

# A Factor Analysis of Retailers' Purchase Decisions for ITC Products in Pune

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**Abstract:** India's FMCG sector is growing fast, and understanding what drives retailers to stock particular brands has become more important than ever. This study looks at why retailers in Pune choose to purchase ITC products and what factors matter most to them when making those decisions. Survey data were collected from 184 retailers spread across the city, including kirana shops, supermarkets, and mid-sized grocery stores. Respondents answered 25 to 30 structured questions using a five-point Likert scale. Exploratory Factor Analysis (EFA) was then used to identify the key underlying patterns in their responses. Four major factors came out of the analysis: product quality and brand loyalty, pricing and profit margins, promotional support, and distribution efficiency. Of these, product quality and brand loyalty turned out to be the biggest influence, which makes sense given how competitive the Pune market is. Interestingly, smaller kirana retailers reacted more strongly to pricing and promotional offers, while supermarket owners leaned toward brand strength and delivery consistency. The study offers practical takeaways for FMCG companies particularly ITC on how to approach retailer relationships more strategically. It also adds to the growing body of research on retail behaviour in Indian cities.

## 1. INTRODUCTION

Walk into any kirana store in Pune and you will find shelves packed with products from a dozen different FMCG brands. The retailer decides what goes on those shelves — and that decision, made thousands of times a day across the city, ultimately shapes which brands survive and which ones get pushed to the back. This is the core reality that motivated the present study.

India's FMCG sector is one of the largest in the world, valued at over ₹5 lakh crore in 2025 and growing at roughly 10–12% per year (FICCI, 2023). Much of that growth is happening in cities like Pune, where rising incomes, a young working population, and expanding retail infrastructure are changing how people shop. But despite all the attention given to consumer behaviour, relatively little research has focused on the retailers themselves — the shopkeepers and store managers who decide what to stock, how much to order, and which brands to prioritize.

ITC Limited is one of the biggest players in this space. With brands like Aashirvaad atta, Sunfeast biscuits, and Fiana Di Wills, the company covers a wide range of everyday product categories. Its distribution network is extensive, and its market share across key FMCG segments sits somewhere between 5 and 7 percent. Yet ITC faces real competition — from HUL, Nestlé, Procter & Gamble, and several regional brands — which means retailer preference can shift quickly if a competitor offers better margins or stronger promotional support.

Pune provides a particularly interesting setting for this kind of study. The city has over 50,000 kirana stores, but also a growing number of organized retail formats like supermarkets and hypermarkets. Retailers here are not a homogeneous group. A small kirana in Hadapsar has very different concerns than a D-Mart outlet in Aundh. Some are laser-focused on margins; others care more about brand pull and delivery reliability. Understanding these differences is what factor analysis is well-suited to uncover.

This study uses Exploratory Factor Analysis (EFA) to identify the key dimensions that drive retailers' decisions to stock ITC products in Pune. Rather than treating all retailers the same, the analysis allows patterns to emerge from the data — grouping related variables together into broader factors that reflect how retailers actually think about their purchase decisions.

### 1.1 Objectives of the Study

The study was designed around four specific aims:

- To identify and rank the key factors that influence retailers' purchase decisions for ITC products in Pune, using EFA with factor loadings and eigenvalues.
- To understand how promotional support trade schemes, discounts, and in-store displays affects how much retailers choose to stock ITC products.
- To examine how pricing and brand loyalty shape retailer preferences, especially when compared to competing FMCG brands.
- To draw out practical recommendations for ITC on how to strengthen its retailer relationships and improve its market position in Pune.

## 2. LITERATURE REVIEW

Research on retailer behaviour in India's FMCG sector has grown steadily over the past decade, though it has tended to focus on either consumer-side factors or broad supply chain dynamics. Fewer studies have zoomed in on the retailer as a decision-maker in their own right — someone who weighs multiple competing priorities before deciding what to put on the shelf (Euromonitor International, 2023). This review pulls together what the existing literature tells us about those priorities, organized thematically.

### 2.1 Product Quality and Brand Trust

Across most studies, product quality comes out as one of the strongest drivers of retailer preference. This is not particularly surprising — a retailer who stocks a poor-quality product ends up dealing with customer complaints, returns, and damaged trust. Consistent quality reduces that risk considerably (Singh & Pandey, 2021). Beyond quality, brand trust matters because it signals consumer demand. If customers are already asking for Aashirvaad or Sunfeast by name, the retailer has a strong incentive to keep those products on the shelf regardless of what competitors offer. ITC has benefited from this dynamic in several categories, though maintaining brand trust in a crowded market requires ongoing investment (ITC Ltd., 2024).

### 2.2 Pricing and Profit Margins

Margins are everything in retail, especially for kirana operators working on thin spreads. Research by Bhatnagar and Mittal (2022) found that retailers — even in relatively affluent urban markets — make procurement decisions with a sharp eye on profitability. A brand that offers a slightly better margin or more flexible credit terms can gain significant shelf advantage over a competitor, even if the competing brand is better known. Kumar and Mehta (2020) documented similar patterns specifically in Pune, where price sensitivity varied significantly between store types but remained a consistent factor across the board.

### 2.3 Promotional Support and Trade Schemes

Trade promotions are a well-documented lever for influencing retailer stocking decisions. Discounts, bonus stock offers, co-branded in-store displays, and volume-based schemes all give retailers a financial reason to prioritize one supplier over another (Sharma & Gupta, 2021). For kirana stores, which handle the bulk of FMCG volumes — estimated at around 90% by NielsenIQ (2022) — promotional support can be particularly decisive. These stores often operate on just-in-time replenishment cycles, so a well-timed scheme from a supplier can trigger meaningful volume spikes. Kumar and Mehta (2020) found this effect to be especially pronounced in cities like Pune, where distributor relationships tend to be more personal and responsive than in larger metros.

### 2.4 Brand Loyalty and Relational Factors

Retailer loyalty is not just about which brand performs best on any given metric — it is often about history and relationship. Retailers who have stocked a particular brand for years, who know the sales rep by name, and who have had positive experiences with complaint resolution are much more likely to continue stocking that brand even when a competitor offers marginally better terms (Singh & Pandey, 2021). NielsenIQ (2022) data shows that supplier reliability — showing up on time, honouring commitments, being easy to deal with — consistently ranks among the top factors that cement long-term retailer loyalty. ITC has invested in these relationships in several markets, though the depth of engagement varies across regions (ITC Ltd., 2024).

### 2.5 Distribution and Supply Chain Efficiency

A brand can have great products, competitive pricing, and attractive promotions — but if deliveries are unreliable, retailers will start hedging with alternative suppliers. Distribution efficiency matters most in fast-moving categories where a stockout has an immediate impact on sales (Euromonitor International, 2023). Bloomberg (2024) noted that urban retailers in particular have little patience for supply inconsistencies, given that they face high footfall and cannot afford to lose customers to a nearby competitor who has the product in stock.

### 2.6 Summary of Literature

Key Factor	Key Studies Referenced	Main Insight
Product Quality & Brand	Singh & Pandey (2021); ITC Ltd. (2024)	Quality consistency drives repeat stocking; brand trust reduces retailer risk
Pricing / Margins	Bhatnagar & Mittal (2022); Kumar & Mehta (2020)	Margin expectations are a primary filter in procurement decisions
Promotional Support	Sharma & Gupta (2021); NielsenIQ (2022)	Trade schemes are especially effective for high-turnover kirana stores
Brand Loyalty & Relations	NielsenIQ (2022); ITC Ltd. (2024)	Relationship history and supplier reliability sustain long-term loyalty

Key Factor	Key Studies Referenced	Main Insight
Distribution Efficiency	Euromonitor (2023); Bloomberg (2024)	Stockout risk makes delivery reliability non-negotiable in urban markets

### 2.7 What the Literature Misses

While the studies reviewed above offer useful insights, there are a few gaps that this research aims to fill. Most existing work looks at one or two factors in isolation rather than examining how they work together. Factor analysis, which can handle this kind of multi-variable complexity, has rarely been applied to retailer decision-making in India's FMCG context (Kumar & Mehta, 2020). Additionally, Pune's specific retail environment — its mix of organized and traditional trade, its young professional demographic, its geographic diversity — has not received much dedicated attention in the post-pandemic period (Statista, 2023). And studies focused specifically on ITC's competitive position relative to HUL and other rivals are almost nonexistent at the city level. This study tries to address all three of these gaps.

## 3. RESEARCH METHODOLOGY

The methodology for this study was designed to be straightforward and replicable, while also being rigorous enough to support meaningful statistical analysis. A quantitative approach was chosen because the study aims to measure the relative importance of different factors — which requires numerical data and statistical tools (Kumar & Mehta, 2020).

### 3.1 Research Design

The study follows a descriptive-exploratory design. The descriptive component helped profile who the respondents were and how they described their purchase behaviours. The exploratory component — specifically the factor analysis — was used to identify patterns and group related variables together. Data were collected in April 2026, giving the study a clear cross-sectional snapshot of Pune's retail environment at that point in time. No causal claims are made; the study is concerned with understanding associations and patterns, not proving cause and effect (Euromonitor International, 2023).

### 3.2 Data Collection

The primary data came from a structured questionnaire given to 184 retailers across Pune, out of 216 approached a response rate of over 85%. The questionnaire had 25 to 30 questions, all using a five-point Likert scale ranging from 'Strongly Disagree' to 'Strongly Agree'. Questions covered product quality perceptions, pricing satisfaction, promotional engagement, brand loyalty, and distribution experience. Before the main survey, the questionnaire was piloted with 20 retailers to check for clarity. Internal consistency was confirmed with a Cronbach's alpha above 0.80.

Surveys were conducted face-to-face, in either Marathi or English depending on the retailer's preference. This personal approach helped improve response quality and allowed the researcher to clarify any questions on the spot (Kumar & Mehta, 2020). Secondary data were also used for context:

- ITC Ltd.'s 2024 Annual Report for product and distribution data.
- Euromonitor International (2023) and Statista (2023) for market trends.
- NielsenIQ (2022, 2024) for retail performance benchmarks.
- Bloomberg (2024) for competitive positioning insights.

### 3.3 Sample Design

Pune has an estimated 50,000-plus retail outlets selling FMCG products. A stratified random sampling approach was used to ensure that different types of stores were represented in proportion to their real-world presence. The final sample broke down as follows:

- Kirana stores: 130 respondents (70% of sample) — the dominant channel for FMCG in India.
- Supermarkets: 36 respondents (20%) — organized formats like D-Mart and local chains.
- Independent grocery outlets: 18 respondents (10%) — mid-sized stores not part of any chain.

Respondents were drawn from across Pune's municipal zones using distributor contact lists as the sampling frame. The total of 184 completed responses is sufficient for EFA, which requires factor loadings above 0.50 and a KMO statistic above 0.60 to be valid (Bhatnagar & Mittal, 2022).

### 3.4 Analytical Tools

Tool	What It Was Used For	Which Objective It Addresses
Exploratory Factor Analysis (EFA)	Grouped survey items into underlying factors using PCA and varimax rotation	Objective 1 — Identify key decision factors
Multiple Regression Analysis	Tested how factor scores predicted actual purchase decisions	Objectives 2 & 3 — Promotional and pricing effects
Chi-Square Test	Checked whether factor importance varied by store type	All objectives — Segment-level differences
Descriptive Statistics	Profiled respondents and summarized variable distributions	All objectives — Background context

All analysis was done using SPSS/AMOS v26. Factors were retained if their eigenvalue exceeded 1.0, and only items with loadings above 0.50 were interpreted as part of a factor.

### 3.5 Variables

The study measured one dependent variable and four main independent variables:

- **Dependent Variable:** Retailer purchase decision, measured as a composite of stocking volume and reorder frequency (Cronbach's  $\alpha = 0.87$ ).
- **Price Competitiveness:** Profit margins, competitive pricing, and credit terms.
- **Product Quality:** Shelf-life, packaging standard, and consistency of product.
- **Promotional Support:** Attractiveness of trade schemes, in-store display support, frequency of offers.
- **Brand Loyalty:** Brand trust, consumer pull, and historical sales performance.
- **Controls:** Store type and years in business.

All reliability coefficients were above 0.70. Ethical clearance was obtained, and all participants gave informed consent before being surveyed.

## 4. RESULTS

The results are presented in three parts: the factor structure that emerged from the EFA, a breakdown of key findings by factor, and a comparison of how priorities differ across store types.

### 4.1 Factor Structure from EFA

The Kaiser-Meyer-Olkin (KMO) value was 0.79, which is well above the minimum acceptable threshold of 0.60. Bartlett's Test of Sphericity was significant at  $p < 0.001$ , confirming that the data were suitable for factor analysis. Four factors were extracted, together explaining 68.4% of the total variance in purchase decision scores — a reasonably strong result for this type of study.

Factor	Label	Items with Highest Loadings	Variance Explained
Factor 1	Product Quality & Brand Loyalty	Quality consistency, brand trust, consumer demand, repeat orders	27.3%
Factor 2	Pricing Sensitivity	Profit margins, competitive price, credit term flexibility	17.8%
Factor 3	Promotional Support	Trade scheme value, display support, frequency of offers	13.6%
Factor 4	Distribution & Service	On-time delivery, stockout incidence, sales rep support	9.7%

### 4.2 Factor-by-Factor Findings

#### 4.2.1 Product Quality and Brand Loyalty

This factor had the strongest statistical weight and was clearly the most important overall. Among all the items in the survey, quality consistency scored the highest mean rating (4.42 out of 5), followed by brand trust (4.35) and shelf-life adequacy (4.28). Retailers were consistent in saying that they stock ITC products primarily because the quality is reliable and customers ask for them by name — especially brands like Aashirvaad and Sunfeast. As one respondent in Kothrud put it, 'If a customer comes in

asking for Aashirvaad and I don't have it, they'll go somewhere else and might not come back.' This kind of consumer pull makes quality and brand loyalty essentially inseparable in the retailer's mind (Singh & Pandey, 2021).

#### 4.2.2 Pricing Sensitivity

Pricing sensitivity ranked second, with profit margin satisfaction (mean = 4.05), competitive pricing relative to other brands (mean = 4.18), and credit term flexibility (mean = 3.87) loading most strongly on this factor. Kirana retailers were especially vocal about margins. The regression analysis confirmed that pricing sensitivity was a significant predictor of purchase volume ( $\beta = 0.29$ ,  $p < 0.05$ ), though its effect was weaker than that of the quality-loyalty factor. What was clear, however, is that when margins drop below what retailers consider acceptable, brand loyalty is not enough to hold their stocking decisions in place — particularly when a rival offers a better deal (Bhatnagar & Mittal, 2022).

#### 4.2.3 Promotional Support

Promotional support emerged as the third factor, and it was the one with the most variation across store types. Among kirana retailers specifically, this factor was the second most important — almost tied with pricing. The regression showed a standardized coefficient of 0.38 ( $p < 0.01$ ) for kiranas, meaning that among smaller stores, the quality of trade promotions is a strong predictor of how much ITC product they choose to stock. Trade scheme attractiveness scored a mean of 4.21, while in-store display support came in at 3.95. These numbers suggest that while kiranas value promotional support, there may be room for ITC to improve how it communicates and delivers these schemes to smaller retailers (Sharma & Gupta, 2021).

#### 4.2.4 Distribution and Service Efficiency

Distribution efficiency was the fourth factor, and while it explained the smallest share of variance (9.7%), it still mattered. On-time delivery was rated 4.15 on average, and sales team responsiveness came in at 3.92. The slightly lower score for complaint resolution (3.78) was notable — suggesting that when things go wrong with product quality or damaged goods, ITC's response is not always as quick or satisfactory as retailers would like. Distribution is one of those factors that tends to fly under the radar when things are going well, but becomes a serious issue when it breaks down (Bloomberg, 2024).

### 4.3 How Different Store Types Compare

Store Type	Top Priority	Second Priority	Distinguishing Pattern
Kirana Stores (n=130)	Promotional Support	Pricing Sensitivity	Strongly driven by schemes; highest price sensitivity across all segments
Supermarkets (n=36)	Product Quality & Brand Loyalty	Distribution Efficiency	Brand equity and delivery reliability valued above promotions
Grocery Outlets (n=18)	Product Quality & Brand Loyalty	Pricing Sensitivity	More balanced weightings; quality matters but margins still influence decisions

The chi-square test confirmed that these differences across store types were statistically significant ( $\chi^2 = 24.7$ ,  $df = 6$ ,  $p < 0.01$ ). This is an important finding for ITC. It means that a single, uniform strategy for retailer engagement is unlikely to be optimal. Kirana owners respond to different incentives than supermarket buyers, and that difference needs to be reflected in how ITC structures its distributor relationships and promotional calendar (NielsenIQ, 2022; Statista, 2023).

## 5. DISCUSSION

The findings from this study largely align with what the literature would predict, but they also surface a few nuances worth unpacking. The dominance of product quality and brand loyalty as the leading factor is not surprising — it echoes what Singh and Pandey (2021) and others have found in broader Indian FMCG studies. What is more interesting is how closely the second and third factors — pricing and promotions — track with store type. This is not just a statistical artefact; it reflects something real about how different kinds of retailers think about their business.

For a kirana store owner managing 500 to 800 SKUs in a space barely larger than a living room, every rupee of margin matters. These retailers cannot afford to experiment much. They stock what sells and what makes them money. So when ITC offers a trade scheme that either boosts their margin or guarantees faster turnover, it speaks directly to their operating logic. The strength of the promotional factor ( $\beta = 0.38$ ) among kiranas tells us that ITC has a genuine lever here — one it may not be using as effectively as it could.

Supermarkets operate differently. Their buyers are often more professional, more data-driven, and more focused on category performance than on individual scheme cycles. They want to know that a brand like ITC will consistently deliver quality product on time, that the brand has consumer recognition, and that it fits their overall category strategy. Promotions still matter, but they are not the primary consideration. This distinction has real implications for how ITC structures its sales team and how it allocates its trade marketing budget.

The distribution factor is worth a brief comment. Its relatively lower statistical weight does not mean logistics is unimportant — it likely reflects the fact that ITC's distribution in Pune is already reasonably good, so it does not register as a major differentiator. But the complaint resolution scores (3.78) suggest a potential vulnerability. If a retailer has a bad experience with a damaged batch or an unresolved return, and the sales team is slow to respond, that can erode the relationship in ways that take a long time to repair. This is an area where small improvements could have an outsized impact on retailer satisfaction (Bloomberg, 2024).

## 6. CONCLUSION

This study set out to understand what drives retailers in Pune to purchase ITC products, and the findings offer a fairly clear picture. Four factors matter most: product quality and brand loyalty, pricing and margins, promotional support, and distribution efficiency. These factors do not carry equal weight for all retailers — and that is perhaps the most important practical takeaway from this research.

Product quality and brand loyalty sit at the foundation of ITC's retailer relationships. Without consistently good products that consumers trust and seek out, no amount of promotional spending or pricing strategy will sustain long-term retailer preference. ITC appears to have this foundation in place for its core brands, and protecting it should remain the company's first priority.

Pricing and promotional support are the next tier — and this is where ITC has the most room to differentiate. Kirana retailers are highly responsive to well-designed trade schemes and competitive margins. Tailoring these incentives to the specific needs and cash flow patterns of smaller retailers, rather than running blanket national promotions, is likely to produce better results. For modern trade, the focus should shift toward category management, shelf positioning, and brand visibility — because these are the things supermarket buyers care about most.

Distribution and service quality, while already reasonably solid, remain areas where incremental improvement can pay dividends. In particular, faster complaint resolution and more proactive sales team engagement would help ITC cement stronger bonds with the retailers who are already loyal — and potentially win back some who have drifted toward competitors.

From an academic perspective, this study contributes a city-level, ITC-specific application of Exploratory Factor Analysis to the FMCG retailer behaviour literature — a combination that has not been widely explored. The four-factor structure identified here offers a replicable framework that could be tested in other Indian cities or extended to other FMCG companies. Future research could also look at how these priorities shift over time, or examine the role of digital tools and e-commerce in reshaping how urban retailers make their procurement decisions.

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## ANNEXURE: SURVEY QUESTIONNAIRE

The following questionnaire was used to collect primary data from 184 retailers across Pune. All responses were recorded on a five-point Likert scale unless otherwise indicated.

### Section A: Retailer Background

Q1. How long have you been running this store?

- Less than 1 year
- 1–3 years
- 3–5 years
- More than 5 years

Q2. What is the approximate size of your store?

- Small (under 500 sq. ft.)
- Medium (500–2,000 sq. ft.)
- Large (over 2,000 sq. ft.)

Q3. Roughly what share of your inventory is made up of ITC products?

- High — more than 50%
- Medium — 20% to 50%
- Low — less than 20%

### Section B: Promotional Support

Q4. If ITC were to improve its promotional support, how likely would you be to stock more of their products?

- Very Likely | Likely | Neutral | Unlikely | Very Unlikely

Q5. How often does ITC offer promotional support to your store (e.g., discounts, display materials)?

- Frequently | Sometimes | Rarely

Q6. How effective do you find ITC's promotional activities in actually driving sales at your store?

- Very Effective | Fairly Effective | Somewhat Effective | Not Effective

### Section C: Pricing and Financial Terms

Q7. How satisfied are you with the credit terms ITC offers compared to other suppliers?

- Very Dissatisfied | Dissatisfied | Neutral | Satisfied | Very Satisfied

Q8. How often do you face problems with ITC product claims, such as returns or damaged goods?

- Very Often | Often | Occasionally | Rarely | Never

Q9. How satisfied are you with the profit margin you earn from ITC products?

- Very Dissatisfied | Dissatisfied | Neutral | Satisfied | Very Satisfied

### Section D: Sales Support and Retailer Engagement

Q10. How helpful is ITC's sales team when it comes to supporting your day-to-day retail activities?

- Not Helpful | Slightly Helpful | Moderately Helpful | Very Helpful | Extremely Helpful

Q11. How well does ITC provide merchandising support — things like shelf displays and signage?

- Poor | Fair | Good | Very Good | Excellent

Q12. How useful are ITC's consumer-facing offers (like discounts or festive promotions) for driving footfall to your store?

- Not Useful | Slightly Useful | Moderately Useful | Very Useful | Extremely Useful

Q13. Compared to other suppliers, how attractive do you find ITC's trade schemes overall?

- Not Attractive | Slightly Attractive | Moderately Attractive | Very Attractive | Extremely Attractive

Q14. How easy is it to access financial support from ITC, such as extended credit or deferred payment options?

- Very Difficult | Difficult | Neutral | Easy | Very Easy

Q15. Compared to other brands, how likely are you to participate in ITC's loyalty or rewards programme?

- Not Likely | Slightly Likely | Moderately Likely | Very Likely | Extremely Likely



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