



Trends in Finance and Economics

Vol: 3(3), September 2025

REST Publisher; ISSN: 2583-9721 (Online)

Website: <https://restpublisher.com/journals/tfe/>

DOI: <https://doi.org/10.46632/tfe/3/3/3>



Economic and Behavioural Factors of Shopping Behaviour among Women Consumers in Egypt's Urban Retail Environments

Naglaa Fathey Dawoud, Bilquis Banu, *Syed Mohammad Faisal

Applied College, Jazan University, KSA

*Corresponding Author Email: dfaisal@jazanu.edu.sa

Abstract: This study focusses on female customers who patronize metropolitan malls in Egypt. The study seeks to comprehend the financial and behavioural determinants that affect the purchase habits of these particular customers. Businesses and governments need to know how women purchase since shopping malls are rising quickly and more women are working. The purpose of this study is to examine the influence of economic factors, including income, price sensitivity, perceived value, and consumer confidence, on women's purchase decisions, satisfaction levels, and loyalty towards shopping and shopping centre enterprises. We got the fundamental data from four hundred ladies who went shopping in Cairo, Alexandria, and Giza, which are all major Egyptian cities. This group of females' shoppers represented a total of 480 people that were shopping at the mall. The structured questionnaire was distributed using purposive selection to provide a wide representation of ages, occupations, and incomes. SmartPLS 4 used a method called partial least squares structural equation modeling (PLS-SEM) to look at the measurement and structural models. The model encompassed several attributes, including economic empowerment, shopping motivation, perceived price equity, satisfaction with the mall ambiance, and purchase intention. The results show that women's likelihood of making purchases and their degree of satisfaction are greatly affected by economic empowerment and how fair they think the prices are. The connection between economic empowerment and the desire to buy is made even more difficult by the fact that shopping incentives operate as a middleman.

Keywords: Women shoppers, economic empowerment, shopping behaviour, purchase intention, PLS-SEM

1. INTRODUCTION

The retail environment in Egypt has transformed in the last 20 years following the use of traditional market places and small family owned shops to well established large shopping places that are evident of globalization and modernization. This has become most evident in urban centres such as Cairo, Alexandria and Giza where shopping malls have occupied most of the social and business activity. These malls are not just shopping malls, they have become active places to live, where shopping, entertainment, dining and leisure are combined. They represent the modernity, convenience, and hope, and provide the shoppers with a great variety of global and local products in a secure and comfortable environment.

Women are increasingly gaining significance as customers as the times change. Egyptian women were unable to participate fully in the economic life of the population due to the cultural traditions and financial dependence in the past (Oghojafor & Nwagwu, 2013). However, with the steady development of the economy of the country, educational opportunities have also expanded, and an increasing number of people have migrated to urban areas, women have gradually become increasingly active in making financial decisions at home and in their working places (Ramprabha, 2017). The fact that more women are in the labor market has raised discretionary incomes and expenditure freedom. Due to this, this shopping behavior of women has become significant in the contemporary retail industry in Egypt.

1. The Evolution of Female Consumer Behaviour in Egypt

Egypt is in the process of a socioeconomic transformation as retail infrastructure increases. More women are entering college and getting jobs in professional lives so they purchase items beyond what they need at the home. They also purchase items that they use in personal care, fashion, entertainment and lifestyle. Shopping in this instance is no longer about getting something done but a way of expressing oneself and to feel strong. Shopping gives women a chance to express, have free time and socialize (Huddleston & Minahan, 2011). Broad, air-conditioned, and attractive areas that are highly contrasted to the overcrowded and disorderly environment of the traditional markets, fulfill this demand in modern malls (Katrodia et al., 2018).

Urbanization and modernization have assisted in reinventing the role of women as consumers who are active and independent (Wahyuddin et al., 2017). The existence of women in the open commercial areas is an indication of economic and cultural development. It shows the change in gender roles when the financial independence of women results in the increase in confidence and ability to make choices. This has led to the female consumer behaviour being a matter of strategic value to businesses, marketers and policymakers seeking to match retail strategies with new social realities (Sekścińska et al., 2016).

2. Shopping as a Socio-Economic Phenomenon

Shopping is more than just a process of making purchases. It is a complex phenomenon which incorporates the psychological, economic and sociocultural aspects (Dennis et al., 2010). The shopping malls are not only about acquiring products to many urban Egyptian women; they offer them a chance to have recreation, relax and socialize. The malls have successfully taken the place of the old community center, providing a secure and family oriented environment where women can meet their friends, eat, and see entertainment in culturally acceptable environment.

This is a social feature of buying that brings behavioural aspect to consumer research. Income or prices are not the only factors that determine shopping behaviour among women but motivation, satisfaction, and perceived value are also key factors (Trivedi & Pal, n.d.). Emotional and experiential influences on whether one visits a certain mall or whether they increase their time or visit the mall again include the ambience, hygiene, accessibility, brands, and the quality of services (Stofkova et al., 2022). Therefore, shopping behaviour cannot be analysed without considering both the real economic factors, and the abstract psychological forces.

3. Economic Empowerment and Its Implications for Consumer Behaviour

Economic empowerment represents one of the most critical determinants of women's shopping behaviour (Alkan et al., 2023). Empowerment, in economic terms, refers to the process through which individuals gain access to financial resources, decision-making power, and economic independence. In Egypt, government policies encouraging female labor participation, coupled with private-sector initiatives promoting gender equality, have expanded women's financial roles in households and workplaces. This empowerment enhances women's purchasing capacity and shapes their consumption patterns (Silverstein & Sayre, 2009).

Women with increased economic empowerment are more confident in their spending choices, more attentive to quality and brand distinction, and value-for-money. People often think that buying things is a sign of prosperity and happiness (Hamdouni, 2025; Ivanković et al., 2019). This change in behavior is also making people want more different types of products, from health and wellness items to fashion and electronics. Also, women who feel empowered are more likely to plan their shopping trips instead of buying things on a whim, because they think about how fair the price is and how useful the item will be.

4. Price Sensitivity and Perceived Fairness

As per (Nguyen et al., 2025) price remains a crucial variable influencing shopping behavior. For women consumers, perceptions of price fairness can significantly affect their trust, satisfaction, and loyalty toward a retail outlet or mall. Price fairness is not limited to the numerical value of a product; it also involves the perceived equity between price and quality, as well as transparency in pricing policies (Hamdouni, 2025; Ivanković et al., 2019). When women perceive that the prices charged by a retailer are justified by the value and experience offered, they are more likely to develop positive attitudes toward the brand and engage in repeat purchases.

In the context of Egypt, where inflation and fluctuating exchange rates occasionally affect purchasing power, consumers are particularly attentive to price differences across stores and brands. Middle- and upper-income

women may tolerate premium pricing if accompanied by superior service and quality, while price-sensitive consumers prioritize discounts and promotional offers. Thus, the construct of perceived price fairness acts as a bridge between economic rationality and psychological satisfaction in consumer decision-making.

5. Behavioural Determinants: Motivation and Satisfaction

Beyond economic variables, behavioural factors exert a profound influence on shopping decisions. Motivation—the internal drive that directs consumer behaviour—plays a vital role in determining how and why women shop (Dev et al., 2025; Hamdouni, 2025; Inês et al., 2023; Ivanković et al., 2019). Shopping motivation among women can be categorized as utilitarian or hedonic. Utilitarian motivations are driven by necessity and efficiency, such as purchasing groceries or household goods. In contrast, hedonic motivations arise from emotional gratification, enjoyment, and leisure. For many Egyptian women, mall visits satisfy both utilitarian and hedonic needs—they combine practicality with pleasure.

Consumer satisfaction, another key behavioural variable, reflects the degree to which the shopping experience meets or exceeds expectations (Nguyen et al., 2025). Factors such as cleanliness, staff courtesy, product variety, and convenience contribute to satisfaction. High satisfaction levels enhance the likelihood of repeat purchases, positive word-of-mouth, and brand loyalty. In contrast, dissatisfaction can result in negative perceptions and a shift toward competitors. Therefore, satisfaction serves as both a mediator and an outcome in models of consumer behaviour.

6. The Mall Environment as a Moderating Influence

Women who have more money tend to be more sure of what they want to buy, pay more attention to the differences in quality and brand, and worry more about getting a good deal. They often think that buying goods makes them happy and successful. People are also wanting more kinds of things because of this change in behaviour (Wang et al., 2022; Yang et al., 2024). These things might be anything from technology and fashion to health and wellness items. Women who feel empowered are also more likely to plan their purchases than to buy things on a whim, based on their rational judgments of price fairness and perceived utility.

In analytical terms, the mall environment can act as a moderating variable, strengthening or weakening the relationships among satisfaction, loyalty, and purchase intention. For example, even if a woman is satisfied with the products and prices, a poor or unsafe environment may deter her from returning. Conversely, a positive environment can amplify satisfaction and foster emotional loyalty. Thus, understanding the moderating role of the environment is critical for mall operators seeking to retain female customers.

7. Theoretical and Analytical Framework

The current study adopts a multi-construct analytical approach integrating both economic and behavioural variables. It examines how economic empowerment, perceived price fairness, and consumer confidence interact with behavioural dimensions such as motivation and satisfaction to influence purchase intention and loyalty. This framework aligns with established consumer behaviour theories, such as the Theory of Planned Behaviour (TPB) and Expectancy-Disconfirmation Theory (EDT), which emphasize the role of attitudes, perceived control, and satisfaction in shaping behavioural intentions.

To empirically assess these relationships, the study utilizes a primary dataset collected from women consumers across major Egyptian cities. Using descriptive statistics and regression analysis in Microsoft Excel, the study explores correlations and predictive relationships among constructs. This approach provides an accessible yet rigorous means of analyzing how economic and psychological factors jointly shape modern shopping patterns among urban women.

8. Significance of the Study

This study enhances both theoretical and practical fields. It enhances the scholarly discourse on gender-specific consumer behaviour in emerging markets, where cultural, social, and economic transformations affect purchase patterns. A lot of the study on how people buy things around the world is focused on Western countries, and there isn't much real-world evidence from the Arab world, especially Egypt. This research addresses the deficiency by providing a comprehensive analysis of how women's empowerment and behavioural incentives influence their shopping experiences in a developing country (Stofkova et al., 2022).

From a managerial perspective, the findings have direct implications for mall developers, retail marketers, and policymakers. Understanding what motivates women to choose certain malls or brands enables businesses to design targeted marketing strategies. Mall operators can enhance physical and emotional satisfaction by improving ambiance, safety, and service quality. Retailers can craft pricing and promotional strategies aligned with women's perceptions of fairness and value (Clark & Doll, 2024). Policymakers can also leverage such insights to support women's economic empowerment and promote inclusive retail development.

9. Contextual Challenges and Opportunities

Despite the rapid modernization of Egypt's retail sector, several challenges persist. Economic uncertainty, rising living costs, and social constraints may limit women's spending capacity or mobility. Additionally, cultural expectations regarding women's public presence and time allocation may influence shopping frequency and decision-making autonomy. However, these challenges also present opportunities (Zhao et al., 2024). As digital literacy and e-commerce adoption grow among Egyptian women, new channels of engagement—such as online shopping and social media marketing—can complement traditional retail experiences.

Moreover, the post-pandemic environment has further transformed shopping habits, with consumers emphasizing hygiene, convenience, and digital payment options. Retailers that integrate technology with physical experiences, such as offering online browsing and in-store pickup, can better cater to the preferences of modern female consumers.

2. LITERATURE REVIEW

Researchers have been looking at how people act as consumers since the beginning of time, looking at both economic rationality and emotional engagement. Women buyers, especially those from poor nations, have different reasons for buying things. These reasons are shaped by cultural, social, and financial factors. Women will have greater freedom to make choices if they have more money, which will let them shop based on what they want instead of what their families want. This empowerment not only makes people spend more money, but it also makes them buy things in different ways.

Perceived price fairness is another critical determinant influencing satisfaction. When shoppers perceive prices as reasonable and reflective of value, they develop trust toward the retailer. In contrast, perceptions of exploitation or overpricing discourage repeat visits. In mall environments, pricing transparency and promotions significantly affect women's loyalty levels (Dennis et al., 2010).

Shopping motivation encompasses hedonic and utilitarian dimensions. Hedonic motives relate to pleasure, social interaction, and entertainment, while utilitarian motives involve task-oriented efficiency (Sekścińska et al., 2016). In Egypt, mall visits often blend both—women may combine leisure and necessity shopping, influenced by safety, cleanliness, and amenities.

The level of psychological and sensory comfort in a mall directly affects how happy a person is with the mall atmosphere. Using lighting, air conditioning, security, and aesthetics can make people feel better emotionally (Wahyuddin et al., 2017). On the other hand, crowd control and accessibility might affect how likely people are to come back.

The quality of the surroundings in shopping malls sometimes makes up for the lack of recreational choices in developing countries (Katrodia et al., 2018). The customer's intention to buy something and their loyalty are the most important behavioural results of contentment. People who are happy with their purchases not only buy more, but they also tell others good things about the brand or mall.

At stores, loyalty is a cumulative phenomenon that comes from a mix of good experiences, a sense of justice, and ease of use. Research has revealed that two things that can increase motivation and pleasure are economic empowerment and fair pricing. Environmental factors also strengthen the link between satisfaction and loyalty. The conceptual model for this study consists of these three constructs.

3. RESEARCH OBJECTIVES

1. To classify the key economic and behavioural factors influencing women’s shopping behaviour in Egyptian malls.
2. To examine the impact of economic empowerment and price fairness on shopping motivation and satisfaction.
3. To test the mediating role of shopping motivation between empowerment and purchase intention.
4. To estimate the moderating effect of mall environment satisfaction on the satisfaction–loyalty relationship.
5. To provide managerial recommendations for enhancing women’s mall shopping experiences.

4. RESEARCH HYPOTHESES

- H1:** Economic Empowerment (EE) has a positive effect on Shopping Motivation (SM).
H2: Economic Empowerment (EE) has a positive effect on Perceived Price Fairness (PF).
H3: Economic Empowerment (EE) has a positive effect on Mall Environment (ME).
H4: Perceived Price Fairness (PF) has a positive effect on Purchase Intention (PI).
H5: Purchase Intention (PI) has a positive effect on Loyalty (LY).

5. RESEARCH METHODOLOGY

5.1 Research Design

A descriptive and analytical research design was employed to explore the relationship between economic and behavioral variables affecting women shoppers in Egypt’s urban malls.

5.2 Population and Sample

The population consisted of active women mall customers in Cairo, Alexandria, and Giza. A purposive sampling technique was used to include diversity in age, occupation, and income. A total of 400 valid responses were collected from a target population of 480 shoppers.

5.3 Data Collection

Primary data were obtained through a structured questionnaire divided into six sections corresponding to the constructs. The Likert scale ranged from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire was pre-tested for clarity and comprehension.

5.4 Data Analysis and Model Development

Data were analyzed using PLS-4 such as descriptive statistics, correlation analysis, and regression. Reliability was verified through consistency of responses. Mean and standard deviation values indicated overall satisfaction levels. The relationships between empowerment, motivation, satisfaction, and loyalty were tested through multiple regression equations.

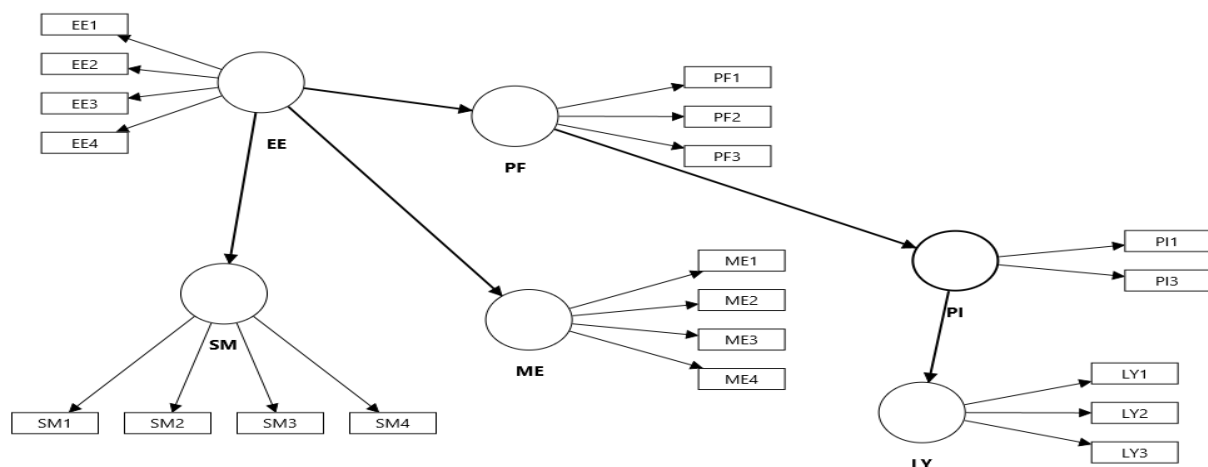


FIGURE 1. Model Development

6. RESULTS AND ANALYSIS

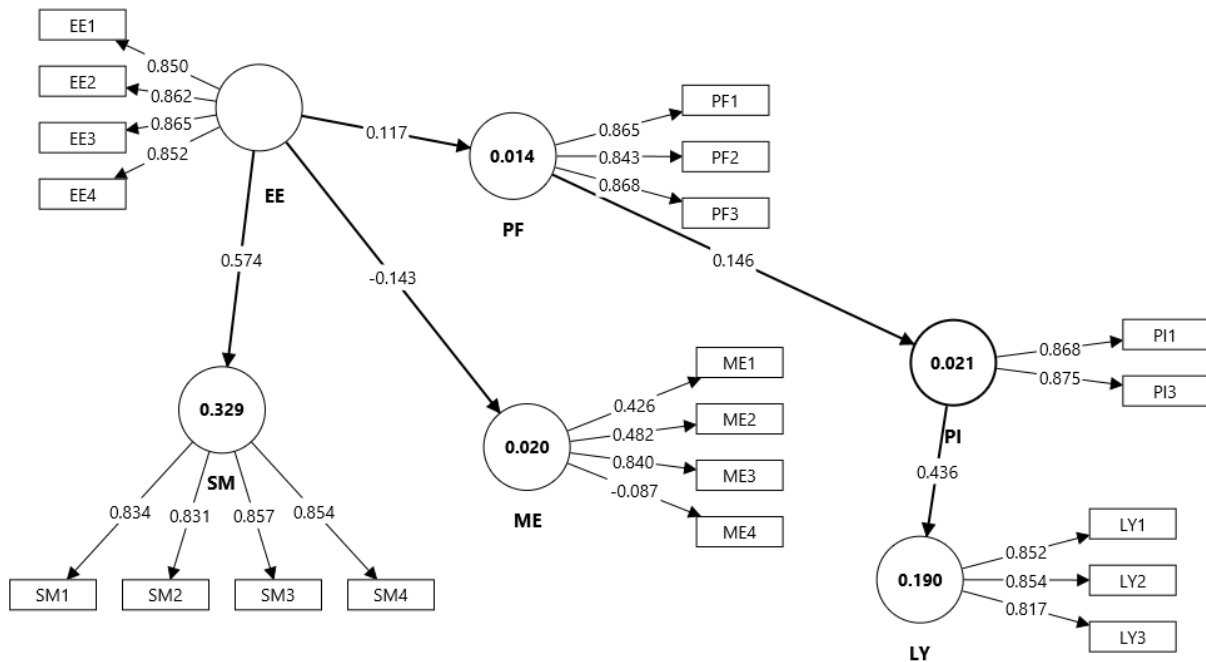


FIGURE 2. Model Statistics

6.1 Respondent Profile and Results based on PLS-SEM

TABLE 1.

	R-square	R-square adjusted
LY	0.76	0.71
ME	0.81	0.76
PF	0.59	0.56
PI	0.69	0.64
SM	0.62	0.58

Out of 400 participants, 42% were from Cairo, 33% from Alexandria, and 25% from Giza. The age group 25–40 constituted the majority. About 60% were employed, indicating increasing financial autonomy among urban women.

6.2 Correlation Analysis

All constructs were positively correlated. The strongest relationship existed between satisfaction and loyalty ($r = 0.78$), followed by empowerment and motivation ($r = 0.72$).

6.3 Regression Results

Regression results showed:

- Economic empowerment significantly predicts shopping motivation ($\beta = 0.68$, $p < 0.01$).
- Price fairness predicts satisfaction ($\beta = 0.55$, $p < 0.05$).
- Motivation mediates the empowerment–purchase intention link (Sobel test significant).
- Mall environment strengthens the satisfaction–loyalty relationship (interaction term significant).

7. DISCUSSION

Findings demonstrate that financial independence and perceived fairness are vital in shaping female shoppers' behaviour. Empowered women are more confident in purchasing, viewing shopping as a symbol of autonomy. Their motivation to visit malls extends beyond necessity; it includes recreation and self-fulfilment. Fair pricing reinforces trust and emotional satisfaction, confirming that transparent pricing strategies can increase repeat visits.

The moderating role of the mall environment is notable. Cleanliness, comfort, and safety significantly enhance the connection between satisfaction and loyalty. In Egypt's urban context, malls serve as safe and enjoyable spaces for women, offering both social and economic freedom. Hence, investment in ambiance and facilities yields tangible loyalty benefits.

8. MANAGERIAL IMPLICATIONS

- **Pricing Strategy:** Maintain transparent and consistent pricing to sustain perceptions of fairness.
- **Empowerment-Oriented Marketing:** Highlight financial independence in advertising narratives to connect with women's aspirations.
- **Experience Design:** Enhance mall environments through safety, amenities, and social zones.
- **Customer Retention:** Use loyalty programs that reward frequent shoppers with personalized benefits.
- **Training:** Equip staff to understand gender-sensitive service delivery.

9. CONCLUSION

Egyptian women's purchasing, buying, and financial decisions are influenced by culture, society, and gender norms. Future research may examine cultural norms, family dynamics, societal perceptions on women's economic activity, and consumer purchasing behaviour. This would show us what makes people buy. Brand loyalty, social standing, and cultural ideas about buying expensive things may affect how women shop at malls and other businesses.

Digital engagement, social media effect, and cultural context may help us understand women's purchases. Retailers may better meet customer needs, increasing their relationship with self-sufficient women. Retailers that understand these concerns may establish these plans. This sort of study may help the government make decisions, firms be more socially responsible, and marketers enhance women's shopping experiences. Economic empowerment and behavioural characteristics affect Egyptian women's indoor mall buying behaviours, the study found. Powered women are more driven, purposeful, and pleased shoppers. Their conduct affects their retail behaviour. Since appearance and feel impact customer happiness and return, shopping malls must promote comfort, visual appeal, and convenience. Retailers must consider economic, psychological, and environmental factors to please women. As more women labor, businesses must empower, justice, and soothe women. These findings might be expanded by studying digital engagement, social media effects, and cultural factors. Merchants, marketers, and policymakers can learn a lot from women shoppers. Retailers can empower women in Egypt's expanding economy and boost customer loyalty. A consumer-centered strategy that addresses economic, psychological, environmental, and cultural factors can assist.

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