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Exploring the Factors Affecting Buying Behavior of Women in UAE

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Abstract:

Purpose: The purpose of this study is to investigate the various factors affecting consumer buying behaviour in UAE for beauty products with special reference to the Emirates of Dubai and Sharjah. The four factors of buying behavior studied were Personal, Psychological, Cultural and Social.

Design/ Methodology: Extensive research of the relevant respondents was done. The questionnaires were collected from 576 female consumers who are all using cosmetics. The research used Non-Probability sampling method and adopted Judgement sampling technique for the research. The instruments of this study involved two parts: the first section of the instrument consisted of forced-choice questions about demographic characteristics: nationality, marital status, age, occupation, monthly income level and nature of residency in UAE. The second section of the study consisted of variables chosen in order to measure the factors influencing consumer buying behavior in cosmetics products. The Statistical Package for the Social Science (SPSS) was used to complete the analysis of the collected data. Descriptive statistics, including means, standard deviations and percentage analysis were implemented in order to investigate the demographic data. One-way analysis of variance (ANOVA) was used to determine whether any significant relationships exist among respondents. The study used Principal Component Analysis (PCA) as an extraction method for Exploratory Factor Analysis (EFA) followed by Confirmatory Factor Analysis (CFA) on explored and established factors. KMO test for Sampling Adequacy and appropriateness of Factor Analysis, Bartlett's test of sphericity, Reliability analysis using Cronbach alpha and Pearson Correlation were used for data analysis. In addition, the .05 level of statistical significance was set at all statistical tests in the present study.

Findings: The findings suggest that the Cultural factors followed by Personal and Social factors were significant for women in UAE while they make their purchase choices. Psychological factors were found to be moderately affecting the behavior of the consumers.

Research Limitations and Implications: The field is ever evolving due to the changes in the global social and economic environment. Much research still needs to be carried out in new products and new markets.

Originality Value: The paper covers the various factors of complex buying behavior for women consumers in UAE. The field is lesser explored and throws many new insights on the UAE market and consumers.

Keywords **— Buying behavior, social, personal, cultural, psychological**

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I.   INTRODUCTION

"Consumer behaviour is the behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs." (Shiffman,2010)

Consumer buying behaviour is a complex process and interdisciplinary subject area that combines

Sociology, Psychology, Anthropology and other Management disciplines.

The market for cosmetics is expected to achieve $429.8 billion by 2022, reaching a CAGR of 4.3% during the forecast period 2016-2022. Some of the major distribution networks are retail stores including supermarkets, exclusive brand outlets, and specialty stores. Also, the online channels are now being preferred by many consumers. Middle East and Africa (MEA) have greatly influenced the global cosmetics industry. From the ancient times, when kohl was used for eyeliner to protect eyes from the desert heat and natural red color from red ochre was used for as blusher and lipstick, to traditional beauty treatments that have been used for centuries, MEA has always demonstrated that there is a huge market potential for beauty and cosmetics products. It is thus natural, for marketers to understand that various factors affecting such tremendous potential market.

There are many significant drivers for growth in this industry.

Changing lifestyles: Keeping up with latest and stepping up the style quotient and overall personality have led to the increase in the role and usage of beauty and cosmetics products. Even men are now more conscious for their looks and overall presentation which has clearly opened new target market for the companies in such businesses across the globe. Nivea for Men, Garnier Face wash for men, Fair and Handsome etc are some examples.

Rising GDPs of the entire region: Rising GDP in many countries and new emerging economies has created new market opportunities and is positively influencing the global market growth.

Use of natural ingredients: Shift towards the use of natural, herbal and organic ingredients in cosmetic products is observed among various consumers and manufacturers. Use of such ingredients in cosmetics and beauty products reduces the chances of any possible side effects thus increasing the usage among consumers.

Role of Social Media: We cannot deny the fact, that the social media revolution has impacted all and everyone. Popularity of YouTube, Instagram and Snapchat has contributed largely towards influencing certain groups. They have also helped in creating demand for such products.

II. LITERATURE REVIEW

Asiya, F.K., et al. (2013) found that the awareness of product ingredients amongst women buyers for skin care products. Islam, M.F., et al. (2015) found that that brand status, attitude, image, premium, self-respect, and reference groups had positive effects on buying behavior. Research by Srinivasan (2015) studied the influence of education on the frequency of purchase of luxury products and found that though education had significant relation with the place from where consumers purchased luxury products but there was no significant relationship in other variables of luxury buying with education. Nagananthiet, T., et al. (2016) found the preference for natural and herbal products. Study by Matić, M., & Puh, B. (2016) show positive consumers' purchase tendency towards organic food and natural cosmetics.

Vel, K., et al. (2011) found that Social and Cultural factors are important influences for the purchase decision of Arab citizens of the UAE. Menon (2013) suggested the influence of multi-culture on consumer buying behaviour in the emirate of Abu Dhabi. Ali, H., et al. (2015) suggest that all demographic variables are important factors for purchase of cosmetics in UAE. An easy way to comply with the conference paper formatting requirements is to use this document as a template and simply type your text into it.

III. OPERATIONAL CONCEPTS FOR THE RESEARCH

Factors affecting Consumer Buying Behavior
The factors are explained with reference to the study undertaken.

Cultural Factors: "Consumer behaviour is deeply influenced by cultural factors, such as buyer's culture, subculture and social class."

• *Culture:* UAE is a Muslim country. Dubai has a cosmopolitan culture where people from more than 200 countries live. So, while respecting the country's law, the beauty industry needs to cater to distinct and varied cultures which are extremely different from each other. Therefore, careful analysis of the culture of different groups, regions and even countries is important. Essentially, culture is one of the significant elements that affects a person's choice of products and services. As an example, strong

fragrances, blond and light shaded hair, strong eye makeup are some of the lifestyle patterns to be seen in Dubai

• *Subculture:* Dubai has varied subculture, such as religions, nationalities, geographical regions, racial, etc. Marketers use these groups, to segment, target and positioning for the products. For example, different preference for various colours, shades, fragrances are used to target different segments.

Social Class: Dubai is synonym with affluence, wealth, luxury and ever-growing aspirational population. All these are very clearly used by Marketers to sell their products.

Social Factors: "Social factors also important factors that influence the purchase behaviour of consumers." They include: the reference groups, family, the role and status.

• *Reference groups:* UAE and Dubai's Political leadership and Royal Families have major influence on the population in all aspects of their life which also includes choice of products and services across different brands. Therefore, Reference groups have a significant role.

• *Family:* The local population and Asian communities are still influenced by their family members while forming the purchase decision. So, it is interesting to know that the Marketers need to understand the role of family while taking a purchase decision. Vel K(2011) findings suggest that Social and Cultural factors are important influences for the purchase decision of Arab citizens of the UAE.

• *Roles and Status:* With number of females working in private and public sectors growing each day in Dubai (UAE) which also includes even the local female population, purchase decisions are also influenced by their role and status. Working females play two distinct roles so her choice of products and purchase decisions are also influenced greatly by the role she dons. Shah Alam (2011) investigated the influence of religion on consumer buying behaviour in Malaysia and found that Islam has a major role for the choice of products and services.

Personal Factors: "Personal factors also affect consumer behavior. Some of the important personal factors are Age, Occupation, Income, lifestyle, personality and self-esteem."

• *Age:* Young, aspirational, ambitious and affluent Dubai population offers several market opportunities

for the marketers. Looking good is part of culture. So be it any age, women want to look beautiful!

• *Occupation:* Like mentioned previously, more and more women are joining work-place in all areas. Working females are of immense interest for the marketers as the competitive requirement these days is to look and feel confident about oneself.

• *Income:* High end brands usually target the high-income group. But a study has found that many females, irrespective of their economic situation, may still end up buying luxury brands in beauty and cosmetics as they are perceived as high quality. Nonetheless, the income of the consumer has a great influence on their buying behavior. With a substantial population, which is affluent, the beauty business has vast potential in Dubai market.

• *Lifestyle:* Lifestyle refers to the way a person lives in a society and express things in his/her environment and is usually expressed by opinions and choice of products and brands that define the expected or actual lifestyle of the consumers. Lifestyle can be greatly influenced by Advertisers.

• *Personality:* Personality is the sum of a person which is not permanent. It varies with individuals, time and place. Personality traits such as dominance, confidence, extrovert etc that may be useful to determine the consumer behaviour for beauty products and brands.

Psychological Factors: "There are four major psychological factors that affect the purchasing behaviour of consumers." These are: perception, motivation, learning, beliefs and attitudes.

• *Motivation:* The level of motivation affects the purchasing behaviour of customers. All of us have needs, but it is the extent of the requirements that some needs are more urgent than others. Psychological factors are not as visible as other factors are, so the marketers need to understand the subtle needs and then target their consumers.

• *Perception:* Promotion is the main tool used by businesses to create, communicate and sustain positive perception for their products. To create a successful perception for the product and brand, the marketers need to work their way out. "Select, organize and interpret information in a way to produce a meaningful experience of the world is called perception."

• **Beliefs and Attitudes:** Consumers have specific beliefs and attitudes that shape the brand image and affect consumer buying behaviour. Marketers can change and influence the beliefs and attitudes of customers with promotions and special campaigns.

IV. RESEARCH METHODOLOGY

A. Research Design

This paper adopted the non-probability research using quantitative research method to examine the variables influencing consumer buying behaviour for beauty products in UAE. The research aims to explore the relationships between variables; hence, the quantitative method is suitable. Table 1 presents the measured items in this research. "All items used to measure the variables adopt the 5-point Likert-Scale: "5=Strongly Agree, 4=Agree, 3=Neutral, 2=Disagree ,1= Strongly Disagree".

B. Objective of The Study

The objective of this study was to investigate internal (Personal and Psychological) and external (Social and Cultural) influences on consumers' purchase decisions on cosmetic and beauty products in UAE (Dubai and Sharjah)

•Analyse the factors affecting buying behaviour of women for beauty products in UAE.

C. Hypotheses of The Study

The study focusses on the factors that affect the buying behaviour of women consumers for beauty products in UAE.

Since UAE is a country which proudly boasts of having more than 200 nationalities living together, therefore the research focused on how such diverse mix of customers make their purchase choice. The curiosity to investigate the buying behaviour of such diverse base of population leads to the formulation of hypothesis for the research.

Based on the factors that affect the buying behavior, the following hypotheses were derived.

H1: There is a significant and positive relationship between Cultural factors and the buying behaviour for cosmetics.

H2: There is a significant and positive relationship between Social factors and the buying behaviour for cosmetics.

H3: There is a significant and positive relationship between Personal factors and the buying behaviour for cosmetics.

H4: There is a significant and positive relationship between Psychological factors and the buying behaviour for cosmetics.

D. Sample and Instrumentation

The study used self-designed structured questionnaire developed from validated scale and literature review to collect primary data. All the questions were close ended. The questionnaires were distributed to 1000 consumers. Total responses received were 685. Out of the 685 responses received, 576 were deemed fit for the purpose of research.

The questionnaire was divided into two segments. The first section of the questionnaire consisted of questions about demographic characteristics: age, occupation, education, nationality, monthly income, marital status, number of family members and status of residency in UAE. The second section's variables chosen for this study were in order to analyse the various factors influencing consumer buying behaviour in cosmetics products dimension and had 25 items; characterized into four sub scales : (a) Personal Factors (items 1 to 7), (b) Psychological Factors (items 8 to 13), (c) Cultural Factors (items 14 to 18) , and (d) Social Factors (items 19 to 25). The dimension 25 items were evaluated on a five-point Likert scale ranging from 1 to 5, using the anchors "5=Strongly Agree, 4=Agree, 3=Neutral, 2=Disagree ,1= Strongly Disagree".
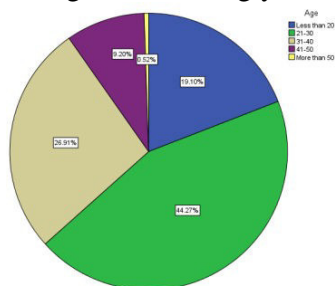

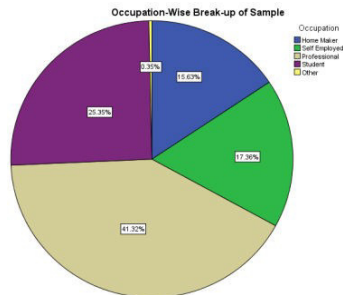Figure 1: Age-wise break up of respondents
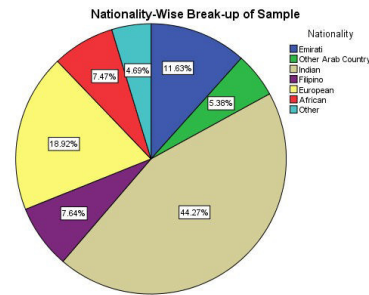
Figure 2. Occupation-wise break up of respondents
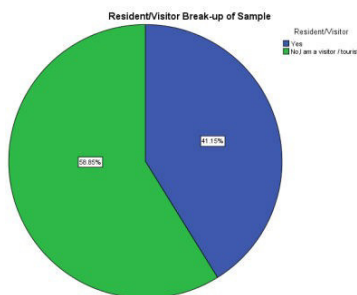

Figure 3. Nationality-wise break up of respondents

Figure 4. Resident/Visitor break up

V. DATA ANALYSIS METHOD

Descriptive Statistics: SPSS was used for data analysis. Descriptive Statistics such as Mean, Standard Deviation and percentage analysis was used for demographic analysis. The data was analysed with percentile distribution to assess the distribution of age, occupation, education, nationality, monthly income, marital status, number of family members and status of residency in UAE.

Reliability Analysis: "KMO shows sampling adequacy and appropriateness of factor analysis." Hair et al., (2007) stated that value greater than 0.50 is acceptable. Bartlett's test of sphericity is 0.00 i.e. significant, which shows the correlation among items of scale with one another. Cronbach α alpha is used to rate the internal consistency (homogeneity) or the correlation of items in a test. The study conducted all these tests.

Factor Analysis: Principal Component Analysis (PCA) was used as an extraction method for Exploratory Factor Analysis (EFA) followed by Confirmatory Factor Analysis (CFA) on explored and established factors.

Pearson Correlation: The researcher used Pearson correlation to test four intermediate variables (Cultural, Psychological, Social and Personal) that influenced consumer buying behaviour and to test if a relationship existed between the intermediate variables and dependent behaviour.

VI. RESULTS OF DATA ANALYSIS

Reliability and Validity: The purpose of reliability analysis is to test the reliability of the elements and scale consistent with the questions provided. The reliability of a factor can be determined based on the value of AVE or Cronbach's α value. **Table III** shows the reliability analysis for factors of buying behaviour. The accepted value should be in the range of 0.7 to 0.9 to confirm the reliability of all results. The results show that all factors achieved strong reliability. Therefore, the author conducted further analysis to test the relationship between variables.

The Reliability analysis show that all the factors have alpha value greater than 0.9, indicating the evidence of reliability and the overall reliability of the instrument is 0.92. So, the items constituting each variable under study have strong internal consistency and show that all the dimensions of factors affecting consumers buying behaviour have a positive reliability. **Table IV** shows the Cronbach alpha value for each factor. The factors and dimensions included for analysis has a very good degree of reliability to support the objectives formulated. All dimensions have got significant relationship to make the real representation of the study. Hence it is concluded that the data collected in this study is highly reliable.

Descriptive Data: Descriptive analysis of data provides some very useful descriptive statistics like Mean, Standard Deviation and Percentage analysis for all the groups. The demographic data represents the female sample frame. Data collected shows that the sample population is very young, affluent and most of the women are employed. **Table V** shows the descriptive analysis for demographic data. The

Mean and Standard deviation for items for factors is shown in Table 5.

Factor Analysis: According to Pallant (2016), the load of each variable value greater than 0.5 are acceptable values and the load of each variable lower than 0.5 should be removed from the structure. In this study, four elements and the 25 items were tested to examine the relationship of structure and measurement of the item. The results are shown in **Table VII**. From Table VII, all items achieved factor loadings greater than 0.5, and so all can be accepted.

Pearson Correlation: The correlation is considered a moderate correlation (r=0.302) based on Cohen's (1988) guidelines. As shown in **Table VIII**, Personal factors were found to have significant positive relationship with consumer buying behaviour. The research results showed that consumers' buying behaviour was greatly affected by their age, occupation, income, and lifestyle. The study also revealed that irrespective of the age, occupation or income; women in UAE prefer to use beauty products.

Social factors such as Reference groups and family play a significant role in influencing buying behaviour. The role and status of women in society were particularly found to be important variables influencing the buying behaviour. Therefore, Personal and Social factors were found to have positive correlation with buying behaviour. Culture though is a significant factor for the UAE society, yet in the study for beauty products it was found to have moderate correlation. This indicates that cultural factors had moderate positive correlation with the consumer buying. Psychological factors such as motivation to buy and consumers' attitude and beliefs are also significant factors affecting purchase behavior.

ANOVA Test

ANOVA test is used to analyze whether different segment of the samples have different reactions on the variables. The samples vary regarding Age, Nationality, income, occupation and other demographic characteristics. ANOVA was used for testing the dependent variable i.e. frequency of use of beauty products with independent variables Age, Occupation and Nationality. The **Tables IX, X and XI** illustrate the relationship between the means of

different groups and independent variables. As shown by the Mean Plots; Frequency of use of cosmetics is not similar for all age groups, nationalities and occupation. Students and women in the age group of 21-30 years, tend to use the beauty products less as compared to other occupation and age groups. But ANOVA may not tell the association of other factors that influences such behaviour. Nevertheless, the tables and Mean Plot show that though there are differences in the frequency of use of beauty products, yet all the women do purchase and use such products for different reasons.

VII.   FINDINGS AND CONCLUSIONS

The findings indicate that the Personal and Social factors were found to have strong influence on the buying behaviour of women for beauty products in UAE. Cultural and psychological factors play an equally significant role for the women customer for beauty products. The factors of buying behaviour were found to have a positive and significant relationship. Halal products are gradually picking up in UAE market but still they were found to have no significant effect on the purchase behaviour for beauty products.

This research has provided insights into women consumer buying behaviour for beauty products in UAE (more focus on Dubai and Sharjah). Marketers agree that it is important to understand the various factors that influence the buying behaviour of consumers. For a market as diverse as UAE (with over 200 nationalities!), it is more significant as it helps in understanding of target customers and segments which provide important inputs in differentiating products and enhancing selling propensity. The purpose of this research was to investigate how the respondents are influenced by various factors of buying behaviour for beauty products. Understandings of such factors help an organization to ensure that its product are well targeted and promoted. The research showed that it was not easy for a company to understand and make strategies for its' products because there were many forces which differentiated the target market such as income, age, nationality, occupation etc. From the analysis of this study, it was shown that Personal and Social factors play dominant role in the purchase behaviour followed by Cultural and Psychological

factors. All the factors have their own significance in the UAE market environment. The findings revealed that personal factors are important and play significant role in influencing women buying behaviour. Additionally, the overall findings of this study also show that amongst others, socio-cultural factors have great influence on UAE consumers.

Beauty and cosmetics industry have a huge potential in UAE market. For a Muslim country, there is potential for Halal products which are gradually making its presence felt. As UAE is a fast-developing economy and the social changes are happening at a faster pace, so marketers need to constantly understand the same. Further reliable and positive findings on this topic would impact on consumers, marketers and policy makers.

VIII. FUTURE RESEARCH

It is highly recommended for future research to expand the span of attributes that affect consumers buying behaviour, as well as to study more products and services in order to get an in depth and clearer picture about real relationship between the different product/service attributes and their purchase behaviour.

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TABLES

Table: I Variable in Research

Personal Factors: *Age, Occupation, Income, Lifestyle, Personality*	I believe that for women of my age, beauty products are important.
	I can afford to spend on beauty products
	I consider beauty products as an essential part of my occupation
	I believe that beauty products help in accomplishing a rewarding job
	I like to experiment with new types of beauty products available in market
	I believe that beauty products reflect one's personality in society
	I buy without a reason and later feel I could have avoided it
Psychological Factors: *Motivation, Perception, Beliefs and Attitudes*	I use beauty products to look good
	I use beauty products to feel confident about myself
	I use beauty products for hygiene
	I believe beauty products enhances my self esteem
	I believe that beauty products help me convey my status in society
	I believe beauty products are important in daily life
Cultural Factors: *Culture, Sub-culture, Social Class*	Looking beautiful is important for me
	I feel sense of Social belongingness when using Beauty products
	Beauty products are an extension of an individual's Status
	I believe expensive products are always good
	I select beauty products carefully for they may contain ingredients which may be prohibited religiously (non-halal)
Social Factors: *Reference Groups, Family, Role and Status*	My family influences my choice for beauty products
	I take opinion of my friends when I purchase beauty products
	I pay attention to celebrities endorsing the products
	I read Beauty Experts' blogs while deciding for beauty products
	I consult Dermatologist for choice of my beauty products
	My choice for Beauty Products is influenced by the role I play in society
	I usually like to try something new

Table II: Reliability Analysis of Factors of Consumer Buying Behavior

Factors	Items	Cronbach α Alpha
Personal Factors	7	0.914
Psychological Factors	6	0.914
Cultural Factors	5	0.916
Social Factors	7	0.915

Table III: Reliability of Items

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.918	.918	25

Table IV: Cronbach Alpha

Factors of Buying Behaviour	Cronbach's Alpha
Personal Factors	
I believe that for women of my age, beauty products are important.	.914
I can afford to spend on beauty products	.917
I consider beauty products as an essential part of my occupation	.913
I believe that beauty products help in accomplishing a rewarding job	.914
I like to experiment with new types of beauty products available in market	.914
I believe that beauty products reflect one's personality in society	.913
I buy without a reason and later feel I could have avoided it	.917
Psychological Factors	
I use beauty products to look good	.915
I use beauty products to feel confident about myself	.913
I use beauty products for hygiene	.916
I believe beauty products enhances my self esteem	.913
I believe that beauty products help me convey my status in society	.914
I believe beauty products are important in daily life	.914
Cultural Factors	
Looking beautiful is important for me	.914
I feel sense of Social belongingness when using Beauty products	.914
Beauty products are an extension of an individual's Status	.914
I believe expensive products are always good	.918
I select beauty products carefully for they may contain ingredients which may be prohibited religiously (non-halal)	.916
Social Factors	
My family influences my choice for beauty products	.915
I take opinion of my friends when I purchase beauty products	.915
I pay attention to celebrities endorsing the products	.915
I read Beauty Experts' blogs while deciding for beauty products	.915
I consult Dermatologist for choice of my beauty products	.917
My choice for Beauty Products is influenced by the role I play in society	.916
I usually like to try something new	.916

Table V: Demographic Data Analysis

Measure	Item	Frequency	Percent
Age	Less than 20	110	19.1
	21-30	255	44.3
	31-40	155	26.9
	41-50	53	9.2
	More than 50	3	0.5
Occupation	Home Maker	90	15.6
	Self Employed	100	17.4
	Professional	238	41.3
	Student	146	25.3
	Other	2	0.3
Education	No Formal Education	14	2.4
	Senior School	37	6.4
	Graduate	241	41.8
	Post Graduate	227	39.4
	Other	57	9.9
Nationality	Emirati	67	11.6
	Other Arab Country	31	5.4
	Indian	255	44.3
	Filipino	44	7.6
	European	109	18.9
	African	43	7.5
	Other	27	4.7
Monthly Income	Less than 5000	94	16.3
	5001-10000	74	12.8
	10001-15000	95	16.5
	15001-20000	56	9.7
	20001-25000	73	12.7
	More than 25000	184	31.9
Marital Status	Single	300	52.1
	Married	269	46.7
	Divorced	7	1.2
Resident/Visitor	Yes	237	41.1
	No, I am a visitor / tourist	339	58.9
	Total	576	100

Table VI: Item Statistics

Factors of Buying Behaviour (N= 576)	Mean	Std. Deviation
Personal Factors		
I believe that for women of my age, beauty products are important.	3.40	1.207
I can afford to spend on beauty products	3.48	.930
I consider beauty products as an essential part of my occupation	3.37	1.006
I believe that beauty products help in accomplishing a rewarding job	3.05	1.027
I like to experiment with new types of beauty products available in market	3.28	1.024
I believe that beauty products reflect one's personality in society	3.24	1.035
I buy without a reason and later feel I could have avoided it	3.02	1.120
Mean Average 3.26		
Psychological Factors		
I use beauty products to look good	3.60	.982
I use beauty products to feel confident about myself	3.48	.929
I use beauty products for hygiene	3.32	.998
I believe beauty products enhances my self esteem	3.31	1.038
I believe that beauty products help me convey my status in society	3.12	1.115
I believe beauty products are important in daily life	3.30	.871
Mean Average 3.35		
Cultural Factors		
Looking beautiful is important for me	3.49	1.047
I feel sense of Social belongingness when using Beauty products	3.14	.920
Beauty products are an extension of an individual's Status	3.15	.963
I believe expensive products are always good	3.03	.930
I select beauty products carefully for they may contain ingredients which may be prohibited religiously (non-halal)	3.38	1.068
Mean Average 3.23		
Social Factors		
My family influences my choice for beauty products	2.97	1.140
I take opinion of my friends when I purchase beauty products	3.33	.939
I pay attention to celebrities endorsing the products	3.13	1.088
I read Beauty Experts' blogs while deciding for beauty products	3.38	1.031
I consult Dermatologist for choice of my beauty products	3.13	.973
My choice for Beauty Products is influenced by the role I play in society	3.13	1.047
I usually like to try something new	3.32	1.056
Mean Average 3.19		

Table VII: Factor Loading for Each Item

	Initial	Extraction
Personal1	1.000	.753
Personal2	1.000	.745
Personal3	1.000	.757
Personal4	1.000	.801
Personal5	1.000	.737
Personal6	1.000	.793
Personal7	1.000	.771
Psychological1	1.000	.821
Psychological2	1.000	.728
Psychological3	1.000	.737
Psychological4	1.000	.800
Psychological5	1.000	.708
Psychological6	1.000	.728
Cultural1	1.000	.828
Cultural2	1.000	.749
Cultural3	1.000	.792
Cultural4	1.000	.695
Cultural5	1.000	.701
Social1	1.000	.771
Social2	1.000	.818
Social3	1.000	.771
Social4	1.000	.707
Social5	1.000	.797
Social6	1.000	.820
Social7	1.000	.696

Extraction Method: Principal Component Analysis.
(Source: SPSS)

Table VIII Significance of Factors of buying behavior with brand loyalty

Variables	Pearson Correlation	Sig. (2-tailed) a
Personal	.541	.002
Psychological	.365	.010
Social	.466	.005
Cultural	.369	.010

a Significant at 0.01 level

ANOVA Results

Table IX: Descriptive: Frequency of Use and Age

AGE	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Less than 20	110	2.52	.674	.064	2.39	2.65	1	4
21-30	255	2.24	.907	.057	2.13	2.35	1	4
31-40	155	2.52	1.119	.090	2.34	2.69	1	4
41-50	53	2.58	1.247	.171	2.24	2.93	1	4
More than 50	3	3.00	.000	.000	3.00	3.00	3	3
Total	576	2.40	.973	.041	2.32	2.48	1	4

Table X: Descriptive: Frequency of Use and Nationality

NATIONALITY	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Emirati	67	1.76	.986	.120	1.52	2.00	1	4
Other Arab Country	31	2.19	1.046	.188	1.81	2.58	1	4
Indian	255	2.58	1.035	.065	2.45	2.70	1	4
Filipino	44	2.57	.545	.082	2.40	2.73	2	4
European	109	2.29	.657	.063	2.17	2.42	1	3
African	43	2.63	.787	.120	2.39	2.87	2	4
Other	27	2.44	1.368	.263	1.90	2.99	1	4
Total	576	2.40	.973	.041	2.32	2.48	1	4

Table XI: Descriptive: Frequency of Use and Occupation

OCCUPATION	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Home Maker	90	2.37	.930	.098	2.17	2.56	1	4
Self - Employed	100	2.81	.884	.088	2.63	2.99	1	4
Professional	238	2.47	.975	.063	2.34	2.59	1	4
Student	146	2.04	.939	.078	1.89	2.19	1	4
Other	2	3.00	.000	.000	3.00	3.00	3	3
Total	576	2.40	.973	.041	2.32	2.48	1	4