FACTORS INFLUENCING CONSUMERS’ BUYING BEHAVIOR OF REFRIGERATORS IN NAIROBI, KENYA

BY

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UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

SPRING 2019
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A Research Project Submitted to the Chandaria School of Business in Partial Fulfillment of the Requirement for the Degree of Masters in Business Administration (MBA)

UNITED STATES INTERNATIONAL UNIVERSITY – AFRICA

SPRING 2019
I, the undersigned, declare this my original work and has not been submitted to any other college, institution or university other than United States University in Nairobi for academic credit.

Signed __________________________ Date: __________________________

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This project report has been presented for examination with my approval as the appointed supervisor.

Signed __________________________ Date: __________________________

Dr. Peter Kiriri

Signed: __________________________ Date: __________________________

Dean Chandaria School of Business
ABSTRACT

The main objective of the study was to investigate factors influencing consumer buying behavior of refrigerators in Nairobi, Kenya. Specifically, the study sought to investigate cultural, social and personal factors influencing consumer buying behavior of refrigerators in Nairobi, Kenya.

The study adopted a descriptive research design in order to fully describe the factors that influence consumer buying behavior of refrigerators in Kenya. The total population for the study was 985,016 households in Nairobi County. The sampling technique used in the study was two-stage cluster sampling, whereby the first stage involved identifying households in Nairobi that have a refrigerator and the second stage involved selecting a random sample from the identified households. The sample size for the study was 230, however a total of 233 questionnaires were filled correctly. The sample size was distributed as follows: 60 interviews in Nairobi West, 83 in Nairobi East, 70 in Nairobi North and 20 in Westland. The study mainly involved collection of quantitative data using a simple household questionnaire. Once the questionnaire was developed, it was uploaded onto a digital platform (Kobo collect) which enabled collection of data using mobile phones instead of the “pen and paper” method. Interviewers were locally identified, recruited and trained after which the questionnaire was pre-tested and fine-tuned. Data collected was analyzed using SPSS. The data was analyzed using descriptive statistics, mainly frequencies and measures of central tendency (mean, median and mode). The data was presented in tables and figures.

The cultural factors investigated by the study were nationality; racial group; area of residence; set of values, customs and traditions from the society; average monthly income; highest education level and type of occupation. Majority of the respondents disagreed that nationality, racial group, average monthly income and highest education level influences their buying behavior of refrigerators whereas most respondents agreed that area of residence, type of occupation and set of values, customs and traditions obtained from the society influence their buying behavior of refrigerators.

Social factors investigated by the study were family members, friends, and colleagues, position in workplace, society and family. Most respondents disagreed that family members, colleagues, position in workplace, society and family influences their buying
behavior of refrigerators whereas most respondents agreed that friends influence their buying behavior of refrigerators.

Personal factors investigated by the study were age group, lifestyle, current lifecycle, personality, self-concept, values and economic status. Most respondents disagreed that age group, current lifecycle, personality and economic status influence their buying behavior of refrigerators whereas most respondents agreed that lifestyle, self-concept and values influence their buying behavior of refrigerators.

The cultural factors influencing consumer buying behavior of refrigerators included area of residence, type of occupation that one has and the set of values, customs and traditions that were obtained from the society in which one grew up in. The study found that social factors were not very influential when it comes to making a decision to purchase a refrigerator. The only social factor influencing the buying behavior is friends of the person intending to make a purchase. There are several personal factors that influence consumer buying behavior of refrigerators. These are lifestyle of an individual, the self-concept and values of a person.

On cultural factors influencing consumer buying behavior of refrigerators, the researcher recommend marketing of refrigerators to be customized for each area. This is because, people acquire values, customs and traditions from the areas they grew up in, then use the same in the places they reside. Therefore marketers should market specific brands of refrigerators in specific areas. Friends play a very big role when it comes to influencing buying behavior. Therefore we recommend to the retailers to offer good service to customers and provide them with adequate information about a product so that these customers can tell their friends about them. We recommend to the manufacturers to ensure that every product is custom made in order to meet the need of the customers. These narrows down to the color, size and power consumption.
ACKNOWLEDGEMENTS

I would like to acknowledge and appreciate the Almighty God for the gift of life and strength granted to me throughout the period of this study. I would also like to sincerely thank my supervisor Dr. Peter Kiriri for his intellectual contribution, support and guidance in developing this research study. My gratitude also goes to the respondents for giving me the valuable information needed to develop this study. Finally, my gratitude goes to my family for allowing me the opportunity to study and for their support during the tough academic times. God bless you all.
DEDICATION

I dedicate this dissertation to God the Almighty for His enormous favor and grace. I also dedicate this dissertation to my wife Purity Karubiu and children Wacera and Muriuki Karubiu for their prayers, encouragement and unwavering support. Their love and support have been invaluable.
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<thead>
<tr>
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<th>Description</th>
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<tr>
<td>SPSS</td>
<td>Statistical Package for Social Scientist</td>
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<tr>
<td>PCA</td>
<td>Principal Component Analysis</td>
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<td>KES</td>
<td>Kenyan Shillings</td>
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<td>°C</td>
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Problem

A consumer is a person engaged in evaluating, acquiring, and using goods and services to satisfy his needs and wants. A consumer is a key figure in the market and all activities are carried on around this person. The old close relation between production and consumption has changed now. Consumers now depend on a complex industrial system to satisfy their wants. Goods and services have multiplied and become more complicated, making it difficult to choose wisely among them (James, 2012).

According to consumer buying behaviour report of 2017 it was described as a process where by consumers select, buy, consume and dispose of products depending on their rate of satisfaction. The consumer buying cycle used to be about the simple act of trading goods and services with a neighbor (Conlon, 2016). Now there are ever-increasing touch points where customers expect to be served and delighted. In-store, online, mobile, social, smart watches, smart televisions, connected devices, in the car, in the air, and many more are already available or coming quickly (Conlon, 2016). Consumers have many options and are much better equipped with information to choose from these available options (Peighambari, 2016). The consumer now exhibits a totally different behavior than what they used to do in a regulated market. The existence of any business is due to unfulfilled needs and wants of the consumer (Peighambari, 2016). To fulfill needs of consumer, products/services are introduced in the market by business organization. So, a thorough knowledge of consumers and understanding of their behavior is must for a meaningful existence of any organization (Peighambari, 2016).

The consumer’s buying patterns, according to researchers, is an area for in-depth study for suggesting different useful marketing strategies (Peighambari, 2016). In the present era, the information technology is growing at very fast rate. This has created tremendous competition in the market. The enhanced importance of consumers' behavior, in the recent development of information system, has provoked an interest in examining the buying/subscribing pattern of two-wheelers by consumers (Peighambari, 2016).
In earlier times, marketers could understand consumers well through the daily experience of selling to them (Peighambari, 2016). But as firms and marketers have grown in size, many marketing decision makers lost direct contact with their customers and now have turned to consumer research. The market stimuli consist of the four Ps, product, price, place and promotion (Peighambari, 2016). Other stimuli include major forces and events in the buyers’ environment such as economic, technological, political and cultural. All these stimuli enter the buyer's black box, where they are turned into a set of observable buyer responses such as product choice, brand choice, dealer choice, purchase timing and purchase amount (Peighambari, 2016).

Consumer behavior is affected by a host of variables, ranging from personal motivation, needs, attributes and values, personality characteristics, socio-economic and cultural background, age, sex, professional status to social influences of various kind exerted by family, friends, colleagues and society as a whole (Peighambari, 2016). The combination of these various factors produces a different impact on each one of us as manifested in our different behaviors as consumers (Peighambari, 2016).

Cultural Factors are some of the strongest influences of consumer buyer behavior (Tunkkari, 2017). Cultural factors are the set of basic values, perceptions, wants and behaviors that are "learned" by a consumer from their families and other important social institutions. "Culture" is the most basic source of a consumer's wants and behavior (Tunkkari, 2017). It lives at the foundation of a consumer's world view. Culture is mostly a learned behavior, being constructed by the society a consumer grows up in. That society "teaches" the consumer basic values, perceptions, wants and behaviors. Every cultural group has numerous subcultures. Subcultures can be defined as groups of people with the same way of life (Tunkkari, 2017). Subcultures can include different nationalities, religions, racial groups, and geographic regions. Many of these sub cultural groups make up important customer segments. Because of this, marketers are designing products and marketing campaigns that are specifically tailored to their needs and wants (Tunkkari, 2017).

Human beings are social. They need people around them to interact with and to discuss various issues in order to reach to better solutions and ideas (Agnita et al., 2017). We all live
in a society of some form, and it is very important for individuals to adhere to the "laws" and social "regulations" of a community. These social factors typically consist of the consumer's small groups, their family, and their social roles and social status. The reality is that a consumer's behavior isn't influenced my just one group; it is influenced by many different groups. We refer to these groups as reference groups. Reference groups influence the consumer by serving as direct (face to face) or indirect points of comparison or "reference" in building a consumer's behavior and attitudes (Agnita et al., 2017). In a reference group with direct influence, several individuals may be a part of the consumer's purchase decision (Agnita et al., 2017).

Personal factors are the individual factors to the consumers that strongly influence their buying behaviors. These factors vary from person to person and they result in a different set of perceptions, attitudes and behavior towards certain goods and services (Hemsley-Brown, 2016).

According to Hemsley-Brown (2016), age is important in determining the consumer behavior, in that the different stages of human life cycles determines the products they buy for example a child may be more into impulse buying than an older person who is seen to be more responsible. Also the income determines the spending or buying patterns which also changes with preferences that comes with aging of the consumer (Hemsley-Brown, 2016). He also noted that occupation is an important aspect in consumer behaviour since most consumers tend to purchase products that depict their status in the society. Lifestyle also is an important aspect especiall ywhen one wants to lead a healthy life

Making a decision to buy any item is a rationale and conscious process in which the consumer evaluates each of the available alternatives to select the best among them (Peighambari, 2016). Each decision, one makes, involves an elaborate mental exercise and a degree of active reasoning; though on the surface, it may not always seems to be so (Peighambari, 2016). In making a purchase decision, the consumer usually goes through 5 stages.
The first stage is problem recognition. This is the when the consumer recognizes the need to purchase something. This may include buying a new item or replacing an old one. The second stage is pre-purchase information search. This involves both internal search and external search. Internal search involves finding information stored in the memory whereas external search involves finding information from the internet or the media regarding a product, service or a brand. The third stage is evaluation of alternatives. After conducting an information search, the consumer gets enough information about different brands, and is therefore able to have a variety of products or services to choose from. The decision to purchase is listed as stage number four. The consumer makes a purchase of the most ideal product after considering all the alternatives available. The fifth stage is post-purchase decision. After buying a product, the consumer may find that the product meets his/her expectations. Thus, he/she develops a good attitude towards the product and the manufacturing (Peighambari, 2016).

Refrigerator (colloquially fridge) is a popular household appliance that consists of a thermally insulated compartment and a heat pump (mechanical, electronic or chemical) that transfers heat from the inside of the fridge to its external environment so that the inside of the fridge is cooled to a temperature below the ambient temperature of the room (Maurya, 2015). Refrigeration is an essential in developed countries. The lower temperature lowers the reproduction rate of bacteria, so the refrigerator reduces the rate of spoilage (Maurya, 2015). A refrigerator maintains a temperature a few degrees above the freezing point of water. Optimum temperature range for perishable food storage is 3 to 5 °C (37 to 41 °F). A similar device that maintains a temperature below the freezing point of water is called a freezer. The refrigerator replaced the icebox, which had been a common household appliance for almost a century and a half. For this reason, a refrigerator is sometimes referred to as an icebox in American usage (Jeffrey, 2013).

Refrigerators are used both commercially and domestically. Though they are essential in developed countries, they have also become essential in developing countries. Refrigerators vary in size, style and in energy consumption (Michael & Yunus, 2017). Therefore, as consumers purchase refrigerators, they consider the size that is ideal for them, the style that
they like and the amount of money they are willing to spend on energy consumed by the refrigerator; however, there are other factors that influence the buying behavior of consumers while purchasing any item (Michael & Yunus, 2017).

1.2 The Problem Statement

Refrigerators, sometimes called as fridges, are considered to be one of the very crucial equipment that can be present in anybody’s house these days (Gilson, 2017). Almost all houses in the earth require something that is capable of storing or keeping foods safe in order to avoid becoming spoilt (Gilson, 2017). Fridges are magical machines that are specially designed to keep foods and anything you put inside stay cold. Without refrigerators, there would be several amounts of spoilt food that would just be wasted on the garbage daily. Undoubtedly, the invention of refrigerator is very useful and excellent that it provides great impact to a lot of individuals in the world (Gilson, 2017). There are several brands of refrigerators with the main ones being LG and Samsung.

Globally, the advent of tight working schedules and multitasking has heralded an era of intelligent, and sometimes robotic, home appliances that are reclaiming time for overstretched professionals (Standard Media Gropu, 2014). With a burgeoning middle class living on the fast lane and working on a razor-thin schedule, the demand for time-saving home appliances is on the rise. This demand is compelling electronics manufactures to continuously innovate and keep up with emerging trends. They are now designing home appliances that minimize the effort that goes into daily chores to give users more free time to attend to priority tasks. The trend has ignited a race by manufacturers to increase their range of intelligent product portfolio in the home appliances category. Consumers are now increasingly keen on establishing appliance’s ability to minimize on effort and save time before purchase (Furaji, Latuszyriska & Wawrzyniak, 2012).

South Korean home appliances titans LG and Samsung are seen to be at the fore front of this transformation. They both believe that while appliances are all capable of functioning independently, the more they are used together, the clearer their benefits become (Standard Media Gropu, 2014).
LG’s smart refrigerator has several innovative, convenience-enhancing features such as Smart View, Smart Power Saving and Smart Manager. Smart View employs the industry’s first built-internal refrigerator camera to allow users to see the content of the refrigerator using a smart-phone or tablet. Every time the fridge door is opened, the camera captures images of the interior shelves. Users can check these images through Home Chat to quickly assess what they need to buy while they’re at the supermarket, helping to save time and preventing unnecessary purchases. Moreover, LG Smart Manager also transforms the refrigerator into a complete food management system with a handy recipe search function which presents the user with a variety of tasty meal options based on the items stored in the refrigerator (Garga, 2016). Samsung refrigerator helps users keep grocery lists, search recipes, upload photos, check weather, read news updates and even check Twitter (Haghshenas, Abedi, Ghorbani, Kamali & Harooni, 2013).

There is increased demand of electrical home appliances in Kenya (Standard Media Group, 2014). This demand is coming from a fast-growing and consumption-driven section of its population; the middle class (Iwuoha, 2015). A 2010 report by McKinsey and another report released by the Africa Development Bank (AfDB) in 2011 both agree that Africa’s middle class, especially in Kenya has grown into a significant consumer pool. It’s also one of the fastest growing middle class populations in the world. Another (more recent) report on the middle class released by the Standard Bank Group shows that most middle class households in Kenya spend between $15 and $115 a day. This is an indication that Kenyans who fall into the ‘middle class’ category have more disposable or ‘extra’ income to spend (Iwuoha, 2015). It’s no surprise that refrigerators which used to be owned solely by the upper class citizens have now become a common feature for the middle class people.

With the rising demand for refrigerators in Kenya, it was of great importance to gain a deeper understanding of the impact of different factors influencing consumer buying behaviour of refrigerators in Kenya since no similar study has been done.

1.3 General Objective
The general objective of the study was to investigate the factors influencing the consumer buying behavior of refrigerators in Nairobi County, Kenya.
1.4 Specific Objective

Specifically, this study aimed to:

1.4.1 To investigate the cultural factors influencing the consumer buying behavior
1.4.2 To investigate the social factors influencing the consumer buying behavior
1.4.3 To investigate the personal factors influencing the consumer buying behavior

1.5 Importance of the Study

1.5.1 Marketers

Mahatma Gandhi said “A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider on our business. He is a part of it. We are not doing him a favor by serving him. He is doing a favor by giving us an opportunity to do so” (17 customer service quotes every business should live by, 2014). Thus, this study is of great significance to the marketers of refrigerators since they are able to understand how consumers think and information on what leads to the satisfaction of the customers is at their disposal.

1.5.2 Retailers

This survey is of great importance to the retailers of refrigerators because they are able to know which brands are most popular to the customers and why they love them. They also have a greater understanding of the cultural, social and personal factors that influence the consumer buying behavior of refrigerators.

1.5.3 Manufacturers

This study provides knowledge to the manufacturers of refrigerators on how to tailor these products to meet the customers’ needs. They are able to factor in the things that consumers consider important to them.

1.5.4 Researchers and Academicians

This study helps build knowledge and ensure effective learning of cultural, social and personal factors influencing consumer buying behavior of refrigerators in Nairobi County,
Kenya. It also provides a basis for other researchers who would wish to conduct research on factors influencing consumer buying behavior of refrigerators.

1.6 Scope of the Study
Among the many researched factors that can be pegged into influencing consumers’ buying behavior like Social, economic, political just to name a few, however, this study only investigated the cultural, social and personal factors that influence the consumer buying behavior of refrigerators. The study was conducted in Nairobi County, Kenya targeting households that own refrigerators, using cluster sampling; stage one and two. In the first stage the researcher targeted the Nairobi households who own refrigerators and second stage narrowed down to the sizeable and workable sampled group of 230 households who own refrigerators arrived at using the Cochran’s Formula.

The study had a ranged time limit of data collection to the analysis. The researcher conducted data collection process in December 2017 and conducted the analysis from January to April, 2018 in order to determine whether cultural, social and personal factors influence positively consumer buying behavior of refrigerators in Nairobi County.

1.7 Definition of Terms
1.7.1 Refrigerator
A refrigerator is a storage system characterized by circular tracks located on shelving throughout the refrigerator for receiving rotatable shelves for the selective storage of food products. The arrangement affords versatility in food storage and the selection and withdrawal of the food items in a convenient manner (Funke, 2012).

1.7.2 Consumer
Consumer is an individual who buys products or services for use and not for manufacture or resale (Johar, 2015).

1.7.3 Consumer Buying Behavior
Consumer buying behavior is the sum total of a consumer's attitudes, preferences, intentions, and decisions regarding the consumer's behavior in the marketplace when purchasing a product or service (Solomon, 2013).
1.7.4 Cultural Factors
Culture encompasses the set of beliefs, moral values, traditions, language, and laws (or rules of behavior) held in common by a nation, a community, or other defined group of people (Veerakumar, 2017).

1.7.5 Social Factors
Social factors are things that affect lifestyle, such as religion, family or wealth. These can change over time (Thangasamy & Pakitar, 2014).

1.7.6 Personal Factors
Personal Factors are the individual factors to the consumers that strongly influences their buying behaviors. These factors vary from person to person that results in a different set of perceptions, attitudes and behavior towards certain goods and services (Kotler & Armstrong, 2007).

1.7.7 Lifestyle
Person’s pattern of living in the world, expressed in the person’s Activities/ Interests/ Opinion (Srlvastava, 2012)

1.8 Chapter Summary
This chapter focused on the background of the study, objectives of the study, significance of the study, scope of the study and definition of key terms that were used in the research project report. The time scope to the study was December 2017 with a geographical scope of the Nairobi households owning refrigerators with our general objective being to study factors; cultural, social and personal factors that positively influenced consumer buying behavior of refrigerators in Nairobi County. This aroused from the background of the study about different brands refrigerators that has evolved over a long period of time, how they operate, what we knew about them and what we didn’t know With the rising demand for refrigerators in Kenya, it was of great importance to gain a deeper understanding of the impact of different factors influencing consumer buying behavior of refrigerators in Kenya since no similar study had been done.

The next chapter two outlined the literature review on cultural, social and personal factors that influence the consumer buying behavior. It also outlined the conceptual framework of
the study. Chapter three was all about the methodology; that’s the whole organization of the techniques of data collection, analysis and presentations as well as sampling techniques. How we arrived at the sample size using the Cochran’s Formula. Chapter four was the findings, result analysis then last but not least was Chapter five, that comprised of the discussions of individual factors under study conclusions and recommendations.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

Consumer buying behavior is influenced by very many factors. These factors may be social, economic, political, personal and cultural factors. This study point of focus is on Social cultural and personal aspects that determine consumer buying behavior; hence, this chapter elaborates previous surveys that have been done on cultural factors, social factors and personal factors as key factors affecting the consumer buying behavior.

2.2 Cultural Factors Influencing Consumer Buying Behavior

Cultural factors are divided into three main groups: culture, sub-cultures and social class. Culture is the fundamental determinant of a person's wants and behavior (Chaudhry, 2014). Research shows that culture, sub-culture, and social classes are particularly important on consumer buying behavior.

2.2.1 Cultures

Cultures differ in demographics, language, non-verbal communication, and values. Due to these differences, consumer behavior changed dramatically across cultures. Mooij (2014) defined culture as “the whole that includes knowledge, beliefs, morals, customs, and any other capabilities and habits acquires by the humans as members of society.” Culture is a comprehensive concept, and it includes almost everything that influences and individuals' thought process and behaviors. It not only influences preferences, but also the way people make decisions (Chaudhry, 2014), and how people perceive the world around them (Briley 2012). Culture is acquired and doesn’t include inherited responses and predispositions. Since much of human behavior is learned than innate, culture doesn’t affect a wide range of behavior (Chaudhry, 2014). Culture operates primarily by setting boundaries for individual behaviors and by influencing the functioning of each institution as the family and mass media. These boundaries set on behaviors are called norms, which are simply rules that specify or prohibit certain behaviors in specific situations (Chaudhry, 2014). Norms are
derived from cultural values, or widely held beliefs that affirm what is not desirable. Violation of cultural norms results in social disapproval to banishment from the group. Thus cultural values give rise to the norms and associated sanctions, which in turn influence consumption pattern (Chaudhry, 2014).

Culture sets restrictions within which most individuals think, act, and feel in a manner consistent with that of other members of the same culture because it seems natural or right thing to do so (Chaudhry, 2014). Cultural values are widely held beliefs that affirm what is desirable. These values affect behavior through norms, which specify an acceptable, range of responses to specific situations (Chaudhry, 2014). Consumer behavior differs because values inherited by consumers differ from culture to culture. Research shows that consumers from cultures that differ on values differ in their reaction to foreign products, advertising, and preferred sources of information cultures are more youth-oriented than others (Barak, 2011) hence are more liberal and individualistic, and are more likely to work harder and spend more (Fattah, 2011). Furthermore, research shows that altitudes towards work and leisure also differ from culture to culture (Chaudhry, 2014) which has important consequences for lifestyle and demand for leisure activities. Another aspect that influences on consumer behavior is the religious beliefs. For example, many Islamic cultures and some Catholic cultures are much more religiously oriented as compared to Chinese culture where religion plays a very small role (Chaudhry, 2014). This implies that in Islamic and some Catholic cultures people

Research further shows that some cultures pay more emphasis on family bondage than others. For example studies shows that in Mexico adolescents are more likely to seek parental advice or respond positively to ads with parental figures in the purchase of items ranging from candy to movies to fashion clothing than United States (Chaudhry, 2014). This difference in consumer behavior is primarily because in the United States the family is defined fairly narrowly, and is less important than in many other cultures. On the other hand, the role of family in India is more important than in more individualistic societies (Chaudhry, 2014). Not only are the items of purchase decided with reference to the family needs
balancing individual and family requirements and resources, there is also often a pooling of 
resources across family members that is not seen outside Indian culture (Chaudhry, 2014).

Another factor that affects the consumer behavior is the level of diversity and uniformity 
within culture. A culture that values diversity not only will accept a wide array of personal 
behaviors and attitudes, but is also likely to welcome variety in terms of consuming food, 
dress, and other products and services. Collectivist cultures tend to place a strong value on 
uniformity (Chaudhry, 2014); whereas more individualist cultures tend to value diversity. For 
example, research shows that in Japan and China people tend to consume products and avail 
services that everyone else is consuming, whereas in United Kingdom and Unites States 
people are more inclined to make their own individual decisions bases on personal 
preferences and tastes (Chaudhry, 2014).

Some cultures place more value on cleanliness than others. For example, in the United States 
a high value is placed on cleanliness, where germ-fighting liquid soaps alone are a $16 
billion market (Chaudhry, 2014). People in United States expect their houses, offices, and 
public places to be cleaned “beyond reasonable health requirements.” On the other hand, in 
many poorer countries, cleanliness is not valued at a level sufficient to produce a healthy 
environment. Research shows that even in rapidly developing countries, such as China and 
India, a lack of basic hygiene still cause significant health problems because culture does not 
place such a high value on cleanliness (Chaudhry, 2014).

2.2.2 Sub-Cultures

Courses on culture and behavior of individuals with similar values formed smaller groups are 
called sub-culture (Durazm, 2014). Sub-cultures are relevant units of analysis for market 
research analysis of subculture enables the marketing manager to focus on sizable and natural 
market segment (Durazm, 2014). The marketer must determine whether the belief, values 
and customs shared by member of a specific subgroup make them desirable candidates for 
special marketing attention (Durazm, 2014). Four types of subculture can be distinguished: 
nationality groups, religious groups, racial groups and geographical areas. Durazm (2014)
found that sub-cultures not only influences the buying patterns but can also influence the way marketing messages are received.

While small societies tend to be culturally uniform, large industrial societies are culturally diverse and involve numerous subcultures (Tomczyk, 2017). Subcultures are values and norms distinct from those of the majority and are held by a group within a wider society. In the United States, subcultures might include hippies, Goths, fans of hip hop or heavy metal and even bikers - the examples are endless. One area of particular interest has to do with deviant subcultures.

Richard, et al., (1966) proposed that deviance results from the various opportunity structures that frame a person's life. A deviant subculture is a subculture which has values and norms that differ substantially from the majority of people in a society (Tomczyk, 2017). When the structure of a neighborhood or community favors criminal activity, a criminal subculture is likely to develop, such as the Mafia in the 1930s or inner city gangs today. When people are unable to find opportunities - either legally or illegally - two other subcultures that potentially develop are conflict and retreats subcultures. Conflict subcultures develop partially as a result of transient population and a lack of community. As a result, many turn to gang violence as a result of frustration and anger. Another possible outcome is the development of a retreatist subculture. An example of a retreatist subculture is one that's made up of high school dropouts who may abuse alcohol or narcotics (Tomczyk, 2017). Walter Miller (1970) adds that deviant subcultures don't arise from the inability of the members to achieve success.

2.2.3 Social Classes

According to (Clem, 2015)a major influence on one's purchasing habits and consumer behavior is the social class in which one finds him or herself. Social class is considered an external influence on consumer behavior because it is not a function of feelings or knowledge. Social class is often hard to define; in fact, many people dispute the existence of social classes in the United States. Usually, however, people are grouped in social classes according to income, wealth, education, or type of occupation. Perhaps the simplest model to define social class is a three-tiered approach that includes the rich, the middle class, and the
poor (Clem, 2015). Other models have as many as a dozen levels. People in the same social
class tend to have similar attitudes, live in similar neighborhoods, dress alike, and shop at.

Income refers to earnings from work or investments, while wealth refers to all of those assets
an individual owns, such as cash, savings and checking accounts, stocks, bonds, real estate,
etc. minus outstanding debts (DiMascio, 2017). Most people make money from work, but for
the wealthy, much of theirs is inherited. As a result, wealth is distributed much more
unevenly than income, because wealth is typically passed down from generation to
generation. In the United States, wealth is an important source of power. The small number
of people who control most of the wealth can more easily shape the agenda of society (Clem,
2015)

Work is considered an important dimension of social class as well. People commonly give
greater respect to those who have more prestigious occupations. In any society, those with
high-prestige occupations often belong to more privileged categories of people. When it
comes to occupational prestige, the highest-ranked occupations, such as physicians, dentists,
and engineers, are typically held by men. Women and people of color often dominate the less
prestigious occupations (Kotler & Armstrong, 2007).

Likewise, education is an important dimension of social class. In fact, education is one of the
strongest predictors of occupation, income, and wealth later in life. Most better-paying white
collar jobs require a college degree, while most blue collar jobs require less schooling, and
bring less income and prestige (Gizaw, & Thu Ha Nguyen, 2014).

Finally, it is argued that nothing affects social standing as much as being born into a
particular family. The family we are born into has a strong bearing on schooling, occupation,
and income (DiMascio, 2017). Social class has a profound effect on consumer spending
habits (Clem, 2015). The most obvious effect is the level of disposable income of each social
class. Generally, the rich have the ability to purchase more consumer goods than those with
less income, and those goods are of higher quality (Clem, 2015). There is also a distinction in
the type of goods purchased. For example, the upper class tends to be the primary buyers of
fine jewelry and often shop at exclusive retailers. The lower class, in contrast, is much more concerned with simply getting by; they focus more on necessities (Clem, 2015).

2.3 Social Factors Influencing Consumer Buying Behavior

Social factors are the factors that are prevalent in the society where a consumer lives in. The society is composed of several individuals that have different preferences and behaviors. These varied behaviors influence the personal preferences of the other set of individuals as they tend to perform those activities which are acceptable to the society (Knoop, Tershak & Thieneman, 2017). Social factors are classified into three main groups: People bound by blood, their social orientation, their role in society and the position they hold.

2.3.1 Reference Groups

A reference group is a group to which an individual or another group is compared. Sociologists call any group that individuals use as a standard for evaluating themselves and their own behavior a reference group (Study.Com, 2016).

Reference groups are used in order to evaluate and determine the nature of a given individual or other group's characteristics and sociological attributes. It is the group to which the individual relates or aspires to relate himself or herself psychologically. It becomes the individual's frame of reference and source for ordering his or her experiences, perceptions, cognition, and ideas of self. It is important for determining a person's self-identity, attitudes, and social ties. It becomes the basis of reference in making comparisons or contrasts and in evaluating one's appearance and performance (Study.Com, 2016).

Reference groups provide the benchmarks and contrast needed for comparison and evaluation of group and personal characteristics. Individuals compare themselves with reference groups of people who occupy the social role to which the individual aspires (Knoop, Tershak & Thieneman, 2017).

Most reference groups are informal reference groups, which mean that they are based on the group members' shared interests and goals. Informal groups are not structured with a specific
goal in mind. Group members interact on a very personal level. Examples of informal reference groups include families, a group of local mothers and peer groups (Knoop, Tershak & Thieneman, 2017).

According to Rani (2014) social groups are the same as membership groups in which a person belongs to and its more likely to influence him and his decisions. The membership groups are usually related to its social origin, age, place of residence, work, hobbies, leisure, etc. Reference groups have potential in forming a person attitude or behavior (Rani, 2014). The impact of reference groups varies across products and brands. For example if the product is visible such as dress, shoes, car etc. then the influence of reference groups will be high. Reference groups also include opinion leader (a person who influences others because of his special skill, knowledge or other characteristics) (Rani, 2014). More generally, reference groups are defined as those that provide to the individual some points of comparison more or less direct about his behavior, lifestyle, desires or consumer habits (Rani, 2014). They influence the image that the individual has of himself as well as his behavior whether it is a membership group or a non-membership group. Because the individual can also be influenced by a group to which he doesn’t belong to yet but wishes to be part of (Rani, 2014)? This is called an inspirational group. This group will have a direct influence on the consumer who, wishing to belong to this group and look like its members, will try to buy the same products. For example, even if he doesn’t need it yet, a surfing beginner may want to buy advanced brands or products used by experienced surfers (inspirational group) in order to get closer to this group. While a teen may want the shoe model or smart phone used by the group of popular guys from his high school (inspirational group) in order to be accepted by this group (Rani, 2014). Some brands have understood this very well and communicate, implicitly or not, on the social benefit.

Within a reference group that influences the consumer buying behavior, several roles have been identified (Rani, 2014). The initiator is the person who suggests buying a product or service. The influencer is the person whose point of view or advice influences the buying decision. It may be a person outside the group (singer, athlete, actor, etc.) but on which group members rely on. The decision-maker is the person who will choose which product to buy. In
general, it’s the consumer but in some cases it may be another person. For example, the leader of a soccer supporters group (membership group) that will define, for the whole group, which supporters scarf buy and bear during the next game. The buyer is the person who will buy the product. Generally, this will be the final consumer (Rani, 2014).

2.3.2 Family

A family is a group of two or more persons related by blood, marriage, or adoption who reside together. The nuclear family is the immediate group of father, mother, and children living together. The extended family is the nuclear family, plus other relatives, such as grandparents, uncles and aunts, cousins, and parents-in-law. The family into which one is born is called the family of orientation, whereas the one established by marriage is the family of procreation. In a more dynamic sense, the individuals who constitute a family might be described as members of the most basic social group who live together and interact to satisfy their personal and mutual needs (Gizaw, & Thu Ha Nguyen, 2014).

The family is a major influence on the consumer behaviour of its members. There are many examples of how the family influences the consumption behavior of its members. A child learns how to enjoy candy by observing an older brother or sister; learns the use and value of money by listening to and watching his or her parents. Decisions about a new car, a vacation trip, or whether to go to a local or an out-of-town college are consumption decisions usually made within the context of a family setting. As a major consumption unit, the family is also a prime target for the marketing of many products and services (Rani, 2014).

The importance of the family or household unit in consumer behavior arises for two reasons: many products are purchased by a family unit and individuals’ buying decisions may be heavily influenced by other family members (Furaji, Latuszyriska & Wawrzyniak, 2012). How families or households make purchase decisions depends on the roles of the various family members in the purchase, consumption, and influence of products. Household products like food and soaps may be purchased by a person but consumed by many, whereas personal care items, such as cosmetics or shaving cream, might be purchased by an individual family member for his or her own consumption. Homes and cars, on the other
hand, are often purchased by both spouses, perhaps with involvement from children or other member of the extended family (Kumar, 2013). Visits to shopping malls often involve multiple family members buying clothing and accessories, something with a heavy dose of influence by family member’s children may buy clothing paid for and approved of by parents, whereas teenagers may influence the clothing purchase of a parent. Regardless of how many family members are present when items are being purchased, the other family members play an important role in the purchase. Just because of being mother for two young children, it is her responsibility for buying food for the family and act as an individual in the market. It does not mean that her decisions are not influenced by the preferences and power of other family members although marketing communications are usually directed to individuals, marketers should consider the consumption circumstances and the family structure before deciding on specific communication or advertising methods to attract their segment (Chan, 2003).

Structural variables include the age of the head of household or family, marital status, presence of children, and employment status. For example, consumer analysts have enormous interest in whether families have children and how many they have. Children increase family demand for clothing, food, furniture, homes, medical care, and education, while they decrease demand for many discretionary items, including travel, higher-priced restaurants, and adult clothing. Other structural changes affect the types of products that are manufactured (Kumar, 2013). For example, in Japan, high-tech companies have formed a consortium to standardize technology that has been developed to monitor and manage households.

Marketers can understand family and household decisions better by examining the sociological dimensions of how families make consumer decisions. Three sociological variables that help explain how family’s function includes cohesion, adaptability, and communication (Furaji, Latuszyriska & Wawrzyniak, 2012). Cohesion is the emotional bonding between family members. It measures how close to each other family members feel on an emotional level. Cohesion reflects a sense of connectedness to or separateness from other family members. Adaptability measures the ability of a family to change its power
structure, role relationships, and relationship rules in response to situational and developmental stress. The degree of adaptability shows how well a family can meet the challenges presented by changing situations. Communication is a facilitating dimension, critical to movement on the other two dimensions. Positive communication skills (such as empathy, reflective listening, and supportive comments) enable family members to share their changing needs as they relate to cohesion and adaptability. Negative communication skills (such as double messages, double binds, criticism) minimize the ability to share feelings, thereby restricting movement in the dimensions of cohesion and adaptability. Understanding whether family members are satisfied with family purchase requires communication within the family. To determine how the family makes its purchase decisions and how the family affects the future purchase behavior of its members, it is useful to understand the functions provided and the roles played by family members to fulfill their consumption needs (Chan, 2003).

The family is maybe the most influencing factor for an individual (Rani, 2014). It forms an environment of socialization in which an individual will evolve, shape his personality, acquire values; and also develop attitudes and opinions on various subjects such as politics, society, social relations or himself and his desires (Rani, 2014). Buyer behavior is strongly influenced by the member of a family. Therefore marketers are trying to find the roles and influence of the husband, wife and children. If the buying decision of a particular product is influenced by wife then the marketers will try to target the women in their advertisement. Here we should note that buying roles change with change in consumer lifestyles (Rani, 2014). For example, if you have never drunk Coke during your childhood and your parents have described it as a product full of sugar and not good for health. There is far less chance that you are going to buy it when you will grow up that someone who drinks Coke since childhood (Rani, 2014).

2.3.3 Social Status

A social status of an individual usually comprises of an individual’s attitude, class and prestige. It depends on the way he carries himself socially or the position at which he is in his
work or family or even in his group of friends. The social status of an individual influences his consumption pattern (Solomon, 2013).

Status refers to the relative rank that an individual holds; this includes attendant rights, duties, and lifestyle, in a social hierarchy based upon honor or prestige. Status has two different types that come along with it: achieved, and ascribed. The word status refers to social stratification on a vertical scale. In society, pariah status groups are regarded with disdain or treated as outcasts by the majority of the population. The term derives from the Paraiyar members of which are treated as outcasts in Hindu society (Sharma, 2015).

In modern societies, occupation is usually thought of as the main determinant of status, but other memberships or affiliations (such as ethnic group, religion, gender, voluntary associations, fandom, and hobby) can have an influence. Achieved status is when people are placed in the stratification structure based on their individual merits or achievements. This status can be achieved through education, occupation, and marital status. Their place within the stratification structure is determined by society's bar, which often judges them on success, success being financial, academic, and political. America most commonly uses this form of status with jobs. The higher you are in rank the better off you are and the more control you have over your co-workers (Sharma, 2015).

In pre-modern societies, status differentiation is widely varied. In some cases it can be quite rigid and class based, such as with the Indian caste system. In other cases, status exists without class and/or informally, as is true with some Hunter-Gatherer societies such as the Khoisan, and some Indigenous Australian societies. In these cases, status is limited to specific personal relationships. For example, a Khoisan man is expected to take his wife's mother quite seriously (a non-joking relationship), although the mother-in-law has no special "status" over anyone except her son-in-law—and only then in specific contexts. All societies have a form of social status (Johar, 2015).

Status is an important idea in social stratification. Max Weber distinguishes status from social class, though some contemporary empirical sociologists combine the two ideas to create socioeconomic status or SES, usually operationalized as a simple index of income,
education and occupational prestige. The position of an individual within his family, his work, his country club and his group of friends etc. can be defined in terms of role and social status (Musyoki, 2012).

A social role is a set of attitudes and activities that an individual is supposed to have and do to his profession and his position at work, his position in the family, his gender, etc. and expectations of the people around him. In virtually all societies, there are visible and significant differences in the availability and possession of valued items (Fisher, 2016). Social class theory asserts that this unequal access to scarce resources and desired rewards is by no means a random process (Fisher, 2016). There are mechanisms or social processes that contribute to both the consistency and permanence of structured social inequality. One such mechanism--the most crucial one is provided by the marketplace, defining as it does both consumption possibilities (i.e., class variables) and actual consumption patterns (i.e., status variables) (Johar, 2015).

2.4 Personal Factors Influencing Consumer Buying Behavior

Personal factors are the individual factors to the consumers that strongly influence their buying behaviors (Hemsley-Brown, 2016). These factors vary from person to person and they result in a different set of perceptions, attitudes and behavior towards certain goods and services. They include age, income, and lifestyle among others.

2.4.1 Age of Consumers

The consumer buying behavior is greatly influenced by his age, i.e. the life cycle stage in which he falls. The people buy different products in different stages of the life cycle. Such as the purchase of confectionaries, chocolates are more when an individual is a child and as he grows his preferences for the products also changes (Hemsley-Brown, 2016).

In two experiments younger and older adults performed decision-making tasks where reward values available were either independent or dependent of the previous sequence of choices made. The choice independent task involved learning and exploiting the options that gave the highest rewards on each trial. In this task the stability of the expected rewards for each option
was not influenced by the choices participants made. The choice-dependent task involved learning how each choice influenced the rewards available for both options on future trials and making the best decisions based on that knowledge. Younger adults performed better when rewards were choice-independent, while older adults performed better when rewards were choice-dependent. This suggests a fundamental difference in the way in which younger and older adults approach decision-making situations. We discuss the results within the context of prominent decision-making theories, and offer possible explanations based on neurobiological and behavioral changes associated with aging (Hemsley-Brown, 2016).

Decisions are a pervasive part of our lives. The importance and impact of our decisions may only increase with age. Older adults often continue to work in prominent positions, and face numerous important decisions such as which retirement options to select, how to spend their life-savings, and how to best live out the remaining years of life. Likewise, younger adults must choose which career path to take, which college to attend, and when to buy a house. It is thus critical to understand how age affects decision-making strategies (Solomon, 2006).

Decisions rarely stand alone. Often the rewards available from each option depend on previous choices. The current job prospects or retirement investments available are dependent on the current state that one has reached. One cannot apply for various teaching jobs if one did not first decide to attend college. Likewise, one cannot decide where to buy a retirement home if one did not first take steps to ensure a productive career that allowed adequate accumulation of retirement savings. Thus, in many real world contexts our present choices often determine our future possibilities (Solomon, 2006).

However, many previous studies that have examined how age affects decision-making have focused on performance in tasks where the rewards available on a given trial are independent of the sequence of previous choices. For example, the probabilities of obtaining rewards of varying amounts on any given trial are often pre-determined by the experimenter and do not change based on what decisions the participant makes (Harry, 1970).
Nonetheless, one should ponder why older adults, who have a vast reserve of decision-making experience to draw upon, often perform worse, and rarely perform better than younger adults in decision-making tasks. It may be the case that age-based neural declines are so great in older adults that their advantage in decision-making experience, relative to younger adults, cannot be compensated for. An alternative possibility is that the tasks often used to assess age-based effects on decision-making are biased toward the strengths of younger adults, and older adults’ abilities may be better suited for situations that require higher-order processing of relational dependencies between the sequence of recent choices and the rewards currently available in the environment. These situations, where reward values are choice-dependent, may have greater ecological validity in that the options available to us usually depend on the choices we have made previously (Jeffrey, 2013).

Recently, a distinction has emerged in the decision-making literature between model-based and model-free reinforcement learning systems. The model-based system learns a cognitive map of the environment that describes how different options and their associated rewards are connected to one another. The system makes decisions by mentally simulating how one decision will possibly impact future decisions similar to how a chess player decides the best move based on how it will affect future possibilities. In contrast, the model-free system learns the values associated with each choice directly without building an explicit model of the environment (Peighambari, 2016).

These systems are neutrally dissociable. The model-based system is mediated by areas such as the intraparietal sulcus and lateral prefrontal cortex, while the model-free system is mediated by the ventral striatum. Interestingly, a recent study found that younger adults recruit the ventral striatum more than older adults after reward expectancies have been learned, while older adults recruit the dorsolateral prefrontal cortex more than younger adults. One reasonable proposition stemming from this work is that increases in age are associated with a shift in the neural areas that are recruited for decision-making purposes. Older adults may recruit more frontal areas, and make decisions in a more model-based manner, while younger adults may rely on striatal areas and engage in more model-free decision-making (Peighambari, 2016)
The two systems may be better-suited for solving tasks based on whether the rewards are choice-independent or choice-dependent. Younger adults may make better decisions when rewards are choice-independent, where the rewards available are not influenced by previous choices made, whereas older adults may make better decisions when rewards are choice-dependent, where the rewards available are a function of the previous choices made of course one could also predict that neural declines in prefrontal areas (West, 1996) will cause older adults to perform worse on choice-dependent tasks which require identification of the higher order relationship between choices and available future reward values (Peighambari, 2016). Hence age plays a big role in influencing consumer decision making.

### 2.4.2 Income of Consumers

The income of the person influences his buying patterns. The income decides the purchasing power of an individual and thus, the more the personal income, the more will be the expenditure on other items and vice-versa (Hemsley-Brown, 2016).

Researchers have tried to determine the impact of rising levels of inequality due to different incomes on a wide array of indicators - among them economic growth, public spending, financial stability, political representation, and average health and educational outcomes. But this research has done little to demonstrate the effects of inequality (Blending, 2013). Some researchers have found no effects at all, while others have identified opposite effects in different situations.

"You'd think that with such a large change in our society, you'd see a definitive impact somewhere," says Moss, (2013). "It's striking how much work has gone into examining this question - including by many truly outstanding researchers - and how little we have to show for it, at least so far."

In Inequality and Decision Making: Imagining a New Line of Inquiry, Moss and his colleagues propose that rather than looking at the effects of inequality mainly on the macro level, researchers should also look at the micro level, exploring how rising inequality might
affect the individual decisions people make across a wide range of areas, from risk-taking to voting (Blending, 2013).

Moss (2013), offers a simple analogy: Imagine you want to test a theory that punches cause stomachaches. If you examine the data and find that some people get punched without getting stomachaches, and that others get stomachaches without getting punched, you might mistakenly conclude that there is no causal relationship between the two. The problem, of course, is that only certain types of punches-punches to the stomach-produce stomachaches. "Without greater precision about mechanism, it would be easy to wrongly dismiss the original hypothesis that punches cause stomachaches," Moss explains. "And the same may be true about inequality and our inability at this point to say much about its effects. The problem may be that we don't yet know enough about mechanism."

Moss (2013) followed the same logic working with colleagues at the Tobin Project, a Cambridge-based independent, nonprofit research organization that he founded in 2005. As he read the literature on inequality and spoke with numerous scholars in the field, Moss noted the diversity of situations in which the phenomenon has been studied. Income inequality might look very different-and exert very different effects in one country or one city as opposed to another, due in part to differing institutional contexts. If so, then by aggregating the data, it's possible that researchers have been lumping together dissimilar cases that effectively cancel each other out.

If there was a way to tease out the mechanism by which inequality could affect this or that economic indicator, he reasoned, then it might be possible to refine the large-sample studies in productive ways-focusing only on punches aimed at the stomach, rather than all punches, in examining the connection between punches and stomachaches, for example (Solomon, 2013).

One way to uncover the consequences of inequality, Moss and his colleagues propose, is to set up experiments in a lab to look at possible effects on individual decision-making. Behavioral psychologists have found that people often make decisions based on their frames of reference. Some have argued that by changing that frame of reference, rising inequality
could change the way people make economic decisions. For example, economist Robert Frank has suggested that inequality might induce higher spending as we try to "keep up with the Joneses," creating "expenditure cascades" that could destabilize the economy as a whole.

In another example, researchers HBS Associate Professor Michael I. Norton and Columbia Business School professor Ilyana Kuziemko have suggested that those close to the bottom of the economic ladder may take greater risks than those above them in order to avoid tumbling down any further. They call the behavior "last-place aversion" (Haghshenas, Abedi, Ghorbani, Kamali & Harooni, 2013)

To test this theory in the lab, the pair teamed up with HBS Assistant Professor Ryan W. Buell and Stanford PhD student/candidate Taly Reich set up a lottery where participants were given varying amounts of money (some received larger amounts, others smaller) and then had the option to buy a ticket that, were they to win, might allow them to move up economically. The researchers found that the likelihood participants would choose the lottery was essentially the same across all rungs of the ladder-except the bottom two rungs, where participants opted for the riskier option more often (Blending, 2013).

Of course, it's possible that rising inequality simply doesn't exert any significant economic, social, or political effects. This would explain the lack of findings, he says. But it's far from the only explanation, and perhaps not the most likely one. In a recent working paper co-written Anant Thaker (HBS MBA 2011) of the Boston Consulting Group and Howard Rudnick of the Tobin Project, Moss offers an alternative perspective: Perhaps we've been looking at the question the wrong way (Blending, 2013).

2.4.3 Lifestyle

Lifestyle can be broadly defined as the way a person lives. In sociology, a lifestyle typically reflects an individual's attitudes, values, or world view. A lifestyle is a means of forging a sense of self and to create cultural symbols that resonate with personal identity (Clem, 2015). Not all aspects of a lifestyle are voluntary. However, in consumer marketing, lifestyle is
considered a psychological variable known to influence the buyer decision process of consumers.

Lifestyle is also referred to as a buyer characteristic in the Black Box Model, which shows the interaction of stimuli, consumer characteristics, decision process, and consumer responses. The Black Box Model is related to the Black Box Theory of Behaviorism, where the focus is set not on the processes inside a consumer, but the relation between the stimuli and the response of the consumer (Clem, 2015).

In this theory, the marketing stimuli (product, price, place and promotion) are planned and processed by companies, whereas the environmental stimuli are based on the economic, political, and cultural circumstances of a society. The buyer's "black box" contains the buyer characteristics (e.g., attitudes, motivation, perception, lifestyle, personality, and knowledge) and the decision process (e.g., problem recognition, information research, alternative evaluation, purchase decision, and post-purchase behavior) which determine the buyer's response (e.g., product choice, brand choice, dealer choice, purchase timing, and purchase amount) (Clem, 2015).

The Black Box Model considers the buyer's response as a result of a conscious, rational decision process, in which it is assumed that the buyer has recognized the problem. However, in reality, many decisions are not made in awareness of a determined problem by the consumer.

A useful indicator of lifestyle is the groups of products, or product/consumption constellations, used by consumers. This is just like one of the things that marketers will often do. They look at the set of different brands that a consumer will use at the same time in their life. These are called consumption constellations, which refers to the complementary set of products and brands used by consumers that also help to indicate and execute particular social roles. These consumption constellations were recently examined in the context of young consumers and how they use these constellations in defining themselves and others. By looking at these constellations, marketers can identify segments of consumers who
tend to use the same goods and services-an indication that they share a similar lifestyle (Rani, 2014).

In a purchase that requires a high level of involvement, such as a car, consumers will consider various choices and develop beliefs about each choice; then they develop feelings about the products (affect); and finally they act on the behavior and decide to purchase, or not. Whereas with a behavioral influence, the customer will act first (purchase), then develop beliefs about their purchase and that leads to developing feelings about the product or service (Rani, 2014).

Everyone has two lifestyles-the one they are currently in and the one they want to be in, which is always better than the current one. Marketers exploit this desire to move into a better lifestyle by showcasing people who are better off than the intended target market in their advertisements.

2.5 Chapter Summary

This chapter has looked at the previous surveys that have been done on factors influencing the buying behaviour of consumers, specifically focusing on cultural factors, social factors and personal factors. The next chapter outlines the methodology that was adopted in the study. This includes the research design, the population and sampling design, data collection methods, research procedures and the data analysis methods.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes in detail the research methodology and approach that was adopted in the study. It outlines the research design, population and sampling design, data collection methods, research methods and the data analysis methods.

3.2 Research Design

A research design is the plan and structure of investigation so conceived as to obtain answers to research questions (Cooper & Schindler, 2010). It expresses both the structure of the research problem and the plan of investigation used to obtain empirical evidence on relations of the problem. According to (Britt, 2010), a research design is a plan or structured framework of how one intends to solve the research problem and to expand knowledge and understanding. Through a clear and well-developed research plan, the reader can develop a confidence in the methods used as the researcher maximizes validity and minimizes error.

The study adopted a descriptive research design. A descriptive research design is a study design that is used to depict the participants in an accurate way. This design is all about describing people who take part in a study. This design was used to fully describe the cultural, social and personal factors influencing consumer buying behaviour of refrigerators in Nairobi County. It made use of descriptive statistics such as the mean, median, mode and standard deviation to outline the importance of each factor.

3.3 Population and Sampling Design

3.3.1 Population

Population is the entire pool from which a statistical sample is drawn. The total population for this study was 985,016 households in Nairobi County according to the 2009 census report. The population consisted of both male and female aged 18 years and above as shown in Table 3.1 below.
Table 3.1: Population Distribution

<table>
<thead>
<tr>
<th>Region</th>
<th>Number of households</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nairobi west</td>
<td>212,295</td>
<td>22%</td>
</tr>
<tr>
<td>Nairobi east</td>
<td>369,866</td>
<td>38%</td>
</tr>
<tr>
<td>Nairobi north</td>
<td>327,428</td>
<td>33%</td>
</tr>
<tr>
<td>Westland</td>
<td>75,427</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>985,016</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: (KNBS, 2009)*

3.3.2 Sampling Design

A sample is a group from the population that is the representative of the population (Salikind, 2012). Sampling design is a technique used in selecting a proportionate representation from the total sample size which is the population under study. Sampling enables: lower cost, accuracy of results, increased speed of data collection, and availability of population elements. Sampling design is a working plan specifying the population frame, sample size, sample selection, and estimation method in detail.

3.3.3 Sampling Frame

A sampling frame is a list of all items in your population. It’s a complete list of everyone or everything you want to study (Turner, 2003). The sampling frame for this study were all the households in Nairobi County as outlined in Table 3.1 above.

3.3.4 Sampling Technique

A sampling technique is a process by which entities of a sample are selected. The sampling technique adopted in the study was simple random sampling and the two stage cluster sampling. This is because each and every unit had an equal chance of inclusion in the study. Later the researcher narrowed down to purposive/judgment sampling in choosing the samples to be included in the study depending on the needs and urgency of the study responses (B.K, 2014). Then in cluster sampling; first stage involved identifying households in Nairobi County that have refrigerators, those were now our immediate targeted respondents to be included in our study. The second stage involved selecting a representative random sample from those households, by judgment we had to identify those areas that are highly congested such as business areas. Since most our targeted respondents could always be on the move, as
Nairobi is a busy environment in nature. The two stage cluster sampling was the best to be employed in sampling technique due to how distributed the population of Nairobi County is. Hence we just had to narrow down so as to get our targeted samples in stages without biases as to include all groups and classes of people to our study.

### 3.3.5 Sample Size

The sample size was calculated as shown below using the Cochran’s formula (Cochran, 1963). This is because our population of study was large therefore we opted for the Cochran’s formula as it yields a good representative for proportion. Small sample size increases the margin of error hence to be on the safe side we had to adjust our sample to a reasonable size so as to minimize the errors using the fisher equation below (sample size determination and sampling techniques, 2014)

\[ n_0 = \frac{t^2 \cdot p \cdot q}{d^2} \]

\[ n = n_0 \cdot \left\{ 1 + n_0 / N \right\}^{-1} \]

Where:
- \( t \) = alpha value for a 90% confidence level
- \( p \cdot q \) = variance
- \( d \) = margin of error (5%)
- \( N \) = Total number of households in Nairobi County
- \( n_0 \) = Uncorrected sample size
- \( n \) = sample size to be determined adjusted as per the Cochran’s correction formula

\[ n_0 = \frac{(1.645 \cdot 1.645 \cdot 0.5 \cdot 0.5)}{(0.05 \cdot 0.05)} \]

\[ = 230.60 \]

We used 0.5, the maximum variability proportion to determine the more conservative sample sized and \( t \) are the standardized level of precision and confidence level respectively. In our case we used the default 5% level of precision at 90% confidence level depending on the prediction of our respondents to determine the sample size.

With finite populations, correction to the proportions is necessary so as to slightly reduce the sample size (B.K, 2014).
n = 230.60 \left\{ 1 + \frac{230.60}{985,060} \right\}^{-1}

n = 230

This was our sample size n that we arrived at after employing the adjustment figure \( n = n_0 \left\{ 1 + n_0/N \right\}^{-1} \). This is the sample size we used throughout our analysis.

This sample size was distributed as follows:

<table>
<thead>
<tr>
<th>Region</th>
<th>Sample size</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nairobi west</td>
<td>60</td>
<td>26%</td>
</tr>
<tr>
<td>Nairobi east</td>
<td>82</td>
<td>36%</td>
</tr>
<tr>
<td>Nairobi north</td>
<td>70</td>
<td>30%</td>
</tr>
<tr>
<td>Westland</td>
<td>18</td>
<td>8%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>230</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

3.4 Data Collection Methods

The study involved collection of quantitative data using primary research. The quantitative data was collected using a simple household questionnaire. The use of a questionnaire ensured that a large number of people were reached. The questionnaire also provided quantifiable answers on cultural, social and personal factors influencing consumer buying behaviour of refrigerators in Nairobi which are relatively easy to analyze.

The questionnaire consisted of both open-ended questions and close-ended questions. Open-ended questions were used to determine the perception that people have towards refrigerators. Close-ended questions consisted of Likert scale questions. The Likert scale was ranging from 0 to 5. The questionnaire had three main sections: demographic characteristics of the respondents and main sources of income, perception towards refrigerators, and rating questions on cultural, social and personal factors influencing consumer buying behaviour of refrigerators

3.5 Research Procedure

Once the questionnaire was developed, it was uploaded onto a digital platform (Kobo collect) in order to allow the collection of data using Mobile Devices rather than ‘paper and pen’
method. Qualified interviewers were locally identified, recruited and trained. The training aimed at creating a common understanding of the questionnaire for purposes of uniformity and quality in data collection.

The study tool (household questionnaire) was pre-tested with an aim of authenticating the effectiveness and validity of the questionnaire. Outcomes from the pre-test process were used to review and fine-tune the data collection tool. Data was collected using mobile phones, whereby the trained interviewers read the question to the respondents, then recorded the response given using mobile phones. This ensured that the respondents were able to fully understand the question and the responses were recorded in a uniform manner. Once the responses were recorded in the digital platform and the entire form was filled, the responses were automatically uploaded into the server.

Our high response rate was initiated by assuring the respondents on privacy of their responses. Each and every person’s responses were treated with aloof privacy especially on the issue of religion, age, occupation, education level etc.

We also had to ensure our respondents that the data obtained was basically for academic purpose and nothing else and by so doing we had to present the data collection introduction letter from USIU University to our respondents. This really boosted confidence among our respondents as they responded to our questionnaires.

3.6 Data Analysis Methods

According to Cooper, Schneider (2008) data analysis is a research technique for the objective, systematic and qualitative description of the manifest content of a communication. In order for research quality in this study, quantitative method of data analysis was used. According to Babbie and Mouton (2010) descriptive statistics involves a process of transforming a mass of raw data into tables, charts, with frequency distribution and percentages, which are a vital part of making sense of the data. The research data was analyzed using Statistical Package for Social Sciences (SPSS) program and presented using tables to give a clear picture of the research findings at a glance.
Key among the quantitative tools that were employed are descriptive statistics, which include measures of central tendencies, such as means, median, Standard deviation, mode, cross-tabulations, frequencies and percentages. These tools of analyses were used for instance to determine views of commonality and deviations from commonality. Regression is another useful statistic that described the degree of relationship between variables used. The study also utilized measures of central tendency. These tests were done to assess factors influencing consumer’s buying behaviour of refrigerators in Kenya.

Quantitative data was cleaned to ensure that the data was of good quality. The data was then coded in order to prepare it for analysis. The data was analyzed using the Statistical Package for Social Scientists (SPSS). It was analyzed using descriptive and inferential statistical analysis which mainly included frequencies, measures of central tendency (mean, mode and median), Correlation matrix tables as well as the P-values. The data is presented using tables and figures.

3.7 Chapter Summary

This chapter discussed the research design, population and sampling design, data collection methods, research procedures and the data analysis methods that the study adopted. The next chapter outlines the results and findings of factors influencing consumer buying behavior of refrigerators in Nairobi, Kenya. These results and findings include the demographic characteristics of the respondents, their perception towards refrigerators and findings on the cultural, social and personal factors influencing their buying behavior.
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

This chapter outlines in details the results and findings of the study on factors influencing consumer buying behavior of refrigerators in Nairobi, Kenya. It discusses the demographic characteristics of the respondents, their perception towards refrigerators as well as the cultural, social and personal factors influencing their buying behavior. The study was conducted in Nairobi, Kenya. A total of 233 questionnaires were filled correctly in the study.

4.2 Demographic Characteristics and Main Sources of Income of the Respondents

4.2.1 Respond Rate

All sampled respondents successfully filled and returned the questionnaires contributing to 100% response rate. This commendable response rate was attributed to the data collection procedure, where the researcher personally administered questionnaires and waited for respondents to fill in, and picked the questionnaires once fully filled. The response rate demonstrated willingness of the respondents to participate in the study due to our various pre-visitations that we had conducted to the area of study and explained to then-targeted respondents on the reliability of their willingness to participate in the researcher’s questionnaire-filling session. A total of 233 questionnaires were filled correctly in the target regions as shown in the table below:

<table>
<thead>
<tr>
<th>Area</th>
<th>Returned questionnaires</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nairobi West</td>
<td>60</td>
<td>25.75</td>
</tr>
<tr>
<td>Nairobi North</td>
<td>70</td>
<td>30.05</td>
</tr>
<tr>
<td>Nairobi East</td>
<td>83</td>
<td>35.62</td>
</tr>
<tr>
<td>Westland</td>
<td>20</td>
<td>8.58</td>
</tr>
<tr>
<td>Total</td>
<td><strong>233</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 4.1: Number of Questionnaires Filled Correctly
4.2.2 Respondents Gender
On factors influencing consumers’ buyers’ behaviour of refrigerators in Nairobi area, we included both the female and male respondents. Among those who participated in the study, 60% percent were male whereas 40% were female as illustrated in the figure below:

![Gender of the Respondents](image)

Figure 4.1: Gender of the Respondents

4.2.3 Age of the Respondents

Majority of the respondents (33%) were aged between 25-29 years, 16% were aged between 30-34 years and 17% were aged between 35-39 years. Further details on the age of the respondents are illustrated in the table below:

<table>
<thead>
<tr>
<th>Age Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-29 Years</td>
<td>33</td>
</tr>
<tr>
<td>30-34 Years</td>
<td>16</td>
</tr>
<tr>
<td>35-39 Years</td>
<td>17</td>
</tr>
<tr>
<td>40-44 Years</td>
<td>11</td>
</tr>
<tr>
<td>45-49 Years</td>
<td>9</td>
</tr>
<tr>
<td>50-54 Years</td>
<td>5</td>
</tr>
<tr>
<td>55-59 Years</td>
<td>3</td>
</tr>
<tr>
<td>60-64 Years</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
4.2.4 Marital Status of the Respondents

Most respondents were married as it was reported by 62% of the respondents, 32% were single, 3% were divorced and 3% reported that they are widow(er)s as shown in the figure below:

![Marital Status](image)

Figure 4.2: Marital Status of the Respondents

4.2.5 Level of Education of the Respondents

Majority of the respondents (57%) had a university level of education, 24% had college level of education, 10% had primary level of education and 9% had secondary level of education. This is well illustrated in the figure below:
4.2.6 Sources of Income for the Respondents

The main source of income is employment according to 85% of the respondents, 37% are business owners, 5% practice crop farming, 3% rear animals, 1% are retired and dependent as shown below:

![Bar chart showing sources of income with Employment at 85%, Own business at 37%, Pension, retired at 1%, Animal rearing at 3%, Crop farming at 5%, and Dependent at 1%](image)

**Figure 4.4: Main Sources of Income for the Respondents**
4.2.7 Monthly Income of the Respondents

Most respondents earn an income of KES 30,001-60,000 according to 34% of the respondents, 18% earn KES 60,001-100,000, 15% earn KES 20,001-30,000 and 9% earn KES 1,000-5,000. Further details are shown in the figure below:

![Income Distribution Chart](chart.png)

Figure 4.5: Average Monthly Income of the Respondents

4.3 Ownership of Refrigerators

Most respondents (59%) own refrigerator whereas 41% of the respondents did not own a refrigerator.
4.3.1 Brand of Refrigerator Owned

The most common brand of refrigerator owned is ice cool according to 38% of the respondents, 28% own Samsung refrigerator, 22% own LG refrigerator, 14% own ramp tons refrigerator, 6% own bruhm and whirlpool refrigerators. This is illustrated in the figure below:

Figure 4.7: Brand of Refrigerator Owned
4.3.2 Type of Refrigerator Owned

The most common type of refrigerator owned is top mount freezer according to 72% of the respondents, 12% own side-by-side doors refrigerators, 9% own French door refrigerators and 7% own refrigerators that built to blend in with the kitchen cabinetry as shown below:

Figure 4.8: Type of Refrigerator Owned

4.4 Cultural Factors Influencing Consumer Buying Behavior of Refrigerators

4.4.1 Nationality

When asked whether nationality influences their buying behavior of refrigerators, 28% reported they strongly disagree, 20% disagree, 17% neither agree nor disagree, 18% agree and 17% strongly disagree. This is illustrated in the table below:

Table 4.3: Frequency for Nationality displaying the % responses

<table>
<thead>
<tr>
<th>Nationality % responses</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>28</td>
</tr>
<tr>
<td>Disagree</td>
<td>20</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>17</td>
</tr>
<tr>
<td>Agree</td>
<td>18</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>
The mean was 2.79, median was 3, mode was 1 and the standard deviation was 1.46 as shown in the table below:

### 4.4.2 Racial Group
On whether racial group influences consumer buying behavior of refrigerators, 16% strongly disagree, 23% disagree, 26% neither agree nor disagree, 16% agree and 21% strongly agree as illustrated in the table below:

**Table 4.4: Racial Group**

<table>
<thead>
<tr>
<th>Racial Group % responses</th>
<th>16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>16</td>
</tr>
<tr>
<td>Disagree</td>
<td>23</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>26</td>
</tr>
<tr>
<td>Agree</td>
<td>16</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>21</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 3.04, median was 3, mode was 3 and standard deviation was 1.36 as outlined in the table below:

### 4.4.3 Area of Residence

**Table 4.5: Area of Residence**

<table>
<thead>
<tr>
<th>Area of Residence %</th>
<th>18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>18</td>
</tr>
<tr>
<td>Disagree</td>
<td>23</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>14</td>
</tr>
<tr>
<td>Agree</td>
<td>15</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

On whether area of residence influences consumer buying behavior of refrigerators, 18% strongly disagree, 23% disagree, 14% neither agree nor disagree, 15% agree and 30% strongly agree as illustrated in the table 4.5.
The mean was 3.16, median was 3, mode was 5 and the standard deviation was 1.52.

4.4.4 Set of Values, Customs and Traditions acquired from the Society

As to whether the set of values, customs and traditions acquired from the society by the respondents influences their buying behavior of refrigerators, 16% strongly disagree, 18% disagree, 23% neither agree nor disagree, 20% agree and 23% strongly agree. This is shown in the table below:

Table 4.6: Set of Values, Customs and Traditions

<table>
<thead>
<tr>
<th>Set of Values, Customs and Traditions</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>16</td>
</tr>
<tr>
<td>Disagree</td>
<td>18</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>23</td>
</tr>
<tr>
<td>Agree</td>
<td>20</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>23</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

The mean was 3, median was 3, mode was 3 and standard deviation was 1.39.

4.4.5 Average Monthly Income

A good percentage of the respondents (22%) strongly disagree that their average monthly income influences their buying behavior of refrigerators, 20% disagree, 24% neither agree nor disagree, 17% agree and 17% strongly agree as shown in the table below:

Table 4.7: Average Monthly Income

<table>
<thead>
<tr>
<th>Average Monthly Income</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>22</td>
</tr>
<tr>
<td>Disagree</td>
<td>20</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>24</td>
</tr>
<tr>
<td>Agree</td>
<td>17</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

The mean was 2.88, median was 3, mode was 3 and standard deviation was 1.39.
4.4.6 Highest Education Level
21% of the respondents strongly disagree that their highest education level influences their buying behavior of refrigerators, 22% disagree, 21% neither agree nor disagree, 18% agree and 18% strongly agree. This is illustrated in the table below:

<table>
<thead>
<tr>
<th>Highest Education Level</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>strongly disagree</td>
<td>21</td>
</tr>
<tr>
<td>Disagree</td>
<td>22</td>
</tr>
<tr>
<td>Neither Disagree or agree</td>
<td>21</td>
</tr>
<tr>
<td>Agree</td>
<td>18</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 2.88, median was 3, mode was 2 and standard deviation was 1.39.

4.4.7 Type of Occupation
On whether the type of occupation influences consumer buying behavior of refrigerators, 21% strongly disagree, 11% disagree, 24% neither agree nor disagree, 19% agree and 25% strongly agree as illustrated in the table below:

<table>
<thead>
<tr>
<th>Type of Occupation</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>21</td>
</tr>
<tr>
<td>Disagree</td>
<td>11</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>24</td>
</tr>
<tr>
<td>Agree</td>
<td>15</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>
The mean was 3.17, mode was 3, median was 3, mode was 5 and the standard deviation was 1.46.

### 4.4.8 Correlation Analysis of Cultural Factors and Consumer Buying Behaviour

Table 4.10 reveals the correlations between cultural factors and consumer buying behaviour. The study showed that all the cultural factors have significant relationship with the consumer buying behaviour. The results of the study revealed that nationality ($r = 0.387^{**}$, $p < 0.01$, $N = 233$), racial group ($r = 0.248^{**}$, $p < 0.01$, $N = 233$), and area of residence ($r = 0.463^{**}$, $p < 0.01$, $N = 233$) have significant correlation with consumer buying behaviour. The study also showed that set of values ($r = 0.489^{**}$, $p < 0.01$, $N = 233$), income level ($r = 0.450^{**}$, $p < 0.01$, $N = 233$), education level ($r = 0.354^{**}$, $p < 0.01$, $N = 233$), and type of occupation ($r = 0.298^{**}$, $p < 0.01$, $N = 233$) have significant relationship with consumer buying behaviour.

<table>
<thead>
<tr>
<th>Cultural factors</th>
<th>Consumer buying behavior</th>
<th>Pearson Correlation</th>
<th>Sig. (2-tailed)</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nationality</td>
<td></td>
<td>0.387**</td>
<td>0.00</td>
<td>233</td>
</tr>
<tr>
<td>Racial group</td>
<td></td>
<td>0.248**</td>
<td>0.00</td>
<td>233</td>
</tr>
<tr>
<td>Area of residence</td>
<td></td>
<td>0.463**</td>
<td>0.00</td>
<td>233</td>
</tr>
<tr>
<td>Set of values, customs, traditions and values that you acquired from the society or community you grew up in</td>
<td></td>
<td>0.489**</td>
<td>0.00</td>
<td>233</td>
</tr>
<tr>
<td>Income level</td>
<td></td>
<td>0.450**</td>
<td>0.00</td>
<td>233</td>
</tr>
<tr>
<td>Education level</td>
<td></td>
<td>0.354**</td>
<td>0.00</td>
<td>233</td>
</tr>
<tr>
<td>Type of occupation</td>
<td></td>
<td>0.298**</td>
<td>0.00</td>
<td>233</td>
</tr>
</tbody>
</table>

*. Correlation is significant at the 0.05 level (2-tailed).

### 4.4.9 Regression Analysis of Cultural Factors and Consumer Buying Behaviour

To determine relationship between cultural factors and consumer buying behaviour, regression was done between cultural factors as predictor variables against the consumer buying behaviour.
Table 4.11: Model Summary of Cultural Factors and Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.745&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.555</td>
<td>.541</td>
<td>.41892</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Type of occupation, Racial group, Nationality, Income level, Set of values, customs, traditions and values that you acquired from the society or community you grew up in, Education level, Area of residence

In Table 4.11, the R<sup>2</sup> of the model was 0.555. This means that 55.5 percent of the variations in consumer buying behavior are as a result of cultural factors. The 44.5 percent difference is due to factors not predicted in this model symbolized by the error term. Given this strong model, the study tested whether there is a strong empirical ground to conclude that cultural factors significantly enhance consumer buying behaviour.

Table 4.12: ANNOVA of Cultural Factors and Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>49.174</td>
<td>7</td>
<td>7.025</td>
<td>40.029</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>39.487</td>
<td>225</td>
<td>.175</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>88.660</td>
<td>232</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Consumer buying behavior

b. Predictors: (Constant), Type of occupation, Racial group, Nationality, Income level, Set of values, customs, traditions and values that you acquired from the society or community you grew up in, Education level, Area of residence

From ANNOVA in Table 4.12, there is a p-value of 0.000. The study concludes that there is a significant relationship between cultural factors and consumer buying behaviour. This implies that cultural factors have a significant influence in enhancing consumer buying behaviour.

The following were the results of the model in Table 4.13,
### Table 4.13: Coefficients Variation of Cultural Factors and Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model</th>
<th>Coefficients</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>1.098</td>
<td>.119</td>
<td>9.230</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Nationality</td>
<td>.094</td>
<td>.020</td>
<td>.223</td>
<td>4.736</td>
</tr>
<tr>
<td></td>
<td>Racial group</td>
<td>.078</td>
<td>.024</td>
<td>.172</td>
<td>3.279</td>
</tr>
<tr>
<td></td>
<td>Area of residence</td>
<td>.050</td>
<td>.022</td>
<td>.123</td>
<td>2.318</td>
</tr>
<tr>
<td></td>
<td>Set of values, customs, traditions and values that you acquired from the society or community you grew up in</td>
<td>.135</td>
<td>.023</td>
<td>.302</td>
<td>5.826</td>
</tr>
<tr>
<td></td>
<td>Income level</td>
<td>.142</td>
<td>.023</td>
<td>.317</td>
<td>6.291</td>
</tr>
<tr>
<td></td>
<td>Education level</td>
<td>.070</td>
<td>.023</td>
<td>.159</td>
<td>3.068</td>
</tr>
<tr>
<td></td>
<td>Type of occupation</td>
<td>.032</td>
<td>.021</td>
<td>.075</td>
<td>1.533</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Consumer buying behavior

The standardized coefficient is 0.847 and p value is 0.000. The study used linear regression model to test the relationship between cultural factors and consumer buying behaviour. The linear equation model is stated as: \[ Y = \alpha_0 + \alpha_1X_1 + \alpha_2X_2 + \alpha_3X_3 + \alpha_4X_4 + \alpha_5X_5 + \alpha_6X_6 + \alpha_7X_7 + \epsilon \]

Where \( Y \) = Consumer Buying Behaviour, \( \alpha = \) Constant value, \( X_1 = \) nationality, \( X_2 = \) racial group, \( X_3 = \) area of residence, \( X_4 = \) set of values, \( X_5 = \) income levels, \( X_6 = \) Education levels, \( X_7 = \) type of occupation and \( \epsilon = \) error term

The study thus represents consumer buying behaviour as,

\[ \text{Consumer buying behavior} = 1.098 + 0.094 \text{nationality} + 0.078 \text{racial group} + 0.050 \text{area of residence} + 0.135 \text{set of values} + 0.142 \text{income level} + 0.070 \text{education level} + \epsilon \]

### 4.5 Social Factors Influencing Buying Behavior of Refrigerators

#### 4.5.1 Influence from Family Members

Most respondents (28%) strongly disagree that family members influence consumer buying behavior of refrigerators, 12% disagree, 19% neither agree nor disagree, 17% agree and 26% strongly agree. This is well illustrated in the table below:
Table 4.4: Family Members

<table>
<thead>
<tr>
<th>Family Members</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>28</td>
</tr>
<tr>
<td>Disagree</td>
<td>12</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>19</td>
</tr>
<tr>
<td>Agree</td>
<td>17</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>26</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

The mean was 3.04, median was 3, mode was 1 and the standard deviation was 1.56.

4.5.2 Influence from Friends

When asked whether friends influence the respondents’ decision to purchase a refrigerator, 23% strongly disagree, 24% disagree, 15% neither agree nor disagree, 25% agree and 14% strongly agree as illustrated in the table below:

Table 4.5: Friends Influence in Purchasing Refrigerators

<table>
<thead>
<tr>
<th>Friends</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>23</td>
</tr>
<tr>
<td>Disagree</td>
<td>24</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>15</td>
</tr>
<tr>
<td>Agree</td>
<td>25</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

The mean was 2.83, median was 3, mode was 4 and the standard deviation was 1.39.

4.5.3 Influence from Colleagues

On whether colleagues influence the buying behavior of refrigerators, 19% strongly disagree, 23% disagree, 23% neither agree nor disagree, 17% agree and 18% strongly agree. This is well illustrated in the table below:
Table 4.16: Colleagues Influence in Refrigerator Purchase

<table>
<thead>
<tr>
<th>Colleagues</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>19</td>
</tr>
<tr>
<td>Disagree</td>
<td>23</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>23</td>
</tr>
<tr>
<td>Agree</td>
<td>17</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 2.93, median was 3, mode was 2 and standard deviation was 1.38.

4.5.4 Influence by Work Position

Majority of the respondents (33%) strongly disagree that their position in the workplace influences their buying behavior of refrigerators, 14% disagree, 16% neither agree nor disagree, 25% agree and 12% strongly agree as illustrated in the table 4.17.

The mean was 2.7, the median was 3, mode was 1 and standard deviation was 1.46.

Table 4.17: Position in Workplace as an Influence in Purchasing Refrigerator

<table>
<thead>
<tr>
<th>Position in the Workplace</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>33</td>
</tr>
<tr>
<td>Disagree</td>
<td>14</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>16</td>
</tr>
<tr>
<td>Agree</td>
<td>25</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.5.5 Influence by Position in the Society

Most respondents (22%) strongly disagree that their position in the society influences their buying behavior of refrigerators, 17% disagree, 20% neither agree nor disagree, 20% agree and 21% strongly agree as shown below:
Table 4.18: Position in Society

<table>
<thead>
<tr>
<th>Position in the Society</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>22</td>
</tr>
<tr>
<td>Disagree</td>
<td>17</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>20</td>
</tr>
<tr>
<td>Agree</td>
<td>20</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>21</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 3.02, median was 3, mode was 1 and standard deviation was 1.45.

4.5.6 Influence by Position in the Family

On whether the respondent’s position in the family influence their decision to purchase a refrigerator, 17% strongly disagree, 27% disagree, 17% neither agree nor disagree, 21% agree and 17% strongly agree as illustrated in the table below:

Table 4.19: position in Family

<table>
<thead>
<tr>
<th>Position in the Family</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>17</td>
</tr>
<tr>
<td>Disagree</td>
<td>22</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>17</td>
</tr>
<tr>
<td>Agree</td>
<td>21</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>17</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 2.94, median was 3, mode was 2 and standard deviation was 1.37.

4.5.7 Correlation Analysis of Social Factors and Consumer Buying Behaviour

Table 4.20 shows the relationships between social factors and consumer buying behaviour. The study revealed that all the social factors have significant relationship with the consumer buying behaviour. The results of the study revealed that family members ($r = 0.613^{**}$, $p < 0.01$, $N = 233$), friends ($r = 0.589^{**}$, $p < 0.01$, $N = 233$), colleagues ($r = 0.691^{**}$, $p < 0.01$, $N = 233$), and position in the family and work place have significant correlation with consumer buying behaviour.
### Table 4.20: Correlation Analysis of Social Factors and Consumer Buying Behaviour

<table>
<thead>
<tr>
<th></th>
<th>Consumer buying behavior</th>
<th>Pearson Correlation</th>
<th>Sig. (2-tailed)</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family members</td>
<td></td>
<td>.613**</td>
<td>.000</td>
<td>233</td>
</tr>
<tr>
<td>Friends</td>
<td></td>
<td>.589**</td>
<td>.000</td>
<td>233</td>
</tr>
<tr>
<td>Colleagues</td>
<td></td>
<td>.691**</td>
<td>.000</td>
<td>233</td>
</tr>
<tr>
<td>Position in the family, work place etc</td>
<td></td>
<td>.591**</td>
<td>.000</td>
<td>233</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

### 4.5.8 Regression Analysis of Social Factors and Consumer Buying Behaviour

The study sought to statistically test whether social factors significantly affect consumer buying behaviour. This was tested using the perceived social factors as predictor variables against the consumer buying behaviour.

### Table 4.21: Model Summary of Social Factors and Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.850a</td>
<td>.722</td>
<td>.717</td>
<td>.32890</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Position in the family, work place etc, Family members, Friends and colleagues, Colleagues

The R2 from this test is 0.722 meaning that 72.2 percent of the variation in consumer buying behaviour results from social factors. The remaining 26.8 percent is due to other factors not tested in this model.

### Table 4.22: ANOVA of Social Factors and Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>63.996</td>
<td>4</td>
<td>15.999</td>
<td>147.897</td>
<td>.000b</td>
</tr>
<tr>
<td>Residual</td>
<td>24.664</td>
<td>228</td>
<td>.108</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>88.660</td>
<td>232</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Consumer buying behavior

b. Predictors: (Constant), Position in the family, work place etc, Family members, Friends and colleagues, Colleagues

The ANOVA in Table 4.22 has a p-value of 0.000. The study concludes that there is a significant relationship between social factors and consumer buying behaviour.
The study used linear regression model to test the relationship between social factors and consumer buying behaviour. Table 4.23 depicts the results of the model.

**Table 4.23: Coefficients Variation of Social Factors and Consumer Buying Behaviour**

<table>
<thead>
<tr>
<th>Model</th>
<th>Coefficients</th>
<th>Variation of Social Factors and Consumer Buying Behaviour</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>1.458</td>
</tr>
<tr>
<td></td>
<td>Family members</td>
<td>.167</td>
</tr>
<tr>
<td></td>
<td>Friends</td>
<td>.107</td>
</tr>
<tr>
<td></td>
<td>Colleagues</td>
<td>.160</td>
</tr>
<tr>
<td></td>
<td>Position in the family, work place etc</td>
<td>.058</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Consumer buying behavior

The study thus represents consumer buying behaviour as,

Consumer buying behavior = 1.458 + 0.167 family members + 0.107 Friends + 0.160 colleagues + €

### 4.6 Personal Factors Influencing Consumer Buying Behavior of Refrigerators

#### 4.6.1 Influence by Age Group

On whether the respondent’s age group influences their behavior to purchase a refrigerator, 20% strongly disagree, 22% disagree, 25% neither agree nor disagree, 16% agree and 17% strongly agree as illustrated in the table below:

**Table 4.24: Age Group as a Determining Factor in Refrigerator Purchase**

<table>
<thead>
<tr>
<th>Age Group</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>20</td>
</tr>
<tr>
<td>Disagree</td>
<td>22</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>25</td>
</tr>
<tr>
<td>Agree</td>
<td>16</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 2.9, median was 3, mode was 3 and the standard deviation was 1.36.
4.6.2 Influence by Lifestyle

When asked whether lifestyle influences their decision to purchase a refrigerator, 18% strongly disagree, 21% disagree, 20% neither agree nor disagree, 17% agree and 24% strongly agree. This is well illustrated in table 4.25.

Table 4.25: Lifestyle Characteristic as an Influential Factor

<table>
<thead>
<tr>
<th>Lifestyle</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>18</td>
</tr>
<tr>
<td>Disagree</td>
<td>21</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>20</td>
</tr>
<tr>
<td>Agree</td>
<td>25</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 3.08, median was 3, mode was 5 and standard deviation was 1.44.

4.6.3 Influence by Current Lifecycle

Most respondents (29%) strongly disagree that their current lifecycle influences their decision to purchase a refrigerator, 13% disagree, 20% neither agree nor disagree, 25% agree and 14% strongly agree. This is shown in the table below:

Table 4.26: Current Lifecycle as an Influential Characteristic for Refrigerator Purchase

<table>
<thead>
<tr>
<th>Current lifecycle</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>29</td>
</tr>
<tr>
<td>Disagree</td>
<td>13</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>20</td>
</tr>
<tr>
<td>Agree</td>
<td>25</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 2.81, median was 3, mode was 1 and standard deviation was 1.44.
4.6.4 Influence by Personality

On whether the respondent’s personality influences their decision to purchase a refrigerator, 19% strongly disagree, 25% disagree, 22% neither agree nor disagree, 17% agree and 17% strongly agree as illustrated in the table.

Table 4.27: Personality as an Influential Characteristic

<table>
<thead>
<tr>
<th>Personality</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>19</td>
</tr>
<tr>
<td>Disagree</td>
<td>25</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>22</td>
</tr>
<tr>
<td>Agree</td>
<td>17</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 2.88, median was 3, mode was 2 and standard deviation was 1.36.

4.6.5 Influence by Self Concept

When asked whether self-concept influences consumer buying behavior of refrigerators, 13% of the respondents strongly disagree, 25% disagree, 17% neither agree nor disagree, 25% agree and 21% strongly agree as shown in the figure below.

Table 4.28: Self-Concept as an Influential Characteristic Refrigerator Purchase

<table>
<thead>
<tr>
<th>Self-Concept</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>13</td>
</tr>
<tr>
<td>Disagree</td>
<td>21</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>17</td>
</tr>
<tr>
<td>Agree</td>
<td>25</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>21</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 3.16, median was 3, mode was 2 and standard deviation was 1.36.
4.6.6 Influence by Values

When asked whether values influence consumer buying behavior of refrigerators, 23% strongly disagree, 23% disagree, 12% neither agree nor disagree, 26% agree and 17% strongly agree as shown in table 4.29.

Table 4.29: Values as an Influence in Refrigerator Purchase

<table>
<thead>
<tr>
<th>Values</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>23</td>
</tr>
<tr>
<td>Disagree</td>
<td>23</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>12</td>
</tr>
<tr>
<td>Agree</td>
<td>26</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 2.91, median was 3, mode was 4 and standard deviation was 1.44.

4.6.7 Influence by Economic Status

On whether economic status of respondents influences their decision to purchase a refrigerator, 16% strongly disagree, 22% disagree, 27% neither agree nor disagree, 15% agree and 20% strongly agree as shown 4.30.

Table 4.30: Economic Status as an Influence

<table>
<thead>
<tr>
<th>Economic Status</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>16</td>
</tr>
<tr>
<td>Disagree</td>
<td>22</td>
</tr>
<tr>
<td>Neither Disagree or Agree</td>
<td>27</td>
</tr>
<tr>
<td>Agree</td>
<td>15</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

The mean was 3.02, median was 3, mode was 3 and standard deviation was 1.35.

4.6.8 Correlation Analysis of Personal Factors and Consumer Buying Behaviour

Table 4.31 reveals the correlations between personal factors and consumer buying behaviour. The study showed that all the personal factors have significant relationship with the
consumer buying behaviour. The results of the study revealed that age \( r = 0.437^{**}, p < 0.01, N = 233 \), lifestyle \( r = 0.460^{**}, p < 0.01, N = 233 \), economic status \( r = 0.578^{**}, p < 0.01, N = 233 \), and self esteem \( r = 0.643^{**}, p < 0.01, N = 233 \) have significant correlation with consumer buying behaviour.

**Table 4.31: Correlation Analysis of Personal Factors and Consumer Buying Behaviour**

<table>
<thead>
<tr>
<th>Consumer buying behavior</th>
<th>Pearson Correlation</th>
<th>Sig. (2-tailed)</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>.437**</td>
<td>.000</td>
<td>233</td>
</tr>
<tr>
<td>Lifestyle</td>
<td>.460**</td>
<td>.000</td>
<td>233</td>
</tr>
<tr>
<td>Economic status</td>
<td>.578**</td>
<td>.000</td>
<td>233</td>
</tr>
<tr>
<td>Self esteem</td>
<td>.643**</td>
<td>.000</td>
<td>233</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).**

### 4.6.9 Regression Analysis of Personal Factors and Consumer Buying Behaviour

Table 4.32 shows that the coefficient of determination for the relationship between personal factors and consumer buying behaviour was 0.558 and this means that 55.8 percent of consumer buying behaviour was explained by personal factors. The remaining 12.8 percent was explained by other factors not considered in the model.

**Table 4.32: Model Summary of Personal Factors and Consumer Buying Behaviour**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.747a</td>
<td>.558</td>
<td>.550</td>
<td>.41466</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Self esteem, Lifestyle, Age, Economic status

Table 4.33 shows the overall model significance with a p-value of 0.000. The study hence concluded that personal factors have significant influence on consumer buying behaviour.
Table 4.33: ANOVA of Personal Factors and Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>4</td>
<td>12.365</td>
<td>71.912</td>
<td>.000b</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>228</td>
<td>.172</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>88.660</td>
<td>232</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Consumer buying behavior
b. Predictors: (Constant), Self esteem, Lifestyle, Age, Economic status

Table 4.34 shows the beta coefficients of personal factors. The beta coefficient of personal factors was positive meaning that a unit change in the personal factors causes a positive change in the consumer buying behaviour.

Table 4.34: Coefficient of Variation of Personal Factors and Consumer Buying Behaviour

<table>
<thead>
<tr>
<th>Model</th>
<th>Coefficientsa</th>
<th>Std. Error</th>
<th>Beta</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>1.497</td>
<td>.088</td>
<td>17.007</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Age</td>
<td>.084</td>
<td>.022</td>
<td>.186</td>
<td>3.864</td>
</tr>
<tr>
<td></td>
<td>Lifestyle</td>
<td>.102</td>
<td>.021</td>
<td>.236</td>
<td>4.934</td>
</tr>
<tr>
<td></td>
<td>Economic status</td>
<td>.093</td>
<td>.027</td>
<td>.203</td>
<td>3.418</td>
</tr>
<tr>
<td></td>
<td>Self esteem</td>
<td>.176</td>
<td>.027</td>
<td>.390</td>
<td>6.559</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Consumer buying behavior

The relationship in the table was represented by the following equation:

Consumer buying behavior = 1.497 + 0.084 age + 0.102 lifestyle + 0.093 economic status + 0.176 self esteem + €

4.7 Chapter Summary

This chapter has outlined the results and findings of the study on factors influencing consumer buying behavior of refrigerators in Kenya. The results and findings are based on four major areas which are demographic characteristics of the respondents and their main economic activities. This chapter has also outlined findings and results on cultural, social and
personal factors influencing consumer buying behavior of refrigerators in Kenya. Chapter five outlines a discussion focusing on major findings from the study and findings from the literature review, conclusions and recommendations.
CHAPTER FIVE

5.0 DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter outlines the purpose of the study, methodology used and a summary of the major findings for each specific objective. It also outlines a discussion focusing on major findings from the study and findings from the literature review, conclusions and recommendations.

5.2 Summary

The main objective of the study was to investigate factors influencing consumer buying behavior of refrigerators in Nairobi, Kenya. Specifically, the study sought to investigate cultural, social and personal factors influencing consumer buying behavior of refrigerators in Nairobi, Kenya.

The study adopted a descriptive research design in order to fully describe the factors that influence consumer buying behavior of refrigerators in Kenya. The total population for the study was 985,016 households in Nairobi County. The sampling technique used in the study was two-stage cluster sampling, whereby the first stage involved identifying households in Nairobi that have a refrigerator and the second stage involved selecting a random sample from the identified households. The sample size for the study was 230, however a total of 233 questionnaires were filled correctly. The sample size was distributed as follows: 60 interviews in Nairobi West, 83 in Nairobi East, 70 in Nairobi North and 20 in Westland. The study mainly involved collection of quantitative data using a simple household questionnaire. Once the questionnaire was developed, it was uploaded onto a digital platform (Kobo collect) which enabled collection of data using mobile phones instead of the “pen and paper” method. Interviewers were locally identified, recruited and trained after which the questionnaire was pre-tested and fine-tuned. Data collected was analyzed using SPSS. The data was analyzed using descriptive statistics, mainly frequencies and measures of central tendency (mean, median and mode). The data was presented in tables and figures.
The cultural factors investigated by the study were nationality; racial group; area of residence; set of values, customs and traditions from the society; average monthly income; highest education level and type of occupation. Majority of the respondents disagreed that nationality, racial group, average monthly income and highest education level influences their buying behavior of refrigerators whereas most respondents agreed that area of residence, type of occupation and set of values, customs and traditions obtained from the society influence their buying behavior of refrigerators.

Social factors investigated by the study were family members, friends, and colleagues, position in workplace, society and family. Most respondents disagreed that family members, colleagues, position in workplace, society and family influences their buying behavior of refrigerators whereas most respondents agreed that friends influence their buying behavior of refrigerators.

Personal factors investigated by the study were age group, lifestyle, current lifecycle, personality, self-concept, values and economic status. Most respondents disagreed that age group, current lifecycle, personality and economic status influence their buying behavior of refrigerators whereas most respondents agreed that lifestyle, self-concept and values influence their buying behavior of refrigerators.

5.3 Discussion

5.3.1 Cultural Factors Influencing Consumer Buying Behavior of Refrigerator

Consumer behavior differs because values inherited by consumers differ from culture to culture. Research shows that consumers from cultures that differ on values differ in their reaction to foreign products, advertising, and preferred sources of information (Chaudhry, 2014) that direct consumer behavior. Also, certain cultures are more youth-oriented than others (Barak, 2011) hence are more liberal and individualistic, and are more likely to work harder and spend more (Fattah, 2011). Furthermore, research shows that altitudes towards work and leisure also differ from culture to culture (Chaudhry, 2014) which has important consequences for lifestyle and demand for leisure activities. Another aspect that influences on consumer behavior is the religious beliefs. For example, many Islamic cultures and some
Catholic cultures are much more religiously oriented as compared to Chinese culture where religion plays a very small role (Chaudhry, 2014). This implies that in Islamic and some Catholic cultures people are more inclined to buy and consume religious artifacts and related material (Chaudhry, 2014).

Another factor that affects the consumer behavior is the level of diversity and uniformity within culture. A culture that values diversity not only will accept a wide array of personal behaviors and attitudes, but is also likely to welcome variety in terms of consuming food, dress, and other products and services.

Social class is considered an external influence on consumer behavior because it is not a function of feelings or knowledge. Social class is often hard to define; in fact, many people dispute the existence of social classes in the United States. Usually, however, people are grouped in social classes according to income, wealth, education, or type of occupation. Perhaps the simplest model to define social class is a three-tiered approach that includes the rich, the middle class, and the poor (Boundless, Marketers should understand that a person's social class will have a major influence on the types and quantity of consumer goods purchased, 2015). Other models have as many as a dozen levels. People in the same social class tend to have similar attitudes, live in similar neighborhoods, dress alike, and shop at.

Income refers to earnings from work or investments, while wealth refers to all of those assets an individual owns, such as cash, savings and checking accounts, stocks, bonds, real estate, etc. minus outstanding debts (DiMascio, 2017). Most people make money from work, but for the wealthy, much of theirs is inherited. As a result, wealth is distributed much more unevenly than income, because wealth is typically passed down from generation to generation. In the United States, wealth is an important source of power. The small number of people who control most of the wealth can more easily shape the agenda of society (Boundless, 2015).

Marketers should understand that a person's social class will have a major influence on the types and quantity of consumer goods purchased, 2015).
Work is considered an important dimension of social class as well. People commonly give greater respect to those who have more prestigious occupations. In any society, those with high-prestige occupations often belong to more privileged categories of people. When it comes to occupational prestige, the highest-ranked occupations, such as physicians, dentists, and engineers, are typically held by men. Women and people of color often dominate the less prestigious occupations.

Likewise, education is an important dimension of social class. In fact, education is one of the strongest predictors of occupation, income, and wealth later in life. Most better-paying white collar jobs require a college degree, while most blue collar jobs require less schooling, and bring less income and prestige.

This study showed that the main cultural factors that influence consumer buying behavior of refrigerators are area of residence, type of occupation and set of values, customs and traditions inherited from the society in which they grew up in.

5.3.2 Social Factors Influencing Consumer Buying behavior of Refrigerators

The membership groups of an individual are social groups to which he belongs and which will influence him (Rani, 2014). The membership groups are usually related to its social origin, age, place of residence, work, hobbies, leisure, etc. Reference groups have potential in forming a person attitude or behavior (Rani, 2014). The impact of reference groups varies across products and brands. For example if the product is visible such as dress, shoes, car etc then the influence of reference groups will be high. Reference groups also include opinion leader (a person who influences others because of his special skill, knowledge or other characteristics) (Rani, 2014). More generally, reference groups are defined as those that provide to the individual some points of comparison more or less direct about his behavior, lifestyle, desires or consumer habits (Rani, 2014). They influence the image that the individual has of himself as well as his behavior whether it is a membership group or a non-membership group. Because the individual can also be influenced by a group to which he doesn’t belong to yet but wishes to be part of (Rani, 2014). This is called an inspirational group. This group will have a direct influence on the consumer who, wishing to belong to
this group and look like its members, will try to buy the same products. For example, even if he doesn’t need it yet, a surfing beginner may want to buy advanced brands or products used by experienced surfers (inspirational group) in order to get closer to this group. While a teen may want the shoe model or smart phone used by the group of popular guys from his high school (inspirational group) in order to be accepted by this group (Rani, 2014). Some brands have understood this very well and communicate, implicitly or not, on the social benefit.

The family is a major influence on the consumer behaviour of its members. There are many examples of how the family influences the consumption behaviour of its members. A child learns how to enjoy candy by observing an older brother or sister; learns the use and value of money by listening to and watching his or her parents. Decisions about a new car, a vacation trip, or whether to go to a local or an out-of-town college are consumption decisions usually made within the context of a family setting. As a major consumption unit, the family is also a prime target for the marketing of many products and services (Rani, 2014). The importance of the family or household unit in consumer behavior arises for two reasons: many products are purchased by a family unit and individuals’ buying decisions may be heavily influenced by other family members (Yuvarani, 2016).

How families or households make purchase decisions depends on the roles of the various family members in the purchase, consumption, and influence of products. Household products like food and soaps may be purchased by a person but consumed by many, whereas personal care items, such as cosmetics or shaving cream, might be purchased by an individual family member for his or her own consumption. Homes and cars, on the other hand, are often purchased by both spouses, perhaps with involvement from children or other member of the extended family. Visits to shopping malls often involve multiple family members buying clothing and accessories, something with a heavy dose of influence by family member’s children may buy clothing paid for and approved of by parents, whereas teenagers may influence the clothing purchase of a parent. Regardless of how many family members are present when items are being purchased, the other family members play an important role in the purchase. Just because of being mother for two young children, it is her responsibility for buying food for the family and act as an individual in the market. It does
not mean that her decisions are not influenced by the preferences and power of other family members. Although marketing communications are usually directed to individuals, marketers should consider the consumption circumstances and the family structure before deciding on specific communication or advertising methods to attract their segment.

The position of an individual within his family, his work, his country club and his group of friends etc. can be defined in terms of role and social status (Musyoki, 2012). A social role is a set of attitudes and activities that an individual is supposed to have and do to his profession and his position at work, his position in the family, his gender, etc. and expectations of the people around him. In virtually all societies, there are visible and significant differences in the availability and possession of valued items (Fisher, 2016). Social class theory asserts that this unequal access to scarce resources and desired rewards is by no means a random process (Fisher, 2016). There are mechanisms or social processes that contribute to both the consistency and permanence of structured social inequality. One such mechanism—the most crucial one—is provided by the marketplace, defining as it does both consumption possibilities (i.e., class variables) and actual consumption patterns (i.e., status variables) (Rani, 2014). The study found that the social factor that influences consumer buying behavior of refrigerators is friends.

5.3.3 Personal Factors Influencing Consumer Buying Behavior of Refrigerators

The consumer buying behavior is greatly influenced by his age, i.e. the life cycle stage in which he falls. The people buy different products in different stages of the life cycle. Such as the purchase of confectionaries, chocolates are more when an individual is a child and as he grows his preferences for the products also changes (Hemsley-Brown, 2016). The income of the person influences his buying patterns. The income decides the purchasing power of an individual and thus, the more the personal income, the more will be the expenditure on other items and vice-versa (Hemsley-Brown, 2016).

Researchers have tried to determine the impact of rising levels of inequality due to different incomes on a wide array of indicators—among them economic growth, public spending, financial stability, political representation, and average health and educational outcomes. But
this research has done little to demonstrate the effects of inequality (Blending, 2013). Some researchers have found no effects at all, while others have identified opposite effects in different situations.

A useful indicator of lifestyle is the groups of products, or product/consumption constellations, used by consumers. This is just like one of the things that marketers will often do. They look at the set of different brands that a consumer will use at the same time in their life. These are called consumption constellations, which refers to the complementary set of products and brands used by consumers that also help to indicate and execute particular social roles. These consumption constellations were recently examined in the context of young consumers and how they use these constellations in defining themselves and others. By looking at these constellations, marketers can identify segments of consumers who tend to use the same goods and services—an indication that they share a similar lifestyle.

In a purchase that requires a high level of involvement, such as a car, consumers will consider various choices and develop beliefs about each choice; then they develop feelings about the products (affect); and finally they act on the behavior and decide to purchase, or not. Whereas with a behavioral influence, the customer will act first (purchase), then develop beliefs about their purchase and that leads to developing feelings about the product or service (Rani, 2014). Everyone has two lifestyles—the one they are currently in and the one they want to be in, which is always better than the current one. Marketers exploit this desire to move into a better lifestyle by showcasing people who are better off than the intended target market in their advertisements.

This study found that the personal factors influencing consumer buying behavior of refrigerators are lifestyle, self-concept and values of the respondents.

5.4 Conclusions

5.4.1 Cultural Factors Influencing Consumer Buying Behavior of Refrigerators

The study findings revealed that the cultural factors had significant effect on consumer buying behaviour. The study thus rejected the null hypothesis that cultural factors have no significant effect on consumer buying behaviour. The study concluded that it is imperative
for organizations selling refrigerators to factor in their marketing strategies the cultural factors of consumers to influence their buying behaviour. The cultural factors are nationality, racial group, area of residence, set of values, customs and traditions, education level and income levels.

5.4.2 Social Factors Influencing Consumer Buying Behavior of Refrigerators

The study also established that social factors had significant effect on consumer buying behaviour. Thus, the study rejected the null hypothesis that social factors have no significant effect on consumer buying behaviour. Based on this finding, the study concluded that social factors are very important determinant of consumer buying behaviour hence marketers should consider them in the marketing strategies. Among the social factors that enhance consumer buying behaviour are family members, friends, and colleagues.

5.4.3 Personal Factors Influencing Consumer Buying Behavior of Refrigerators

The study established that personal factors had significant effect on consumer buying behaviour. Based on this finding, the study rejected the null hypothesis that the personal factors have no significant effect on consumer buying behaviour. This led to the conclusion that it was critical for refrigerator selling companies to consider personal factors as they draft their marketing strategies to enhance consumer buying behaviour. These personal factors age, lifestyle, economic status, and self esteem.

5.5 Recommendations

5.5.1 Recommendation for Improvement

5.5.1.1 Cultural Factors

The study established that cultural factors significantly affected consumer buying behaviour of refrigerators in Nairobi, Kenya. Based on this finding, the study recommends that refrigerator selling companies should consider nationalities, racial groups, area of residence, set of values, income levels and education levels when strategizing on their markets. This is because, people acquire values, customs and traditions from the areas they grew up in, then
use the same in the places they reside. Therefore marketers should market specific brands of refrigerators in specific areas.

### 5.5.1.2 Social Factors

The study findings revealed that social factors had significant influence on consumer buying behaviour. The study recommends the sellers of refrigerators to tailor their products to fit into different social classes of consumers. They should look into area of residence, income level, education level, values, norms and traditions of consumers, and nationality of consumers.

### 5.5.1.3 Personal Factors

The study discovered that the personal factors of consumers significantly affected consumer buying behaviour of refrigerators in Nairobi Kenya. Opinions from family members, friends, and colleagues should be factored in the marketing strategies of refrigerators. The study recommends to the manufacturers to ensure that every product is custom made in order to meet the need of the customers. These narrow down to the color, size and power consumption.

### 5.5.2 Recommendation for Further Research

The study recommends further studies to be conducted on economic, political and psychological factors influencing consumer buying behavior of refrigerators since this study only focused on cultural, social and personal factors.
REFERENCES


Clem,W. (2015). Marketers should understand that a person's social class will have a major influence on the types and quantity of consumer goods purchased.


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APPENDICES

APPENDIX I: INTRODUCTORY LETTER

Dear Sir/Madam,

RE: REQUEST TO PARTICIPATE IN A RESEARCH STUDY

I am a Graduate student at school of Business at United States International University-Africa. I am carrying out a research project which is a partial requirement for the degree of Masters in Business Administration (MBA). The objective of this research is to investigate the Factors influencing the Consumer Buying Behaviour of Refrigerators in Nairobi County, Kenya.

To complete my study I will need to collect relevant information from you. I am therefore requesting for permission to collect and use your information which will be collected using the attached questionnaire.

Kindly note that any information you give will be treated with confidentiality and at no instance will it be used for any other purpose other than for academic purposes only. Your assistance will be highly appreciated.

I look forward to your prompt response.

Regards

Joel Karubiu
Appendix I1: QUESTIONNAIRE

SECTION A: Introduction

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<th>Name of the respondent</th>
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SECTION B: Demographic characteristics of the respondents and Main source of livelihood

1. Age of the respondent
   a) 18-24 [ ]
   b) 25-29 [ ]
   c) 30-34 [ ]
   d) 35-39 [ ]
   e) 40-44 [ ]
   f) 45-49 [ ]
   g) 50-54 [ ]
   h) 55-59 [ ]
   i) 60-64 [ ]
   j) 65+ [ ]

2. Gender of the respondent
   a) Male [ ]
   b) Female [ ]

3. Marital status of the respondent
   a) Single [ ]
   b) Married [ ]
   c) Divorced [ ]
   d) Widow(er) [ ]

4. Education level of the respondents
   a) None [ ]
   b) Primary [ ]
   c) Secondary [ ]
   d) College [ ]
   e) University [ ]
   f) Adult learning [ ]

5. Nationality

6. Area of residence

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7. Source of income
   a) Employment [ ]
   b) Crop farming [ ]
   c) Animal rearing [ ]
   d) Own business [ ]
   e) Pension, retired [ ]
   f) Dependent e.g. student [ ]

8. Income level of the respondent
   a) Below 1000 [ ]
   b) 1,000-5,000 [ ]
   c) 5,001-10,000 [ ]
   d) 10,001-15,000 [ ]
   e) 15,001-20,000 [ ]
   f) 20,001-30,000 [ ]
   g) 30,001-60,000 [ ]
   h) 60,001-100,000 [ ]
   i) 100,001-200,000 [ ]
   j) Above 200,000 [ ]

SECTION C: Perception towards refrigerators

9. Do you own a refrigerator(s)?
   a) Yes [ ] (Go to Q 10)
   b) No [ ] (Go to Q 17)

10. Which type of refrigerator do you own?
   a) Bottom mount (bottom freezer) [ ]
   b) Top mount (top freezer) [ ]
   c) French door [ ]
   d) Side-by-side doors [ ]
   e) Built in (constructed to blend in with the rest of the kitchen cabinetry) [ ]
   f) Others (Please specify) …………………………………………………………………

11. What is the brand of your refrigerator?
   a) LG [ ]
   b) Samsung [ ]
   c) Ramp tons [ ]
   d) Von Hot point [ ]
   e) Haier[ ]
   f) Ice cool [ ]
   g) Mika [ ]
   h) Bruhm [ ]
   i) Whirlpool [ ]
   j) Others (Please specify) ………
12. What do you like about your refrigerator?

13. What don’t you like about your refrigerator?

SECTION D: Cultural factors

14. On a scale of 0-10, 0 being not important at all and 10 being extremely important, how important are the following cultural factors in influencing your decision to purchase a refrigerator?

a) Nationality

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b) Racial group

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c) Area of residence

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d) Set of values, customs, traditions and values that you acquired from the society or community you grew up in

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e) Income level
**SECTION E: Social factors**

15. On a scale of 0-10, 0 being not important at all and 10 being extremely important, how important are the following social factors in influencing your decision to purchase a refrigerator?

a) Family members

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b) Friends and colleagues

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c) Position in the family, work place etc.

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SECTION F: Personal factors

16. On a scale of 0-10, 0 being not important at all and 10 being extremely important, how important are the following personal factors in influencing your decision to purchase a refrigerator?

a) Age

0 1 2 3 4 5 6 7 8 9 10

b) Lifestyle

0 1 2 3 4 5 6 7 8 9 10

c) Economic Status

0 1 2 3 4 5 6 7 8 9 10

d) Self esteem

0 1 2 3 4 5 6 7 8 9 10

SECTION G: Recommendations

17. Why don’t you own a refrigerator?

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18. Which factors do you think the manufacturers should consider when manufacturing refrigerator?

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