

# THE INFLUENCE OF DIFFERENT SHOPPING BEHAVIORS ON RATIONAL CHOICE: AN EMPIRICAL INVESTIGATION

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## Abstract

This study seeks to contribute to our knowledge of rational choice by consumer decision makers. Inconsistencies in rational choice were demonstrated. A major question addressed was whether subjects strongly exhibiting distinct selected shopping behaviors would make choices different than the general sample. Two shopping behaviors, price consciousness and shopping enthusiasm, exhibited differences from the general sample. The experimental results suggest a need for further research with different methodology to explain buyers' rational choice behavior with differing attitudes.

## INTRODUCTION

Consumer choice processes, at both the individual and aggregate levels, are receiving increasing attention in the marketing literature. (See Wright 1985 for a comprehensive review of individual, small group, and organizational decision making.) Unfortunately, the issue of rational choice in the decision making process has received only negligible attention in the marketing literature. Yet, Tversky and Kahneman (1981) claim that the assumption of human rationality is the basis for explanations and predictions of people's choices in their everyday lives.

The research reported here seeks to contribute to our knowledge of rational choice in the consumer decision-making process. The intent is to demonstrate potential inconsistencies in rational choice when decision problems are framed in different ways and when consumers exhibit differing shopping characteristics.

## THE ISSUE OF RATIONAL CHOICE

Choices made in everyday life are based on assumptions about human rationality. Tversky and Kahneman (1981) point out that while a definition of rationality is not agreed upon, there is general agreement that rational choice should satisfy some elementary requirement of consistency and coherence. Consistency, according to Tversky and Kahneman, refers to agreement or harmony, while coherence is a systematic or methodical connectedness.

Tversky and Kahneman (1981) define a decision problem (choice) by the acts or options among which one must choose, the possible outcomes or consequences of these acts, and the contingencies of conditional probabilities that relate actions to outcomes. An important aspect of the decision problem is the decision frame. The frame that a decision maker adopts is controlled partly by the formulation of the problem and partly by the norms, habits and

personal characteristics of the decision maker. Rational choice requires that preference should not reverse with changes in the decision frame.

Human rationality has been at the center of the debate between economists and psychologists about the influence of price information on consumer behavior. The economic model of buyer behavior assumes that the determinants of a buyer's purchase decision are: complete information (i.e., knowledge about all goods), income, and preferences. Given these assumptions, the consumer chooses among alternative products so as to maximize utility (see Monroe, 1979). By relaxing the economist's assumptions about perfect buyer information and the buyer's information processing capabilities, social science researchers posit that buyers make quality inferences and purchase decisions based upon the available information cues, of which price is one cue.

The economic perspective tends to be much more supported by the rational choice concept, while the psychological perspective has often been found in actual consumer behavior. Thus the economic model, with its assumptions of rational behavior, is useful for prediction of consumer choice. The psychological model of consumer choice is more concerned with the understanding and explanation of consumer choice. However, it would appear that the ability to understand and explain consumer behavior would assist in better prediction of choice. Thus, the issue then becomes one of identifying the conditions under which rational choice behavior holds.

## RESEARCH METHOD

This study was designed to explore whether or not certain subgroups of buyers make different choices than the aggregate buying group. Specifically, the research sought to examine whether strong feelings about the way decision makers shop and/or about shopping in general have an impact on how decisions are made. Additionally, replication of Tversky and Kahneman's (1981) results is attempted in order to examine the robustness of their findings.

The methodology section is organized as follows: (i) the procedure for defining different shopping behaviors is discussed and the taxonomy of behaviors is identified, (ii) an overall hypothesis based on Tversky and Kahneman's (1981) research is stated, and hypotheses based upon the shopping behavior taxonomy are presented, (iii) the measurement instrument is described, (iv) the sample group is depicted, and (v) the procedure for analysis is explained. The following section then presents the results of the research.

## Taxonomy of Shopping Behaviors

The measurement scale for development of the taxonomy of shopping behaviors was selected from the 300 "activity, interest and opinion" statements administered by Wells and Tigert (1971). Thirty-one statements measuring feelings about shopping behavior were included in the instrument distributed to the sample subjects. Responses to the seven point scale were factor analyzed, with five factors identified: price consciousness, shopping enthusiasm (time spenders), new brand buying (innovators), self-confidence, and self-designated opinion leadership.

## Hypotheses Tested

The first hypotheses replicates earlier work by Tversky and Kahneman (1981). The intent of this replication is to show the robustness of Tversky and Kahneman's findings in a different population. The remaining hypotheses test for variation when decision makers are identified as having different degrees of the five shopping characteristics. These characteristics are examined to determine if any of the five may be an underlying dimension of rational choice.

- H1: Decision makers will systematically reverse their preference for alternatives when variations in the framing of acts, contingencies, and/or outcomes of decisions are made.
- H2: Price conscious decision makers will show a lesser tendency to systematically reverse their preference for alternatives when variations in the framing of acts, contingencies, and/or outcomes are presented than decision makers who are not price conscious.
- H3: Decision makers who have an enthusiasm for shopping will show a lesser tendency to systematically reverse their preferences for alternatives when variation in the framing of acts, contingencies, and or/outcomes are presented.
- H4: Decision makers who try new brands will show a lesser tendency to systematically reverse their preference for alternatives when variations in the framing of acts, contingencies, and/or outcomes are made.
- H5: Decision makers who are more self-confident will show a lesser tendency to systematically reverse their preference for alternatives when variations in the framing of acts, contingencies, and/or outcomes are made.
- H6: Decision makers who view themselves as opinion leaders will show a lesser tendency to systematically reverse their preference for alternatives when

variations in the framing of acts, contingencies, and/or outcomes are made.

## Measurement Instrument

In addition to the scale used to determine the shopping behavior taxonomy, the measurement instrument included five problems initially examined by Tversky and Kahneman (1981), a sixth problem suggested by Thaler (1980), and a seventh problem set presented by Della Bitta, Monroe, and McGinnis (1981) in a study of competitive price advertisements. These seven problems represent an attempt to show the robustness of Tversky and Kahneman's (1981) findings to different populations. The first set of problems has identical outcomes but the questions are framed differently to appeal to contradictory attitudes toward risks involving gains and losses; the second set shows how concurrent decisions framed independently can be systematically reversed when the decisions are combined; the third set is logically argued by Tversky and Kahneman (1981) to be the same; the fourth pair of questions concerns the framing of outcomes where the outcome can be perceived as positive or negative in comparison to a neutral reference point.

The next two problem sets were examined to better understand how consumers frame problems. Problem 5 tested a situation where the relative price difference was different, but the actual price difference was the same. In Problem 6, the relative price difference was the same, but the actual price difference was not. The final problem set investigated whether the framing of sale information would produce any reversals, or at least strong differences, when the outcomes were identical.

## Sample Group

Data were collected from 108 junior and senior marketing students at a large eastern university. Since the objective of this research was to explore theoretical relationships, rather than generate findings that could be directly applied to a particular situation, there appeared to be reasonable grounds for using a college student population. In addition, Calder, Phillips, and Tybout (1981) support using homogeneous respondents to allow for more precise theoretical understanding.

## Procedure for Analysis

The analysis followed Tversky and Kahneman's approach of using descriptive statistics to detect differences between treatments. The dichotomy of buyer behavior traits (lesser versus greater tendencies) were developed from a seven point Likert scale where subjects either generally agreed (points 1,2,3) or disagreed (points 4,5,6) to the statements. Responses indicating no opinion (point 4) were not included.

## RESULTS AND DISCUSSION

This section discusses the results of each of the problem sets and the results of the hypothesis testing. It is emphasized that the testing of the attitude hypotheses (H2 thru H6) is an exploratory procedure that uses Tversky and Kahneman's (1981) methodology. The research develops the groundwork for more rigorous research if there seems to be plausible differences in this research.

### Problem Sets 1 thru 4

The first four problem sets focus on the replication of Tversky and Kahneman's (1981) study and tend to show the robustness of the findings for a different population. [Table 1](#) presents the results of the analyses for the first four problem sets.

In the first problem set, the replication achieved the same systematic reversal of choice that was demonstrated in the original research. Subjects saw Problem 1a. as an opportunity to be risk averse and therefore chose the prospect of saving 200 lives, while in Problem 1b. subjects were risk takers by choosing the option of a two-thirds probability of 600 people dying.

The second problem set shows that concurrent decision framed independently are systematically reversed when the decisions are combined. In Problem 2a. the risk-averse choice was predominant, while in Problem 2b. the risk taking alternative was selected most frequently. Because decisions (i) and (ii) were presented together, Tversky and Kahneman (1981) argued that the subjects had to choose one prospect from the set A and C, B and C, A and D, B and D. The most common pattern, A and D, was selected by 69 percent of current sample group (73% in Tversky and Kahneman), while the least popular set, B and C, was chosen by 2 percent (3% in Tversky and Kahneman). When the subjects were asked to evaluate these decisions in a combined fashion, as in Problem 2b., subjects showed a systematic reversal (i.e., the combination of decisions B and C became superior).

TABLE 1

	<u>Problem 1.a</u>	<u>Problem 1.b</u>		<u>Problem 2.a</u>	<u>Problem 2.b</u>
Program A	62% (72%)*	23% (22%)		75% (84%)	9% (0%)
Program B	38% (28%)	77% (78%)		25% (16%)	91% (100%)
	N=50 (152)	N=56 (155)			
			[A&D]		
i: [Alternative A]				6% (3%)	
ii: [Alternative B]			[B&C]	94% (87%)	
				N=49 (150)	N=54 (86)
	<u>Problem 3.a</u>	<u>Problem 3.b</u>	<u>Problem 3.c</u>		
Option A:	54% (78%)	50% (74%)	16% (42%)		
Option B:	46% (22%)	50% (26%)	84% (58%)		
	N=35 (77)	N=40 (85)	N=31 (81)		
	<u>Problem 4.a</u>	<u>Problem 4.b</u>			
	Yes 92% (88%)	68% (64%)			
	No 8% (32%)	32% (54%)			
	N=51 (188)	N=57 (200)			

\*Tversky and Kahneman (1981) results are shown in parentheses.

The next trio of questions were logically argued by Tversky and Kahneman (1981) to be the same. Problems 3b. and 3c. have the same probabilities and outcomes, while 3a. and 3b. become the same in probability and outcome. Therefore,

consistency would indicate similar responses for all three questions. Subjects, however, showed a systematic reversal of preference in Problem 3c. when compared to the other two questions.

Concerning the fourth problem set, Tversky and Kahneman (1981) asserted that variations in the reference point would determine whether a given outcome was evaluated as a gain or loss. The difference between the two questions in the problem set is suggested to be the "effect of psychological accounting" where the purchase of a new ticket in Problem 4b. will require an overall expense of \$20. In Problem 4a., the "theatre account" shows only an expense of \$10 since the lost ten dollar bill was not debited to that account. The results for Problem Set 4 in [Table 1](#) support this framing of the outcome to cause a reversal of choice.

### Hypothesis 1

The results of the first four problem sets generally replicate the results reported by Tversky and Kahneman (1981). The analysis of the replication data showed the same reversals as in the original study and is interpreted as inconsistent behavior. Thus, the prior findings are found to be robust over a variety of settings and give sound support to the first hypothesis. Additionally, this empirical observation lends support to the psychological perspective that relaxes the assumption of rationality in buyer's choice behavior.

### Problem Set 5

Problem Set 5 provided the only major discrepancy between Tversky and Kahneman's (1981) original study and the current replication. Whereas the original study produced the systematic reversal suggesting the decision makers do not frame the problem in the same way, the replication study did not show the reversal of choice ([Table 2](#)). While the absolute difference of \$5 was the same for both problems, the relative difference was not. For the \$125 calculator, the savings was 4 percent. For the \$15 calculator, however, the savings was 33 percent.

The sample group in the original study appear to frame the problem in the context of relative differences and, thus, produced the systematic reversal. An informal debriefing of some of the subjects in the replication study shed light on their framing of the problem. Many said, "a \$5 saving to spend twenty more minutes in Boston traffic was definitely not a good choice." It appears that the problem was framed in terms of the absolute price difference for this latter group of decision makers.

When the data were partitioned by consumer characteristics, subjects who were price conscious, shopping enthusiasts, or self-confident showed behavior that differed from the general sample. The 33 1/3 percent savings had a stronger impact for price conscious buyers than the 4 percent savings, even though absolute savings was \$5 in both situations. Buyers with less shopping

enthusiasm appeared to be inconsistent by showing a reversal in 5a. (i.e., more likely to make a trip to save \$5 on a \$15 calculator). Since the sample size of less enthusiastic buyers was small, these results are inconclusive. In addition, the sample size of less confident buyers also limits analysis. In summary, the level of price consciousness did show differences in choice behavior.

TABLE 2

	Problem 5.a		Problem 5.b	
make trip	64 (29%)*		19% (68%)	
not make trip	84% (71%)		81% (32%)	
	N=51 (80)		N=57 (93)	

\*Tversky and Kahneman (1982) results shown in parentheses.

  

	Problem 5.a		Problem 5.b	
	More Price Conscious	Less Price Conscious	More Price Conscious	Less Price Conscious
make trip	4%	6%	37.5%	13.6%
no trip	96%	94%	62.5%	86.4%

  

	Problem 5.a		Problem 5.b	
	More Shopping Enthusiasm	Less Shopping Enthusiasm	More Shopping Enthusiasm	Less Shopping Enthusiasm
make trip	8%	0%	17%	60%
no trip	92%	100%	83%	40%

  

	Problem 5.a		Problem 5.b	
	More Brand Innovativeness	Less Brand Innovativeness	More Brand Innovativeness	Less Brand Innovativeness
make trip	3%	14%	19%	25%
no trip	97%	86%	81%	75%

  

	Problem 5.a		Problem 5.b	
	More Self-Confident	Less Self-Confident	More Self-Confident	Less Self-Confident
make trip	2%	0%	19%	50%
no trip	98%	100%	81%	50%

  

	Problem 5.a		Problem 5.b	
	More of an Opinion Leader	Less of an Opinion Leader	More of an Opinion Leader	Less of an Opinion Leader
make trip	7%	11%	17%	11%
no trip	93%	89%	83%	89%

Problem Set 6

The sixth problem set is significant to the above discussion of relative and absolute price differences. Thaler (1980) hypothesized that consumers hardly exert more effort to save \$15 on a \$150 purchase than to save \$5 on a \$50 purchase. Problem Set 6 examined this proposition. Both parts of the problem show the same relative savings of 10 percent, but different absolute savings of \$4 and \$15. The results in Table 3 suggest that the frame of the problem was in the context of actual (absolute) dollar savings versus the cost of inconvenience. This further substantiates the decision making of the replication group in Problem Set 5. This outcome would not be interpreted as a refutation of the original study, but shows that different populations in different environments may frame choice problems differently, given the same decision parameters.

Of the five shopping behaviors, the price consciousness characteristic showed a strong effect on choice behavior. Those who were price conscious presented a stronger tendency to take the time to save \$15, but did not show increased inclination to pursue a \$5 savings. The less price conscious buyer showed a greater propensity to shop at the more convenient location (Store A) and forgo the savings of \$15 and \$5. The less enthusiastic shopper appeared to have framed the decision problem in terms of

relative savings of 10 percent and acted consistently by choosing Store B to obtain the savings.

TABLE 3

Store	Problem 6.a		Problem 6.b	
	24%	76%	72%	28%
Store B	M=51		M=57	

  

	Problem 6.a		Problem 6.b	
	More Price Conscious	Less Price Conscious	More Price Conscious	Less Price Conscious
Store A	16%	35%	75%	82%
Store B	84%	65%	25%	18%

  

	Problem 6.a		Problem 6.b	
	More Shopping Enthusiasm	Less Shopping Enthusiasm	More Shopping Enthusiasm	Less Shopping Enthusiasm
Store A	21%	29%	81%	40%
Store B	79%	71%	19%	60%

  

	Problem 6.a		Problem 6.b	
	More Brand Innovativeness	Less Brand Innovativeness	More Brand Innovativeness	Less Brand Innovativeness
Store A	19%	43%	62%	58%
Store B	81%	57%	38%	42%

  

	Problem 6.a		Problem 6.b	
	More Self-Confident	Less Self-Confident	More Self-Confident	Less Self-Confident
Store A	24%	0%	69%	73%
Store B	76%	100%	31%	27%

  

	Problem 6.a		Problem 6.b	
	More of an Opinion Leader	Less of an Opinion Leader	More of an Opinion Leader	Less of an Opinion Leader
Store A	36%	21%	76%	74%
Store B	64%	79%	24%	26%

Problem Set 7

In a study of comparative price advertisements, Della Bitta, Monroe, and McGinnis (1981) did not find a statistical difference among the three similar situations presented in Problem Set 7. Whereas Problem Set 5 tested a situation where the relative price difference was different but the actual price difference was the same and Problem Set 6 examined the situation where the relative price difference was the same but the actual price difference was not the same, Problem Set 7 examines the framing of a question with relative and absolute price differences the same. The results (Table 4) tend to support a conclusion that when relative and absolute price differences are kept the same, variations in framing of information do not lead to preference reversal.

The less price conscious buyers were not affected as strongly by percent discounts to actual dollar differences and, therefore, showed stronger tendency to shop at the more convenient store (with the higher percent product). Buyers with less shopping enthusiasm were more inclined to forgo the sale price in favor of the more convenient store with a higher priced product when comparing regular and sale price without explicit information on percent discounts or dollar amounts off. When offered a percentage discount, less enthusiastic shoppers were overwhelmingly inclined to travel the additional distance to obtain the savings.

Hypotheses 2 thru 6

Problem Sets 5, 6, and 7 relate to the hypotheses operationalized from the taxonomy of shopping behaviors. When the data was partitioned into the five consumer characteristics, the only two characteristics to show movements away from the general sample, and in some cases reversals of choice behavior, were

price consciousness and shopping enthusiasm.

Since the results of the decision problem in Problem Set 5 did not have the reversal that Tversky and Kahneman (1981) found, it is difficult to clearly state definitive conclusions. It does appear from the analysis that more price conscious buyer show a greater tendency to reverse their preferences. Therefore, Hypothesis 2 is not supported. Hypothesis 3, representing shopping enthusiasm, is inconclusive. The data indicate differences in choice behavior, but the small sample of less enthusiastic shoppers precludes clear interpretation. The last three hypotheses (brand innovativeness, self-confidence, self-designated opinion leader) did not gain support since there were not any indications of differences between the subgroup data and the general sample data.

TABLE 4

	Problem 7.a		Problem 7.b		Problem 7.c	
Store C	6%		12%		6%	
Store D	94%		88%		94%	
	N=35		N=41		N=31	
<b>a. Price Consciousness</b>						
	Problem 7.a		Problem 7.b		Problem 7.c	
	More Price Conscious	Less Price Conscious	More Price Conscious	Less Price Conscious	More Price Conscious	Less Price Conscious
Store C	0%	17%	0%	34%	0%	15%
Store D	100%	83%	100%	64%	100%	85%
<b>b. Shopping Enthusiasm</b>						
	Problem 7.a		Problem 7.b		Problem 7.c	
	More Shopping Enthusiasm	Less Shopping Enthusiasm	More Shopping Enthusiasm	Less Shopping Enthusiasm	More Shopping Enthusiasm	Less Shopping Enthusiasm
Store C	0%	29%	14%	0%	7%	0%
Store D	100%	71%	86%	100%	93%	100%
<b>c. Brand Innovativeness</b>						
	Problem 7.a		Problem 7.b		Problem 7.c	
	More Brand Innovativeness	Less Brand Innovativeness	More Brand Innovativeness	Less Brand Innovativeness	More Brand Innovativeness	Less Brand Innovativeness
Store C	11%	0%	11%	0%	0%	0%
Store D	89%	100%	89%	100%	100%	100%
<b>d. Self-Confidence</b>						
	Problem 7.a		Problem 7.b		Problem 7.c	
	More Self-Confident	Less Self-Confident	More Self-Confident	Less Self-Confident	More Self-Confident	Less Self-Confident
Store C	6%	0%	11%	0%	4%	0%
Store D	94%	100%	89%	100%	96%	100%
<b>e. Self-Designated Opinion Leader</b>						
	Problem 7.a		Problem 7.b		Problem 7.c	
	More of an Opinion Leader	Less of an Opinion Leader	More of an Opinion Leader	Less of an Opinion Leader	More of an Opinion Leader	Less of an Opinion Leader
Store C	10%	9%	10%	15%	8%	0%
Store D	90%	91%	90%	85%	92%	100%

SUMMARY

This research was motivated by the work being conducted on consumer decision making in the marketing literature and the complementary work on rational choice in the psychology literature. It is an initial attempt to empirically examine differences in subgroup and general sample decision making processes. In so doing, replication of Tversky and Kahneman's study (1981) was executed.

Specifically, systemic reversal of choice was evidenced for the general sample of 108 subjects. The reversals in the original study (Tversky and Kahneman, 1981) were strong and were conclusive with the use of descriptive statistics. It was thought a priori that the current research might show that decision makers with different shopping behaviors manifest different "levels of rationality" in their choice decisions. Of the five shopping characteristics identified, only price consciousness and shopping enthusiasts exhibited differences from the general sample.

The results clearly show that systematic reversal of preference when decision problems are framed in different ways. For Tversky and Kahneman's (1979) paradigm of prospect theory, this replication certainly lends support to their approach to rationality of choice (1981). Future research, however, must broaden the examination of rational behavior from its present operationalization by Tversky and Kahneman (1981) and seek alternative measurement methods.

By going beyond Tversky and Kahneman's investigation of choice behavior, this study, by isolating various shopping behaviors, has lent stronger support to relax the economic assumption of rational behavior. But, rather than debating the absolute issue of rationality, this research suggests that distinct shopping behaviors influence framing and result in different gradations of rationality in choice situations.

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APPENDIX

Problem Set 5:

5.a. Imagine that you are about to purchase a jacket for \$15 and a calculator for \$125. The calculator salesman informs you that the calculator you wish to buy is on sale for \$120 at the other branch of the store, located 20 minutes drive away. Would you make the trip to the other store?

- Would make the trip
- Would not make the trip

5.b. Imagine that you are about to purchase a jacket for \$125 and a calculator for \$15. The calculator salesman informs you that the calculator that you wish to buy is on sale for \$10 at the other branch of the store, located 20 minutes drive away. would you make the trip to the other store?

- Would make the trip
- Would not make the trip

Problem Set 6:

6.a. Imagine that you have decided to purchase a stereo headset player. One store, (Store A) within a 10 minute drive, has the product for \$150. Another store (Store B) has the identical product for \$135 but the store is a 30 minute drive away. Which store would you drive to to buy the stereo headset player?

- Store A
- Store B

6.b. Imagine that you have decided to purchase a stereo headset player. One store (Store A) within a 10 minute drive has the product for \$50. Another store (Store B) has the identical product for \$45, but the store is a 30 minute drive away. Which store would you drive to to buy the stereo headset player?

- Store A
- Store B

Problem Set 7:

7.a. Imagine that you decided to purchase a 35mm camera. One store, (Store C) within a 10 minute drive, has the product for \$295. Another store (Store D) has the identical product on sale for \$265.50, but the store is a 35 minute drive away. Which store would you drive to to buy the 35mm camera?

- Store C
- Store D

7.b. Imagine that you decided to purchase a 35mm camera. One store (Store C) within a 10 minute drive, has the product for \$295. Another store (Store D) has the identical product, regular price \$295, on sale for 10% off, but the store is a 30 minute drive away. Which store would you drive to to buy the 35mm camera?

- Store C
- Store D

7.c. Imagine that you decided to purchase a 35mm camera. One store (Store C) within a 10 minute drive, has the product for \$295. Another store (Store D) has the identical product, regular price \$295, on sale for \$29.50 off, but the store is a 30 minute drive away. Which store would you drive to

to buy the 35mm camera?

- Store C
- Store D