

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Consumer behaviour is the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society (Kuester, 2012). It attempts to understand the decision-making processes of buyers, both individually and in groups such as how emotions affect buying behaviour. It studies characteristics of individual consumers such as demographics and behavioural variables in an attempt to understand people's wants. It also tries to assess influences on the consumer from groups such as family, friends, sports, reference groups, and society in general (Lynn et al, 2011)

Successful businesses understand how to leverage the different factors that influence consumer buying behavior to effectively market their products and maximize sales. Studies show that there are generally four main factors that play a role in the consumer's buying behavior. These factors include cultural factors, social factors, personal factors and psychological factors. The psychological factors that influence an individual's decision to make a purchase are further categorized into the individual's motivations, perceptions, learning and his beliefs and attitudes (Callwood, 2013). While personal factors include income level, personality, age, occupation and lifestyle (Hirsh, et-al, 2012)

Fast Moving Consumer Goods (FMCG) industry runs in a rapidly changing and very competitive environment. FMCG includes wide range of consumer products that are used in a daily basis, are non-durable and hence purchased frequently. They mainly fall under three categories which are: foods and beverages, households and personal care. Due to an unpredictable market environment, large FMCG companies seek for designing and managing integrated marketing and supply channels (Roshani, 2014)

Some of the FMCG products are soaps, shampoos, toiletries, cosmetics, detergents, shaving products soft drinks, chocolates, batteries, paper products, glassware, and plastic goods, such as lunch box, water bottles, buckets etc. Such products are sold quickly and at comparatively low cost. Although the profit margins in these goods are relatively small, products are usually sold in very large quantities. Therefore, FMCG is a

low margin-high volume business. Coca Cola, Unilever, Pepsi, Budweiser, Nescafe, are some of the leading FMCG brands. Today the fast moving consumer goods industry is crawling to deal with big changes. There is a tremendous increase in product variety and lessened impletion cycle times. This has become a continuous trend in the FMCG industry. (Roshani, 2014)

In the modern marketing, the customers have great options to select so persuasion of the customers by the marketers has a vital impact on their buying. In order to persuade the consumers, the marketers have to study the consumer behavior. The factors that affect the consumer buying behavior are categorized as cultural factors, social factors, personal factors and psychological factors (Yakup, 2014). In this study, the psychological factors were investigated.

Consumer is the one who consumes the goods and services produced. As such, consumers play a vital role in the economic system of a nation because in the absence of the effective demand that emanates from them, the economy virtually collapses. Customer is a person, company, or other entity which buys goods and services produced by another person, company, or other entity (Durmaz & Jablonski, 2012). Consumer behaviour might be the following: The mental, emotional and physical activities that people engage in when selecting, purchasing, using and disposing of products and services so as to satisfy needs and desires (Priest, Carter, & Statt, 2013).

As many aspects of individuals' lives, such as education, internet, medical care, and so on, are boosting the global economy at a surprisingly fast pace, individuals' living standards are improving. People with stable income are paying more and more attention to their clothing, thus spurring fashion industry to flourish. For example, a recent report from Statista demonstrated that the revenue of global apparel market was 1802.59 billion dollars and it was estimated that it will achieve 2246.62 billion dollars worldwide by 2025 (Shahbandeh, 2021). To better serve the customers and achieve success in fashion businesses, it is necessary to investigate the factors that affect consumers' behaviors in fashion market.

Savelli et al. (2019) conclude that, today youngster more like fast food, because it takes little time to prepare and it can be served to customer within a limited efforts (Pérez Villarreal, 2020) just like pasta, bread, fruits,

etc. They found positive result after a thorough study on the behavior of Italian students concerning quality and buying decision of fast food. That's why, the FMCG industry is becoming a trend in present era due to its fair price and quality (Ahmed, Naseer, Asadullah, & Khan, 2020). Customers initially observe the price and quality of FMCG, if it is fair, then they make their behavior regarding the purchase it otherwise, they turn back toward traditional food (Trafialek et al. 2019). The customer's experience and review's regarding company operations are very important source for new customer during purchase decision and company's also to form pricing and servicing policies (Van, 2016; Watkinson, 2013). On the other hand, FMCG is spreading health diseases in customers just like diabetes, fats, etc (Xiao, Yang, & Iqbal, 2018; Ibitomi, 2018). Customer firstly observes, whether the price of products justify its outcome being desired by them or not (Susilo, 2020). Equity theory suggests that multiple price offering concerning to specification products and service is a key factor to satisfy the customers for further business (Lastner et al., 2019; Kim, 2018).

FMCG that food who needs very little time for preparation and serving a customer; most of the people like it very much, as compared to traditional food due to its price and its delicious taste (Xiao, Yang, & Iqbal, 2018). It's suggested, that in 2050 60% more food will be produced for the 9 billion people in the world (FAO, 2019). In Pakistan it's the second-largest industry and ranks 8th worldwide, it contributes 16% in total employment. More than 1000 large food processing corporations operate here. Even every person spends approximately 42% of its income on food and retail sales 10% expand annually. The fast food business is growing 20% annually. Consumers spend very little time to understand the fast food recipes and to purchase it (Souiden, Chaouali, & Baccouche, 2019). The behavior of Consumers concerning food steadily developed day by day (Savelli et al, 2019). Now, they don't like to spend more time to preparing food in their home, like a traditional way, but they like to eat those foods that are being prepared by others with short time and cost (Rai & Rawal, 2019).

1.2 Statement of the Research Problem

The psychological factors on buying behavior of consumers, who become much more important day by day, is tried to be measured, Yakup Durmazl 2014 .In this study, The consumers helps firms and organizations to improve their marketing strategies by understanding issues such as how the psychology of how consumers think, feel, reason, and select between different alternatives (e.g., brands, products); The psychology of how the consumer is influenced by his or her environment (e.g., family, signs, media); Therefore, one of the reasons that informed this study has to do with the unique importance of psychological factor affecting consumer on FMCG. different studies has been conducted by (Yakup 2014; Al Otaibi ,2014; Ali, 2012).

For achieve the satisfaction of customers is essential for the FMCG industry to charge fair price from customers on every product & service (Riquelme et al., 2019; Trafialek et al., 2019). The price of all product satisfy the customer expectations and being effected from referent price, referent deservingness, price fairness and customers anger being crossed by it (Lastner et al., 2019). The companies should form those pricing policies who being followed by their relevant businesses, because if customers get negative word of mouth through referent customer and they realize that the product's prices is not fair, then they become angry and they avoid to transact anymore (Riquelme et al., 2019; Tuzovic et al., 2014; Susilo, 2020). The anger is also an important element in order to get satisfaction of customer that arises from social, cultural gap, it's very important for companies to realize the negative factors, because without eliminating these factors fast food industry could not satisfy the customer (Adam & Brett, 2018). Fair price means, that customer realizes, that fast food charge the reasonable price for a products, while numerous offering available in the market, otherwise they will be turned to another product (Hasim, Manaf, & Ali, 2020; Zietsman, Mostert, & Svensson, 2019). Equity theory states, that motivation of any person toward the specific action arises, when he/she realize, that these actions are going to his/her financial favor. The quality of product & service could also judge by its price and reference of customer is the prime factor that remains satisfy the customer (Ahrholdt, Gudergan, & Ringle, 2019).

Moreover, consumers usually cannot realize the underlying biases they possess, which will affect the consumer choices unconsciously. Utilizing the customers' personal information and inevitable irrationality,

businesses are able to create comprehensive marketing strategies to appeal to customers and maximize the profits. Thus, this study Look in to effect of psychological factor on consumer buying behavior but none of this has look into area of fast moving consumer good therefore there is need to conduct a research to fill this gap

1.3 Research Question

From the foregoing, the study will provide answers to the following questions:

- i. What is the relationship between motivation and consumer buying behavior on FMCG in Shoprite Ilorin?
- ii. What effect do belief and attitude have on consumer buying behavior of FMCG in Shoprite Ilorin?
- iii. What is the effect of customers' perception on consumer buying behavior of FMCG in Shoprite Ilorin?
- iv. How does learning influence consumer buying behavior of FMCG in Shoprite Ilorin?

1.4 Objective of the Study

The major objective of this study is to examine the psychological factor that affect the consumer buying behavior on FMCG, In order to achieve these, the objectives are stated below to:

- i. Examine the effect of motivation on consumer behavior in relation to fast moving consumergood in Shoprite Ilorin
- ii. determine the effect of belief and attitude on consumer buying behavior in relation to fast moving consumer good in Shoprite Ilorin
- iii. evaluate the effect of learning on consumer purchasing decision in relation to fast moving consumer good in Shoprite Ilorin
- iv. assess the effect of perception on consumer buying behavior in relation to fast moving consumer good in Shoprite Ilorin

1.5 Research Hypotheses

H₁: There is no significant relationship between motivation and consumer buying behaviour in relation to FMCG in Shoprite Ilorin

H₂: customer's attitude and belief do not have significant effect on consumer buying behaviour of FMCG in Shoprite Ilorin

H₃: Learning has no significant effect on consumer buying behaviour in relation to FMCG in Shoprite Ilorin

H₄: there is no significant relationship between customer's perceptions and consumer buying behaviour of FMCG in Shoprite Ilorin

1.6 Justification for the Study

This study would be important to the society in understanding the psychological factor that affect the stimuli that trigger consumer to buying. The findings of this study may also be important to companies who may like to enhance their customer buying behaviors which would see their companies grow to a great extent. The study may also be used by other academicians as a basis of their further research in the same area or areas closely related to consumer consumption and their buying behaviors.

The findings of this study may also be important to companies who may like to enhance their customer buying behaviors which would see their companies grow to a great extent. The study may also be used by other academicians as a basis of their further research in the same area or areas closely related to consumer consumption and their buying behaviors. Finally, the outcome of the study will be useful to students as it will enable them know more about psychological factor on consumer buying behavior influences FMCG .This study would be important to the society in understanding the psychological factor that affect consumer buying behavior.

1.7 Scope of the Study

This study will cover the activities on psychological factor on consumer behavior influence FMCG in Shoprite Ilorin. Also, the study will focus co Al-Hikmah University Ilorin . The purpose of restricting the

study to the university is to enable the ease of data gathering and complete the study within the time available.

CHAPTER TWO

LITERATURE REVIEW

2.0 Preamble

This study will contribute to a deeper understanding of the effect of psychological factors affecting consumer buying behavior on fast moving consumer goods (FMCG). The first section, describes, which is conceptual review deal with consumer behavior & psychological factors, second one deal with theory of framework while empirical review deal with several related research conducted on psychological factors on consumer behavior which is last part of this section.

2.2 CONCEPTUAL REVIEW

2.2.1 Consumer behaviour

Consumer behavior is the study of the process involved when individuals or groups, select, purchase, use or dispose of product, service, idea or experience to satisfy need and desires. According to Kardes (2002), Consumer Behavior is the study of human or consumer responses to product, services and the marketing of products and services.

The concept of modern consumer behavior is that people mostly buy products not for what they do, what for what they stand for. This concept implies that the product plays a role which goes beyond their functional purposes what actually they meant for and consumers tend to establish a relationship with a product what they like. The types of relationship a consumer may make with a product is like self-concept attachment, interdependent and love. (Solomon and Nancy, 2004)

According to Kotler and Armstrong (2001), consumer buying behavior refers to the buying behavior of the individuals and households who buy goods and services for personal consumption. Consumers around the world are different in various factors such as age, income, education level and preferences which may affect the way they avail of goods and services. This behavior then impacts how products and services are presented to the different consumer markets. There are many components which influence consumer behavior namely; cultural, social, personal, and psychological.

Kundi et al (2008) stated that consumer behavior refers to the mental and emotional process and the observable behavior of consumers during searching, purchasing and post consumption of a product or services. Consumer behavior blends the elements from psychology, sociology, socio psychology, anthropology and economics.

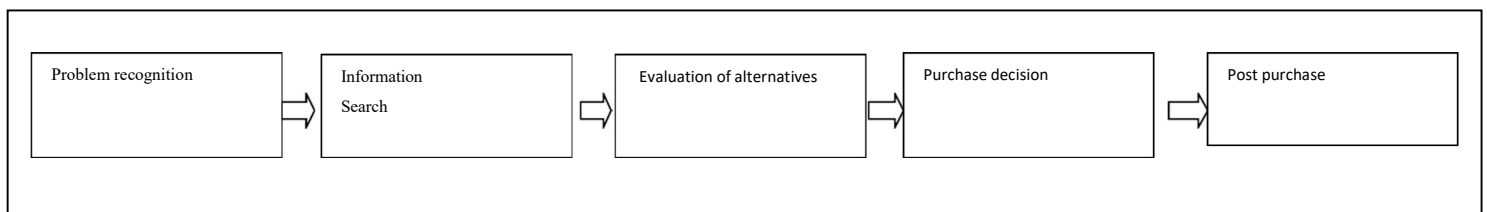
2.1.2 Consumer Buying Behavior

Buying behavior is referred as the behavior which consumer exhibit while searching for, purchasing, using, and assessing the products and services that they hope and anticipate will satisfy their needs and desires. Behaviour of consumer is basically focused on the decisions made by an individual on their spending of their existing and available resources such as; money, time and effort. Behaviour is frequently changing, as well as needs and wants. The behaviour involves of how an individual think and feel among different alternatives e.g. goods, brand and the actions they perform in purchasing and consumption process (Schiffman, 2000).

However, Kumar (2010) defines consumer buying behavior as a buying behavior of end consumers, who buy goods and services for personal consumption for both individuals, and household. Every single consumer in this world has a purchasing power for quite longer than one has apparently realized-since the very first time that one was asked which chocolate or shoes he/she wanted. Over the past several years, people have developed a methodical means to choose among different alternatives, although they are unaware of it. Consumer buying behavior refers to the buying behaviour of the individuals and households who buy goods and services for personal consumption Kavarthapu (2015). Consumers around the world are different in various factors such as age, income, education level and preferences which may affect the way they avail of goods and services Kavarthapu (2015). This behaviour then impacts how products and services are presented to the different consumer markets. There are many components which influence consumer behaviour namely; cultural, social, personal, and psychological Buyer behaviour is deeply rooted in psychology with dashes of sociology thrown in just to make things more interesting Kavarthapu (2015). Since every person in the world is different, it is impossible to have simple rules that explain how buying decisions are made. Customers make purchases in order to satisfy needs. Some of these needs are basic and must be filled by everyone on the planet while others are not required for basic survival and vary depending on the person.

A purchase decision is the result of each and every one of these factors. An individual and a consumer is led by his culture, his subculture, his social class, his membership groups, his family, his personality, his psychological factors, etc Pinki Rani (2014). By identifying and understanding the factors that influence their customers, brands have the opportunity to develop a strategy a marketing message and advertising campaigns more efficient and more in line with the needs and ways of thinking of their target consumers, a real asset to better meet the needs of its customers and increase sales Pinki Rani (2014).

2.1.3 Consumer Buying Decision Process.



Source: Hansen, 2005; Pride and Ferrell, 2007

The information search process begins. A customer can obtain information from several sources: personal sources (family, friends), commercial sources (advertising, retailers, packaging), and public sources (newspapers, magazines, radio, television, Internet). The usefulness and degree of influence of each of these sources of information will vary by product and by consumer. It is worth noting that marketers today have a greater degree of control over the information that is provided (or is not provided) to consumers and the manner in which this information is presented (Kivetz & Simonson, 2000).

In the evaluation stage, the customer must choose between alternative brands, products and services. An important determinant of the extent of the evaluation is whether the customer feels “involved” in the product. A buyer’s level of involvement determines why s/he is motivated to seek information about a particular product or brand while virtually ignoring others. The involvement level, as well as other factors, affects an individual’s choice of one of three types of consumer buying behaviour: routine response behaviour, limited decision making, and extended decision making (Pride & Ferrell, 2007). A consumer uses routine response behaviour when buying frequently purchased, low-cost items that demand very little search-and-decision

effort (e.g., milk, eggs, bread or socks). Customers spend very little time deciding whether to purchase these items and do not typically need to read reviews or consult with friends for their opinions before making routine purchases. However, when confronted with 'ethical' products, consumers often become more involved, and this results in a more extensive information search (Carrigan & Attalla, 2001; Zander & Hamm, 2011). These are usually small purchases, on the lower end of the pricing spectrum. When buying such items, consumers may prefer a particular brand but are familiar with several brands in the product class and view more than one as being acceptable. Typically, low-involvement products are bought almost automatically.

2.1.4 Psychology

Psychology is the study of behavior and mind, embracing all aspects of human experience. APA (2016) describe Psychology as academic discipline and an applied science which seeks to understand individuals and groups by establishing general principles and researching specific cases. Fernald (2008) In this field, a professional practitioner or researcher is called a psychologist and can be classified as a social, behavioral, or cognitive scientist. Hockenbury (2010) noted Psychologists as attempt to understand the role of mental functions in individual and social behavior, while also exploring the physiological and biological processes that underlie cognitive functions and behaviors.

2.1.5 Psychological Factors Affecting Consumer Behaviour

Successful businesses understand how to leverage the different factors that influence consumer buying behavior to effectively market their products and maximize sales. Studies show that there are generally four main factors that play a role in the consumer's buying behavior. These factors can influence how a person thinks and later affect his decisions and relations in his daily life. The psychological factors that influence an individual's decision to make a purchase are further categorized into the individual's motivations, perceptions, learning and his beliefs and attitudes (Callwood, 2013).

Motivation

Motivation is an activated internal need state leading to goal-directed behavior to satisfy that need. Accordingly motives can be defined as relatively enduring, strong, and persistent internal stimuli that arouse and direct behavior toward certain goals (Trehan, 2009).

The starting point in the buying process is recognition of need. A need may be defined as lack of something useful. A person can be motivated to buy a product for convenience, for style, for prestige, for self-pride or being at par with others (Khan, 2007). If the marketers know what creates motivation, they may be able to develop marketing tactics to influence consumers' motivation to think about, be involved with, and/or process information about their brand or ad (Smoke, 2009).

Perception

Perception is called as the energy which makes us aware of the world around us and attaches a meaning to it after a sensing process. Each human being in the world sees his/her surroundings differently. Several people have the same ideas about a specific event. No one can see or feel the 100% of all things. Ever wonder why people buy certain products? It is all about perception. Perception is how consumers understand the world around them based on information received through their senses. In response to stimuli, consumers subconsciously evaluate their needs, values and expectations, and then they use that evaluation to select, organize and interpret the stimuli (Connolly, 2010).

The marketplace's perception of a brand or industry is extremely important, which is why big brands work so hard to ensure that the general perception surrounding them and their industry is as positive as possible. As a result, companies like Gillette, will pay David Beckham to 'model' their products. By aligning the way people feel about Beckham, with the Gillette brand, Gillette can improve the perception of their brand or reinforce what's already positive about it (Taylor, 2006).

Learning

Learning describes changes in an individual's behavior arising from experience. In every circumstance our perception is conditioned by our prior experience, for it is this which constitutes our preparatory set or expectations and the framework into which we seek to place and organize new stimuli. In other words, we have learned from our earlier experience and seek to maintain balance or consistency by relating to and interpreting new stimuli in terms of past or learned stimuli (Blythe, 2008).

The practical significance of learning theory of marketers is that they can build demand for a product by associating it with strong drives, using motivating cues, and to the same drives as competitors and providing similar cues because buyers are more likely to transfer loyalty to similar brands than to dissimilar ones (Lamb, 2010). There are two types of learning; (Lee, 2007)

- i. Experiential Learning: Experiential learning occurs when an experience changes your behavior.
- ii. Conceptual Learning: Conceptual learning is not acquired through direct experience.

Beliefs and Attitudes

Kotler defines belief as descriptive thought that a person holds about something and attitude as a person's enduring favorable or unfavorable cognitive evaluations, emotional feelings, and action tendencies toward some object or idea. Individuals can have specific beliefs and attitudes about specific products and services (Sarangapani, 2009). Marketers are interested in the beliefs that people formulate about specific products and services because these beliefs make up product and brand images that affect buying behavior. If some of the beliefs are wrong and prevent purchase, the marketer has to launch a campaign to correct them. A consumer may believe that Sony's Cyber-shot camera takes the best HD video, is easiest to use, and is the most reasonably priced. These beliefs may be based on knowledge, faith, or hearsay. Consumers tend to develop a set of beliefs about a product's attributes and then, through these beliefs, form a brand image-a set of beliefs about a particular brand (Lee, 2007).

People have attitudes regarding religion, politics, clothes, music, food, etc. Attitude of consumer also influences the consumer behavior. If consumer's attitude towards a product is favorable, then it will have

positive effect on consumer behavior. The marketers discover prevailing attitude towards their product and try to make it positive, and if it is already positive, then try to maintain it (Hoyer & Deborah, 2008).

2.1.5 Fast Moving Consumer Good (FMCG)

Fast moving consumer good (FMCG) attributes to an extensive range of consumer products that are used in a daily basis and are non-durable and hence, purchased frequently. Some of the FMCG products are soaps, shampoos, toiletries, cosmetics, detergents, shaving products, soft drinks, chocolates, batteries, paper products, glassware, and plastic goods, such as lunch box, water bottles, buckets etc. Such products are sold quickly and at comparatively low cost. Although the profit margins in these goods are relatively small, products are usually sold in very large quantities. Therefore, FMCG is a low margin-high volume business. Coca Cola, Unilever, Pepsi, Nescafe, are some of the leading FMCG brands. Today the fast moving consumer goods industry is crawling to deal with big changes. There is a tremendous increase in product variety and lessened impletion cycle times. This has become a continuous trend in the FMCG industry. (Roshani, 2014)

Fast Moving Consumer Goods (FMCG) alternatively known as consumer packaged goods (CPG) are products that are sold quickly and generally consumed at a regular basis, as opposed to durable goods such as kitchen appliances that are replaced over a period of years. The FMCG industry primarily engages in the production, distribution and marketing operations of CPG. FMCG product categories comprise of food and dairy products, pharmaceuticals, consumer electronics, packaged food products, household products, drinks and others. Meanwhile, some common FMCG include coffee, tea, detergents, tobacco and cigarettes, soaps and others. The big names in this sector include Sara Lee, Nestle, Reckitt Benckiser, Unilever, Procter & Gamble, Coca-Cola, Carlsberg, Kleenex, General Mills, Pepsi, Mars and others. Rallabandi (2014)

Psychological factors and consumer buying behavior

A buyer's choices are also influenced by four psychological factors, i.e. motivation, perception, learning, and beliefs and attitudes. A consumer is an individual who has different kind of needs. These needs can be

biological like thirst or psychological arising from the need of recognition or belonging. Studies show that there are generally four main factors that play a role in the consumer's buying behavior. These factors include cultural factors, social factors, personal factors and psychological factors. The psychological factors that influence an individual's decision to make a purchase are further categorized into the individual's motivations, perceptions, learning and his beliefs and attitudes (Callwood, 2013).

Abraham Maslow is probably the most know psychologist who has examined these human needs. He sought to explain why humans are driven by different needs at different times (Kotler & Armstrong 2010). The basic rule is to satisfy first the basic need before proceeding up the ladder. When that need has been fulfilled, it stops being a motivator and a person focuses on the next most important need. Motivation is an activated internal need state leading to goal-directed behavior to satisfy that need. Accordingly, motives can be defined as relatively enduring, strong, and persistent internal stimuli that arouse and direct behavior toward certain goals (Trehan, 2009). The starting point in the buying process is recognition of need. A need may be defined as lack of something useful. If the marketers know what creates motivation, they may be able to develop marketing tactics to influence consumers' motivation to think about, be involved with, and/or process information about their brand or ad (Smoke, 2009).

Perception is regarded to be the energy that simply makes us aware of the world around us and also goes ahead to attach a meaning to it after a sensing process. Human beings in particular are able to view their surroundings differently. Perception is considered to be how consumers understand the world around them on the basis of the information they receive through their senses. In response to stimuli, consumers are likely to subconsciously evaluate their needs, values and expectations, and then they use that evaluation to select, organize and interpret the stimuli (Connolly, 2010). The marketplace's perception of a brand or industry is considered to be very essential which is why big brands work so hard to ensure that the general perception surrounding them and their industry is as positive as possible. A study carried out by Hawkins & Mothersbaugh (2010) was able to show that perception begins with consumers' exposure and attention to marketing stimuli and thereafter ends with their interpretation of the stimuli. Etzel, Walker & Stanton (2014), on their side believe that consumers' perception is not only determined by the characteristics of the

stimuli, but it is also determined by the characteristics of the consumer him or herself. It is therefore important for that marketers obtain a thorough understanding of their target markets as well as how consumers will perceive various marketing-related stimuli.

A person acts according to his or her perception of the situation. Consumers might neglect many stimuli in the environment and only focus on those related to their current need. Every individual have different perception based on own experience, beliefs and attitudes. Selective distortion leads people to situations that are compatible with their beliefs and values. For example for brands, the message that brands communicate will never be the same among different consumers. When people are exposed to a huge amount of information and stimuli, they are not able to retain all of it. Selective retention means what person will retain from particular stimuli or situation. This can be seen when consumers remember good points about brand they favor and forget everything good about rival brand (Kotler & Armstrong 2010).

Learning describes changes in an individual's behavior arising from experience. In every circumstance our perception is conditioned by our prior experience, for it is this which constitutes our preparatory set or expectations and the framework into which we seek to place and organize new stimuli. In other words, we have learned from our earlier experience and seek to maintain balance or consistency by relating to and interpreting new stimuli in terms of past or learned stimuli (Blythe, 2008). The practical significance of learning theory of marketers is that they can build demand for a product by associating it with strong drives, using motivating cues, and to the same drives as competitors and providing similar cues because buyers are more likely to transfer loyalty to similar brands than to dissimilar ones (Lamb, 2010). There are two types of learning; (Lee, 2007); Experiential Learning: Experiential learning occurs when an experience changes your behavior; Conceptual Learning: Conceptual learning is not acquired through direct experience.

Through learning and experiencing, consumers acquire beliefs and attitudes. A belief is a vision that consumer has on something. It can be based on real knowledge, faith or opinion. External influence like family or neighbors combined with learning produces beliefs that will influence consumers' buying behavior. Different kind of people has different attitudes concerning religion, politics, food, music and many more. The attitude describes consumers' feelings or evaluations toward an object or idea. Both beliefs

and attitudes are hard to change. Those are anchored deep in consumers mind and can be part of a person's personality (Kotler & Armstrong 2010).

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A consumer may believe that Sony's Cyber-shot camera takes the best HD video, is easiest to use, and is the most reasonably priced. These beliefs may be based on knowledge, faith, or hearsay. Consumers tend to develop a set of beliefs about a product's attributes and then, through these beliefs, form a brand image- a set of beliefs about a particular brand (Lee, 2007). People have attitudes regarding religion, politics, clothes, music, food, etc. Attitude of consumer also influences the consumer behavior. If consumer's attitude towards a product is favorable, then it will have positive effect on consumer behavior. The marketers discover prevailing attitude towards their product and try to make it positive, and if it is already positive, then try to maintain it (Hoyer & Deborah, 2008). This study sought to establish the influence psychological factors on consumer buying behavior in FMCGs in Ilorin Shoprite

2.2 Theoretical Literature Review

This study used Theory of Reasoned Action and Hierarchy of Needs Theory.

2.2.1 Theory of Reasoned Action

Theory of Reasoned Action was created by Fishbein and Ajzen (1960s). This theory analyzes the significance of pre-existing attitudes in the decision-making process. The author argues that consumers act in a particular manner based on their intention to create or receive a precise outcome. Thus, consumers are rational actors who choose to act in their best interests such as online shopping for convenience seekers (Overby & Lee, 2006). According to this theory, consumers will, for example, compare product prices to be able to get the best deal (Brynjolfsson & Smith, 2000). From the time the consumer decides to act to the time the action is complete, the consumer retains the ability to change his or her mind and decide on a different course of action (Peter & Donnelly, 2011).

Marketers can learn several lessons from the Theory of Reasoned Action. When marketing a product to consumers, marketers must associate a purchase with a specific positive result. For instance, Axe body spray uses this concept very effectively by linking its product to desirability by women (Bosman, 2013). Men desiring to appeal to women will thus be drawn to buy Axe to fulfill this need. Secondly, the theory highlights the importance of moving consumers through the sales pipeline. Marketers can benefit from this by providing information about their brands and convincing the consumers to buy them (Peter & Donnelly, 2011). Research done in Finland establishes that marketers must realize that long lags between initial intention and the completion of the action, allows consumers plenty of time to talk themselves out of buying or question the outcome of the purchase (Tarkiainen, & Sundqvist, 2005).

According to Jackson, Islam, Quaddus and Stanton (2006), the theory of reasoned action (TRA) developed by Fishbein and Ajzen (1975) suggest that there are two major components influencing an individual's attitude toward an object, the belief structure and evaluative criteria. An individual's belief that a brand possesses given characteristics may be formed through direct personal experience with the brand, interpersonal communication with others who have tried or used the brand, and mass media sources. The impact of cultural norms and values on the belief structure may come from any one of these sources (Lee & Um, 1992). The second component which is the evaluative criteria is where culture exerts the greatest

impact on consumer choice. These criteria can be either subjective or objective, such as price (Jamal & Goode, 2001).

This theory is relevant to the study because it gives an understanding on motivational factors that influences the actual behavior that is not under the individual's volitional control. In addition, it helps to identify how and where to target strategies for changing actual behavior. The basic assumption underlying this theory is that humans are quite rational and make use of all available information, both personal and social, before they act. Behavior is said to be approximately equal to behavioral intention, which can be derived from a combination of the consumer's attitude toward purchasing the product and the subjective norms about the behavior. Through the concept of subjective norm the theory acknowledges the power of other people in influencing behavior (Jackson, Quaddus, Islam & Stanton, 2006).

However, the relative contributions of attitudes and subjective norms will not necessarily be equal in predicting behavior (Miller, 2005). Theory of reasoned action has been criticized for not taking into consideration situations where behavior is not under individual's control (Schultz, 2006). Managers of selected supermarkets cannot be effective unless they have some understanding of the way retail consumers make decisions and act in relation to the consumption of retail products and services. Retail management needs to understand different ways in which consumers choose and evaluate alternative retail service. To understand retail demand, there is need to identify and evaluate the broader theories of consumer behaviour linked to purchase behaviour (Gilbert, 2001).

2.2.2 Hierarchy of Needs Theory

The Hierarchy of Needs Theory, proposed by Abraham Maslow, a clinical psychologist in (1943), is regarded as one of the most important contributions to the field of motivational research. The theory of motivation proposed by Maslow can also be used to understand shoppers' behaviour. The key motivational theories behind non-product related motivation in shopping behaviour lies in motivational theories- of stimulation (environmental attributes), affiliation (social interaction) and cognition (learning about new trends and innovations). Several researchers have proposed that an individual is physiologically motivated

to maintain a level of stimulation optimum to that individual. When the level becomes too high or too low, an individual will take action to correct the level (Loudon and Delia Bitta, 2002).

Maslow proposed that human needs could be classified into five basic levels, viz., basic/primary needs, safety/security needs, social/affiliation needs, ego/esteem needs and self-actualization needs. Each of the needs could be ranked in order of importance from the lowest to the highest through a pyramidal structure starting from basic /primary needs to the safety/security needs to the social/affiliation needs to the ego/esteem needs, to finally the self-actualization needs. The first two needs, viz. basic /primary needs and safety/security needs were biogenic in nature and were regarded as lower-order needs; while the rest of the three, viz., social/affiliation needs, ego/esteem needs and self-actualization needs were psychogenic in nature and were regarded as higher-order needs.

According to the theory, these needs are hierarchical and an individual will go level by level, starting first with the fulfillment of the lower-order needs and gradually move towards the fulfillment of the higher-order needs. A person cannot move to the second level unless the first level is satisfied. Once a level is satisfied, it ceases to be a motivator and the moves to the next.

Needs or motives may well determine whether or not a customer will shop in a store. There are two distinct types of motives; social motives which arise from interaction with the environment and psychological motives which arise from natural biological mechanisms. Social needs prove that rational and practical things do not always motivate consumers but often emotional and irrational drives sometimes do. Both personal and social motives influence consumers' shopping activities. The strength of the consumer's motive also appears to be an important positively related element in their pleasure and arousal in the market place and with satisfaction in terms of retail preference. Consumers shop for experiential and emotional reasons as well as for goods, services and information (Loudon and Delia Bitta, 2002).

Retail trading areas (Jarrat, 1996) may arouse or depress a person's activation level. When the retailing area depresses the level of stimulation, corrective action in terms of out shopping may result. This is commonly observed in brand switching behaviour where consumers just want change from their regular brand. When

the environment stimulation which is determined by properties such as (novelty, ambiguity, complexity) is below optimum, an individual will attempt to increase stimulation, when it is above optimum, he or she will strive to reduce it. Individuals with a higher activation level engage in greater amounts of brand switching and reveal greater innovative tendencies. As some shopping behaviour may be attributed to variety seeking or exploratory behaviour, it is appropriate to consider the optimum stimulation level that may influence behaviour. It has been proposed that those with high optimum stimulation levels are more likely to explore new environments whereas those with lower optimum stimulation levels are more likely to feel comfortable with that which is familiar.

Maslow considered the factors, which led to an ultimate goal of achieving self-actualization or fulfillment. He argued that if some higher need in the hierarchy were not satisfied, then, lower needs would dominate behaviour. If a lower need or needs on the other hand were satisfied, however, they would no longer motivate and the next level in the hierarchy would motivate the individual. Individuals can satisfy needs at more than one level simultaneously.

According to Maslow (1943), the hierarchy of needs list is as follows: Self-actualization - self-fulfillment and realization, enriching experiences. Esteem ego needs, success, status, recognition, and accomplishments. Belongingness acceptance, affection, giving and receiving love. Safety - security, shelter, freedom from fear and anxiety. Physiological - hunger, thirst, sex, rest, sleep activity. Therefore, if individuals are satisfying basic needs and seeking self-fulfillment, then retailers have to understand the need to offer products which allow consumers the opportunity to fulfill their higher needs of self-improvement, the attainment of individuality, provide status and give some deeper meaning in life. In essence, motivations are important clues to the purpose and type of shopping individuals will undertake. These helps retailers position their stores to appeal to different preferences based upon merchandise, price and quality.

Perception on the other hand is the process by which an individual select organizes and interprets stimuli in the environment into a coherent picture of the world (Schiffman and Kanuk, 2001). How each individual recognizes, selects, organizes and interprets them is highly individual and based on nature of the stimulus,

expectations, and motives. So marketers should ensure that both positioning of offers and image of those offers are sound and logically linked. The retailer should place the business in a market position (image, price and quality), where it will be able to compete favorably with other similar retail outlets. The position should be perceived clearly by the consumer so that the retailer gains some advantage by being different from others in the mind of the consumer.

Managers of retail outlets cannot be effective unless they have some understanding of the way retail consumers make decisions and act in relation to the consumption of retail products and services. Retail management needs to understand different ways in which consumers choose and evaluate alternative retail service. To understand retail demand, there is need to identify and evaluate the broader theories of consumer behaviour linked to purchase behaviour (Gilbert, 2001). This study was based on the theories of consumer perception, motivation and attitude.

According to Maslow (1943) there are five levels in the human needs, from the basic to the highest level are Physiological needs, Safety needs, Social needs, Esteem needs, and Self-actualization need. The most fundamental and basic four layers of the pyramid contain what Maslow called “deficiency needs” or “d-needs”. The basic level must be met before the individual will strongly desire (or focus motivation upon) the secondary or higher-level needs. It also can be used as the consumer motivation.

This theory was relevant to this study because consumer buying behavior is based on the unsatisfied needs, those unsatisfied needs stimulate consumer to increase their buying motivation. According to Maslow’s hierarchy, seller should produce the product which can meet the basic needs of consumers, and then increase the value of the products, let the consumer can be met by the products

2.4 Empirical Literature Review

Several Studies have been carried out both local and international that related to the topic.

Ali Mollahoseyni et al (2012) investigate the impacts of Psychological Factors on Consumer’s buying Behavior at Iranian Chair Stores. Recognition of consumer’s behavior is necessary to developing effective

marketing plans. Offering appropriate marketing mix for specific target market requires to recognition of consumers preferences and their decision making processes. Also marketers need to know how their selected marketing mix affects consumer's decision making processes. Therefore this article was aimed to Studying Impacts of Psychological Factors on Consumer's buying Behavior. Statistical population of this study is Iranian Chair Stores at Kerman city and sample consists 171 of consumers and have been selected by available sampling method. In order to collecting data a questionnaire including 26 items has been used. The results indicate that awareness of quality, awareness of price, innovative characteristics, diversity, loyalty to store, and planning influence consumer's buying behavior and so these variables have direct and significant relationship with consumer's buying behavior. Also other variables including financial limitation, buying enjoys, instantaneous decision making, loyalty to brand, and time limitation don't influence consumer's buying behavior. Finally some empirical suggestions have been offered for marketing managers and related professionals.

In a study conducted by Naif (2014) Psychographic Factors Influence Saudi Consumer's Service Quality in Hypermarket he states that with a robust economic growth and a young population, Saudi Arabia has witnessed a high consumer demand in the food and grocery sector. This has led towards a transformation of its retailing industry from small and unorganized markets to palatial malls and hypermarkets. As the number of choices increases with the entry of new players, retailers need to understand customers' perceptions of the quality of services and product offered as this is crucial towards the survival and competitiveness in the market. The determinants of service quality vary across different industries, countries and individual characteristics. However, studies that link customer service to factors such as demographic, psychographic characteristics are scarce especially in this region. Therefore, the primary goal of this research is to examine the influence of perceived service quality on customer's living style and demographic variables. In carrying out this research, questionnaires were distributed to retail customers in major shopping malls located in three cities which represent more than 60% of the Saudi population (Riyadh, Jeddah, and Dammam). 800 questionnaires were distributed but only 408 questionnaires were useable, yielding a response rate of 51%. The findings revealed that the two antecedent factors demographic

had a partial influence on PSQ while psychographic has no influence. The study concluded with some recommendations that can be of a great use to retailers in Saudi Arabia and future researchers.

Yaskup (2014) examines the impact of Psychological factors on consumer buying Behavior. The paper explores the influence of psychological factors on consumer buying behavior. The effect of psychological factors on buying behavior of consumers, who become much more important day by day, is tried to be measured. Turkey has seven regions. From each region two provinces are selected by random sampling method. A face to face survey was conducted on 100 people from each province and in total 1400 people participated in the survey. The information obtained from the results are analyzed and interpreted by the computer packet programs.

CHAPTER THREE

METHODOLOGY

3.0 Preamble

The chapter describes the techniques and procedure used by the researcher in conducting the study and accumulating the data for the study. It comprises of the description of the population of the study, sampling techniques, sample size, sources of data, method of data collection, method of data analysis and testing hypothesis.

3.1 Research Design

In this study, exploratory and descriptive design were used. However, exploratory and descriptive designs focus on the phenomenon of interest, which according to this study, is to find out whether there is a difference on psychological factor (motivation, perception, learning and belief and attitude) affect consumer buying behavior on fast moving consumer goods. According to Polit and Hungler (1991), exploratory research is concerned about the phenomenon of interest and pursues the factors that influence affect, cause or relate to the phenomenon. It is expected to help establish, whether psychological factors affect fast moving consumer good

3.2 Method of Data Collection

The researcher use primary data in this study. The primary data was collected by the researcher through the administered questionnaire.

3.3 Population of Study and Sampling Frame

The sample size was determined using Yaro Yamani statistical formula as show below:

$$N = \frac{N}{1+N(e)^2}$$

Where n = Sample

N = Total Population

1 = Constant

E = Level of Significance = 0.05 (5%)

$$N = 3405$$

$$1 = \text{Constant}$$

$$E = 0.05(5\%) = (0.05)^2 = 0.0025$$

$$N = 3405$$

$$1 = \text{Constant}$$

$$E = 0.05(5\%) = (0.05)^2 = 0.0025$$

$$3405 = \frac{3405}{1+3405(0.05)^2}$$

$$\frac{3405}{1+3405 (0.0025)} = \frac{3405}{8.515} = 399.882 = 400$$

The study population from which the sample was drawn for the study consists of 3405 student of Al-hikmah University Ilorin. Out of these 400, were taken as the study sample through judgmental sampling method and questionnaires were administered. Sampling frame is a list or other device used to define a researcher's population interest 3405 that is a set of element from which a researcher can select a sample of the target population. The set of element from which this study draw its sampling frame

3.4 Sample size Sample Technique

400 questionnaires were distributed to students who are consumer of FMCG (fast moving consumer good). Questionnaire was chosen in order to make analysis and interpretation of response easier. Simple random sampling was used as a sampling technique. This system is used in order to give the members of the population equal opportunity of taking part in the study exercise and the distribution of the questionnaire was unbiased.

3.5 Instrumentation and source of Data Description

In this research study, a well-structured questionnaire was the main instrument use for the data collection. The main reason for using these instruments is to collect enough personal information from respondents. A well-defined questionnaire was effectively used to gather information on both overall performance of the test system as well as information on specific components of the system. A closed ended questionnaire was carefully prepared and specially numbered. The questions were arranged in proper order, in accordance with the relevance. This made interpretation a lot easier. The questionnaire was self-administered. It helps to explain to respondents the essence of the research and assure them that it will be purely use for academic purpose. Respondents assure that all information provided by them will be confidential and not use for any other purpose except that which has been stated and also assured the respondents of anonymity.

Questionnaires were mainly adopted for this study because:

- i. It enables the respondents fill them at their own convenience and in a relaxed manner where relevant information could be checked before data was provided. Hence giving more accurate answers to question.
- ii. The respondents might be confident due to anonymity assured them and thus, feel free to express views they fear may be disapproved of.
- iii. It is an efficient way to collect statistically quantifiable information.

3.6 Method of Data Analysis

Data collected for this study was analyzed with the use of descriptive and explanatory statistical analysis. Descriptive statistic consists of frequency distribution table, while regression analysis was adopted for explanatory. The researcher examines the frequency distribution of the research respondents and socio-demographic variables first and least square regression was used to achieve the objectives of the study.

3.7 Model specification:

$$CBB = f(PSF)$$

$$PSF = MTV, PCP, LNG, BAT$$

Therefore,

$$CBB = f(\text{Motivation, Perception, Learning, Attitude and Belief})$$

$$CBB = \beta_0 + \beta_1 MTV_i + \beta_2 PCP_i + \beta_3 LNG_i + \beta_4 BAT_i + \mu_i$$

Where:

CBB= Consumer Buying Behaviour

PSF= Psychological Factors

MTV= Customers Motivation

PCP= Customers perception

LNG= Customers learning

BAT= Customers Beliefs and Attitude

a priori expectation is that $\beta_1 - \beta_4 > 0$

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha based on standardized items	No of Items
.751	.752	28

Source: Authors' computation, 2022

The reliability of the scale used for the operational variables was determined using Cronbach's Alpha test, which indicate the effect of cultural factors on consumer buying behavior at 0.751. Generally, Cronbach's alpha measures the average of measurable items and its correlation. The general consensus is that a coefficient of more than 50% suggests some degree of reliable. Therefore, since the coefficient obtained is close to 100%, we can say the data obtained for service quality are anything to go by due to high reliability.

CHAPTER FOUR

DATA PRESENTATION AND INTERPRETATION

4.1 Introduction

In this chapter, the study present and interpret the results of data collected for the study through questionnaire. The Chapter is divided into three. First, data on demographic variables are presented and interpreted followed by tabular presentation and interpretation of data on operational variables are also given attention. The last section covers the presentation and interpretation of estimated parameters from the regression analysis. From the models estimated, the research hypotheses formulated in Chapter one are tested to achieve the objectives of the study.

4.2 Demographic variables

TABLE 2: GENDER

	Frequency	Percent	Valid Percent	Cumulative Percent
MALE	246	70.3	70.3	70.3
FEMALE	104	29.7	29.7	100
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 2 shows the background information of the respondents to whom questionnaires were administered.

In this, all genders which were not biased in filling the questionnaires. From the data obtained, there are 246 males constituting 70.3% of the respondents and 104 females which constitute 29.7%.

TABLE 3: AGE

	Frequency	Percent	Valid Percent	Cumulative Percent
ABOVE 45YRS	60	17.1	17.1	17.1
41-45YRS	48	13.7	13.7	30.9
31-40YRS	52	14.9	14.9	45.7
Valid 20-30YRS	132	37.7	37.7	83.4
LESS THAN 20YRS	58	16.5	16.5	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 3 shows the age of the respondents that also plays important roles in the responses of the respondents in term of maturity, 58 of the respondents fall below the age of 20 years that constitute 16.5%, 132 respondents fall between the 20-30 years constitute 37.7%, 52 respondents fall within the age of 31-40 years constitute 14.9%, 48 respondents fall between 41-50years, while the remaining respondents constitute 17.1% are above 50 years which means that majority of the respondents are mature enough to take decision on their own.

TABLE 4: MARITAL STATUS

	Frequency	Percent	Valid Percent	Cumulative Percent
WIDOW	47	11.1	11.1	11.1
DIVORCE D	69	16.9	16.9	41.7
MARRIED	110	22.9	22.9	64.6
SINGLE	124	35.5	35.5	100.0

Total	350	100.0	100.0
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Source: Researchers' Survey, 2023

Table 4 shows the marital status of the respondents which also play along role because it show how responsible the respondents are, 124 of the respondents are single constituting 46.2%, 110 of the respondents are married constitute 39.4%, 69 respondents are divorced constitute 5.1%. While 47 of the respondents were widow constitute 11.1. This implies that the respondents are responsible.

TABLE 5: EDUCATIONAL QUALIFICATION

	Frequency	Percent	Valid Percent	Cumulative Percent
OTHER	60	17.1	17.1	17.1
M.Sc/Ph.D	48	25.1	25.1	42.3
B.Sc/HND	121	34.6	34.6	76.9
NC/ND	92	14.9	14.9	91.7
O' LEVEL	29	8.3	8.3	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 5 shows the education level of the respondents. The educational qualification of the respondents was taken into consideration so as give reliability on whatever information provided by them. Based on the data collected, 29 of the respondents have O' level constitute 8.3%, 92 of the respondents have NCE/ND 14.9%; 121 respondents representing 34.6% of the total respondents have BS.c/HND, 48 of the respondents constitute 25.1% possessed M.Sc./Ph.D while 60 respondent constituting 17.1% of the respondents which hold other certificate

TABLE 6: OCCUPATION

	Frequency	Percent	Valid Percent	Cumulative Percent
SELF EMPLOYED	75	20.0	20.0	41.4
PRIVATE COMPANY	58	13.7	13.7	55.1
PUBLIC SERVANT	91	20.3	20.3	75.4
STUDENTS	120	24.6	24.6	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 6 shows the profession of the respondents. The profession engaged by the respondents was taken into consideration so as to give reliability on whatever information provided by them. Based on the data collected, 75 of the respondents were self-employed 20.0%; 58 of the respondents were private company constitute 13.7%; 91 of the respondents representing 20.3% of the total respondents were public servant, 120 of the respondents were students 24.6%.

TABLE 7: LEVEL INCOME

	Frequency	Percent	Valid Percent	Cumulative Percent
ABOVE 50,000	74	21.1	21.1	21.1
20,000-50,000	87	24.9	24.9	46.0
LESS THAN 20,000	189	54.0	54.0	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 7 shows the level of income of the respondents. Based on the data collected, 74 of the respondents were earning above 50,000 constitute 21.1%; 87 of the respondents were earning 20,000-50,000 constitute 24.9%; 187 of the respondents representing 54.0% earning less than 20,000.

TABLE 8: What is the most frequently purchased Fast Moving Consumer Goods FMCG product in your family

	Frequency	Percent	Valid Percent	Cumulative Percent
COSMETICS	2	.6	.6	.6
TOILETRIES	2	.6	.6	1.1
FAST FOOD	71	20.3	20.3	21.4
SNACKS	110	31.4	31.4	52.9
BISCUITS	71	20.3	20.3	73.1
BEVERAGE	61	17.4	17.4	90.6
SOFT DRINK	31	8.9	8.9	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 8: shows the frequently purchased of the respondents, 2 of the respondents were buying cosmetics constitute 0.6% 2 of the respondents were buying toiletries constitute 0.6%, 71 of the respondents were buying fast food constitute 20.3%, 110 of the respondents were buying snacks constitute 31.4%, 71 of the respondents were buying biscuits constitute 20.3%, 61 of the respondents were buying beverage constitute 17.4%, while 31 of the respondents were buying soft drink constitute 8.9%.

4.3 Operational Variables

TABLE 9: The income I received affect my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agreed	100	28.6	28.6	28.6
agreed	120	34.3	34.3	62.9
neutral	77	22.0	22.0	84.9
disagreed	42	12.0	12.0	96.9
strongly disagreed	11	3.1	3.1	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 9 shows that 62.9% of the respondents agreed, 22.0% of the respondent are neutral and 15.1% of the respondents are disagreed that the income they received affect their buying behavior

TABLE 10: The advertisement of a product affect my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agreed	123	35.1	35.1	35.1
agreed	74	21.1	21.1	56.3
neutral	72	20.6	20.6	76.9

disagreed	61	17.4	17.4	94.3
strongly disagreed	19	5.4	5.4	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 10 shows that 56.3% of the respondents agreed, 20.6% of the respondent are neutral and 22.8% of the respondents are disagreed that advertisement of a product affect their buying behavior.

TABLE 11: The quality of product affect my affect i buying

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	130	37.1	37.1	37.1
Agreed	124	35.4	35.4	72.6
Neutral	41	11.7	11.7	84.3
disagreed	33	9.4	9.4	93.7
strongly disagreed	22	6.0	6.0	99.7
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 10 shows that 72.6% of the respondents agreed, 11.7% of the respondent are neutral and 15.4% of the respondents are disagreed that the quality of product affect my affect their buying.

TABLE 12: My education status affect my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	88	25.1	25.1	25.1
agreed	78	22.3	22.3	47.4
neutral	95	27.1	27.1	74.6
disagreed	57	16.3	16.3	90.9
strongly disagreed	32	9.1	9.1	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 12 shows that 47.4% of the respondents agreed, 27.1% of the respondent are neutral and 25.4% of the respondents are disagreed that their education status affect their buying behavior.

TABLE 13: A sales representative convince me in buying a product that I no aware of

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agreed	91	26.0	26.0	26.0

agreed	102	29.1	29.1	55.1
neutral	109	31.1	31.1	86.3
disagreed	31	8.9	8.9	95.1
strongly disagreed	17	4.9	4.9	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 13 shows that 55.1% of the respondents agreed, 31.1% of the respondent are neutral and 13.8% of the respondents are disagreed that their sales representative convince them in buying a product that they are not aware of.

TABLE 14: I buy product base on my need

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	144	41.1	41.1	41.1
agreed	117	33.4	33.4	74.6
Valid neutral	39	11.1	11.1	85.7
disagreed	38	10.9	10.9	96.6
strongly disagreed	12	3.4	3.4	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 20123

Table 13 shows that 74.6% of the respondents agreed, 11.1% of the respondent are neutral and 14.3% of the respondents are disagreed that they buy product base on their need

TABLE 14: I often buy what I did not need

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	151	43.1	43.1	43.1
agreed	100	28.6	28.6	71.7
Valid neutral	55	15.7	15.7	87.4
disagreed	30	8.6	8.6	96.0
strongly disagreed	13	3.7	3.7	99.7
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 14 shows that 71.7% of the respondents agreed, 15.7% of the respondent are neutral and 12.3% of the respondents are disagreed that they buy product base on their need

TABLE 15: My personal interest affect my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	141	40.3	40.3	40.6
agreed	108	30.9	30.9	71.4
neutral	54	15.4	15.4	86.9

disagreed	33	9.4	9.4	96.3
strongly disagreed	13	3.4	3.4	99.7
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 15 shows that 71.4% of the respondents agreed, 15.4% of the respondent are neutral and 12.8% of the respondents are disagreed that their personal interest affect their buying behavior

TABLE 16: The package of product influence me to buy

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	91	26.0	26.0	26.0
agreed	115	32.9	32.9	58.9
Valid neutral	77	22.0	22.0	80.9
disagreed	51	14.6	14.6	95.4
strongly disagreed	15	4.3	4.3	99.7
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 16 shows that 58.9% of the respondents agreed, 22.0% of the respondent are neutral and 18.9% of the respondents are disagreed that the package of product influence they to buy.

TABLE 17: I purchase a product base on recommendation

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	109	31.1	31.1	31.1
agreed	144	41.1	41.1	72.3
Valid neutral	44	12.6	12.6	84.9
disagreed	44	12.6	12.6	97.4
strongly disagreed	9	2.6	2.6	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 17 shows that 73.3% of the respondents agreed, 12.6% of the respondent are neutral and 15.2% of the respondents are disagreed that they purchase a product base on recommendation

TABLE 18: My role in society influence me buy a product

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	strongly agreed	92	26.3	26.3	26.3
	agreed	92	26.3	26.3	52.6
	neutral	91	26.0	26.0	78.6
	disagreed	53	15.1	15.1	93.7
	strongly disagreed	22	6.3	6.3	100.0
	Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 18 shows that 52.6% of the respondents agreed, 26.0% of the respondent are neutral and 21.4% of the respondents are disagreed that their role in society influence them buy a product.

TABLE 19: Quality of a product affect the way I purchase a product

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agreed	95	28.2	28.2
	agreed	159	45.4	72.6
	neutral	41	11.7	84.3
	disagreed	38	10.9	95.1
	strongly disagreed	17	4.9	100.0
	Total	350	100.0	

Source: Researchers' Survey, 2023

Table 19 shows that 72.6% of the respondents agreed, 11.7% of the respondent are neutral and 15.8% of the respondents are disagreed that the quality of a product affect the way they purchase a product

TABLE 20: The price of product influence my buy behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agreed	136	38.9	38.9
	agreed	124	35.4	74.3
	neutral	41	11.7	86.0
	disagreed	27	7.7	93.7
	strongly disagreed	22	6.3	100.0
	Total	350	100.0	

Source: Researchers' Survey, 2023

Table 20 shows that 74.3% of the respondents agreed, 11.7% of the respondent are neutral and 14.0% of the respondents are disagreed that the price of product influence there are buying behavior

TABLE 21: Good advertisement affect my buying behavior

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	28	8.0	8.0	8.0
agreed	53	15.1	15.1	23.1
neutral	82	23.4	23.4	46.6
disagreed	117	33.4	33.4	80.0
strongly disagreed	70	19.0	19.0	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 21 shows that 23.1% of the respondents agreed, 23.4% of the respondent are neutral and 52.4% of the respondents are disagreed that good advertisement affect their buying behavior

TABLE: 22 The taste of a product influence me to buy

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	27	7.7	7.7	7.7
agreed	57	16.3	16.3	24.0
neutral	82	23.4	23.4	47.4
disagreed	105	30.0	30.0	77.4
strongly disagreed	79	23.5	22.5	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 22 shows that 24.0% of the respondents agreed, 23.4% of the respondent are neutral and 52.5% of the respondents are disagreed that the taste of a product influence them to buy

TABLE 23: The colour of a product affect my purchasing decision

	Frequency	Percent	Valid Percent	Cumulative Percent
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	strongly agreed	30	8.6	8.6	8.6
	agreed	81	23.1	23.1	31.7
	neutral	72	20.6	20.6	52.3
Valid	disagreed	124	35.4	35.4	87.7
	strongly disagreed	43	12.3	12.3	100.0
	Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 23 shows that 31.7% of the respondents agreed, 20.6% of the respondent are neutral and 47.7% of the respondents are disagreed that the colour of a product affect their purchasing decision

TABLE 24: My friend influence me to buying a product

		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly agreed	45	12.9	12.9	12.9
	agreed	101	28.9	28.9	41.7
	neutral	76	21.7	21.7	63.4
Valid	disagreed	97	27.7	27.7	91.1
	strongly disagreed	31	8.9	8.9	100.0
	Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 24 shows that 41.7% of the respondents agreed, 21.7% of the respondent are neutral and 36.6% of the respondents are disagreed that their friend influence them to buying a product

TABLE 25: I buy product when I have positive attitude toward the product

		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly agreed	38	10.9	10.9	10.9
	agreed	75	21.4	21.4	32.3
	Neutral	101	28.9	28.9	61.1
Valid	disagreed	107	30.6	30.6	91.7
	strongly disagreed	29	8.3	8.3	100.0
	Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 25: shows that 32.3% of the respondents agreed, 28.9% of the respondent are neutral and 38.9% of the respondents are disagreed that they buy product when they have positive attitude toward the product

TABLE 26: I only buy a product when am in good mood

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	29	8.3	8.3	8.3
Agreed	87	24.9	24.9	33.1
Valid Neutral	93	26.6	26.6	59.7
Disagreed	105	30.0	30.0	89.7
strongly disagreed	36	10.3	10.3	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 26: shows that 33.1% of the respondents agreed, 26.6% of the respondent are neutral and 43.3% of the respondents are disagreed that they only buy a product when they are in good mood

TABLE 27: I buy a product base on my negative attitude toward the product

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	32	9.1	9.1	9.1
Valid agreed	72	20.6	20.6	29.7
neutral	105	30.0	30.0	59.7
disagreed	97	27.7	27.7	87.4
strongly disagreed	44	12.6	12.6	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 27: shows that 29.7% of the respondents agreed, 30.0% of the respondent are neutral and 41.3% of the respondents are disagreed that they only buy a product when they are in good mood

TABLE 28: I buy a product when I feel the product is good

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	35	10.0	10.0	10.0
Valid Agreed	92	26.3	26.3	36.3
Neutral	111	31.7	31.7	68.0
Disagreed	72	20.6	20.6	88.6
strongly disagreed	40	11.4	11.4	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 28: shows that 36.3% of the respondents agreed, 31.7% of the respondent are neutral and 32.0% of the respondents are disagreed that they buy a product when they feel the product is good

TABLE 29: I buy a product base on my social responsibility

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	50	14.3	14.3	14.3
agreed	140	40.0	40.0	54.3
Valid neutral	81	23.1	23.1	77.4
disagreed	57	16.3	16.3	93.7
strongly disagreed	22	6.3	6.3	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 29: shows that 54.3% of the respondents agreed, 23.1% of the respondent are neutral and 22.3% of the respondents are disagreed that they buy a product base on their social responsibility

TABLE 30: I buy a product base on information I hear

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	49	14.0	14.0	14.0
agreed	105	30.0	30.0	44.0
Valid neutral	89	25.4	25.4	69.4
disagreed	69	19.7	19.7	89.1
strongly disagreed	36	10.3	10.3	99.4
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 30: shows that 44.0% of the respondents agreed, 25.4% of the respondent are neutral and 30.0% of the respondents are disagreed that they buy a product base on information they hear

TABLE 31: I buy a product base on brand

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agreed	50	14.3	14.3	14.3
agreed	120	34.3	34.3	48.6

neutral	79	22.6	22.6	71.1
disagreed	69	19.7	19.7	90.9
strongly disagreed	29	8.3	8.3	99.1
.00	3	.9	.9	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 31: shows that 48.6% of the respondents agreed, 22.6% of the respondent are neutral and 28.0% of the respondents are disagreed that they buy a product base on brand

TABLE 31: I repurchase a product , if the product is good

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	51	14.6	14.6	14.6
agreed	82	23.4	23.4	38.0
Valid neutral	84	24.0	24.0	62.0
disagreed	104	29.7	29.7	91.7
strongly disagreed	29	8.3	8.3	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 31: shows that 38.0% of the respondents agreed, 24.0% of the respondent are neutral and 38.0% of the respondents are disagreed that they repurchase a product, if the product is good

TABLE 32: Knowledge of the product affect purchasing decision

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	94	26.9	26.9	26.9
agreed	85	24.3	24.3	51.1
Valid neutral	53	15.1	15.1	66.3
disagreed	93	26.6	26.6	92.9
strongly disagreed	22	6.3	6.3	99.1
.00	3	.9	.9	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 32: shows that 51.1% of the respondents agreed, 15.1% of the respondent are neutral and 32.9% of the respondents are disagreed that Knowledge of the product affect purchasing decision

TABLE 33: I recommend a product to my friend if is goods

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	54	15.4	15.4	15.4
agreed	121	34.6	34.6	50.0
Valid neutral	68	19.4	19.4	69.4
disagreed	82	23.4	23.4	92.9
strongly disagreed	25	7.2	7.2	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 33: shows that 50.0% of the respondents agreed, 19.4% of the respondent are neutral and 330.6% of the respondents are disagreed that they recommend a product to their friend if is goods

TABLE 34: I buy a product base on experience that I have on the product

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	55	15.7	15.7	15.7
agreed	79	34.6	34.6	38.3
Valid neutral	79	22.6	22.6	60.9
disagreed	94	26.9	26.9	87.7
strongly disagreed	43	12.3	12.3	100.0
Total	350	100.0	100.0	

Source: Researchers' Survey, 2023

Table 34: shows that 38.3% of the respondents agreed, 22.6% of the respondent are neutral and 39.2% of the respondents are disagreed that they buy a product base on experience that they have on the product

4.4: Hypothesis Testing

Table 38: Regression Result – Psychological Factors and Consumer Buying Behaviour

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.755 ^a	.650	.552	0.62189

a. Predictors: (Constant), MTV, PCP, LNG, BAT

Table 38 shows the linear relationship between psychological factor and consumer buying behaviour of Shoprite in Ilorin metropolis with the use of ordinary least square regression analysis. The result of model indicate that the overall coefficient of determination R square (R^2) shows that the equation has a good fit with 65 percent of variation in consumer buying behaviour is explained by the variables in the equation.

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	26.073	4	6.518	15.179	.000 ^a
	Residual	376.335	345	1.259		
	Total	402.408	349			

a. Predictors: (Constant), MTV, PCP, LNG, BAT

b. Dependent Variable: CBB

Overall, the result of the F-stat (15.179) with sig (F-stat) 0.000 at 5% level of significant, this revealed that psychological factors have significant effect consumer buying behaviour of Shoprite in Ilorin metropolis.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.317	.353		6.562	.000
	MTV	.089	.037	.088	2.059	.012
	PCP	.185	.055	.192	3.345	.001
	LNG	.057	.021	.017	2.031	.016
	BAT	.094	.032	.104	2.845	.006

a. Dependent Variable: CBB

In terms of the sign of the coefficient that signify the effect of psychological factor on consumer buying behaviour of Shoprite in Ilorin metropolis, it can be seen that all variables such as: motivation (MTV), perception (PCP), learning (LNG) and belief and attitude (BAT) concur with *a priori* expectation with positive sign, this implies that there is direct relationship between motivation (MTV), perception (PCP), learning (LNG), belief and attitude (BAT) and consumer buying behaviour.

To achieve the first objective of the study, the magnitude of the coefficient MTV has significant effect on consumer buying behaviour as indicated by coefficient (0.089) with sig (0.012) at 5% significance level, the null hypothesis was rejected. This means that customers motive about a product will have 8.9% positive effect on buying behaviour.

Also, to achieve the second objective of the study, the magnitude of the coefficient BAT also has significant effect on consumer buying behaviour as indicated by coefficient (0.094) with sig (0.006) at 5% significance level, the null hypothesis was rejected. This means that customer's belief and attitude about a product will induce 9.4% positive effect on buying behaviour.

Additionally, to achieve the third objective of the study, the magnitude of the coefficient LNG also has significant effect on consumer buying behaviour as indicated by coefficient (0.057) with sig (0.016) at 5% significance level, the null hypothesis was rejected. This means that learning proxy with experience about a product will induce 5.7% positive effect on buying behaviour.

Furthermore, to achieve the fourth objective of the study, the magnitude of the coefficient PCP has significant effect on consumer buying behaviour as indicated by coefficient (0.185) with sig (0.001) at 5% significance level, the null hypothesis was rejected. This means that customer's perception about a product will induce 18.5% positive effect on buying behaviour.

4.5 Discussion of Findings

Customers' motivation has positive significant effect on buying behaviour. This implies that if the customers' motivation provided by the shoprite in forms of advertisement, branding, packaging, public relation, entertainment, coordination etc, induce increase in consumer buying behaviour.

Also, customers' perception has positive effect on consumer buying behaviour. This implies that the customers perception about a product influence where they buy that particular.

In addition, customers' learning has positive effect on consumer buying behaviour. This implies that the customers learning proxy by customers past experience with the outlets influence where they buy their product.

Belief and attitude of the customers also have positive significant on buying behavior. This implies that customer' belief and attitude represented by faith and feelings about a product do influence customers buying behaviour.

Overall, psychological factors have significant effect on consumer buying behaviour of Shoprite in Ilorin metropolis.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

The main objective of this study was to examine the effect of psychological factors affecting consumer buying behavior on FMCG. Consumer buying behaviour studies characteristics of individual consumers such as demographics and behavioural variables in an attempt to understand people's wants. It also referred as the behavior which consumer exhibit while searching for, purchasing, using, and assessing the products and services that they hope and anticipate will satisfy their needs and desires. Moreover, Psychology is an academic discipline and an applied science which seeks to understand individuals and groups by establishing general principles and researching specific cases, the psychological factors that influence an individual's decision to make a purchase are further categorized into the individual's motivations, perceptions, learning and his beliefs and attitudes.

Furthermore, majority agreed that from individual motivation they bought a product based on their needs, the package of the product influence them also bought a product based on their personal interest. From individual perception, people in an opinion that the quality, the price, good advertisement affect their buying bahaviour. On the perspective of attitude and believe, they are in conclusion that their friends, believe they have on the product influence them in buying product. in addition, on individual learning, they agreed that they bought a product based on the information, brand of the product and experience they have as such. Finally, psychological factors have significant effect on consumer buying behavior in Ilorin metropolis.

5.2 Conclusion

Based on research the study draws the following conclusions:

- Based on finds, psychological factors affect plays a significant role on consumer buying behavior in Shoprite in Ilorin metropolis

- The result of the study shows that psychological factors (motivation, perception, attitude and belief and learning) influence consumer buying behaviour
- It can also be concluded that, firm or company should establish psychologist for studying consumer on patronize the product

5.3 Recommendation

Based on research findings, the following recommendations are made for improved performance.

- Shoprite should put more effort in motivation an activated internal need state leading to goal-directed behavior to satisfy that need of consumer.
- They should try and study the attitude and belief of Individuals which can have specific beliefs and attitudes about specific products and services.
- The study recommends that, Shoprite should Learning describes how changes in an individual's behavior arising from experience.
- The study also recommends that marketplace's perception of a brand or industry is extremely important, which is why big brands work so hard to ensure that the general perception surrounding them and their industry is as positive as possible

Appendix

Department of Business administration

Al-hikimah university ilorin

P. M B. 1023,. Kwara state

April , 7, 2023.

Dear Respondent,

I am a bachelor degree student of Al-hikimah University conducting a research on psychological factor affecting consumer buying behavior on fast moving consumer good ,To assist me in this regard, I would appreciate your efforts in completing the attached questionnaire. I assure you that all information received in this connection shall be treated and held in strict confidence.

Thank you.

Yours faithfully,

Questionnaire

Please tick (✓) in the appropriate box provided to indicate your answers

Section A

1 Gender.

Male ☐ Female ☐

2 Age :

Less than 20 years ☐ 20-30yrs ☐ 30-40yrs ☐ 40-45yrs ☐ 45yrs and above ☐

3 Marital Status

Married ☐ Single ☐ Separated ☐ Divorced/widower ☐

4 Educational Qualifications

WAEC/GCE ☐ CE/OND ☐ c./HND ☐ c./PHD ☐ Or ☐ ☐

5 Occupation

Student ☐ Public Servant ☐ Private company worker ☐ Self-employed ☐ ☐

Section B

6 What is your income

Less than 20,000 ☐ Less than 50,000 ☐ More than 70,000 ☐

7. What is the most frequently purchased Fast Moving Consumer Goods **FMCG** product in your family

like soft drinks ☐ Beverage ☐ biscuits ☐ Cakes ☐ Food ☐ Cereals ☐
Cosmetics, ☐ Soap perfume ☐ Food, toothpaste ☐

SECTION C

Please show your level of agreement regarding the following statements about psychological factor affecting consumer buying behavior on fast moving consumer good FMCG, the numbers indicate the following levels of agreement: 1 = strongly disagree; 2 = disagree; 3 = neutral; 4 = agree; 5 = strongly agree.

General question

S/N	Information	strongly disagree	disagree	neutral	agree	strongly agree
1	the income I received affect my buying behavior					
2	the advertisement of a product affect my buying behavior					
3	the quality of product affect my affect i buying					
4	my education status affect my buying behavior					
5	a sales representative convince me in buying a product that I not aware of					

Motivation

S/N	Information	strongly disagree	disagree	neutral	agree	strongly agree
1	I buy product base on my need					
2	I often buy what I did not need					
3	My personal interest affect my buying behavior					

- 4 The package of product influence me to buy
- 5 I purchase a product base on recommendation
- 6 My role in society influence me buy a product

Perception

S/N	Information	strongly disagree	disagree	neutral	agree	strongly agree
1	Quality of a product affect the way I purchase a product					
2	The price of product influence my buy behavior					
3	Good advertisement affect my buying behavior					
4	The taste of a product influence me to buy					
5	The colour of a product affect my purchasing decision					

Attitude

S/N	Information	strongly disagree	disagree	neutral	agree	strongly agree
1	My friend influence me to buying a product					
2	I buy product when I have positive attitude toward the product					
3	I only buy a product when am in good mood					
4	I buy a product base on my negative attitude toward the product					
5	I buy a product when I feel the product is good					
6	I buy a product base on my social responsibility					

Learning

S/N	Information	strongly disagree	disagree	neutral	agree	strongly agree
1	I buy a product base on information I hear					
2	I buy a product base on brand					
3	I repurchase a product , if the product is good					
4	Knowledge of the product affect purchasing decision					
5	I recommend a product to my friend if the is goods					
6	I buy a product base on experience that I have on the product					

