A Study on the personal factors Influencing Nigerian Consumer Buying Behavior

BY

SIMI RUTH DALYOP
A00018040

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DECLARATION

This is to certify that I am responsible for the work submitted in this research, and that this research is original, except as specified through citations and references. This research was prepared for the fulfillment of a degree and has not been submitted to any other institution.

Signature .......................... Date ..........................

Student: Simi Ruth Dalyop

Signature .......................... Date ..........................

Supervisor: Dr Rajasekhara Potluri Mouly

Signature.......................... Date..........................

Department Chair: Dr. Samuel Akanno

Signature.......................... Date..........................

Dean of SBE:
DEDICATION

I dedicate this research to Almighty God for all His wisdom and guidance throughout my research. My family have been a back bone to me also, especially my mother Hajara Dalyop thank you so much and i love. I want to say a big thank you to my one and only friend Inieruanam Adegi Asara, for the support and encouragement throughout. My project would not have been complete without your help.
ACKNOWLEDGEMENT

I want to thank my supervisor Dr Rajasekhara Potluri Mouly for all his guidance through the course of my project.

Appreciation goes to the chair of accounting department Mr. Samuel Akanno, for all the advices for me to aim high in all my endeavors; really do appreciate.

My special appreciation goes to Mr. Ifatu Uzodinma for all his endless support and time taken to assist me throughout my project timeline.

Finally, my appreciation goes to the SBE faculty and staff that have contributed to the knowledge I have today. Thank you all.
ABSTRACT

As seller are making efforts to understand the buying behavior of consumers, which will help their business make more profit, increase market share and improve consumers shopping experience, the study of the personal factor influence is important. The research seek to study the personal factor influence on consumer buying behavior in Nigeria which comprised of three sub-factors; Age, Occupation, Economic status as the independent variable which when satisfied would lead to understanding consumer buying behavior. The objective of the research is to Study the personal factors influencing consumer buying behavior specifically in purchasing products and to provide insight into understanding the extent to which personal factors influence consumer buying behavior. Relevant literature(s) were also used to establish opinions and supporting works of several researches to the importance of the research. Primary data were collected through the use of structured questionnaires and data was analyzed using statistical package for social science (SPSS). Other tools like frequencies, bar-charts and percentages were used to analyze data. The results and findings as shown in the paper solved my research questions completely, and accurately. The result showed that Age, economic status, the combination of both and occupation and economic status had higher influence in consumer buying behavior. The specific aim of this research is to show the sellers what personal factors influence buyers choice of goods, and this should make them know exactly what strategy to follow, to satisfy consumers buying their product. The research was not a particularly easy research, because if had a lot of stressful work of handing out questioners while trying to explain vividly to each person how they should follow up in answering the questioners to make the research more and more accurate.
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CHAPTER 1

1.1. Background

Consumer buying behavior refers to the buying habit of the final user of a product; organizations in this present digital age are created for the purpose of satisfying the needs and wants of the consumer. Business organizations have made the study of consumer buying behavior a priority in order to get closer to the consumer to understand how and why they buy. There are many factors that influence the buying behavior of the consumer. Understanding these factors would help business organization record high profitability and more market share. With this kind of information, organizations will know just how to reach their target consumers, and know exactly where to find them.

Nigerian consumers who are purchasing products have disposed different purchasing habits. While purchasing products, consumers consider different influential factors like quality, design and features, technology, brand name, packaging, price. Until now, there is no organized way of consumer behavioral studies in Nigeria because of lack of interest shown by the research community in the country along with complex nature involved in this kind of research. Based on this lack of information on Nigerian consumers and the factors influencing their buying behavior, the researcher opted for this study to provide comprehensive information to the business community of the country.

Factors which influence the buying behavior of consumers amongst others, are cultural, social, personal and psychological (kotler, p, 1991). Also other factors that can influence buyer behavior includes the marketing mix (4p’s). A consumer satisfaction is drawn from several attitude and
characteristics, his or her perception about the brand quality is very important as it would create trust in the mind of the buyer. Personal factors among others would be the main focus of my study as it is more intrinsic to the consumer than other factors. As the demand for product increase in Adamawa state, it is crucial to understand what drives these demands and why. However, from my pre-interview carried out in the Jimeta involved a randomly selected business men and women, there are no recent literatures or in-depth analysis available for the impact of personal factor in consumer buying behavior. Therefore this research would help understand the personal factors influencing Nigerian consumer buying behavior.

1.2. Problem Statement

There are no consumer behavior studies in Nigeria particularly in recent years (Koji, 2014). The research has taken an initiative to study the personal factors that influence the Nigerian consumers and to show their behavior while purchasing products by offering some predetermined factors. The research intends to find out what personal factors affect the buying behavior of consumers. This being the statement of the problem indicates that there is little or no right information accessible to sellers on the personal behavior of consumers in Adamawa state when it comes to purchasing products. The reason this is a huge problem is that consumers personal factors changes daily with different needs and want and therefore resulting to their buying behavior. This will help owner mangers to understand the personal factors influence this purchases in other to satisfy them. When the behavior of a consumer is studied, it makes the study of what drives the consumer to purchase certain goods apparent.
1.3. Research Questions

- Does age affect your buying behavior?
- Does occupation affect buying behavior?
- Does economic status affect buying behavior?
- Does age and occupation affect buying behavior?
- Does age and economic status affect buying behavior?
- Does occupation and economic status affect buying behavior?

1.4. Hypotheses

**H1.** Age is the most frequent influential factor on consumer buying behavior.

**H2.** Occupation is the most frequent influential factor on consumer buying behavior.

**H3.** Economic status is the most frequent influential factor on consumer buying behavior.

**H4.** The combination of age and occupation is the most frequent influence on consumer buying behavior.

**H5.** The combination of age and economic status is the most frequent influence on consumer behavior.

**H6.** The combination of occupation and economic status is the most frequent influence on consumer buying behavior.
1.5. Objective of study

The major objective of this research is to:

- Study the personal factors influencing consumer buying behavior specifically in purchasing products.
- To provide insight into understanding the extent to which personal factors influence consumer buying behavior.

This paper will analyze the personal factors that influence final consumers because, whatever affects the final consumer will also follow the chain of transfer of goods. This is so because manufacturers cannot manufacture goods that do not meet the needs of the final consumers. Due to this fact, manufacturers can upgrade, downgrade or even completely overhaul the quality and nature of the goods they distribute to the market.

1.6. Significance of study

1) The research would seek to identify why the personal factors are relevant to making consumer buying decisions.
2) The result of the research would help manufacturers know what kind of products to make available to consumers

1.7. Scope of the study

The proposed research will focus on Jimeta in Adamawa State with 200 questionnaires. Besides questionnaires, a face to face interview will be carried out to enable the research capture data from individuals who are not literate enough to participate in the questionnaire that will be produced. The mild interview will focus on their scale of preference when it comes to the
personal factors that affect the decision on buying their desired products. The research will be centered at market place, Plazas, eateries, and banks. The span of completion is for three months, which will include collecting data, analyzing and coming up solutions to problems identified.

1.8. Limitations

1. The study is limited only to Jimeta in Adamawa state of the country: The study was only taken in Adamawa state, so it does not have the information of this same research for the whole country.

2. The study is limited to only the personal factors affecting consumer buying behavior (AGE, OCCUPATION AND ECONOMIC STATUS)

3. The study has very limited time for completion: Because the research is an extensive one that requires a lot of moving around to collect data, more time would have entailed a better research outcome.

4. Language barrier is one of the limitations to the study.
CHAPTER 2

Literature Review

2.1. Introduction

For this research, relevant literature will be reviewed in respect to study the factors influencing consumer buying behavior in Adamawa. The research will also dwell on the influence of the four major factors that surround consumer buying behavior. Among these factors, the four that will be very well reviewed include cultural, social, personal and psychological factors influencing consumer buying behavior.

2.2. Theoretical Framework (Who is a consumer?)

A consumer is generally referred to as an individual or organization that patronizes economic services or commodities. Oxford dictionary defines a consumer as a person who purchases goods and services for personal use. Without a consumer, there will be no market therefore; consumers are a vital part of the economic process.

PERSONAL FACTOR

When goods and services are to be purchased by a consumer, he /she goes through a process which allows their mindset to make decisions on a particular service to patronize and one to forfeit; these process are made by several factors which help the consumer to finally settle for the preferred product.
Among the important factors this research proposes to analyze, personal factors as it is the main focus of the research. A consumer buying behavior are propelled by personal factors like Age, Occupation and Economic status. personal factors can also be further explained as the traits and behavior that are precise to every individual (Rani, 2014); it is the result of the interaction between psychological and physical features of an individual. These factors are manifested as traits such as the style of cloth, brand, quality etc. Therefore, person might feel connected to a company that reflects the same self-concept as them as a means of arriving at a decision to purchase a product. Personal factors among every individual and can significantly influence the buying behavior of consumers (Knot, 2013)

**AGE**

Consumer age can significantly affect or impact the buying behavior of the consumer. The age range of the buyer indicates the type of product he/she would like to have (kotler, 2009). For example; the size and design of a shirt worn by a 9-year-old is different from what a 25-year-old would need. A lot of marketers have taken out time to study what type of goods are mostly bought by youths, as it seems youths are more attracted to fashion styles and gadgets usage. In general as an individual age so does his buying behavior towards products change.

**ECONOMIC STATUS**

The income level of a consumer or group of consumers have a significant role to play on their buying behavior. The society is divided by high, medium and low income earners (kotler, 2009). most of their decisions on what to buy would depend on how much they can afford. However, there are low earners that buy more and high earners that buy less but the purpose of this research as stated above would partly show the extent to which these different earnings among others related personal factors impact on their behavior.
MARKETERS AROUND THE WORLD HAVE MADE IT A PRIORITY TO CREATE SPECIAL KINDS OF BUSINESS TO MEET THE NEEDS AND WANTS OF OCCUPATIONAL PRODUCT BUYERS. THE OCCUPATION OF MOST CONSUMERS OR GROUPS PLAY A SUBSTANTIAL ROLE IN THE BUYING DECISIONS OF THE CONSUMER. ONE’S TYPE OF WORK HAS A SIGNIFICANT ROLE ON HIS BUYING BEHAVIOUR; AS A STUDENT WOULD PREFER A MUCH LESSER CORPORATE THAN THAT A CEO OF BARCLAYS BANK.

OTHER FACTORS THAT AFFECT CONSUMER BEHAVIOR

As mentioned above, the factors that affect how a consumer purchases a product or service among others are cultural, social, psychological factors and the marketing Mix.

CULTURAL FACTOR

According to Chiu et al (2014) “understanding the influences of consumer behavior is crucial in international marketing.” In the research, the authors presented a conceptual and empirical framework for the understanding of the impact of culture on consumer behavior. From such analysis, they identified key similarities and differences between cultures and within culture variations that shape consumer behavior. According to them there is the need to: (1) identify key components of culture; (2) identify and describe major cultural groups based on their similarities and differences in consumption behaviors; (3) relate the similarities and differences that exist in consumer behaviors to the key components of culture; (4) develop and test definite hypothesis concerning the joint effects of different aspects of culture on consumer behaviors; (5) track changes in consumer behavior in response to economic and social development within a country; (6)
formulate and test hypothesis on the joint effects of different aspects of culture on changes in consumer behavior; (7) conduct experiments to comprehend the variations of cultural norms and when/not consumers will follow them. To further elucidate literature on the relationship between culture and consumer behavior, Mooji and Hofstede (2011) conclude that many aspects of behavior are culture-bound. This, from a more fundamental point of reasoning, can be seen in the definition of the term culture itself: it is defined as a set of ideas, customs, norms and social behaviors shared by members belonging to a particular group or sect of the society.

For cultural factors, it is crucial to note that in the aspect of consumer decision, the cultural background of a buyer plays an important role on the kinds of products they patronize. Culture is a vital part of every society, and the role it plays in consumer decision cannot be overlooked. However, the influence of culture on consumers varies from place to place which is why marketers will require this type of research in order to understand the specific requirements of consumers. It is also important to note the subcultures that exist within specific cultures. This is important because people branch out of cultures to acquire specific modes of behaviors that will inherently affect their market requirements. Every culture is divided into subcultures that share common values but also possess diversity in aspects such as religion, nationality and even the region they settle in (geographic). Because of this slight diversity, the type of goods they require will differ. A clear example will be how people who follow Islam will not patronize alcoholic beverages because of religion but will patronize every other product that is not prohibited by religion (Rani, 2014).

SOCIAL FACTOR

From time immemorial, the hierarchical structure of social stratification has always existed. This structure distinguishes members of the society in terms of relative superiority, power and access to
valued resources. Social classes are groups that are divided on a basis of economic and social status (Cotter, 1012). This roughly translates that not everybody is wealth enough to afford the same goods and services. Social classes are important to manufacturers because they need to understand the pocket-depth of the consumers so that they can structure their products in a way that their target customers can afford (Wilson, 2010). No matter the size of the society, you will find that individual have varying lifestyles, behaviors and interests. People belonging to the same social class usually have similar interest and product needs. Similar researches, to this note, have also proposed that the way a brand is perceived socially plays an important role in the behavior and procuring decisions of final consumers (Rani, 2014). Additionally, the behavior of a consumer towards buying a product may also be affected or changed based on the social class they find themselves in. A consumer belonging to a less privileged social class will focus most of his/her attention on the price of the item. However, an individual who belongs to a higher class will not be concerned with price rather; they will focus on the quality, benefit or features of the product (Persons, 2009).

Another factor this research will investigate is that of cultural trends which still falls under social factors. Although it is not a major factor, it plays a significant role in affecting consumer decisions. Often regarded as the “Bandwagon effect”, it is the phenomenon where people follow the latest trend as a basis for buying a particular product. These products are patronized because of their popularity and the constant human need to feel among and conform to the latest trend. Membership/reference groups also influence a consumer’s decision. These are the groups a person belongs to on the basis of their social origin. Among these reference groups are, a person’s age group, where he resides and works and even the hobbies that define his personality (Almond, 2012)
PSYCHOLOGICAL FACTOR

The concept of consumer psychology has gained monumental grounds in the study of consumer behavior because of its ability to explain the subconscious drivers that motivate decision making. In this light, Michael Fishman, in expert in the field of consumer psychology, asserts that “consumer psychology is all about getting into that unconscious territory where people are being directed to make purchases for reasons they are not clear about.” (Doris, 2013) In the same way, Steve Jobs famously said “people don’t know what they want until you show them.” Of the psychological factors that shape consumer behavior, an article on Husson University cited scarcity and color psychology. In terms of scarcity, it mentions the fact that certain brand retailers capitalize on the fear of shortage to change the perceptions of consumers towards certain products. Amazon, for instance, uses product scarcity as a powerful motivator by displaying fewer products remaining in stock. According to a study in the Journal of Marketing Research, Zhu and Ratner (2015) concluded that when items are presented as scarce, the perception of scarcity makes consumers to purchase relative more of their favorite item. Apart from this perception, organizations use the concept of color psychology to attract consumers; “color psychology examines how hues influence human behavior.” (Husson University). Color psychology is a broad field that corroborates the meaning of how certain colors and how colors affect emotions. Following this trend, certain companies tend to use bold colors to stand out on their websites in order to implement the concept of color psychology and thus attract more buyers.

Therefore the psychological orientation of consumers also plays a crucial role in their purchasing power. The perception of consumers as well as their beliefs and attitudes can largely influence what
they purchase. This research will look into the extent to which psychology pushes a person into deciding what product to obtain. For a manufacturer to be successful and satisfy the needs of customers, they must understand the various factors that come into play when deciding which type of goods and services they will acquire. This is why this research will look into which of these factors come into play the most when it comes down to deciding what to purchase.

The ‘Four P’s’ Marketing Mix

The study of consumer behavior will be incomplete if organizations fail to underline the fundamental concepts of marketing. The marketing mix, in this light, elucidates a set of actions of tactics that companies use to promote their brands in the market; “it is a combination of strategies and activities that companies use to sell their goods and services.” (Gilaninia, Taleghani & Aziz, 2013). In any marketing campaign, companies must pick “the right features for the product, the right price distribution outlets, and the right words and approaches for promoting the product.” (Gilaninia, Taleghani & Aziz, 2013). In addition, products must be placed at the right place for the right price and at the right price. Although the manager is in control of the marketing mix, the success of any company depends lies on consumer belief and loyalty. Therefore consumer behavior analysis is an important concept in marketing because it gives more insights into the number of factors that affect sales and other relationships that are outside the peripheries of the marketing mix and thus not in control of the company. (Gilaninia, Taleghani & Aziz, 2013)

Simplistically, consumers sometimes buy products based on availability of funds, accessibility and not necessarily to satisfy a particular significant need. The marketing mix is an excellent tool to use in understanding the service or product consumers would need. Each major consumer of a product has his/her distinctive love for a product he or she prefers. Sellers who understand this using the
marketing mix would have a competitive edge over the ordinary trader in the marketing environment. As seen above, the ‘Four P’s’ (Product, Price, Promotion and place) make up a typical marketing mix.

**PRICE**

Price is an essential part of product success. Most sellers have reported huge loss to their product due to over-pricing or under-pricing. If consumers perceive a product is charged above the market value, they would not engage in further transaction. Wrong pricing of a product has a negative effect on customer relations and market competition.

**PLACE**

Place or placement of a product is a strategic aspect of product patronage. Aside strategic positioning of a product, end user would like to have easy access to the product at every point in time. Negative End user perceived access to product would gruesomely affect the growth of the business.

**PROMOTION**

The entire strategies used to communicate the product to the end users falls under promotion. These may include; advertising, public relations and sales promotion. Whichever strategy the seller decides to use for promotion, it should complement the product. It is important to distinguish between Promotion and marketing: promotion is generally the verbal communication process of the Marketing strategy.
PRODUCT

Businesses exist to create different product that satisfy the needs and wants of the consumer. It is important for business owners to understand the challenges that come with the life cycle of the products. Consumers’ needs change all the time therefore products must flow with the trend and solve the issues that come with these changes. Sellers need to understand the value preposition of the product and create a selling point which would continually go with the trend and keep the consumer wanting more.
2.3. Conceptual Framework

CONCEPTUAL FRAMEWORK

personal factors influencing Nigerian consumer buying behavior

The Diagram (conceptual framework) above shows a clear view on how the independent variable with the aid of the facilitating variable brings out the dependent variable. There are several points which are essential in understanding the personal factors which impact the buying behavior of the consumers in Jimeta Adamawa state. Also, the literatures above signify several views of personal factor in relation to different markets. The framework also shows the considered dependent, independent and facilitating Variables to be tested. The result from the tested
variables will be used to create a concise recommendation and further study for interested Jimeta market traders, professional scholars and general users of this study.
CHAPTER 3

RESEARCH METHODS

3.1. Introduction

This chapter of the research will elaborate on the methods that were used to carry out the study. It will explain the various techniques and how reliable they are in terms of yielding a significant result. This chapter will encompass the methodology, research design; restate the research question and hypothesis, sampling method, modes of data collection as well as the reliability of the instruments used to carry out the research. The final stage of this chapter will discuss the limitations of the study.

3.2. Restatement of Research Question

- Does your age affect your buying behavior?
- Does occupation affect your buying behavior?
- Does economic statues affect your buying behavior?
- Does age and occupation affect your buying behavior?
- Does age and economic statues affect your buying behavior?
- Does occupation and economic statues affect your buying behavior?

3.3. Restatement of Hypothesis

**H1.** Age is the most frequent influential factor on consumer buying behavior.

**H2.** Occupation is the most frequent influential factor on consumer buying behavior.

**H3.** Economic statues is the most frequent influential factor on consumer buying behavior.
**H4.** The combination of age and occupation is the most frequent influence on consumer buying behavior.

**H5.** The combination of age and economic statues is the most frequent influence on consumer behavior.

**H6.** The combination of occupation and economic statues is the most frequent influence on consumer buying behavior.

### 3.4. Research Design (Quantitative research design)

During sampling, the analyzing of results where done with numbers unlike the qualitative research design that needs to be in the descriptive form. Also convince there is an involvement and selection of a portion of a fixed population that is under study. This method of sampling does not try to select a random sample from the studied population. Instead, independent methods are used to determine which essentials are to be included in the sample. A good reason to use non-probability sampling is the fact that it is cost effective compared to probability sampling and it can be carried out faster.

### 3.5. Population and sampling method used

The population in this research is the sum total of the entire respondent community the researcher intends to study; for the aim of solving a specific research problem. Population comprises of individual respondents, available information, opinions and general facilitating leads that would help facilitate the research. Jimeta, Adamawa state banks, plazas, market-place and eateries consumers are the population of this research.
for this research a total of 200 sample population is used. in addition a convenience sampling method will be used due to the availability, accessibility and proximity of respondents. To obtain data, a total of 200 questionnaires were handed out as a means of fetching information as to what personal factor influence consumers to decide on which products to buy. Besides questionnaires, data for the research was collected from various sources such as journal articles, books, articles and even dissertations. Another important method of data collection was the interview that was given to individuals.

3.6. Budget
For the successful completion of my research, the following materials and equipment will be needed.

<table>
<thead>
<tr>
<th>S/N</th>
<th>ITEMS</th>
<th>AMOUNT (NGN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>One Package of S.P.S.S V2.0</td>
<td>20,000</td>
</tr>
<tr>
<td>2</td>
<td>One HP Laptop</td>
<td>120,000</td>
</tr>
<tr>
<td>3</td>
<td>Miscellaneous Expenses</td>
<td>15,000</td>
</tr>
<tr>
<td>4</td>
<td>Total</td>
<td>155,000</td>
</tr>
</tbody>
</table>

3.7. Definition of some terms

**Consumer Buying Behavior:** This entails the why, how, when customers want to acquire product or service for their personal use or other

3.8. Restatement of Limitations
1. Language barrier

2. the study was focused on only age, occupation and economic status of the personal factors influencing consumer buying behavior
CHAPTER 4

DATA PRESENTATION AND ANALYSIS

The purpose of this chapter is to present an in-depth analyses of the data collected. The first part of this chapter analyses the demographics of the respondents and then follows the factors that affect consumer buying behavior. Furthermore, the research analyses the testing of the hypotheses and research question.

4.1. SECTION A

Demographic profile of the respondents

TABLE 1

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>male</td>
<td>87</td>
<td>43.7</td>
<td>43.7</td>
<td>43.7</td>
</tr>
<tr>
<td>Valid</td>
<td>112</td>
<td>56.3</td>
<td>56.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>199</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

According to Table 1 shown above, the number of male respondents were 87 with a percentage of 43.7% and the number of females that answered to my question were 112 with a rate of 56.3%. With data it tells that more female respondents answered to the questionnaire.
According to table 2 above, the data tells that ages 18-20 respondents were 11 with a percentage of 5.5%, ages 21-30 respondents were 58 with a percentage of 29.1%, ages 31-40 respondents with a percentage of 44.7, finally ages 41-50 respondents with a percentage of 20.6%. Based on the result it shows that respondents with the age range of 31-40 answered more to my questionnaire compared to other age range.

Table 3 above shows the educational level of respondents to my questionnaire. It shows that respondents with primary school results were 11 with a rate of 5.5%, respondents with high school results were 42 with a rate of 21.1, respondents with diploma degree were 96 with a rate of 48.2%, also respondents with a bachelors degree were 34 with a rate of 17.1%, respondents
with masters degree were 13 with a rate of 6.5%, finally respondents with a P.H.D degree were only 3 with a rate of 1.5%. With the total data shown, this tells us that more respondents had a diploma degree who answered to my questionnaire.

**TABLE 4**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>banking</td>
<td>11</td>
<td>5.5</td>
<td>5.5</td>
<td>5.5</td>
</tr>
<tr>
<td>trading</td>
<td>66</td>
<td>33.2</td>
<td>33.2</td>
<td>38.7</td>
</tr>
<tr>
<td>fashion designing</td>
<td>51</td>
<td>25.6</td>
<td>25.6</td>
<td>64.3</td>
</tr>
<tr>
<td>teaching</td>
<td>65</td>
<td>32.7</td>
<td>32.7</td>
<td>97.0</td>
</tr>
<tr>
<td>others</td>
<td>6</td>
<td>3.0</td>
<td>3.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>199</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 4 above shows the occupation of my respondents. 11 respondent said their occupation is banking with a rate of 5.5%, 66 respondents said their occupation is trading with a rate of 33.2%, 51 respondents said that their occupation is fashion designing with a rate of 25.6%, 65 respondents said their occupation is teaching with a rate of 32.7%, while 6 respondents said their categorized under others with a rate of 3.0%. From the result gotten more traders answered my questionnaire with a percentage of 33.2%.

**TABLE 5**

<table>
<thead>
<tr>
<th>Income</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;=N50,000</td>
<td>59</td>
<td>29.6</td>
<td>29.6</td>
<td>29.6</td>
</tr>
<tr>
<td>&gt;50,000 but &lt;=N100,000</td>
<td>120</td>
<td>60.3</td>
<td>60.3</td>
<td>89.9</td>
</tr>
<tr>
<td>&gt;N100,000 but &lt;=N250,000</td>
<td>20</td>
<td>10.1</td>
<td>10.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>199</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>
Table 5 above shows the income level of my respondents. 59 of them said that their income level is less than N50,000 per month with a percentage of 29.6%, 120 said that their income level is greater than N50,000 but less than or equal to N100,000 per month with a percentage of 60.3%, 20 respondents said that their income level is more than N100,000 but less than or equal to N250,000 per month with a percentage of 10.1%. Therefore the result shows that most respondents earn above N50,000 but less than or equal to N100,000 monthly.

4.2. SECTION B

TESTING OF HYPOTHESIS

* For hypothesis to be valid, each testing variable has to be (extremely influential)
* For hypothesis to be invalid, each testing variable has to be (either moderately, neutral, slightly or not at all influential)

TABLE 6: level of influence of age on consumer buying behavior

<table>
<thead>
<tr>
<th>rank_age</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>extremely influential</td>
<td>127</td>
<td>63.8</td>
<td>63.8</td>
<td>63.8</td>
</tr>
<tr>
<td>moderately influential</td>
<td>33</td>
<td>16.6</td>
<td>16.6</td>
<td>80.4</td>
</tr>
<tr>
<td>neutral</td>
<td>28</td>
<td>14.1</td>
<td>14.1</td>
<td>94.5</td>
</tr>
<tr>
<td>slightly influential</td>
<td>7</td>
<td>3.5</td>
<td>3.5</td>
<td>98.0</td>
</tr>
<tr>
<td>not at all influential</td>
<td>4</td>
<td>2.0</td>
<td>2.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>199</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

H1: Age is the most frequent influential factor on consumer buying behavior.

The table above shows the influence of age as one of the personal factors on consumer buying behavior. 127 respondent of my questionnaire showed that age is extremely influential on their
buying behavior with a 63.8% rate, 33 respondent said age is moderately influential on their buying behavior with a 16.6% rate, 28 of the respondents said age is neutral on their buying behavior and their percentage was 14.1%, also 7 of the respondent said age is slightly influential on their buying behavior with 3.5% rate, finally 4 of the respondent said age is not at all influential on their buying behavior with a 2.0% rate. From my result it shows that age is the most influential personal factor of consumer buying behavior, therefore this proves **H1 VALID.**

**TABLE 7: level of influence of occupation on consumer buying behavior**

<table>
<thead>
<tr>
<th>rank_occupation</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>extremely influential</td>
<td>5</td>
<td>2.5</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>moderately influential</td>
<td>13</td>
<td>6.5</td>
<td>6.5</td>
<td>9.0</td>
</tr>
<tr>
<td>neutral</td>
<td>25</td>
<td>12.6</td>
<td>12.6</td>
<td>21.6</td>
</tr>
<tr>
<td>slightly influential</td>
<td>142</td>
<td>71.4</td>
<td>71.4</td>
<td>93.0</td>
</tr>
<tr>
<td>not at all influential</td>
<td>14</td>
<td>7.0</td>
<td>7.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>199</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

**H2. occupation is the most frequent influential factor on consumer buying behavior.**

The above table shows the level of influence of occupation as one of the personal factors on consumer buying behavior. 5 respondents of questionnaire said that occupation is extremely influential on their buying behavior with a 2.5% rate, 13 respondents said occupation is moderately influential on their buying behavior with a 6.5% rate, 25 respondents said that occupation is neutral on their buying behavior with a rate of 12.6%, 142 respondent said that occupation is slightly influential on their buying behavior with a rate of 71.4% and finally 14
respondents said that occupation is not at all influential on their buying behavior. From the results shown by the respondents the information proves my H2 INVALID.

**TABLE 8: level of influence of economic status on consumer buying behavior**

<table>
<thead>
<tr>
<th>rank_economic status</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>extremely influential</td>
<td>104</td>
<td>52.3</td>
<td>52.3</td>
<td>52.3</td>
</tr>
<tr>
<td>moderately influential</td>
<td>35</td>
<td>17.6</td>
<td>17.6</td>
<td>69.8</td>
</tr>
<tr>
<td>neutral</td>
<td>34</td>
<td>17.1</td>
<td>17.1</td>
<td>86.9</td>
</tr>
<tr>
<td>slightly influential</td>
<td>10</td>
<td>5.0</td>
<td>5.0</td>
<td>92.0</td>
</tr>
<tr>
<td>not at all influential</td>
<td>16</td>
<td>8.0</td>
<td>8.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>199</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

**H3. Economic statues is the most frequent influential factor on consumer buying behavior.**

The table above shows the level of influence of economic status as one of the personal factors influencing consumer buying behavior. 104 respondent said that their economic status is extremely influential on their buying behavior with a rate of 52.3%, 35 respondent said that economic status is moderately influential with a rate of 17.6%, 34 respondent said economic status is neutral with a rate of 17.1%, 10 respondent said economic status if slightly influential with a rate of 5.0% rate and finally 16 respondents said that their economic status is not at all influential on their buying behavior. From the results shown the most frequent influence of economic status shows that it is extremely influential with 52.3% , this prove H3 VALID.
H4. The combination of age and occupation is the most frequent influence on consumer buying behavior.

The above table shows the level of influence of both age and occupation on consumer buying behavior. 12 respondents said that the combination is extremely influential on their buying behavior with a rate of 6%, 23 respondents said both age and occupation is moderately influential with a rate of 11.6%, 104 respondent said both factors are neutral on their buying behavior with a rate of 52.3%, 27 respondents said both variables are slightly influential on their buying behavior with a rate of 13.6%, and finally 33 respondents said that age and occupation does not have any influence on their buying behavior. From my results it shows that those that said age and occupation has a neutral influence had the highest but proves H4 INVALID.
TABLE 10: level of influence of age and economic status on consumer buying behavior

<table>
<thead>
<tr>
<th>rank_age_and_economic_status</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>extremely influential</td>
<td>75</td>
<td>37.7</td>
<td>37.7</td>
<td>37.7</td>
</tr>
<tr>
<td>moderately influential</td>
<td>71</td>
<td>35.7</td>
<td>35.7</td>
<td>73.4</td>
</tr>
<tr>
<td>neutral</td>
<td>46</td>
<td>23.1</td>
<td>23.1</td>
<td>96.5</td>
</tr>
<tr>
<td>slightly influential</td>
<td>3</td>
<td>1.5</td>
<td>1.5</td>
<td>98.0</td>
</tr>
<tr>
<td>not at all influential</td>
<td>4</td>
<td>2.0</td>
<td>2.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>199</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

H5. The combination of age and economic statues is the most frequent influence on consumer behavior.

The table above explains the influence of both age and economic status on consumer buying behavior. 75 respondents said that both combination extremely influential on their buying behavior with a rate of 37.7%, 71 respondents said that both age and economic status has a moderate influence on their buying behavior with a rate of 73.4%, 46 respondent that both combination has a neutral influence on their buying behavior with a rate of 23.1%, also 3 respondents said that both combination has a slight influence on their buying behavior with a rate of 1.5%, finally 4 respondents said that both age and economic has no influence on their buying behavior with a rate of 2.0%. this results concludes that both age and economic status is extremely influential on consumer buying behavior and it shows that H5 is VALID.
**TABLE 11:** level of influence of occupation and economic status on consumer buying behavior

<table>
<thead>
<tr>
<th>rank_occupation_and_economic_status</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>extremely influential</td>
<td>95</td>
<td>47.7</td>
<td>47.7</td>
<td>47.7</td>
</tr>
<tr>
<td>moderately influential</td>
<td>27</td>
<td>13.6</td>
<td>13.6</td>
<td>61.3</td>
</tr>
<tr>
<td>neutral</td>
<td>37</td>
<td>18.6</td>
<td>18.6</td>
<td>79.9</td>
</tr>
<tr>
<td>slightly influential</td>
<td>29</td>
<td>14.6</td>
<td>14.6</td>
<td>94.5</td>
</tr>
<tr>
<td>not at all influential</td>
<td>11</td>
<td>5.5</td>
<td>5.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>199</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

**H6. The combination of occupation and economic statuses is the most frequent influence on consumer buying behavior.**

The above tables shows the influence of both occupation and economic status factors on consumer buying behavior. 95 respondents said that the influence of both variables is extreme on their buying behavior with a rate of 47.7%, 27 respondents said both combination has a moderate influence on their buying behavior with a rate of 13.6%, 37 respondent said the influence of occupation and economic status on their buying behavior is neutral with a rate of 18.6%, 29 respondent said that there is slight influence of occupation and economic status on their buying behavior, finally 11 respondents said that both occupation and economic status has no influence on their buying behavior with a percentage of 5.5%. concluding this result shows that the combination of both occupation and economic status has an extreme influence on their buying behavior, this tells that **H6 is VALID**
CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1. SUMMARY

The main aim of the study were to evaluate the personal factors Influencing Nigerian consumer buying behavior, several details were discussed which includes; the background of study, statement of problem and hypothesis. In addition, several relevant literature were discussed in chapter two to establish a broad view of consumer buying behavior factors. Furthermore, relevant books, journals, reports and different publications were used to discuss the relevance of research. In chapter three methods used to analyze data were through structured questionnaires and a convenience sampling method due to the nature of study which required specific set of service users. In chapter four a statistical software tool was used to analyze the data collected from the respondents and the research hypotheses was also analyzed. in chapter five, the recommendations and conclusions were discussed.

5.2. CONCLUSION

Based on the research findings it shows that the consumer put into consideration their age, economic status, the combination of both, and finally occupation and economic status whenever they make purchases on certain products. In a nutshell, consumers are aware of the personal factors that influence their buying behavior. On the other hand, this information is not known by sellers. Therefore this research would help sellers to further understand the behavior of the consumers in Jimeta, Adamawa state.
5.3. RECOMMENDATION

Based on the summary and conclusion of this research the researcher recommends that:

- sellers in Jimeta should make effort to understand what makes their consumers to buy a particular product.
- Sellers should create a feedback policy that would help them understand if their consumers are satisfied with the services provided on the product
- Sellers should create a more intimate relationship with their consumers in other to access the relevant information needed to satisfy consumers needs and wants

5.4. FURTHER RESEARCH SUGGESTION

The researcher encourages a broader study on the personal factors influencing consumer buying behavior.
REFERENCE


Pearson Education, Inc.


APPENDIX

QUESTIONNAIRE

This question has been made in completion of my senior project from the American University of Nigeria. The reason for this questionnaire is to explore the personal factors influencing Nigerian consumer buying behavior. Please express your opinion. All responses are valid. Your participation is optional.

Part: A Demographic Profile of Respondents

1. Gender Male ☐ Female ☐
2. Age 18-20 ☐ 21-30 ☐ 31-40 ☐ 41-50 ☐
3. Educational background (tick)
   Primary school degree ☐ bachelors degree ☐
   High school ☐ masters ☐
   diploma ☐ P.H.D. ☐
4. what is your occupation
   banking ☐ teaching ☐
   trading ☐ others ☐
   fashion designing ☐
5. what is your income level
   < #50,000 ☐
   > #50,000 < #100,000 ☐
   > #100,000 < #250,000 ☐
   > #250,000 ☐

Rank each factor on level of influence on your buying behavior.
1=extremely influential  2=moderately influential  3=neutral  4=slightly influential  5=not at all influential

6. your age ☐ ☐ ☐ ☐ ☐
7. your occupation ☐ ☐ ☐ ☐ ☐
8. your economic statues ☐ ☐ ☐ ☐ ☐
9. your age and occupation ☐ ☐ ☐ ☐ ☐
10. your age and economic statues ☐ ☐ ☐ ☐ ☐
11. your occupation and economic statues ☐ ☐ ☐ ☐ ☐
Certificate of Completion

The National Institutes of Health (NIH) Office of Extramural Research certifies that dalyop simi successfully completed the NIH Web-based training course "Protecting Human Research Participants".

Date of completion: 02/15/2017.

Certification Number: 2326604.