

Determinants of Consumer Buying Behaviour in Quick Commerce

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Abstract

The way a consumer behaves during purchase forms the foundation of marketing. With the development in the retail shopping from traditional methods to e-commerce to quick commerce, consumer buying behaviour has also evolved. Exploratory Factor Analysis (EFA) has been employed to examine the constructs including Perceived Ease of Use, Perceived Usefulness, Service Quality, and Perceived Security. Statistical tests like Cronbach Alpha, KMO-Barlett's Test, Rotated Matrices, Variance Matrices and communalities have been performed using SPSS tool. Performing EFA on the underlying variables opens up for further research to perform Confirmatory Factor Analysis (CFA).

Keywords: *Perceived ease of use, Perceived Usefulness, Service Quality, Perceived Security, EFA, Consumer buying behaviour, Quick commerce*

I. INTRODUCTION

Web based commerce started in late 1990's in India but the major wave of e commerce came in 2002 with online booking of IRCTC, and then with the launch of Flipkart in 2007 and Amazon in 2013 which gave the public the confidence for online transactions. With the ever-increasing adaption of technology, the pace of life has become faster that as a consequence have changed the consumer buying behaviour and their expectations.

E-tailing is the activity of conducting transactions including purchasing and sales of goods over the internet. It includes online retailing and digital transactions between businesses and consumers i.e. both B2C and B2B. It enables organisations and individuals to conduct goods and money transactions without the constraint of geographical location and time and thus have transformed the traditional business into the global trade.

With the rapidly evolving landscape of contemporary commerce, quick commerce platforms have emerged as the go-to solution for convenience, reshaping the way consumers engage in online transactions (Samsukha, 2022). Quick commerce also known as q-commerce refers to

deliver online purchases in extremely short duration to address consumers' immediate requirements (Harter et al., 2025). Fast order fulfilment is the goal of rapid commerce, which prioritises supplying a variety of goods and daily necessities in smaller amounts, including kitchen supplies, medications, and other necessities. (Kumar et al., 2022).

Quick commerce first started in India in 2013 by 'Grofers' which started the delivery of fruits and vegetables within 30 minutes in the urban areas. Other leading quick commerce companies include Zepto, Swiggy Instamart, Flipkart Minutes, Big basket, M-Now and Blinkit (Acquired Grofers in 2022). Blinkit owned by Zomato is the market leader having 50% market share followed by Swiggy Instamart and Zepto. The Quick Commerce companies are expecting the annual growth by 40% every year till 2030 with rapid expansion.

Since Quick commerce is getting popular at a very fast pace, the leading companies need to know the consumer buying behaviour in order to keep up with the market scenarios. Consumer buying behaviour is the complex and multidimensional process by which individuals or groups identify their needs and make decisions to select, purchase, use and dispose of

goods, services and experiences. Consumer buying behaviour is affected by number of psychological, social, demographical, cultural and personal factors. Understanding consumer buying behaviour enables the marketers to gain deeper insight into the processes by which consumers select among the competitive alternatives of products and brands and how their choices are influenced by their surrounds, family members, references and other factors (Roy, 2022).

The factors like perceived ease of use, perceived usefulness, perceived security and service quality are considered significant determinants of consumer buying behaviour in the quick commerce sector. Therefore, the objective of this study is to investigate whether above mentioned factors affect consumer buying behaviour in quick commerce or not.

II. LITERATURE REVIEW

A. *Quick Commerce*

As the name suggests, quick commerce is regarding speedy deliveries. According to Channel Sight (2021), quick commerce is characterised by the delivery of goods in less than an hour. For Delivery Hero (2020), quick commerce is typified by the delivery of items in less than 30 minutes. Quick commerce grocery stores are appreciated by younger consumers who are comfortable with mobile apps and averse to wasting time in going to the supermarket for small purchases (Ariker, 2021a).

Another important feature of quick commerce is that only small quantities are frequently ordered, especially in cases where people run out of a specific product or simply prefer to buy ingredients for a meal that they intend to prepare immediately after the order (ChannelSight 2021). Hence, purchasing from a quick delivery service differs significantly from conventional weekly grocery shopping at a large supermarket. Among the typical products that customers order are dairy products, freshly baked goods, chocolates, snacks and chips, soft drinks and alcoholic beverages, vegetables and fruits, personal hygiene products, and ready-to-eat meals (Ariker, 2021b).

Another feature of quick commerce is that it is only possible if the area has a highly dense population;

otherwise, from a financial standpoint, the delivery of goods from small local warehouses would not be feasible (Villa & Monzón, 2021). Therefore, for the success of this business model it is essential that warehouses must be situated in central locations in large cities. These warehouses, commonly referred as dark stores, are designated exclusively for company employees, implying that customers are prohibited from entering. Since these dark stores are centrally located, their rental expenses are higher than those in sub-urban or non-urban areas. Hence, dark stores usually have only the most popular products in stock and in small quantities in contrast to large department stores who have a huge selection (Bloomberg 2021).

Express delivery platforms have achieved remarkable acceptance globally, collecting more than 400 million q-commerce users worldwide in 2022 (BMSJMR: Journal of Management & Research). While many players operate in the q-commerce space, a leading player in this market is Blinkit, which generated the revenue of approximately 2.36 billion Indian rupees in financial year 2023. Zepto, a quick commerce unicorn start-up generated over 14 times revenue of around Rs.2,024 crore in the financial year ending in March 2023, up from Rs.142.4 crore in the prior year reflecting exceptional growth in business performance. When the groceries or the other household items ordered for the family are delivered almost immediately sometimes even by the time you complete the post purchase feedback, is commerce done exceptionally quick and that is precisely what is meant by commerce getting 'quick' (Sanchez, n.d.). In fact, quick commerce has emerged as an innovative response to meet the growing demand for fast deliveries among a wide range of customers, especially when the pandemic caused enormous disruption, and when restrictions became the usual part of life and the term 'contactless' became the 'buzzword' (Ganapathy & Dr Chithambar Gupta, 2023). It is unsurprising that emergence of on-demand e-commerce and instant delivery has become highly coveted logistics services worldwide, particularly in the post-pandemic period (Prakash et al., n.d.). With the emergence of prompt services and the rise of e-commerce players in the recent years, it is evident that consumers have become accustomed to

seamless experiences and rapid deliveries(Rahman & Mehnaz, 2024). It determines this acclimatisation and succeeding expectation from global delivery giants which has resulted into the birth and brisk penetration of quick commerce one which utilizes technological advancement, automation, logistics networks, and intelligent algorithms to provide lightning quick deliveries to the modern-day consumers(Goswami & Kumari, n.d.)

B. Perceived Ease Of Use

Perceived ease of use(PEOU) is defined as the an individual's belief that to what extent a technology is easy to use or in other words it is one's assessment of to which extent interacting with the system customers judgement on the amount of effort that customers should invest in learning and using the new technology or system.(Wilson, 2019). (Moslehpour et al., 2018) stated that PEOU is a vital element of technology as society increasingly likes and accepts easier and simpler things which do not reduce the productivity as so more are straightforward to use. Consumer's perceived ease of use exerts a positive and significant influence on their repurchase intention. It means that perceived ease of use of consumers shopping using e-commerce compared to conventional shopping (coming directly to the store), the repurchase intention of Shoppe's e-commerce will increase.(Wafiyyah, 2021).

The judgement regarding the PEU can be both positive and negative. Positive judgement arises when consumers perceives that a new technology or system would be easy to learn and comprehend, and thus will not require a lot of time. However, alternatively, consumers' judgement could be negative, in which consumers consider that a system or technology implemented by a company was complex and thus difficult to comprehend and will take a substantial amount of time for consumers to learn about it. This scenario could hamper consumer's intention to use the new system.(Wilson et al., 2021)

C. Perceived Usefulness

Perceived Usefulness (PU) is the concept from Technology Acceptance Model (TAM). It refers to users' belief that the technology improves task

performance and effectiveness. PU reflects customers' perceptions that an e-commerce website improves transaction efficiency by minimizing purchase time, ensuring information completeness, and facilitating smooth payment processes(Flavián et al., 2006). Perceived usefulness has significant influence on consumer decisions. This usefulness can be caused by consumers who feel that this online platform can make it easier for them to carry out these transactions which is the cause of consumer buying decisions.(Zuniarti et al., 2022)

The surge in perceived usefulness is positively associated with rise in customer satisfaction. E-Wallet customers have a higher satisfaction rate when they feel they have convenience and have increased performance, efficiency and productivity(Ventre & Kolbe, 2020).(Indarsin & Ali, 2017) concluded in their research that the Perceived Usefulness has a very strong effect on the consumer buying behaviour and therefore companies are expected to provide benefits that directly impact the speed of work, performance improvement and benefits, productivity, effectiveness, and do not give troubles.

D. Perceived Security

Perceived security denotes to the users' assessment of security and reliability of a system in protecting personal and financial information and transaction. The promotion and effective utilization of security, privacy, and trustworthiness play a critical role in facilitating the growth of business-to-consumer online platform(Belanger et al., 2002). Perceived security may also be defined as the possibility with which consumers perceive that their information both private and monetary will not be viewed and manipulated during transit and storage by the inappropriate parties(Flavián & Guinalíu, 2006a).

According to (Flavián & Guinalíu, 2006b) study, there are eight factors to measure perceived security which are 1) having a process that ensure secure transmission of user information, 2) having sufficient technical capabilities to ensure that no other organization will replace their identity, 3)being confident, 4) to make sure , that unauthorized parties will not be able to intercept the data, 5) to have more than enough technicalities, that

hackers won't be able intercept the financial and private information, 6) to believe that third parties will not change the data, 7) to have good technical capabilities that third parties are unable to make any modification in the data and 8) reflecting high degree of concern for the safety of each transaction. . (Yenisey et al., 2005) in his study concluded that the perceived security can be enhanced in online shopping sites if they strictly adhere to the guidelines for perceived security items. It has also been observed that an enhanced perceived security makes the consumer more loyal and thus increases the repurchase count from the shopping websites(Chang & Chen, 2009).

E. Service Quality

Service Quality in quick commerce refers to how effectively and consistently the service meets the expectation from opening of the mobile application or website to receiving the order on the door. The e-service is characterized as an information system made available to customers in order to facilitate transactions through online means, which can create a competitive advantage if it occurs in an efficient way (Herington & Weaven, 2009). For Parasuraman et al. (1988), service quality can be defined as the organization's ability to meet or exceed customer expectations. The most important e-service quality indicator is efficiency, which is indicated by the ease and speed of users accessing and using the site(Purwanto, 2022). In the article "Analysis of The Effect Of E-Service Quality On E-Customer Satisfaction And E-Customer Loyalty On Shopee," (2022), it is said that the core scale contained in e-service quality has three main dimensions, namely efficiency, reliability, and fulfilment. These dimensions are used to measure the user's view of the quality provided by the company. These dimensions will be used to correct online services that are carried out regularly where users do not experience problems when using certain sites. (Dalimunthe & Suryani, 2024) reinforces that by continuously improving Service Quality, companies can enhance customer satisfaction, encourage repeat purchases, and strengthen their market position and profitability.

The researcher Muhamad Yunus et al., (2024) believed that improving service quality provides a

safer and more enjoyable shopping experience and offers more significant benefits to company operators. These results are consistent with previous research conducted by Pudjarti et al (2019) that the quality of service that causes customer satisfaction is a company's success in increasing customer loyalty using the company's products or services.

III. GAP ANALYSIS

The literature review has suggested a noticeable gap between the studies examining consumer buying behaviour in quick commerce and those focusing on conventional e-commerce platforms. While consumer buying behaviour in online retail environments has been widely documented, the unfolding domain of quick commerce remains comparatively unexplored. The literature review helped in identifying gaps that could form the basis for future research.

1. Location Gap

Most of the studies carried out with respect to Quick commerce and traditional commerce are of international origin in the countries like Europe, Indonesia, and Portugal. There is a dearth of studies done in Indian context. The research in India could provide useful insights on the difference in consumer behaviour towards quick commerce.

2. Methodical Gap

Most of the research conducted in the quick commerce and traditional commerce segment is either completely qualitative in nature such as review study, content analysis from websites or observation study. Very few studies have adopted a quantitative approach. A detailed quantitative study would provide effective results.

3. Industry Gap

Most of the research is done on consumers' buying behaviour only towards retail shopping and e commerce. There is dearth of research in the retail industry explaining consumer purchasing behaviour in quick commerce. Investigating this topic could offer valuable insights into how consumers interact with each model, revealing differences in their preferences, shopping habits, and decision-making processes.

4. Factors not identified

Most of the studies done in India relates to the dark stores, role of government in quick commerce, time delivery and their challenges. The research on factors affecting consumer behaviour such as assessing ease of use, perceived security, perceived usefulness, perceived trust and service quality can be done as they are yet to be explored

Further analysis can be done regarding the consumer perspective towards quick commerce and consumer behaviour for different age, culture and gender.

IV. OBJECTIVE

The objective of the research is to recognise the factors like perceived Ease of Use, Perceived Usefulness, Service Quality, and Perceived Security and how they affect consumer buying behaviour in quick commerce platform using exploratory factor analysis. The study is based in Delhi-NCR and convenience sampling is used to collect data for primary research.

V. RESEARCH METHODOLOGY

Measurement Instrument: To gather the empirical data, a structured questionnaire was developed by adapting measurement scale items from earlier literature. It included close ended questions measured on a seven-point Likert scale (where 1 is equivalent to strongly agree and 7 is equivalent to strongly disagree).

All the constructs of the study are directly adopted from well-established instruments with slight rephrasing and changes required to justify the objectives. The scale items measuring the constructs were finalized after making few changes as suggested by experts in the field.

We have adopted 4 statements for Perceived ease of use, 5 statements for perceived usefulness, 7 statements for service quality and 4 statements for perceived security. The scale for perceived ease of use was adopted from (Davis, 1989) and (Siagian et al., 2022). The scale for Perceived usefulness were adopted from (Davis, 1989) and (Siagian et al., 2022). The scale for service quality was adopted from (Lee & Lin, 2005). The scale for perceived

security was adopted from (Lallmahamood, n.d.) and (Chang & Chen, 2009) and finally the scale for consumer buying behaviour was adapted from (Peña-García et al., 2020). All the measured scale items have been mentioned below.

A. *Perceived ease of use:*

1. It is easy to complete an order through quick commerce platform.
2. It is easy to operate the app to find what I am looking for on the quick commerce platform.
3. It is easy to track my order on the quick commerce platform.
4. It provides wide variety of assortments that are used in daily life.

B. *Perceived Usefulness:*

1. The quick commerce platform can make shopping (groceries, food, pharmacy etc.) faster than going to a physical store.
2. The quick commerce platform has a wide range of products that meet my needs
3. The quick commerce platform can deliver my goods on-demand (less than an hour).
4. The quick commerce platform can provide relevant deals and offers to my needs.
5. The quick commerce platform has competitive prizes compared to traditional shopping methods.

C. *Service Quality:*

1. The customer service representative is knowledgeable and helpful in resolving issues.
2. The quick commerce platform takes proactive measures to address customer concerns and feedback.
3. The quick commerce platform provides reliable assistance.
4. The platform has an attractive appearance.
5. The platform responds quickly to my actions.
6. The platform shows high quality images of the product/items it offers.
7. The platform is well organised and easy to navigate.

D. *Perceived Security:*

1. I believe this platform shows concern for the security of any transaction.
2. I believe this platform has systems to ensure the safe channelling of its users' information.

3. When I send data to this platform, I believe that it will not be intercepted by any unauthorized third party.
4. The systems of this platform have adequate security measures to protect my personal and financial information.

E. Consumer buying behaviour:

1. I intend to buy from quick commerce platforms, if the opportunity emerges.
2. If given the chance, I can imagine what I should buy from a q-commerce platform in the future.
3. I will probably transact with a quick commerce platform soon.

To explore and study the factors affecting consumer buying behaviour, EFA (Exploratory Factor Analysis) has been used. EFA is a data-driven statistical method employed to recognize unobserved (latent) constructs that account for the observed relationships and correlation patterns among measured indicators. To evaluate the accuracy and consistency of the research measurement tools, reliability and validity tests have been conducted. Reliability was evaluated using Cronbach's alpha coefficient to determine the internal consistency of the measured items. The validity and appropriateness of the data for exploratory multivariate analysis were assessed through the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity. The KMO value indicates the adequacy of the sample size for EFA, while Bartlett's test determines whether the variables are sufficiently correlated. Furthermore, a scree plot (also known as eigen value diagram) was employed to identify the number of significant indicators by examining the point at which the eigenvalues begin to level off.

VI. EXPLORATORY FACTOR ANALYSIS (EFA)

Exploratory Factor Analysis (EFA) is data driven empirical approach used to reveal latent relationships among measured variables. It is utilized in development, refinement, and evaluation of tests, scales, and measures (Taherdoost et al., n.d.). It helps you discover hidden structures also called latent variables that account for the correlation patterns within a set of measured

variables. It is generally the first step in building scales or new metrics (Yong & Pearce, 2013). Factor analysis can be thought of as a variable reduction procedure, in which many variables are replaced by a few factors that summarize the relations among the variables. Factor analysis is a set of techniques for processing data that includes hypothesis testing and techniques for reducing data (Suryaningsih, 2021). The main purpose of factor analysis is to determine whether a set of variables can be described based on a smaller number of dimensions or factors than the number of variables, and determine what the factors are (Sappaile et al., 2023). It transforms numerous observed indicators into a reduced set of meaningful indicators without imposing a prior theoretical structure on the data. Explanatory factor analysis (EFA) is a multivariate statistical method frequently used in quantitative research and has begun to be used in many fields such as social sciences, health sciences and economics (Sürücü et al., n.d.). Factor analysis allows the researcher to determine the nature and number of latent variables/factors/dimensions underlying a set of items (Hooper, n.d.). Also, factor analysis verifies the scale's ability to measure the intended construct. The factors extracted from the original data set serves as the basis for performing processes like regression, correlation, discriminant analysis, and difference tests. The sample size collected for the data analysis is 821 collected by a questionnaire. The method for the research used is EFA i.e. Exploratory factor Analysis.

VII. DATA ANALYSIS

A. Reliability Test

Reliability tests ensure the accuracy and consistency of the data. It helps in increasing the credibility of the research findings and helps in validating the survey questionnaire. Cronbach Alpha has been performed on all the dependent and independent variables.

1. Cronbach Alpha (All variables)

Insert Table I

Results from the cronbach alpha reliability are displayed in the Table I. All the cronbach alpha values are ranging from 0.796 to 0.923 exceeding the recommended threshold of 0.7, thus indicating

satisfactory level of reliability of measurement scales.

B. Validity Tests

Validity refers to “measure what is intended to be measured”(Taherdoost, 2016). Validity tests Points to how well the test measures the characteristics. Tests like KMO-Barlett’s test of sphericity, communality, total variance explained and rotated component matrices have been performed using the tool ‘SPSS’.

1. KMO-Barlett’s Test of Sphericity (Independent Variables)

Insert Table II

2. KMO-Barlett’s Test of sphericity (Dependent Variables)

Insert Table III

The results from KMO-Barlett’s test for the Independent Variables as presented in Table II. Is 0.843 and for dependent Variable as presented in Table III. is 0.705, and Barlett’s test for sphericity is .000 for both the dependent and independent variables as shown in above tables which reflects the overall importance of all the co-relations among all the items in the instrument used for measurement. Both the statistical serves the prerequisite standards that should be satisfied before proceeding for factor analysis.

3. Communalities (Independent Variables and Dependent Variable)

Communalities is used to decide which measurement items should be kept or removed. High value communalities suggest that the chosen factor model accounts for a significant portion of the variability in the original items, signalling the strong model.

Insert table IV

All variables in Table IV. Show communalities above .50 indicating that the factor model explains a notable amount of variance. A higher communality indicate that the variable fits well in the factor model, while very low values(usually below 0.5) suggest that the variable may not be well represented by the factors.

4. Total Variance Explained (Independent Variables)

Insert table V

5. Total Variance Explained (Dependent Variable)

Insert table VI

Total variance explained is the process of extraction of measured items to simplify them into manageable set before performing further analysis. Total variance refers to the overall amount of variability present in all observed variables, which is treated as 100% in factor analysis and partitioned among extracted factors. Table V shows the outcomes for the factor analysis for independent variables that explains **70.596% of the total variance**, and Table VI. Explains **70.991% of the total variance** for dependent variables suggesting that the derived factors adequately reflect the original variables.

6. Rotated Component Matrix (Independent Variables)

Insert table VII

The **Rotated Component Matrix (Varimax rotation)** shows how strongly each item loads onto each component (factor). Table V above shows the loadings. Loadings above **0.50** are considered meaningful. The rotated component matrix revealed four distinct factors corresponding to Service Quality, Perceived Ease of Use, Perceived Usefulness, and Perceived Security. All items demonstrated strong loadings on their respective factors with loadings exceeding 0.600 as shown in Table VII above and also explains no significant cross-loadings, indicating good convergent and discriminant validity.

VIII. PROPOSED MODEL

On the basis of literature review and identified gaps, a proposed conceptual model has been developed to identify the key indicators impacting consumer buying behaviour in quick commerce. In the proposed model the Perceived ease of use, Perceived usefulness, Service quality and Perceived Security are the independent variables and Consumer buying behaviour is the dependent variable. It is studied that these variables have direct influence on the consumer buying behaviour. The figure below shows the proposed model for the study.

Insert figure I

IX. CONCLUSION AND FUTURE SCOPE

The emerging era of quick commerce has led to endless utilities and benefits an individual can avail particularly in terms of increased convenience, enhanced efficiency, improved digital data and transactional security and quality of e-service. The variables that were considered were Perceived Ease of use, Perceived Usefulness, Perceived Security and Service Quality. The relationship among these variables and the buying behaviour will lead to understanding the consumer needs and requirements which consequently lead to better marketing strategies, sales and revenue. The present study provides valuable insights into consumer buying behaviour in quick commerce however it opens several avenues for future research. Although Exploratory Factor Analysis (EFA) was performed to determine the underlying factor structure of the variables, further research can employ Confirmatory Factor Analysis (CFA) to verify and confirm the factor structure obtained in the present study. This Research is limited to a particular location and thus samples from more diverse geographical regions can be taken into account to validate the results. Comparative studies between quick commerce and traditional e commerce may provide deeper insights into ever evolving consumer preferences. Other factors like Perceived trust, Gender roles, Age and delivery time can be studied for future research.

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Appendices

Table I. Cronbach alpha for all the variables (Independent and dependent)

Variable	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
PEU	0.909	0.91	4
PU	0.867	0.865	5
SQ	0.924	0.923	7
PS	0.814	0.815	4
Consumer Buying behaviour	0.789	0.796	3

(PEU=Perceived Ease of Use, PU=Perceived Usefulness, SQ=Service Quality, PS=Perceived Security)

Table II. KMO- Bartlett's Test for sphericity for independent variables

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.843
Bartlett's Test of Sphericity	Approx. Chi-Square	2518.843
	Df	190
	Sig.	0

Table III. KMO-Barlett's Test for Sphericity for Dependent Variable

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.705
Bartlett's Test of Sphericity	Approx. Chi-Square	167.91
	Df	3
	Sig.	0

Table IV. Communalities for all the variables (Independent and Dependent)

	Initial	Extraction
PEU1	1.00	0.736
PEU2	1.00	0.796
PEU3	1.00	0.769
PEU4	1.00	0.831
PU1	1.00	0.713
PU2	1.00	0.805
PU3	1.00	0.822
PU4	1.00	0.583
PU5	1.00	0.591
SQ1	1.00	0.78
SQ2	1.00	0.61
SQ3	1.00	0.745
SQ4	1.00	0.86
SQ5	1.00	0.755
SQ6	1.00	0.602
SQ7	1.00	0.529
PS1	1.00	0.502
PS2	1.00	0.762
PS3	1.00	0.708
PS4	1.00	0.642
CBB1	1.00	0.742
CBB2	1.00	0.687
CBB3	1.00	0.701

a.Extraction Method : Principle component Analysis

Note: PEU=Perceived Ease of Use, PU=Perceived Usefulness, SQ=Service Quality, PS= Perceived Security, CBB= Consumer Buying Behaviour

Table V. Total Variance Explained for Independent Variables a. Extraction Method: Principal Component Analysis

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.229	31.143	31.143	6.229	31.143	31.143	4.837	24.187	24.187
2	3.221	16.104	47.247	3.221	16.104	47.247	3.429	17.143	41.329
3	2.59	12.949	60.196	2.59	12.949	60.196	3.243	16.216	57.545
4	2.08	10.4	70.596	2.08	10.4	70.596	2.61	13.051	70.596
5	0.843	4.217	74.813						
6	0.773	3.867	78.68						
7	0.637	3.184	81.864						
8	0.524	2.622	84.486						
9	0.433	2.163	86.649						
10	0.365	1.825	88.473						
11	0.351	1.753	90.226						
12	0.328	1.638	91.864						
13	0.292	1.461	93.325						
14	0.264	1.319	94.644						
15	0.243	1.213	95.856						
16	0.221	1.106	96.963						
17	0.195	0.976	97.938						
18	0.186	0.929	98.868						
19	0.159	0.794	99.662						
20	0.068	0.338	100						

Table VI. Total Variance Explained for Dependent Variable a. Extraction Method: Principal Component Analysis.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.13	70.991	70.991	2.13	70.991	70.991
2	0.475	15.841	86.832			
3	0.395	13.168	100			

Table VII. Rotated Component Matrices for Independent Variables

	Component			
	1	2	3	4
PEU1		0.816		
PEU2		0.873		
PEU3		0.819		
PEU4		0.887		
PU1			0.838	
PU2			0.895	
PU3			0.897	
PU4			0.682	
PU5			0.6	
SQ1	0.858			
SQ2	0.734			
SQ3	0.841			
SQ4	0.908			
SQ5	0.843			
SQ6	0.77			
SQ7	0.726			
PS1				0.691
PS2				0.872
PS3				0.839
PS4				0.799

a. Extraction Method: Principal Component Analysis.

b. Rotation Method: Varimax with Kaiser Normalization.

Fig I. Proposed model for the study

