

Profile of the Canadian shopper

OTTAWA - The research for the typical Canadian grocery buyer is over. The Grocery Products Manufacturers of Canada (GPMC) identified "Chris" through a study of the public's views on the grocery industry. Entitled Grocery Attitudes of Canadians, this multiphase study looks at the grocery buyer's characteristics, habits and concerns, and how these change over time.

For each phase of the survey, GPMC mails questionnaires to the "main grocery shopper" in 1,001 households. At this point, they have completed three phases.

Phase one discovered the basic characteristics of the typical grocery shopper. Although a woman does the main grocery shopping 89 per cent of the time, the number of men taking up this activity is steadily increasing. This led Shelagh Kerr, Director of Scientific Affairs at GPMC, to give Chris this androgynous name. Freshness is key to Chris when choosing a supermarket, planning meals and reading product labels. Although nutrition is important, it has little influence on the choice; criteria such as clean and well-lit stores top the list. Friendly service and convenient hours are two other choice criteria.

In the second survey, GPMC identified four distinct segments of shoppers, based on their attitudes to grocery shopping.

BARGAIN HUNTERS work hard at saving money and, in return, expect to receive good service. They prefer not to frequent extremely large stores or to have wide varieties of non-traditional grocery products.

DO-IT-YOURSELF SAVERS will sacrifice anything else to save money, but from choice rather than necessity. They are the least brand loyal and feel comfortable in large self-service stores.

Small business

No bang for the buck

by Ann M. Smith

The banking community in this country is nothing if not consistent. For months now — since the House of Commons finance committee announced plans to dissect every single bank "service" fee in the country — we have been listening to bankers squawk incessantly about these hearings: "It's nothing but a witch-hunt," some said. "Totally unfair."

So when the committee's proposed changes were tabled recently in the House of Commons, it was no surprise that these same bankers began to scream unholy blue murder. Fighting massive public momentum, Robert McIntosh, president of the Canadian Bankers Association (and the front-line man throughout most of this debate) called the report — among other things — "schizophrenic".

Many Canadians, though, were no doubt tickled by the outcome of the report. The all-party committee unanimously agreed to end their two-month-long investigation with a scathing attack on the way our financial institutions are allowed to invoke seemingly arbitrary and often excessive "service" fees on a vast range of items offered by the banks. For example, there was no dissension on either side concerning the issue of notification of new fees or service increases almost entirely at the whim of individual institutions.

Where the two sides fall apart, however, is over the issue of fixed charges. The finance committee would like to see legislation forcing



SPEED DEMONS shop frequently for small amounts and will trade anything for speed. They want a store and brands that they know, and don't worry about saving money or store atmosphere.

LEISURELY SHOPPERS love to shop. Price and service rank second to atmosphere. They browse,

enjoy large product choice and special service sections, and want to store to be conveniently located and familiar.

Phase two of the survey also took a closer look at sources of nutrition information. The survey found that informal and easily accessible sources of nutrition infor-

mation appear more important than the more formal sources. Reading magazine and newspaper articles, discussing nutrition with family and friends, and referring to package labels made up the most common nutrition activities. Less than one-third of the respondents talked to a doctor or read a book about nutrition, and a mere 17 per cent talked to a nutritionist or dietician.

The third phase of the survey intentionally repeated some questions of the first two. This monitored changes in attitude over time. For example, the importance shoppers currently attach to nutrition is almost identical to last year.

Of the respondents, 63 per cent owned microwave ovens. This compares to 56 per cent in 1987. Not surprisingly, most shoppers reported looking for microwave instructions on product labels.

Shoppers still look first for price

and "best before" dates on the label of a new food product. However, one of the important differences in the third phase of the survey is an increase in the number of shoppers who look for allergy information — from 29 to 35 per cent. These figures support a statement by the Allergy Information Association to the effect that allergy identification among consumers has increased recently, as 1987 was the worst year on record for irritants such as grass and tree pollens.

Just as in 1987, fresh products and clean, well-lit stores top the list when shoppers are asked about the most important factor in choosing a supermarket. Store location continues to be a mid-range factor. Supermarket performance has also remained a stable factor. On the whole, supermarkets continue to deliver what their shoppers expect.

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an end to certain fees. Consumer and business groups like the Canadian Federation of Independent Business say this proposal is very important to the reform process because it finally recognizes that retailers, for example, have been unfairly punished for innocently depositing NSF cheques into their accounts.

But the committee's report is also marked by several missed opportunities. Curiously underplayed, for example, is the question of value for money. It's an important issue that the financial community (understandably) wants to avoid and the committee (for some reason or another) has decided to emphasize.

According to CFIB's submission to the finance committee on the question of value for money, small business owners across the country are clearly not satisfied with the bang they are receiving for their

buck. When asked if the additional cost of services reflected a comparable increase in the amount or quality of services received, an overwhelming 85.2 per cent of respondents said it did not.

CFIB is worried that any public furor surrounding bank service fees may well be over. This issue, they say, is ominously reminiscent of the frenzy over credit card interest rates a year or so ago. Remember? Probably not. It died a slow and silent death not long afterwards.

Unless members of the finance committee are able to muster public momentum back on-side, the banking community will soon be off the hook. After all, the opportunity to reform a system dominated by a handful of financial giants seldom exists. And that opportunity is in serious danger of quietly slipping by.

