herstein *et al.* (2012) in which a high cognitive need is associated with a greater inclination to buy PLs. Therefore, more educated people can better appreciate the cost/benefits of PLs, whereas their less educated counterparts rely very little on their evaluation capabilities and are, indeed, more likely to base their choice on the characteristics of the brand, ending up opting for the NBs. In this work we expect that well-educated people will be better able to distinguish between brands and more prone to cross-buying of NTPSs, as the following hypothesis postulates.

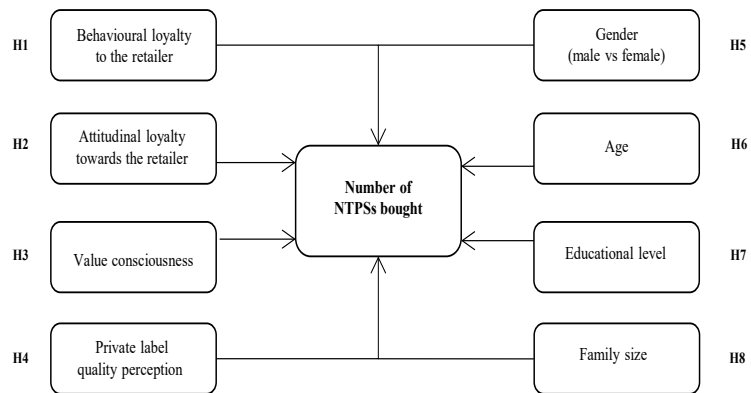
H7: Level of education positively impacts on the number of NTPSs bought.

The only variable on which the results of the studies seem more or less aligned relates to the number of the family members. This factor tends to exert significant influence on the purchase of PLs, and this effect is supported by several studies (Burton *et al.*, 1998; Dick *et al.*, 1995; Hoch, 1996). Richardson *et al.* (1994; 1996) found that small families tend to prefer manufacturers' brands to PLs; the inverse is true for large families with fewer financial resources. Those with the least, in fact, tend to choose products on the basis of their price rather than on their quality, looking to PLs for the most cost-effective solutions and taking advantage of offers and promotions.

H8: Family size positively impacts on the number of NTPSs bought.

The theoretical model is shown in Figure 1.

Fig. 1: Conceptual framework and hypotheses



Source: our elaboration

3. Methodology

3.1 Data collection and sample

The data in this study were collected through an in-store survey administered in the pre-pandemic period (October 2019) to a convenience sample of retail customers. The survey employed a structured questionnaire, pre-tested and then administered at the exit of the check-outs of two hypermarkets located in North Italy and belonging to the retail market leader operating in the country at that time. The stores in which the survey was administered were selected in order to offer the greatest variety of non-traditional products/services labelled with the PL. Specifically, both stores offered 8 NTPS categories: over-the-counter medication, digital photo development service, mobile telephony service, travel booking service, financial services, show booking service, utility bill payment service and medical booking service.

Questionnaires were administered face-to-face by three interviewers within a period of one week on different days and at different times in order to capture the widest plurality of buying models.

A convenience sample of 640 retail customers was interviewed, out of which 598 questionnaires were employed for the current analysis, after having excluded outliers and incomplete questionnaires.

The sample was made up of 72.7% females and 27.3% males. The respondents aged between 36 and 65 accounted for 62.9% of the total. The average family size was 2.8 (S.D. = 1.1). The respondents were well-educated: 50.1% completed high school and 30.6% had graduated or post-graduated.

3.2 Measurements

The dependent variable is the number of non-traditional product/service (NTPS) categories offered under a private label brand that were bought. Respondents were asked to report whether they purchased any of the 8 NTPS categories reported above. The response variable has the value 0 for customers who did not purchase non-traditional product/service categories offered under a private label brand; 1 for one NTPS category purchased; 2 for two NTPS categories, and this continues as per the number of NTPS categories bought. The observed frequencies for each value of the dependent variable are reported in Table 1.

Tab. 1: Number of non-traditional product/service (NTPS) categories offered under a private label brand that were bought: actual frequencies

Number	Frequencies
0	25.7
1	32.8
2	22.6
3	9.4
4	4.6
5	1.8
>5	3.1

Source: our elaboration

The explanatory variables that correspond to the eight stated hypotheses are described below.

Family size (FAM) is a numerical variable based on the values reported by the respondents.

Gender (GEN) is a purely qualitative characteristic that is coded as a dummy variable, taking value 0 if the respondent is male and 1 otherwise.

Age (AGE) and educational level (EDU) are 4-category ordinal scales. Age groups are: 18 up to 25 years, 25-35 years, 36-65 years, over 65. Education categories are: primary education, lower secondary education, upper secondary education and third level education.

To measure customer behavioural loyalty (BEH_L), respondents were asked to indicate their shopping frequency at the retailer's store in response

to the question: ‘Think about the last ten shopping expeditions that you have made. How many were made to this store?’

Questions measuring customer attitudinal loyalty (ATT_L) were adaptations of the three-item scale proposed by Jones, Taylor and Bansal (2008). Statements were recorded using a 7-point Likert scale (1 = completely disagree; 7 = completely agree).

Value consciousness (VALUE_CON) and perceived private label quality (PL_QUAL) were measured using the seven-item scale developed by Lichtenstein, Netemeyer and Burton (1990) and the three-item scale developed by Sweeney and Soutar (2001), respectively. Statements were recorded using a 7-point Likert scale (from 1 = completely disagree, to 7 = completely agree).

Descriptive statistics (mean and standard deviation), correlation matrix and auxiliary multicollinearity diagnostics (Tolerance and Variance Inflation Factors) are reported in Table 2. Rather inconsequential collinearity emerges. The correlation parameters have moderate values. No tolerance value approaches zero and all VIF values are well below the usual threshold of 10.

Tab. 2: Descriptive statistics, correlation matrix and multicollinearity diagnostics

	FAM	GEN	AGE	EDU	BEH_L	ATT_L	VALUE_CON	PL_QUAL
Mean	2.848							
SD	1.084							
FAM	1.000	-0.024	-0.172**	0.128**	-0.010	-0.002	0.090	-0.021
GEN		1.000	0.153**	-0.051	0.037	0.091*	0.155	0.047
AGE			1.000	-0.301**	0.185**	0.127**	0.058	0.168**
EDU				1.000	-0.049	-0.015	-0.108	0.027
BEH_L					1.000	0.599**	0.178	0.444**
ATT_L						1.000	0.426**	0.632**
VALUE_CON							1.000	0.288**
PL_QUAL								1.000
Tolerance	0.950	0.953	0.833	0.880	0.615	0.418	0.772	0.581
VIF	1.052	1.049	1.201	1.136	1.626	2.393	1.295	1.720

Note: ** p<0.01; * p<0.05

Source: our elaboration

4. Results

Count data models were used to account for the discrete and non-negative nature of the dependent variable. Specifically, the standard Poisson regression model was employed, as there are no excess zeros in the data. The value zero of the response variable is not determined by the absence of purchasing opportunities of NTPS categories offered under a private label brand.

We had five continuous predictors (family size, value consciousness, perceived private label quality, behavioural loyalty, attitudinal loyalty)

and three categorical predictors (age, gender, educational level). Male, the oldest group and the highest education group were used as the reference in the analysis.

The model fits well since the value of the deviance divided by its degree of freedom is close to 1.0.

Preliminary analysis indicated that the interaction effects of family size, gender and attitudinal loyalty were not significant ($p > .05$). Therefore, these variables were sequentially eliminated - starting from the variable with the highest significance value - and the model was re-estimated using backward analysis.

The main characteristics of the reduced model are shown in Tables 3 and 4. The Poisson regression model predicting consumers' purchases of NTPS categories offered under a private label brand was statistically significant (likelihood ratio Chi-square = 128.428, $df = 9$, $p < .001$). The Chi-square test indicated that the five effects (age, education level, value consciousness, perceived private label quality and behavioural loyalty) were significant.

As attitudinal loyalty, gender and family size showed no significant effect, H2 (attitudinal loyalty towards the retailer positively predicts the number of NTPSs bought), H5 (gender has an impact on the number of NTPSs bought; specifically, females have a wider purchasing set size than males) and H8 (family size positively impacts on the number of NTPSs bought) are not supported.

BEH_L (behavioural loyalty), VALUE_CON (value consciousness), PL_QUAL (perceived private label quality), AGE (age), and EDU (educational level) were significant ($p < .05$), but to test the hypotheses H1 (behavioural loyalty positively predicts the number of NTPSs bought), H3 (value consciousness positively impacts on the number of NTPSs bought), H4 (private label quality has a significant positive impact on the number of NTPSs bought), H6 (age positively impacts on the number of NTPSs bought) and H7 (level of education positively impacts on the number of NTPSs bought) the parameter estimates have to be considered (Table 4).

BEH_L (behavioural loyalty) shows a positive effect on the number of NTPS categories bought: increasing by one unit, the difference in the log count is expected to increase by .07. Therefore, if two persons having different levels of behavioural loyalty towards the retailer but having the same age, educational level, value consciousness and private label quality perception are considered, we can expect the more loyal customer to have a wider basket of NTPS categories purchased than the less loyal counterpart. Therefore, H1 is supported by the results.

Controlling for other factors, VALUE_CON (value consciousness) influences NTPS purchases. Specifically, the expected log count decreases as value consciousness increases ($\beta = -.009$). Since the sign of the coefficient contradicts our expectations, H3 is not supported.

Looking at PL_QUAL (perceived private label quality), we can expect the number of NTPS categories bought to increase as private label quality perception improves ($\beta = .071$). Thus, H4 is supported.

Regarding AGE (age), the expected log count decreases progressively as customer age decreases from "over 65 years" (the reference group) to "36-65 years" ($\beta = -.053$), then to "25-35 years" ($\beta = -.178$) and finally to "18 up

to 25 years” ($\beta=-.501$). Thus, if two customers of different ages but with the same educational level, value consciousness, perceived private label quality and behavioural loyalty are considered, we can expect the older customer to buy more NTPS categories than the younger counterpart. Hence, H6 is supported.

The estimated Poisson regression coefficient comparing consumers by educational levels - given that the other variables are held constant in the model - shows that EDU has an effect on the number of NTPS categories bought. The expected log count for those customers who received an upper secondary education increases by .010 compared with the reference group (third level education). The sign of the coefficient is positive also for customers with a lower secondary education ($\beta=.178$). Conversely, compared to the reference group, the expected log count decreases for those customers who received only a primary education ($\beta=-.475$). These results do not support hypothesis H7, that the higher the level of education, the greater the number of NTPS categories bought.

Tab. 3: Results: Tests of model effects

	Wald Chi-Square	df	Sig.
(INTERCEPT)	19.828	1	.000
AGE	8.417	3	.038
EDU	6.922	3	.074
VALUE_CON	4.018	1	.045
PL_QUAL	35.200	1	.000
BEH_L	22.441	1	.000

Source: our elaboration

Tab. 4: Results: Parameter estimates

Parameter	β	Std. error
(INTERCEPT)	-.777	.2814
[AGE=18 up to 25 years]	-.501	.2200
[AGE=25-35 years]	-.178	.1699
[AGE=36-65 years]	-.053	.1505
[AGE=over 65 years]	0 ^a	.
[EDU=primary education]	-.475	.3189
[EDU=lower secondary education]	.187	.1089
[EDU=upper secondary education]	.010	.0846
[EDU=third level education]	0 ^a	.
VALUE_CON	-.009	.0047
PL_QUAL	.071	.0120
BEH_L	.070	.0149
(Scale)	1.152 ^b	.2814

a. Set to zero because this parameter is redundant.

b. Calculated on Pearson chi-Square.

Source: our elaboration

5. Discussion

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Predictors of cross-buying
in grocery retailing: the role
of non-traditional product/
service categories

The factors affecting the number of NTPS categories bought in cross-buying are becoming a growing issue for retailers and scholars alike. Previous research provides strong arguments in favour of how further to develop the influence of cognitive, social and personal characteristics on cross-buying dynamics. Such efforts will help in developing a more precise profile of private label consumers.

The main empirical findings of this research show some expected and some unexpected results.

First, we found no statistically significant effect of attitudinal loyalty (H2), gender (H5) or family size (H8) on the number of NTPS categories bought. The result on gender is in line with the “mixed” evidence in the literature (Baltas and Doyle, 1998), which does not allow the creation of a shared general profile of PL buyers. In contrast, in the literature, family size is usually found to be a significant factor, its effect being supported by several studies (Burton *et al.*, 1998; Dick *et al.*, 1995; Hoch, 1996). The same applies when examining attitudinal loyalty (Reichheld and Sasser, 1990).

In addition, we find no clear effects from level of education (H7). Specifically, the number of NTPSs bought decreases among people with the lowest level of education, consistent with Glynn and Chen (2009). On the contrary, results related to the other levels of education conflict with the literature, as there is no linear relation between the NTPS purchasing set size and the level of education. Therefore, we cannot claim that the higher the educational level, the higher the number of NTPSs bought.

On the contrary, turning to another personal characteristic of buyers, age (H6) is found to be a statistically significant factor for the number of NTPS categories bought, supporting the related HP. More specifically, older customers tend to buy more NTPSs than their younger counterparts. These results are in line with Richardson *et al.* (1994, 1996) and Omar (1996), since the elderly have greater purchasing experience and tend to be more price-sensitive.

As expected, our findings suggest that perceived private label quality (H4) has a positive and statistically significant effect on the number of NTPS categories bought, and the importance of PL perceived quality is also confirmed by a number of studies (e.g., Bettman, 1974; Hoch and Banerji, 1993; Richardson *et al.*, 1996; Grewal *et al.*, 1998; Garretson *et al.*, 2002; Hoch and Banerji, 1993; Martinelli and De Canio, 2019; Bertoli *et al.*, 2021).

Similarly, behavioural loyalty (H1) has a positive and significant effect on the number of NTPS categories bought. This result confirms extant literature that shows a positive causal relationship between behavioural loyalty and purchasing (Reinartz *et al.*, 2008).

Switching to value consciousness (H3), its impact displays the opposite sign from what would be expected (i.e., the higher the value consciousness, the lower the number of NTPS categories bought). Thus, price convenience seems not to play a key role in the purchase of non-traditional product/service categories offered under the retailers’ brand, this key role being played, instead, by behavioural loyalty to the retailer and perceived PL

quality. This means that, customers buy NTPSs motivated by: (a) store convenience and the ability to concentrate purchases in the same shopping expedition; (b) the perceived quality of the PLs, which supports the category extension.

These results strengthen the importance of retail-mix policies both for product perceptions and for consumers, who can buy groceries within the same store minimizing their cognitive efforts and costs in light of service convenience. Knowing how cross-buying can guide customers' purchase intentions, retailers can develop effective marketing strategies and obtain higher profits by applying this information. In fact, retail managers operating in the grocery sector might use the results of this study to better target their clientele, using socio-demographic variables and purchase behavioural data to support their micro-marketing strategies. Promotional campaigns specifically dedicated to NTPS categories should target customers up to 36 years old and those displaying a higher frequency of purchasing in the store. The ads should enhance and highlight the high quality of the NTPSs offered. Promotional mechanisms aimed at rewarding older customers should be used to push the halo effect onto NTPS categories. To foster the development of this positive halo effect, in-store signage (e.g., banners, posters, and cards) could be used that specifically advertises the categories of NTPS offered by the retailer, placing it on the shelves where the most influential PLs are displayed.

In addition, retailers and professionals have proof of the benefits of extending the retail-mix offering and so can easily address the needs and wants of their clientele. Cross-buying can represent a winning strategy to increase revenues, rather than acquiring new customers (Felvey, 1982; Kumar *et al.*, 2008). An augmented service, developed by extending the assortment with non-traditional product/service (NTPS) categories, enables retailers to differentiate themselves, having a positive effect on their competitive positioning, and to distance themselves from risky "competitive price matching" (Kireyev *et al.*, 2017, p. 2). Moreover, retailers can define promotional campaigns that are not easily imitable, or are completely inimitable, by competitors. Extension opportunities are almost limitless. It is enough to consider that in the post-pandemic scenario, customers are seeking access to a wider range of health-related services in more convenient ways. Therefore, leading retailers (e.g., Walmart US) are ramping up their personal care services, to build deeper engagement with their customers and develop new revenue streams.

Finally, as consumers are increasingly appreciating private label brands, thanks to their improved quality, besides being low-price alternatives, retailers should reinforce the advantage they are gaining over national brands by investing in non-traditional categories. The latter, given their more complex and intangible nature (e.g., financial services), are better able to develop a positive image, thus exerting a halo effect that can benefit both the PL grocery core product offerings and the retailer's brand image and equity.

Accordingly, our findings can help retailers sustain the virtuous 'PL-customer loyalty' cycle, by breaking the U-curve effect highlighted by Ailawadi *et al.* (2008) in relation to heavy PL buyers: by offering NTPS

categories, grocery retailers can be perceived as offering higher quality products, thus stimulating loyalty to the PL of any particular chain.

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6. Limitations and future research

Although the study opens up new perspectives in evaluating the outcomes of grocery retailers' extension strategies, future research may further our understanding on a number of issues. First of all, our independent variables play a significant role as buying predictors, but this might depend on the NTPSs offered, as Martinelli *et al.* (2015) evidenced. Second, the analysis was conducted without considering the type of NTPS categories; thus, no account was taken of the fact that the choice of each product/service is influenced by very different factors (Miquel *et al.*, 2017) or that the weight of the variables investigated in this study may also change. Third, no consideration was given to competitive factors that are able to shape NTPS shopping behaviour. Caution must be exercised over this concern since choice is influenced by the type of competition that retailers face locally. Fourth, despite the significant findings, the analysis focused on data collected for the North of Italy, which is the most economically developed part of the country. This does not permit our results and implications to be extended to the whole of Italy. Additionally, further studies might consider distribution systems with different levels of evolution, also in relation to the NTPS mix offered. Moreover, the empirical analysis does not factor in some other interesting variables, such as average income and distance from the store. Further analysis could benefit from re-examining these constructs in a cross-national and cross-cultural context. Finally, it should be noted that the survey was conducted during the pre-pandemic period. Bearing in mind that consumers' have changed their purchasing behaviour as a result of the pandemic, future studies should include further surveys to verify the homogeneity of the results. All these issues could represent an avenue for future research to further corroborate our results.

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sinergie
italian journal of management

ISSN 0393-5108
ISSN 2785-549X
DOI 10.7433/s120.2023.06
pp. 107-126



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