



REPUBLIC OF TÜRKİYE

ALTINBAŞ UNIVERSITY

Institute of Graduate Studies

Business Administration

**THE IMPACT OF PSYCHOGRAPHIC FACTORS ON
CONSUMER BEHAVIOR**

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Master's Thesis

Supervisor

Asst. Prof. Dr. Mehmet Gürel TEKELİOĞLU

İstanbul, 2022

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Signature



DEDICATION

This thesis is dedicated to my beloved Late Mother who left us so early. But always be remembered.



ACKNOWLEDGEMENT

All praise, dignity, honest and adoration are due- Almighty Allah, the omnipotent, the unique, with perfect attributes and who has no equal, the most beneficent, the most merciful. I am grateful to Allah for giving me the strength, endurance, knowledge and sufficient desire to finish this project as planned.

I would like to acknowledge my supervisor Dr. Mehmet Gurel Tekelioglu and Dr. Musa Mahbub whom by devoting their time to not only overseeing my work but also provided essential inputs during this study, calmly and diligently guided and propelling me along this research.



ÖZET

PSİKOĞRAFİK FAKTÖRLERİN TÜKETİCİ DAVRANIŞI ÜZERİNDEKİ ETKİSİ

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Tarih: Aralık/2022

Sayfa: 73

Psikografik faktörler (kişilik, yaşam tarzı ve tutum), tüketicinin satın alma davranışını belirlemede önemli bir unsur haline gelmiştir. Bu nedenle çalışma, Nijerya'daki Kwari pazarında psikografik faktörler ile bunların tüketicinin tekstil ürünü satın alma davranışı üzerindeki etkisi arasındaki ilişkiyi belirlemeyi amaçladı. Spesifik olarak, çalışma, müşterinin kişiliğinin, yaşam tarzının ve tutumlarının tüketici satın alma davranışı üzerindeki etkisine odaklandı. Tüketicilerin satın alma niyeti, dış etkiler ile kişisel tüketici özellikleri arasındaki etkileşimin bir sonucu olarak karmaşık hale gelir. Çeşitli tüketicilerin duyguları, düşünceleri ve eylemleri sürekli değiştiğinden, tüketicilerin bir şeyler edinme niyeti de dinamik bir süreçtir.

Çalışma, pozitivist felsefi çerçeveye dayandırılmış ve betimsel (kesitsel) bir araştırma deseni varsayılmıştır. Çalışma, Kwari pazarında kumaş satın alan müşterileri hedef aldı. Örnek büyüklüğü 350 katılımcıydı ve bunlardan analiz için 264 anket toplandı. Veriler, yapılandırılmış soru formu kullanılarak toplanmıştır. Varsayımlanan bağlantıların test edilmesinde kısmi en küçük kareler tekniği kullanılmıştır. Analiz edilen sonuç, kişiliğin, yaşam tarzının ve tutumun her ikisinin de Kwari pazarındaki müşterinin satın alma davranışı üzerinde olumlu etkiye sahip olduğunu göstermektedir.

Çalışma, psikografik faktörlerin Kwari pazarında tüketicinin tekstil ürünlerini satın alma kararını etkilediği sonucuna varmıştır. Çalışma, Kwari pazarındaki satıcıların tüketicilerde farklı duygular, algılar ve hisler uyandıran ürünler tasarlamasını tavsiye etti. Çalışma ayrıca, pazardaki satıcıların, tüketicilerinin kişilikleri, yaşam tarzları ve tutumları etrafında pazarlama stratejileri geliştirmeleri gerektiğini önermektedir. Bu, pazarlamacıların, müşterilerinin kişiliklerini, yaşam tarzı kalıplarını ve tutumlarını düzenli olarak belirlemeyi hedeflemesi gerektiği anlamına gelir.

Anahtar Kelimeler: Kişilik, Yaşam Tarzı, Tutum, Tüketici Davranışı



ABSTRACT

THE IMPACT OF PSYCHOGRAPHIC FACTORS ON CONSUMER BEHAVIOR

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Date: December/2022

Pages: 73

Psychographic factors (personality, lifestyle and attitude) have become a key aspect in determining the consumer buying behavior. The study therefore, aimed at determining the relationship between psychographic factors and their influence on consumer buying behavior on textile product in Kwari market in Nigeria. Specifically, the study focused on the influence of customer's personality, lifestyle, and attitudes on consumer buying behavior. Consumers buying intention becomes complex as a result of the interplay between the outside influences and personal of the consumer traits. Since the feelings, thoughts and actions of various consumers are constantly changing, the intention of consumers to acquire things is also a dynamic process.

The study was grounded on the positivist philosophical framework and assumed a descriptive research design (cross sectional). The study targeted customer of buying fabrics in Kwari market. The sample size was 350 respondents and out of these, 264 questionnaires were gathered for analysis. Data was collected using structured questionnaire. Partial least squares technique was used in testing hypothesized linkages. The Analyzed result demonstrates that personality, lifestyle and attitude both have positive influence on buying behavior of customer in Kwari market.

The study concluded that psychographic factors influenced consumer buying decision of textile products in Kwari market. The study recommended that sellers in Kwari market should design products that elicited different emotions, perceptions and feelings from consumers. The study further recommends that sellers in the market should develop marketing strategies around the personalities, lifestyles and attitudes of their consumers. This means that marketers should aim to identify personalities, lifestyle patterns and attitudes of their customers regularly.

Keywords: Personality, Lifestyle, Attitude, Consumer Behaviour



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ABBREVIATIONS

AIO : Activities Interests and Opinions

AVE. : Average Variance Extracted

AT : Attitude

CON. : Consumer

LIF : Lifestyle

PER. : Personality

VALS : Values and Lifestyle

1. INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Consumer behavior as we know it doesn't stay or remain constant in each and every situation, it changes time by time. As the result of the changes occur, various factors have been stated which effect on the consumer behavior. These factors usually effect on our decision in buying, I.e., personality, lifestyle, taste, choice of color, interest, attitude, opinion, age, the level of income, gender and the personal value of someone. It has been observed that each and every single business occur to please it intend customers' needs and desire, while in nowadays sturdy situation it often crucial to please and content its customers. Hence, understanding the customers behavior is essential (Harsh, 2012).

Consumer behavior, in particular buying intention, becomes complex as a result of the interplay between the outside influences and personal of the consumer traits. The customer's intent to makes a purchase from the marketplace are driven by the demands and desires which they are experiencing at the moment prior to the choosing of the product which best suit their needs and wants, a consumer first researches the essential product they intend to purchase (Kotler & Koller, 2016). Consumers behaviors tendency has been the guiding principles which influence the customers decisions to purchase a particular goods over others, and that to buy from which marketplace or not. Progressively, these purchases experience are becoming a more significant and obtain to the origin of the fulfillment and contentment as because it allows the customers to connect with the another's (Solomon, 2019). Marketers that participate within the purchasing process of a consumer's willingness to buy their goods when making a decision (Valaei, Rezaei, Wan Ismail & Alavi, 2016).

Research conducted in Kenya on psychographic and psychological factors determining consumer purchase intention of products in anchor supermarkets in Nairobi, the study outcomes reveal that motivation, perception, and lifestyle had a positive and significant effect on consumer purchase intention on products whereas personality on the study's analysis shows that personality had no significant effect on consumer purchase intention of products (Kiboro, G. W, 2021).

Customers experience a variety of demands, such as the psychological wants like hunger and thirst, as well as the behavioral requirements like the desire for acknowledgement, admired

and the needs to fit in. Once the requirement for such these things is sufficiently urgent, they are being encourage to seek out their fulfillment beginning by utmost important, act in accordance with lowest urgent in hierarchy sequence (Keller & Kotler, 2016). Gradually, the consumers are becoming more aware of the ecologically friendly items. The customers are looking for ease due to their busies schedules and the availability of mobile telephone that enables them with the web transactions (Urushihara, Tanemura & Hamadate, 2017). Marketers must have a solid understanding of both the present and the future trends in order to guarantee that their services/ offerings are perfectly arranged.

The interest, attitude and views of a consumer makes up their psychographic factors that may be observed on their activities, beliefs, and the purchasing behavior (Keller & Kotler, 2016). Consumers from the upper classes interested on the luxury products, like the pricey fragrances, they purchase foodstuffs and high-end home products from upscale retailers, which suited their luxurious lifestyle. These customers are happy to engage in campaigns that provides trips on ships to premium vocational spot which fit to his/ her interests (Singh & Kandra, 2019).

Van Grinsven and Das, (2016). Customers connect logo of brand to the goods sold by marketers. For instance, the impression of the Lenovo brand logo has improved over a time, therefore, this is because the firm has consistently exceeded the expectations of its customers by offering items (Keller & Kotler, 2016). By communicating to its customers often, the firm has been able to be learned and comprehend their needs. As a result, this also gives the business input, as the company was able to manufacture items that were appropriate to its customers.

Globally, if a consumer intended to purchase a thing, they take into account about the ideals and the lifestyle in which that item stand for as well as for them (Keller & Kotler, 2016). Those consumers that becomes committed in living on healthy lifestyles, were ready to shell more money on high-quality goods and whose excellence is assured. Customers from different regions around the globe, including the non-Muslims and the Muslims been encouraged to purchase the halal goods, due to their emphasis of the quality and the cost-effectiveness (Aliyev & Ahmadova, 2020).

Asian consumers have been discovered to be driven within the ease of finding the range of goods underneath one dome, climate control and accessibility to things such as the escalators

(Atulkar & Kesari, 2016). Customers were prepared to purchase items depending on how they are treated when they obtain, and analyze about all they heard, seen, touch, scent, feel and taste about items or business (Keller & Kotler, 2016). Customers that see items favorable are eager to purchase it as well as from a reputable vendor. At India, certain customers had demonstrated the ethical behavior by insisting on the organic items as concerned about their own safety. Furthermore, such customers seek for goods that were made in accordance with fair trade's moral standard (Gupta, Narula & Dangi, 2020). So, through the identifying the actual factors that influence the consumers decisions to purchase a good-quality goods, marketers might undertake a minor adjustment for to keep their marketing plans competitive.

In Iran, studies priorities perception and ignored lifestyle, personality factors and also the motive that are also relevant to the intent of buying's (Tamaddoni, Naeini & Azah, 2015). Studies on such aspect of the consumer behavior have been done. Research conducted at Pakistan too emphasizes the perception, while personality, motivation and lifestyle are left behind (Rasheed, Zia & Younus 2015).

The purchasing habits among customers in Africa (Nigeria and South Africa), was distinguished by customers counselling one another about purchase of goods in which they have plan to accomplish (Opati, Uzo & Shittu, 2018). Also, for the South Africa, consumers that are redutant to take risks (risk averse) are often interested on food regulations safety, standard, as they are ready to spend more on beef that has been verified (Oluwatayo & Makweya, 2019). It is true because since what customers purchase reflects who they are as individuals. Such customers also seek for a dependable goods which won't put themselves in a risk (Dye, Muller & Bevan, 2017). For marketers, such individual characteristics are significant to them, as it instructs on what sort of things or items, goods to provide to its customers.

The motivation beyond this scientific investigation goes in one way or another that it is unfavorable a lot of researcher's substantial sturdy debate within the worth and efficaciousness of using one or the other between the demographic or psychographic toward the understanding of consumer behavior. However, each and every one notice that the demographics stays unsharpened, as it notifies and let us knows about something of an individual based on their gender, age, level of income, and level of education which is not enough to understand that individual's behavior. Therefore, its appear and sounds clear that

the details of consumer behavior correlate with values in particular of the personality, lifestyle and attitude of the psychographics toward the understanding of the behavioral of consumers.

It was reveals and also discern that the study of the psychographic factors has become an area of attentiveness between the researchers, as a little study been managed in the field, and therefore a further attempt should be Centre. However, on this investigational research work which will also going to provide us with a gait move to further understand the lots part of this psychographic factors toward consumer behavior. As a result of these, which also generate a stirring up on the researchers mind to farther conduct an investigation on consumer behavior with respect to psychographic factors mainly.

Given the information gap, the lack of comprehensives study on factors of the psychographic based upon the preceding conversation. This study aimed to concurrently ascertain the impact of psychographic factors on consumer behavior, as well as their buying's, decisions at the marketplace. This study uses marketplace as the modifying to investigate. Furthermore, based upon the topic, a majority of research are being carried out in developing nations such as the Asian, American and some other part of Africa. Several research on consumer behavior are available, however, they are few on aspect of the behaviors in respect to the marketplace. Hence, this study will contribute to our further understanding of the basic of psychographic factors which impact the behavior of the consumers in respect to their decisions, buying's, choices in marketplace.

Consequently, the research attempted to address the issue on how psychographic factors impacted the behaviors of consumers at the marketplace in the city of Kano, Nigeria. Although marketplace was used as the modifying framework in this research to explore the relations of customers and their buying behaviors, choices, and decisions, needs and desires upon such factors of the psychographic which has not been examined. The marketing professionals has to have the necessary understanding of such factors which may also increases the sales by motivating the customers to purchase their companies' products. Such knowledge may be utilized to create as well as implementation of successful marketing plans which might entice customers attention to make a purchase from them (Solomon, 2019).

Kotler et al, (2008). States that, social, cultural, psychological and the personal factors usually are major element which effect the consumer behavior. On this research

investigation, the researcher will Centre its focus main on personal as well as the psychological characteristic's factors such as personality, lifestyle, and attitude to examine on the behavioral of consumers on their purchasing decisions, preferred choices and desires. Consequently, the essentially interest and aim of this research work was to Centre its attention on examining on how these such factors of psychographic impact on consumer behavior and how individuals behave as a result of this psychographic factors as long as its effect on their decisions as well as their buying's also.

Therefore, this research study would be at the local area in city of Kano, named Kwari Market, Nigeria.

1.2 RESEARCH PROBLEM

The behavior of consumer while in selecting the things they wish to buy might be straightforward or complicated, based upon the type of the things they require, both the characteristics that moves them unique and those outside influences (Keller & Kotler, 2016). Essentially, despite discourse most of the businesses have not consistently focused on consumer behavior and the administrative plans for consumer-focused tactics. Those real factors which influences the customers decisions to purchase goods 'psychographic factors namely' have gotten the least amount of consideration from scholars and the administrators. Because of this, customers find it challenging to experience items that are specifically tailored to meet their expectation and desires. Therefore, if marketers could identify factors which influences the decisions of consumers to buy things, for instance, 'factors of the psychographic', these could therefore effectively persuade customers to choose their goods as well as that of their opponents, even-though this could be possible when the marketers have a thorough understanding of the element which influences the customers attention to make purchase from them, instead of that of its competitor. Once the influences on customers buying's behavior are thoroughly recognized, organizations are capable of offerings the proper items for its customers as well as satisfying their buying's experience (Chandra & Narayan, 2015). So, marketers must implement techniques which effectively place consumers in the heart of their business's effort.

Based upon from the above of the investigational of this research study and that of the previous researcher's study been presented which has been disclose that lots of the works of

the psychographic factors have been managed, in most cases in some situation toward the businesses at the abode in the Asian countries, most especially in Malaysia and India, and other part of Africa and Europe. Nevertheless, such investigational of the psychographic components has received limited attention from researchers as interconnected factors and their impact on consumers propensity to obtain things in the market. Overall evidence for researches that concurrently examined psychographic factors are scant with respect to their impact of consumers inclination to acquire certain items in the marketplace.

Given this context as well as the dialogue just mentioned, its indeed possible to identify the research gaps which inspired the idea for this study. Considering the factors which influences customers decisions to buy a thing has received little attention in researches towards the marketplaces, despite this, the tendency is rising. Essentially, most researchers concur that no doubt psychographic factors influence the customers buying which incorporate factors related to customers personality, perception, motivation, and lifestyle (Ray & Choudhury, 2015; Naeini et al, 2015; Gichunge et al, 2017). Along with this understanding in hand, the marketing professionals have the power to influence the customers decision in favor of their respect goods (Solomon, 2019).

Additionally, as some of the developing countries have hosted the majority of the study upon this topic up till date. Therefore, its indeed essential to confirm such findings in developed nations with various backgrounds and ethnicities. This research aims to evaluate the impact of psychographic factors on consumer behavior in the city of Kano, Nigeria.

1.3 OBJECTIVES OF THE RRSEARCH

The overall aims of this research were to discover the impact of psychographic factor towards the behavior of consumers in respect of the Kano city, Nigeria.

1.3.1 Research Questions

It is important to understand how an individual or consumer results in changes toward these psychographic factors. Also, it is important to know the link between these psychographic factors and the consumer behavior, and such changes that occurs. This research exercise will be going to answers the below questions.

- i, To examine the influence of personality on consumer buying behavior in Kwari Market, city of Kano, Nigeria.
- ii, To examine the impact of lifestyle on consumer buying behavior in Kwari Market, city of Kano, Nigeria.
- iii, To examine the impact of attitude on consumer buying behavior in Kwari Market, city of Kano, Nigeria.

1.4 RESEARCH SIGNIFICANCE

This research has discovered the additional concepts that are made up of psychographic factors which also has a considerable impact. The study has been undertaken to evaluate the factors that influences consumers in respect to their buying's, decisions, needs and desirable beginning with utmost significant mentioned as follows, the personality, lifestyle, and attitude. This investigation also has been able to advance the knowledge and theories. This research analysis ought to encourage marketers to take a fresh look and to reconsider their businesses strategy overall. As a result, it would direct marketers to focus their efforts on the most productive elements alongside their businesses as well as to entice a lot of customers to purchase their goods.

Once those marketers successfully drawn in a sizable customers base, such businesses would earn a lot of money as well as the intensification of revenue, on the other hand, they benefit as major taxpayers. The republic of Nigeria and the Government of Turkey will benefit with the outcomes of the study since both are business partners. Such the nations financials would be aided by these businesses as it is the major interest for both country's since they want to assign their citizens with a financial inclusion. Furthermore, the increases of the businesses will provide locals with employment they so prerequisite, which is also the objective of both such nations.

Additionally, this study's findings would also be beneficial to researchers through expanding upon the body of the information already known about the topic, while identifying new scope that's require more investigation. This research can be used as a resource to academicians interesting on doing such research in market-based business environment.

1.5 SCOPE AND LIMITATION OF THE RESEARCH

This research was conducted in city of Kano, Republic of Nigeria. The region was selected because of the knowledge about its significant industrialization, which results in such a growing base of customers. Additionally, which has been marked with the utmost businesses centers which allure the marketers. The independent variables of this research have been categorized as psychographic factors, which included the customers personality, lifestyle, and attitude, whereas the dependent variable servers as consumer behavior (the behavioral aspect of consumers) toward market-based business environment. Such variables are concurrently examined within psychographic considerations in this research. Moreover, due to the dearth of comparable research, the variables are investigated as interconnected.

To overcome the limitation, this investigation was carried out in market-based business environment in Kwari Market, city of Kano, Nigeria at different periods. An effort to ensure the heterogeneity among the target groups were adequately represented. The research gently halted those target respondent by using the marketplace approach. Here the target respondent was asked to take part in the study by responding a questionnaire. Moreover, the respondent also received the assurance that such details they gave will be handled well with a maximum discretion.

The span of this research study would be at the local area in Kano, named Kwari market, it is base in the city of Kano metropolitan, Nigeria.

2. LITERATURE REVIEW

2.1 INTRODUCTION

This section explores the literature that is pertinent to this study upon the factors that influence consumer behavior. This section examines the published studies findings and the empirical investigation by some researchers upon the topic. A theoretical framework is provided which underpins this study. The reviews of the literature are meant to provide a summary of the sources used to research a certain subject as well as to demonstrate to the readers how the subject relates to a broader field of research (Palmatier, Houston & Hulland, 2018).

2.2 CONSUMER BEHAVIOR

Consumer is person who perceives a need or desire, then wishes to fulfill it and prepares to purchase things to do so, then he or she begins to purchase and afterwards discards the items (Solomon, 2019). In a broad sense, consumers behavior thought to be anything, because the consuming of products and services is central to each and every part human life. The study of consumer behavior encompasses a variety of topics in the fact that it concentrates on consuming processes completely, including concerns which impact buyers to thinks about prior to, next or in the process of buying.

The study of consumer behavior includes how people act while acquiring and utilizing things, ideas or services from individuals' groups or institutions to encounter their needs and desire (Kotler & Koller, 2016). Virtually the behavior that individuals engage in is somehow connected to consuming, either it's on buying something or engaging on some activities. People are actively or passively engaged in consumer behavior. Thus, may be characterized as the procedures used when people choose, buy, utilize goods and services in order to satisfy their wants and desires.

The comprehending of consumers about their buying's, it is the most fundamental duty for every head of the marketing, as this is as a result of some behaviors of the consumers at the marketplace, industry and firms, marketers then have to intent on what are the needs and the

aspirations of consumers and that can provide more adequate productivity and efficient at marketplace (Kotler, 1994).

2.3 PSYCHOGRAPHIC FACTORS

In the process of psychographic, characteristics has also been found in each and every individual, identity and their personality, in which it denotes a set of traits that effect on the connection between you and the choice of your brand. However, these psychographic factors are extremely related with the consumers buying, their choices are affected with their personality, their lifestyle, and their opinion, interest, attitude, and their core values. Psychographic factors are those aspects of a person's lifestyle that may be observed on his or her interest, views and attitude which can also be seen on their spending patterns, values, and pastimes. For instance, consumers from the upper socioeconomic classes who like spending money on luxury goods, high-end products (Schultz & Jain, 2018).

McDonald and Dunbar, (2005). Clarifies that psychographic as customers innermost feeling and tendency in which they act in a certain such manner. additionally, they state that marketers ought to sight the psychographic as bestowal to a success of marketing strategy. It has been reveals that business psychographic is the classification of an institutional purchasers into such unified groups of mindsets and behavior which can be identified by their motivations, attitude towards risk, and social relations preferences, to discover potential customers and forecast of the decision-makers preferences in attempt to modify products, marketing strategies, and interpersonal selling techniques (Weinstein & Barry, 2009) pp. 318-319.

In a groundbreaking work, psychographic has been determined as the quantitative study planned to scene a consumers based upon the psychological element (Wells, 1975) p. 197. On marketing business outlook, the psychographics usage is predominantly a conceptual affair with the delimited proof of extensive embrace among the firms (Weinstein & Kenny, 2010). Nevertheless, an organizational psychographic can offer a tactical advantageous over competitors. As stated, one of the most effective ways to better understand consumers is the psychographic variables (Ahmad et al, 2010).

Usually, psychographic has been determined to measure and analyze the features of customers feelings and thought. On the other hand, it provides quantitative research with the instruments for measuring the psychological characteristics of consumers circumstances. Consequently, psychographic sees and found on a person's internal characteristics, their personality, lifestyle, and attitude. Psychographic factors are such factors that reveals the peoples thinking or attitude of a consumers which causes them to behave in such certain manner in order to satisfy their wants and desires. For instance, hunger might drive ones to make a food purchase (Susanto, 2016).

2.4 FACTUAL REVIEWS

Many have been said and written about the psychographic factors on the consumer behavior. Therefore, on this section we are going to evaluate this previous written up and to determine earlier accomplishment in the field as well as to disclose where contribution is desirable.

2.4.1 Consumers Personality

An individual's personality has been described as the set of the psychological traits that impact on how they perceive, believe, react individual and social. The idea of personality according to Lindon et al, the term 'personality' is being used to illustrate about distinguishes of people in how they respond in similar situations (Lindon et al, 2000). Consumers personality refers to an individual's unique, enduring and the solid set of the psychological and emotional traits, like being risk-tolerant or cautions, which might be observed within individuals interrelates others, or by themselves alone, or at a particular setting. For instance, customers that are open to purchase novel things since they don't mind of taking risk (He, Hu & Zhan, 2018).

Consumers that are innovative have such a natural inclination to seek out the newest experience or knowledge. Consequently, such customers are thus drawn to the innovative shops that provide these advances. Taiwanese research on the impact of innovation on customers found that the innovatory customers are truly eager to purchase a newly invented products from the imaginative shops (Lin, 2015).

The concept of personality had been to be first employed to categorize the psychographic, the psychological testing was formerly used to identify customers, reveals by (Limeira, 2008). However, lifestyle has since taken its place. The writer's positions on the concept of personality are not entirely clear or widely agreed upon. Solomon (2011) asserts that because people respond differently in different contexts, researchers then struggle to understand the idea of personality. Consequently, understanding a person's or an individual's personality as a result of the investigation, a firm can indicate their response and actions with regards to the products.

Goldsmith contemplates people who purchase a lot in the garment marketplace, sought to fulfill their aspirations through the positive impacts (Goldsmith, 2002). Furthermore, they displayed a unique characteristic as such, the personality, and their social identifications. They also achieved status in society by assessing of their internal and external self-image, as well as how they seemed within their companions. The individuals behaved differently because the garments they wore provided them with a distinct value, which they utilized to manipulate their emotive along with their cognitive processes. Their unique characteristics, such as the awareness of the product, a proclivity of the newly fashions, product engagement, and also while being a director on their bracket were found to be strongly tied to their purchasing levels. As stated, based on the analysis of the Goldsmiths, these elements were linked to their views and attitudes. As a result, the psychological characteristics should be used by the researchers when examining target market.

Personality according to Solomon, is a distinctive psychological composition of every individual which influences on how they operate on their surroundings on a systemic level (Solomon, 2011). The integration on such expressing that personality is a set of distinguished of the psychological features which contributes into generally constant and the ongoing responses in connection towards the environmental surrounding (Armstrong and Kotler, 2003). while Hawkins et al, contend that personality is made up of the reactions which the individuals have in a comparable circumstance (Hawkins et al, 2007). According to research done in the United States, discovered people who are risk averse are secure enough to buy items because of their favorable attitudes about the well-known of brand (Jones, et al, 2015). Such customers point out that they intended to buy those goods regularly in future.

As one of the identifying elements when it comes to a self-concept structure is the affirmation of the inter-personal and the exterior elements of the social circumstances, it termed the external element of the self-concept when someone exploits other people's perspective or experience to accomplish their own aims, in contrast, the inter-personal element has less of an influence on someone else opinions, and he or she achieves in his or her own unique way. The inter-personal and external of self-confidence are also influenced by goods and their usage in both ways. As a result, goods are highly significant characteristics that one possesses in order to establish and reinforce one's identity. Virtually all the consumers are interested in terms which will enable them to enhance of their social identification and demonstrate their uniqueness along with their personality and ability to present themselves effectively in their culture.

Various personality characteristics impact a person's decision about a product, the variables defining the personal distinction, as every individual varies beyond their contemporaries on their several sorts of behavioral (Barracho, 2011 p. 79), yet has the ability to admit, refuse or remain uninterested in an item. On the other hand, individuals having same personality attribute respond to such products in similar ways. In a similar vein, Cobra (1997), claims that a set of individuals with the comparable personality features helps us to measure the scales of individuals values, the event, and their purchasing habits. In Malaysia, a study has been carried out to determine the purchasing intention of customers who been visited the shopping centers. According to the research, the outgoing customers are often seeking for enjoyable and the exciting experiences through the items they intended to buy (Alavi et al, 2016). Such customers are drawn to buy goods from those marketers as they can indulge whilst buying.

Additionally, a study conducted in Kenya, reveals the risk-averse customers preferred to often purchase goods through the vendors whom they are familiar with (Muturi et al, 2018). The psychographic technique (the analysis of feelings and ideas prior to the purchase of a consumer's goods). Hence, this personality aspect has been linked to either the behavioral perspective (towards the bunch of the customers habits with the product), says (Yanaze, 2011).

2.4.2 Consumers Attitude

A well marketing develop strategy, or the advertisement agitate alone cannot determine how consumers will feel about a product based on their opinions, I.e., the outcomes of customers attitudes are the consequence of a numerous of an element, including the experiential value, intrinsically and extrinsically motives, in addition, a comparable linkage between consumer-made goods that would provide the same impression. Most of the researchers consider attitude to be a human trait largely connected to the circumspection of behavior e.g., Lindon et al, (2000), Mckenna (1997), and Schiffman & Kanuk (2012).

Thus, according to Lindon et al (2000), the idea of attitude seems multifaceted and open to several meanings, having becomes that director, evaluates a consumer's attitude about a branding, goods, services etc., inferring from such assertion, that the researchers, academicians, and the administrators are drawn into an area of ambiguity by the many points of study of the attitudes, in additions to their descriptions subjective to a certain extent. Mckenna (1997), asserts that the customers attitude regarding to a product does not evolve as a result of a specific event or statement more progressive, which keeps altering while the choices is being made. Supplement confirms the attitudes gained through the individual's predilections, structured by their acquired knowledge and skilled experiences, which affect how they behaves in relation to a certain item, either positively or negatively (Schiffman and Kanuk, 2012).

Besides, some researchers discovered a distinctive of attitude which might be applied as long as the variable of psychographic behavior is confirmed. Thus, taking into accounts of the writers listed as follows, Blackwell et al, (2000), Solomon, (2011), and Howard (1989). As of these researchers, this attitude variables ought to be utilized while examining the customers responses towards the goods, products, or items, though not, psychographic factors applied.

Solomon reveals that “attitude as a complete and long-lasting assessment of an individual's things, ads or problems” (Solomon, 2008) p. 282. According to Howard (1989), consumers attitude and their purchasing behavior are closely associated, yet despite the fact that such attitude is susceptible to change, hence, they are not trustworthy. Blackwell et al (2000), expresses those attitudes reflect our preference of likes and dislikes, positives, and negative sentiments respectively.

2.4.2.1 Elements of attitude

Solomon (2011), assert that attitude is caused by three factors, Affective (expressing the customers feelings in respect of the attitudes entity), Behavioral (in reference to his/ her actual plans to take action), and Cognitive (this is what he or she feels to be accurate in regards toward the attitude entity). One must be aware of a product in order to develop an attitude toward it. Pisani et al (1985), comprehend that an individual has to be affirm in a product for such an attitude to develop. Also believes that “may or might not correlate to the actual fact, yet is, in each and every manner between what individual considers to be real and what is ‘understood’ to the entity”, p. 71.

Rodriques (1979), assert that “when you inquire about a firm workers opinion regarding of the pressurized mechanism of Apollo caplet, it's undoubtful an answer will be offered which conveys that individual's viewpoint on this subject matter”, p. 398. This seems to be due to the fact their cognitive elements won't affect a person's attitude toward training. Rodriques et al (1999), comprehend that the “convictions as well as other cognitive elements, ‘expertise a method for approaching the items’, thus, the cognitive element of attitude is in relations towards the attitude's objectives”, p. 98.

The most important cognition for teaching attitude of cognitive aspects, the “assessment convictions which comprise positive or negative attributions, desirable or unfavorable traits, excellent or unpleasant things”, (Krech et al, 1975) p. 162. Every item immediately exercises the emotional impact upon that buyer, that might result in the customers favorable or not, such emotions are triggered, signifying the emotional aspect of the attitudes. As stated by Pisani et al (1985), apprehend the emotional aspect and also allocate it as the optimal attitude, they all believe that “attitude encompasses sensations, emotions and attachments, the item is considered as desirable or undesirable, this is what provides the emotional attitude with the underlying driving factors towards behavior”, p. 72. Howkins et al (2007), states that the scenario involves a customer's saying they prefers Diet Coke, or a shocking cooling is Diet Coke, such is communicating the findings of the emotive or the psychological assessment about product.

Based upon the three component of attitude paradigm, the behavioral aspect, likewise knowns as in 2012 by Schiffman and Kanuk, impetuous element, relates to the possibility, or a person's propensity for engaging in a specific behavior, or would act in a manner that is

appropriate for the attitudes target (Schiffman & Kanuk, 2012). The social psychologist believes that the element of behavioral has a high level of acceptance. It is claimed by Rodriques in 1979 that a portion of attitude is active, and this part influences thoughts and feelings about the attitude's target in a predictable way (Rodriques, 1979) p. 327. This element refers to analysis, the brands popularity as seen as evidence by trends that place it on grocery shelf, learn more about the brand, which also represent the behavioral element (Howkins et al, 2007) p. 204.

The succession of the decision that are made are viewed as the behavioral aspect, whether or not to acquire a specific product. On this instance, the behaviors are taken in response of the concerned item, still one might claim that it is a natural tendency.

2.4.3 Consumers Lifestyle

Consumers lifestyle refers to the individuals' ways of life as reflected by their opinions, interest and the pursuits people engage in whilst preparing to purchase things (Kotler & Koller, 2016). It is such a way how individuals identify themselves through the products they wish to buy, 'valuable items or luxury products', or through the cutting-edge channel where they wish to buy their good (Schultz & Jain, 2018).

A study conducted in the United Kingdom on consumers intention to buy a fashionable item and their browsing behavior, showed the substantial link with customers browsing and buying behavior (Blazquez et al, 2019). Simultaneously, according to research on consumer browsing behavior in Taiwan, revealed that searching for amusement the customers were more likely to make a purchase (Lee & Wu, 2017). In addition, while browsing they interact with the other buyers and give a farther detail about the product, this enhanced their likelihood of purchasing. Thus, suggest that in order to improve product sales, marketers need to develop tactics by encouraging customers to explore, like the online pop-up, e-message or a brief text to their cellphone.

Certainly, a lifestyle is a psychographic factor that may be represented by an individual's actions, ways of thinking, their types of lifestyles and lifecycles, also their responses to stimuli on his or her surroundings. However, predominantly a lifestyle indicates the qualities of the customers and their proclivity for acquiring the appropriate buying experience

(Kaynak & Harcar, 2008). Additionally, an individual's lifestyle has a direct impact on their purchasing behavior with reference to their personal traits innate which have been developed towards social contact as an individual's lifecycle progresses (Hawkins et al, 2007). Lifestyle is linked with the way a people behave in the community.

According to Solomon, an individual's decision regarding on how to use his/ her time and resources are a reflection of their consumption habits (Solomon, 2008) p. 229. Similar to how Limeira, claims that an individual's lifestyle is defined as their purchasing pattern, since it reflects their particular beliefs and preferences in exact manner which they spend their money and time (Limeira, 2008). A lifestyle is a person's manner of living 'dedicate time, energy, and resources' to act and pursue the desired objectives 'best' (Tomanari, 2003) p. 307. A study done in India, discovered a subject of customers that are highly engaged on trendy and stylish items (Khare, 2016). Such customers from the high-class frequently went to upscale shops to look at the newly products which complemented with their opulent lifestyle.

Gonzalez and Bello (2002), argues that psychographics and the lifestyle characteristics, instead of the normal criteria, are variables in the use of the products and services that can be benefit from the environmental and the societal contexts. Indeed, a lifestyle is the collection of the relationship between the occasional behaviors that also identifies the casual characteristics of those behaviors. The individuals go through several phases in life, the crucial roles of those life can be developed at some various points, such as, on their educational degrees, weddings, employment searching, various scenarios and other essential aspects which also influences the life's path at various stages. Additionally, lifestyles include the activities, time and money spending, hobbies such as items that are more essential or less on consumers life, and opinion, which have been the consumers thoughts on his or her encircle environment or world. Consequently, the lifestyle element was linked to an individual's awareness which enables to his or her traits to engage in his or her actions. (Gonzales & Bello, 2002). Marketers needs to discriminate between those different phases of the life and the values that goes along with them (Tam & Tai, 1998).

The lifestyle observation can lead to a significant information, as it is useful in the positioning of the products, understanding the transnational societies and intensifying of the global marketing. As they aren't stable, and are constantly changing (Well, 1975). However,

the psychographic variables have assessed a range of the consumers behaviors aspects. A lot of the previous research looked at the usage of the psychographic characteristics in various of the product and services situation. VALS and AIO were among the characteristics they investigated. The majority of them focused on the lifestyle, the personality correlations and values (Gonzalez & Bello, 2002).

Limeira declares that AIO is the type of study utilized to understand the lifestyle of a consumers (attitude, interest and opinion) that is centered on the inquiries concerning the views, interest and activity (Limeira, 2008). Expert construct consumer profiles via the use of big sampling which demonstrated the similarities amongst one another in respect to the activities and the product consumption habits (Solomon, 2008) p. 263. According to Hur et al, states that investigating the markets using lifestyles entails in examining the customers views and emotions about the various items (Hur et al, 2010). Farther, it is also extracting the additional information regarding the purchasing styles and the customers contentment levels in circumstances. They set out to study the link between lifestyles and the high-tech items as they looked on the appliance marketplaces and ladies purchasing behavior as focused homeowners. They also utilized the AIO to assess the consumers nutritional habits. Furthermore, they discovered that a conventional classification by lifestyle may help in decision-making and the market plan implementation, as well as it identifies the behaviors that aren't described by the other characteristics.

Besides, customers perception based on their ranks (high-class) enhanced their desire to buy goods from such shops that were perceived to be appropriate to their social status. It was due to the fact that such customers valued social group approval in high respect (Yichuan & Chiahui, 2017). Psychographics research assess the lifestyle that surpass demographics, developing a pursuit alignment, concerns, and desires product (Fernandes, 2007) p. 51. Nevertheless, various lifestyles can exist among the individuals with same cultural, socioeconomic class and profession (Kotler & Armstrong, 1998) p. 169. The study of lifestyle categorization could be used to forecast the societal development. Moreover, by identifying the actions, sentiments and the buying behavior, the markets futures may be forecasted.

2.4.4 Market Image

market image is a representation of how consumers think about goods or services provided by a particular shop, including the pricing or the. This might be determined on the reputation of the goods as reported by previous customers (Hussain & Ali, 2015).

Presently, it is clear that the marketplace is shifting their focus to global market by utilizing developed services, products to offer to their consumers. As result, marketers must have a clear understanding of its consumers requirements and desires. Psychographic succeed on components that may be linked to various consumers perspective and viewpoints, with the psychological distinctions and the similarities serving as a strategic key. Actually, psychographic can thought of individuals preferences for how they spend their money and time (Solomon, 2008). A study was done in Kenya to determine the influence of consumer factors in selection of goods at retails shops. The outcomes shows that the favorable customers care by workers contributed to the shop which impacted customers to buy their goods (Kaborio, Mbithi & Kamau, 2017). Therefore, marketers ought to regard the role that shop appearance plays in recognition since of how competitive the retail industry is.

Regardless of with the escalation of the globalization, the technical advancements, as well as rising of diverse culture, subgroups, socioeconomic group and lifestyles, that depicts of the customer's choice and predictions, the slewing of an unparalleled for items which have becomes available in so many locations, changing the marketplace into such a competitive environment. Market forces increases on diverse ways, yet it would be impracticable, if no possible, to make a product that will effectively fulfills all the customers without any discrimination. To establish a comparable sector of the market in which your items may functions competitively and successfully, highly focused area, it is thus required to split a huge diverse market. Dealing with an open marketplace, organizations trying to take control of it needs, know about its consumers, including their expectations, preferences, and behaviors as well as pinpointing and assessing the numerous aspects that influences on the choices of their buying's and post-buy experience in order to be more in touch to their customers.

In new Jersey, studies on the impact of retail ambiance on consumer purchase intention of products and their intention to return was carried out, the outcomes display that listening to enjoyable music helped people to feel at ease, which enhanced their probability of staying

long and purchase additional goods (Vaccaro, Cohn, Yucetepe & Dunne, 2017). Therefore, its indeed essential for marketers to provide a welcoming shop environment to entice customers to purchase more goods. Despite the fact that customers varying the psychological demands and desires, marketers have to look for chances based on the lifestyle, personality and attitude of the customer who are well served by products and services.

There are major challenges in marketing research since marketing researchers were unable to reach a consensus on psychographics definitions. Hence, in order to stay compete while as to meet the market anticipations, the corporation has to have a thorough knowledge of the consumers behavior (Lindon et al, 2000) p. 105. However, in order to get to this level of awareness, one must first understand consumers.

Psychographic characteristics applied to be one of the methods which can assist the marketers in selecting the effective strategies along their target audience. Consumers are being classified in the markets based on the psychographic attributes (Kotler & Keller, 2016). The psychographic characteristics divides the broad market into a particular submarket so that marketers may identify their consumers. Since consumers have several factors impacted them as well as their buying's. Marketers are urged to understand all such factors in accordance of to please all their consumers as well as their purchasing. If consumer is pleased with a shop, they are more likely to purchase in it.

2.5 THEORETICAL REVIEW

This study is sensible and well-balanced on Freuds theory of personality, theory of reasoned action by Fishbein and Ajzen and social learning theory of consumer lifestyle. This research attempt to explain the interplay between the observed factors and its overall combined influence on consumer behavior whilst highlighting the theoretical underpinnings of the investigation.

2.5.1 Freuds theory of Personality

The theory of Freuds study embraced the theory of psychodynamic whose core belief is that such the behaviors of an individual are caused by the biological elements in contrast with a person's own thinking or the environmental inputs. According to this perspective, a person's

action is affected by the biological aspects through urges as well as irrational impulses which acts independently on persons cognitive thought (Freud, 1923). The advocates acknowledged the main three mental properties namely, the ego and superego and id. This according to his theory, contributed to the development of persons personality.

Ego, which operates in accordance with reality consist of memories, feeling, perception and thoughts (Freud, 1923). Ego is self-consciousness and desires which governed the persons personality. Thus, suggest that people choose products both consciously and unconsciously. Subsequently, both the emotional aspect might influence the customers desire to buy things. Superego is related to the sociocultural aspects which had sway over one's morals and the ethical values (Freud, 1923). As such, this encourages someone to buy product which promote the social causes. Thus, in order to fulfill the customers moral and the ethical responsibilities as well as to protect the environment, marketers then should offer environmentally friendly goods (Nuttavuthisit & Thogerson, 2017). As a result, these customers are likelihood to purchase such goods.

Id consists of the biological aspect of personality which're innate. Id is impetuous, which is accountable for the unconscious of an individual's behavior such as causing ones to react quickly (Freud, 1923). According to Freuds theory on the id, a reality standard inferred to customers in which they have a tendency to make the impulsive buying's depending on the numerous urges which inspire them (Mclord, 2011). Customers, for instance, frequently purchase goods from markets obsessively. As a result, marketers might encourage the consumers to make the impulsive buying's through the erecting the eye-catching showcases.

Consumers that are risk-averse are wary of the new items they are unsure of (Kovacs & David, 2016). Such consumers might rather simply purchase goods through the shops which they are familiar with or whom they can trust. Therefore, such consumers often hesitant to try new items because they believe that they won't live up to their standards. Thus, the inflexibility are common personality traits shown in customer that only purchase well-known products (He, Hu & Zhan, 2018). By presenting variations within the same brand name, these customers could be persuaded into trying new goods.

Freuds theories may be used to develop product attractions that focus on fun and imagination (Lowrie, 2018). Some consumers are outgoing customer which are more likely to be open of trying out new products and companies. Moreover, marketers might also draw into the

customers fantasies, strong desires, and affability. This might be accomplished by providing the distinctive items to entice the customers to consider the items within their personal aspect. upon the above discourse, this theory offers a valuable addition towards the concept of consumers personality which is a central focus of this research.

2.5.2 Theory of Reasoned Action by Fishbein and Ajzen

The theory of reasoned action postulated a person's behavior is influenced by his or her intention to carry out a specific activity while considering a particular result. This theory makes the effort to foretell the individual response to a certain activity (Fishbein & Ajzen, 1977). The most accurate indicator of whether an individual will really carry out on a certain action is their intention to do so. An individual's intention is frequently influenced by their conviction, believing that taking a certain activity would produce a desired or intended results. The attitude of a person toward a particular behavior are determines by such intension. An individual's attitude can be used to anticipate their intention which have an impact on how likely the person is to engage on a particular behavior (Fishbein & Ajzen, 1977).

According to the previous discussion, attitude had a considerable impact on individuals' buying's, the farther pleasant attitude of an individual the more determinant they were to buy (De Andrada Silva et al, 2017). Furthermore, the theory of reasoned action presupposes that it could be adapted consistently throughout all the cultures, which wasn't the fact as because cultures differ. As a result, this research integrates the theories underpinning the independent variables in an effort to identify more elements which influence the consumer behavior.

Though the theory of reasoned action had several drawbacks but provide a significant offering on consumer behavior. The authors had set a realistic timeline enabling the researchers to conduct more research to enhance the understanding in areas particularly where there are gaps. Additionally, the theory of reasoned action offers a method for scientifically detecting the behaviors intention and desires of consumers.

The intent of the behavioral is a task of attitude 'personal' aspect. Consumer attitude toward items must be comprehended by a marketer that wishes to implement this theory. Moreover, they should be aware of the Impact that consumers have based on behaviors and intentions

to purchase goods. Furthermore, customers convenient attitudes regarding items accessible in a certain market are more likely to return back again since they will think of it first if they wish to purchase a product. As a result, this theory offers a valuable additional to the understanding of such behaviors of consumers.

2.5.3 Consumers Lifestyle Social Learning Theory

The study of social behavior and the learning process are both addressed by social learning theory. A person's notices, then focuses its attention to a particular behavior in such they will be able to recall such behavior and carry it out (Bandura, 1969). By such understood that individual learn a newly behaviors by seeing, recalling while imitating the previously behaviors seen which been duplicate from the acquaintances, relatives, or co-workers. Continuously reinforcing of a particular behavior, learning occurs (Skinner, 1969). As a result, by studying or copying on what items their mentors buy, the customers may therefore understand what products to buy. That somebody is compelled to be diagnose with someone else as mentor if such individual exhibit those principles, attitude, and the behaviors that person idolizes (Bandura & Walters, 1977).

Customer's watches the action of the other buyers and pickup on how to behave similarly. To illustrate, customers that engaged in social interaction on businesses website, makes selection about what products to buy after learning and the studying about the other customers buying behaviors (Yichuan & Chiahui, 2017). Customers obtain important information about the available items through social contact. In addition, the theory of social learning is supported by the fact that customers that watches how others behave throughout the product experience initiatives, wind up choosing the same products to buy (Aladwani, 2018).

The independent variables for consumer lifestyle can benefit from this theory's valuable contribution as well as the variables used in this study to quantify the consumers lifestyle, including of the purchasing goods which correspond to the consumers socioeconomic status suggested by relatives, acquaintance as well as people who matches with their position and activities with style and fashion.

2.6 REVIEWS OF THE EXISTING LITERATURE

On this part, the reviews of the relevant studies of articles, books, both published and unpublished work in respect of psychographic factors on consumer behavior. The reviews on related studies in the field area of the research.

Research conducted in Kenya on psychographic and psychological factors determining consumer purchase intention of products in anchor supermarkets in Nairobi found that motivation, perception, and lifestyle had a positive and significant effect on consumer purchase intention on products whereas personality on the study's analysis shows that personality had no significant effect on consumer purchase intention of products (Kiboro, G. W, 2021).

One of the musts often technique used in understanding of consumer behavior is psychographic. Demby come up with a thorough description of psychographic, as stated, psychographic is the use of psychological, sociological and the anthropological factors such as for interest desire for instance the behavior, lifestyle and self-concept to dictate how market is segmented based on the tendency by the groups within the market and why or season of marketing a particular decision about individuals, ideology, product or an attitude hold or use medium (Demby, 1994) p 26.

Close friends and family members might influence the consumers lifestyles, while suggesting them to purchase the product that they have heard good things about (Tajvidi et al, 2020). Consumers wants to purchase a goods that reflect with their socioeconomics level and ways of their living. Beside some other consumers enjoying for searching of stylish goods which reflect their opulent lifestyles (Blazquez et al, 2019).

Consumer behavior has been developed from the emotional response that the consumer makes in purchase of the product and services (Adelaar et al, 2003). The outcomes stated reveals that this emotional response is been affected by three independent factors as follows, arousal, pleasure, and dominance. Pleasure as we know when someone been in a state of happy or feels good in a situation or been joyful. Arousal as describe when someone is feeling by different person in a different situation also. Dominance as when someone feels, in which he or she can control or upon in a particular situation. Customers feel valued when items are promoted or given rewards, such like price reductions, or loyalty programs. Once

customers receive the desired level of care from friendly workers, appreciate delight in stress-free buying's, they experience satisfaction (Muturi et al, 2018).

Lifestyle has been measured through psychographics processes. It is a procedure use when measuring of lifestyles and the advancing of the lifestyle categorizations. Fundamentally, it implies the measuring of the main proportion, that is the interest, the opinion, and the activities. Psychographics precisely concentrates on what individuals like to do, what are their main opinion, what are their interest of areas also that most individuals hold on several occasion, (Plummer, 1974). On the other hand, it has been stated that all is about the individuals and their sensibilities of the marketplace, the organizational behavior and expenditure of their product and services (Singh & Wilkes, 1996). Where people buy their items depends on the atmosphere and reputation of the shop, as they wish to be connected with a reliable brand as well as the retailers (Gichunge et al, 2017).

Consumer behavior that has been describe as a broad range field of study about the decision which a consumer try to makes or processes at the time when making purchases of something, (Kotler et al 2009), according to him “consumer behavior is the studies of how each and every single or a set of groups of buyers uses or make a disposal of goods, ideas or services, experienced to meet their expectation needs, desire or wants”, p. 224. Consumer behavior in the early period before was seen as the behavior of the buyers that which reflects on the relations between the producers and consumers at the time of making a purchase, then now marketers should identify consumer behavior as a continuing process not only on what has occurred that period of the time when a consumer gives a currency to obtain something, goods, or services.

A consumer is sees in the eyes of the marketers as “a man with a problem” (Bell, 1968) p. 433. Hence, a consumer buying is the feedback to this problem. The activity that which a consumer uses when making his decision is absolutely interesting to most especially of the large firms, whom they are extremely trying to investigate the process of consumers buying to figure out about what consumer buy, where, when how they buy it and why they buy. It is much easy for a someone to acknowledge or figure out what, who, when, where and how consumer makes purchases, as it is not much that simple to figure out why they buy. As the reasons is “the key answer of this frequently laid within the consumers head” (Kotler et al, 2008) p. 265.

Habitually a consumer went through some steps to achieve his target buying decision. First, the consumer observes the divergent between his present and his ideal state and identify his needs for something or wants. A need can be arousing by outer stimuli, he/she begins to search the information about their wished product through various mediums like friends, family, ads, or the media. Later on, when an adequate information has been congregating, the consumer then gathered this information and processes them to form an idea within the set of choice of the alternative's brands. Then finally they make a purchase of the product in which they accept to be the best for them. Later on, buying the products, the consumer will now determine a farther additionally action based on his contentment or discontent to the marketers. (Kotler et al, 2008) p. 265 – 271.

According to Kotler et al, lifestyle is a person's set of patterns of living expressed in his or her activities, interest and opinions. Lifestyle shows a whole system of a person's acting or act in a such a way more than to describe a person's personality or his social class. (Kotler et al, 2008) p. 252. Lifestyle has been described as a process way of living, which every single and individuals choose in accordance to his or her condition, opinions or interest. Individuals who have the same similarities in culture, social class or profession may also have a difference on lifestyle.

Based on the changes occur in ages and the lifecycle, individuals also change their pattens of buying process on goods and services they used to overcome and consumer above their lifetimes. Thus, for instance, their taste on food, clothes, or the desire in mind and generally those changes on age related over the time. Beside also the family life cycle stages shaped their buying (Kotler et al, 2008) p. 250. It has also been observed that even on the same use of the same pattern of an individual on the same age and gender but differs due to the dissimilarities of their family life cycle stages (Lamb et al, 2010 p. 267). According to them, the family life cycle is a sequence of steps which determines the marital status, ages, wants, interest, and the desire of the consumer. Family and relatives can influence the consumers lifestyle, by recommending them to purchase the items they heard good things about (Tajvidi et al, 2018).

Scholars discover that everyone's life has a different variety of style, their wishes and how they develop it, sustain it, display it and also make it reasonable and different in such a way that individuals can identify and observe (Boyd & Levy, 1963). There are certain customers

who naturally make a spontaneous purchase of product, which may be caused by eye-catching displays or by the thoughtful placement of goods like the cuddly toys at the checkout (Udo Imeh, 2015). Such knowledge might be utilized to create and the implementation of successful marketing plans which might also entice the customers attention to purchase from them (Solomon, 2019).

Consumer behavior sees as a process in which an individual or groups used to select or purchase or dispose product and services, idea, or skills just to satisfy their wants and desires (Schiffman and Kanuk, 2007). Consumer behavior also has been said and explained as the behavior a consumer shows in searching or purchasing by using evaluation, disposing of the products and services that been expected will be satisfying of their wants (Arens, 1996). Consumers that are risk-averse are more likely to frequently purchase the items they are comfortable with and from the vendors that they are with to prevent risk, connected with the inability to retrieve the goods, putting customers at danger for loss of money (Muturi et al, 2018).

Psychographic allows the researchers on marketing to sketch a better image of the consumer behavior that is why do they act in such a way and what are the reasons of the consumers. It has been well said that it is very important for any firms or each and every researcher to understand and knows better on how the buyers think and believe (Gunter & Furnham, 1992). So, marketers must implement techniques which will effectively place the consumers in the heart of their business' effort (Solomon, 2019). These could be therefore effectively persuaded customers to choose their goods as well as of their opponents. Organization which persuades the consumer pursue a rectify are more committed suggested by them.

Consumer behavior study acknowledge the raise of signifying and foretelling the applicable not fully entirely the complication of the buys, though the purchasing aims and acquiring periodicity (Schiffman et al, 2007). Psychographics where mostly elaborated by many researchers in the late 1960s in order to come up with a superior picture about what a consumer thinks or believes in the beginning, the desire or willingness. In accordance with of the current studies, the study of psychographic on consumer behavior attempts to discover the consumers activity on decision making.

For Kenyan consumers are being encouraged by quick or when there is little to no wait at the checkout as well as the option of paying with mobile fund or cash (Muturi, Owino &

Omwenga, 2018). In addition, consumers have however been encourage by the assurance of the product as well as the purchasing environment, ease retailers' accessibility, supple hours of operations and one-stop shop (Kiriri, 2019). Hence, customers are concerned about reputation, they like to get goods from a reputable vendor.

Consumers that are introverted are cautious and typically purchase the items they are familiar with, such consumers that are risk-averse favor buying items with warranties (Kovacs & David, 2016). Examining the consumer behavior based on psychographic factors aid to ensure who are the consumers, what are their wants and the consumers response and their use to the products. Marketers inspect the desire of the consumers through surveys supervise (Furaiji, Latuszynska & Wawrzyniak, 2012). For marketers, the individual characteristics are significant to them, as it entrusts on what sort of things or items to provide to customers. If marketers could capture the factors influences the decision of consumer, for instance, factors of the psychographic. Thus, marketers have the power to influence the consumers decision (Solomon, 2019).

Consequently, by looking into the thought and the overview carefully that not so much or found research been conducted both in Turkey and Nigeria with respect of the psychographic factors toward consumer behavior, so this exploratory study will forestall such opportunity in this area and contribute to the field and finding of the study. Indeed, recently outcomes of this study research will occur and subsist.

2.7 RESEARCH MODEL

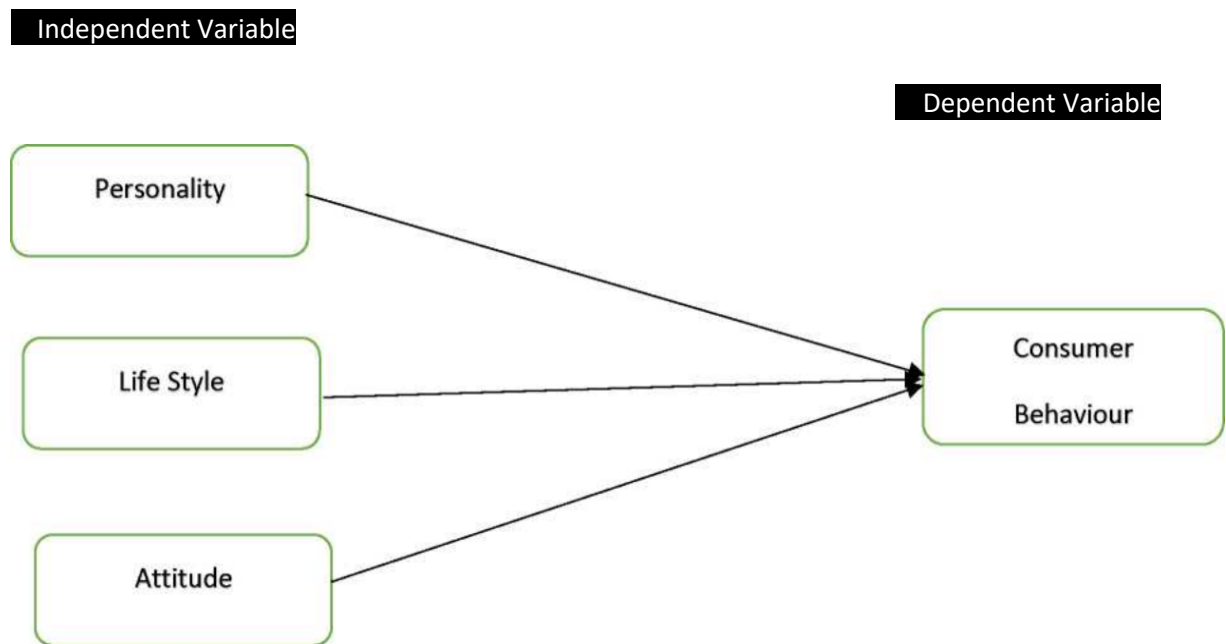


Figure 2.7: Research Model

Source: Own developed model 2022

3. RESEARCH METHODOLOGY

3.1 INTRODUCTION

The third section of this research is methodology. The methodological part of the research contains three main sections. In the first section, the author explains the research methods that were used in the study, sample size population, research design, research paradigm, research sample, sampling technique, data analyses procedure, and survey instrument. The study used descriptive survey design to examine the impact of psychographic factors on consumer behavior.

3.2 RESEARCH PHILOSOPHY

Researchers frequently decided between a quantitative and qualitative methodology while conducting a study. This includes one of the three tenets of the philosophy of the world they implicitly hold or explicitly adhere to on. Ontology is the study of reality and epistemology is the study of the relationship between that reality and the investigator, whereas methodology refers to the method used by the researcher to ascertain that reality (Egbal, 2015). The key distinction among these two is that quantitative approach relies on statistics, examine large samples when testing hypotheses, however, qualitative techniques take into accounts of the meanings of words as well as when testing a smaller sample to develop a theory (Bryman, 2016). A worldview is thus the entire intellectual context which a researcher works. The philosophical presuppositions of a study can be explained by one of four paradigms: constructivism, realism and critical theory (Saunders, Lewis & Thornhill, 2016).

The chosen philosophy of this study is the positivist study philosophy because it holds that knowledge is only valid when it is based on observation of the outside social reality (Hughes & Sharrock, 2016). The researcher's function is crucial in this philosophy because the serve as an unbiased analyst who examines the information that has been obtained in order to produce the appropriate conclusions that would enable them to achieve their study objectives objectively. The philosophy of positivism frequently uses an inferential techniques and deductive strategy. Moreover, the objectivity and proving or disproving hypotheses are also both important to the positivist philosophy (Ryan, 2018).

In order to objectively guide the analysis and study conclusion, a quantitative approach was used to evaluate the study hypotheses, the results were then reported as observed. The researcher rejected or did not reject the study hypotheses in light of the findings. Similar to preceding researches in marketing that used the positivist philosophy, this study's foundation was a positivist paradigm (Gageler & Van Der Schee, 2016; Muturi et al, 2018).

3.3 RESEARCH PARADIGM

Research paradigm defines research as the strategy where the study can be undertaken to address the research problem and answer research question (Sauders, Lewis and Thornhill, 2007). Research paradigms divided into three, positivist, constructivist and realism. Positivist paradigm is objective in nature, while constructivist is subjective. Furthermore, realism paradigm combines the features of both positivist and constructivist paradigms (Kumar, 2012). positivism approach is more of scientific, positivism can be applied to the social world on the assumption that first, the social world can be studied in the same way as the natural world, second there is a method for studying the social world that is value free, and third, there are explanations of a causal nature can be provided. Furthermore, positivism approach aims to test a theory through observation and measurement (Sekaran and Bougie, 2010).

On the other hand, in the constructivist approach, the researcher has the intention of understanding the world of human suggesting that reality is socially constructed, therefore, a constructivist will be concern on developing theory through the research process. This approach allows the research to generate data either through qualitative method or mixed methods (Sekaran and Bougie, 2010). Meanwhile, realism paradigm is the combinational of positivism and constructivism, regularly known as multi-method approach using both the secondary and primary data. This method also allows the triangular approach to take place that is "the use of different data collection methods within a particular study" (Sauder, et al. 2007).

However, it suggested that the researcher should not be methodologically misled; hence, the research objective, scope and research problem should define the appropriate research paradigm (Sauder, et al. 2007). Considering the scope and primary objective of this research, positivist paradigm appears to be more suitable for this study. This is because the positivist

paradigm allows the researcher to test proposed hypothetical relationships based on the assumptions of the existing theories. In addition, this research paradigm is also purely scientific and focuses on facts through implementing quantitative statistics analysis, which is the basis of this research. This approach is also suitable in such cases where the researcher does not interact with the subjects being observed (Eriksson and Kovalainen, 2008).

3.4 HYPOTHESIS AND RESEARCH QUESTIONS

Table 3.1: Research Questions and Hypothesis

Questions	Hypothesis
To what extent does personality influence consumer buying behavior in Kwari textile Market?	Personality has influence on consumer buying behavior textile products at Kwari Market
To what extent does lifestyle influence consumer buying behavior Kwari textile Market?	Lifestyle has influence on consumer buying behavior textile products at Kwari Market
To what extent does attitude influence consumer buying behavior Kwari textile Market?	Attitude has influence on consumer buying behavior textile products at Kwari Market

3.5 RESEARCH DESIGN

Generally, research design can be defined as techniques or plans for conducting a research project. Creswell (2012) recommends three stages for designing a research study, such as theoretical perspectives, the procedures, and data collection/analysis methods.

Hence, this study adopts a fully quantitative design method as the study provides descriptive views of the respondents to investigate the impact of psychographic factors on consumer behavior. Quantitative survey is one of the most vital measurement areas in applying social science research. According to Creswell (2009), the survey method provides a clear description of trends and opinions of a particular population by studying a sample of that population.

In addition, the quantitative paradigm is more popular among social science researchers (Johnson and Nwuegbuzie, 2004). Creswell (2009) posits that the quantitative method adopts a reductionistic approach where the idea or knowledge is compacted into small precise sets of testable variables in hypotheses and research questions. These methods comprise testing the variables' relationship to clarify the nature of a phenomenon (Sekaran and Bougie, 2010).

Another relevant issue addressed in the design is the identification of the unit analysis (Zikmund, 1997). Customer that patronizes Kwari market are considered as the unit of analysis in this research. Moreover, a cross-sectional study design was employed as a strategic way of gathering data from the research population; cross-sectional study design refers to data collection procedure whereby collection of data can be at a single point in time, unlike a longitudinal study design where the researcher appears more than once to the members of the study population (Zikmund, Babin, Carr and Griffin, 2010). Furthermore, the cross-sectional study design allows the comparison of data from large sample sizes (Bailey, 1978) and considered more suitable for testing hypothesis, which is the focus of this research. In addition, other researchers from similar fields also used the cross-sectional study design (Salanova and Schaufeli, 2008; Chughtai and Buckley, 2011).

3.6 POPULATION AND SAMPLING PROCEDURE

3.6.1 Target Population

The target population of the study comprises all customers that patronize Kwari market and purchase garment.

3.6.2 Sampling Procedure

Sampling procedure refers to the processes of selecting a sufficient number of elements from the population so that by studying the sample, an understanding can be made on properties of the sample subjects. Sample procedures are generally classified under two categories; probability and non-probability sampling (Sauders, Lewis and Thornhill, 2007; Sekaran, 2007).

In probability sampling, the researcher knows the exact possibility of selecting each member of the population, while in non-probability sampling; the chance of being included in the

sample is unknown. However, probability sampling tends to be costlier and difficult to conduct, though, the results of probability sampling techniques offer generalization of the study to entire population. In contrast, non-probability sampling does not allow the generalization of the study. The procedures of these methods will not allow the generalization; the researcher must limit findings to the element sampled. However, one of the strengths of non-probability sampling procedures is less complicated to handle (Sekaran and Bougie, 2010).

This study used non-probability sampling techniques for data collection. Non-probability sampling methods can be out into 2 categories, convenience, quota, and judgmental sampling (Cavana, et al. 2001). The choice of non-probability sampling strategy is due to the absent of the exact sampling frame of customer in Kwari market. In this case, the number of customers that usually visit the on monthly basis was requested for and would be used determine the sample size using Priori sample size calculator. Accordingly, convenient non-probability sampling appeared to be more suitable for this study, but convenient sampling approach is limit to generalizations of study outcomes.

3.6.3 Sample Size

The sample size of this research was 264 which was collected by research assistants at Kwari market. 350 questionnaires were administered, but only 264 were found worthy of been include as the remaining were either not filled at all or were wrongly filled.

3.7 DEVELOPMENT OF THE RESEARCH INSTRUMENT

This study will be guided by the cross-sectional design survey as discussed in the introduction and self-reported data collection method. Accordingly, this section discusses the development of the instruments used in this research. The importance of instrument development is the need to ensure validity, whereby the fit between construct and measuring model can be achieved. This is explained by Kankanhalli, Pee and Chatwal, (2012) as a consistency of the research process which captures the exact construct is the key role of the measurement model. Hair, Bush and Ortinau (2003) labeled the measurement model into two scale and operational models. Operational model refers to the full explanation of the

variable to be measured. The scale measurement examines how these items are used in measuring the variable.

According to Podsakoff, Mackenzie and Podsakoff (2003), in social science research, validity challenges mostly come from the common method variance that accounts in the measured variable and their relationship. However, Jarvis, Mackenzie and Podsakoff (2003) argue that misrepresentation of the measurement model mostly leads to biasness in the structural model. These common method effects can be derived from different sources, for instance, the use of common raters, from the items characteristics themselves (Podsakoff et al., 2003). Consequently, this study will follow the suggestion of Podsakoff et al. (2003) in developing the survey instruments.

The Likert-type scale approach remains the main format for the questionnaire. The 5-point Likert scales were used. According to Likert (1932 in Revilla, Saris and Krosnick, 2014), participants are expected to align their exact responses on every item to a 5point scale. As posited by Cox (1980), 5-point scales are suitable for measurement. This approach is the most familiar type of rating scale. Moyer (2001) suggests that the Likert rating scale is very useful in the evaluation of employee performance especially in agree and disagree rating scales (Revilla, Saris and Krosnick, 2014).

However, Dawes (2008) argues on the possibility of consistency when 10-point scale is replaced with 5/7-point scale, as it may yield more information. However, recent studies have found that a 5-point scale yields better quality data (Revilla et al., 2014), which is consistent with previous findings (Jenkins and Taber, 1977; Lissitz and Green, 1975). Therefore, the 5-point scale is used in this study.

3.7.1 Operationalization of Personality

In this study personality is a set of mannerisms and specific features of individuals in a particular environment. It is the result of the interaction of psychological and physiological characteristics of the individual and consequences in constant conducts. Personality is a valuable variable in analyzing consumer buying behavior.

3.7.2 Operationalization of Lifestyle

Lifestyle is a collective word used to explain complexity of consumer behaviors. Lifestyle is a way to fragment individuals into different groups based on their opinions and activities. Lifestyle in study stand to means the ways clusters of consumers spend time and money. Businesses exploit this need and desire to move into a better lifestyle by showcasing persons who are perceived to be better off than the intended target markets.

3.7.3 Operationalization of Attitude

Attitude is a psychological and neutral condition of readiness, controlled through experience, exercising an instructive impact upon the individual's response to all objects and situations with which it relates. Attitude defines the manner in which people are inclined to respond to an incitement (Ajzen & Fishbein, 1977). An individual is likely to hold a positive attitude toward a given behavior if he or she believe that the performance of such behavior will guide to mostly positive results (Goldsmith & Flynn, 2004).

3.7.4 Operationalization of Consumer Behavior

In this study consumer behavior is the comportment that consumer display in searching for buying, using, assessing, and positioning of product and services that they believe will satisfy their needs. Consumer behavior focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption desired items.

3.8 OPERATIONAL DEFINITION AND MEASUREMENT OF RESEARCH VARIABLES

3.8.1 Dependent Variable, Consumer behavior (Y):

Consumer behavior is an action taken by consumers to buy textile products in Kwari market. In this study, Consumer behavior is how often consumers purchase textile products and how do the independent variables impact their decisions.

3.8.2 Independent Variable:

- a, Personality characteristics of consumers show the personality traits that reflect the characteristics of the consumer (X1).
- b, Lifestyle target market is the external manifestation of personality characteristics of the consumer or how someone's life (X2).
- c, Attitude is a psychological and neutral condition of readiness, controlled through experience, exercising an instructive impact upon the individual's response to all objects and situations with which it relates. (X3).

3.8.3 The Supposed Regression Model

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where: Y= Consumer behavior

X1= Personality a= Constants

X2= Lifestyle b_{1,2,3}= Slope

X3= Attitude e = error

3.9 QUESTIONNAIRE DESIGN

As mentioned earlier, questionnaire is the instrument used for data collection from customers of garment in Kwari market. The questionnaire was developed and adapted based on the literature and validated sources. However, the initial questionnaire will be pretested, and pilot tested, from which the final instruments will be generated.

Furthermore, several approaches will be employed when gathering data to encourage the respondents in' participation in the survey. For example, a covering letter that explains the objective, significance and main goal of the study will be attached to the questionnaire. The average duration to complete the questionnaire was explained, and anonymity of the participants was also guaranteed, and the participants were given the option either to participate or to decline.

In addition, the instruments are categorized into five sections. Each section is separated with appropriate heading assigned together with the guidelines on how to complete the related question.

4. ANALYSIS AND FINDINGS

4.1 INTRODUCTION

In the previous chapter, the methodology used to test the hypothesis and answer the research questions was fully explored. This chapter reports the data analysis and discusses the results, which include the subjects' profiles, descriptive analysis. Section 4.2 summarizes the subjects' profile, while the exploratory data analysis (descriptive, normality and reliability) is summarized in section 4.3. Path analysis and hypothesis testing are provided in section 4.4. The last section discusses the results.

4.2 RESPONDENTS' PROFILE

400 questionnaires were administered to customers in the Kwari textile market, Kano between the periods of July 2022 to August 2022. Based on the initial data screening of the returned questionnaires, less than 5% were discovered to have missing values and outliers, which were then excluded from further analysis. The usable questionnaires were 264, which accounts for 66% of the total responses.

Table 4.1: Respondents' Demographic Profiles

Variables	Frequency	Percentage
Gender		
Male	186	70.50%
Female	78	29.50%
Marital Status		
Single	66	24.90%
Married	153	58%
Divorce	27	10.20%
Widow	18	6.80%

Table 4.1: Respondents' Demographic Profiles “tables continued”

Age		
Below 18	1	0.38%
18 – 25	57	22%
26 – 30	60	22.70%
31 – 35	76	28.78%
36 – 50	61	23.10%
Above 50	9	3.40%
Residence		
Kano	173	65.50%
Outside Kano	91	34.50%

As presented in Table 4.1, Gender is the first demography in this study, with 186 (70.5%) male respondents and 78 (29.5%) female respondents, followed by the Age bracket. The age group 26 to 35 years corresponding to 40.7% respondents followed by those above 46 and below 25 corresponding to 21.5% and 21.2% respondents respectively, with the least in the 36 to 45 years of age group with 16.7% respondents. The marital status indicated the 153 respondents as married representing 58%, single is 66 representing 24.9% while divorce and widow 27 and 18 representing 10.2% and 6.8% respectively. The result of the respondents' residence status it shows that 173 (65.5%) of the respondent were from Kano metropolis, while the remaining 34.5% are from outside the state

4.3 RESULTS

4.3.1 Reliability Analysis

According to Zikmund (2003), reliability can be defined as the “the degree to which measures are free from random error and therefore yield consistent results”. The primary

objective of reliability is minimizing error and biases in research (Yin, 1994). Thus, there are different techniques to measure reliability, for instance split-half, parallel or test-retest. However, Cronbach's alpha and composite reliability are the method used to assess the reliability. Cronbach's Alpha reveals that the cut-off point determines the internal consistency of the scale. The Cronbach's alpha appears to be the most commonly used method of assessing reliability and it is recommended as the first step to use in assessing reliability (Sekaran, 2003). Literature suggests a cut-off point of >0.7 as the acceptable level of achieving internal consistency (Hair et al., 2014). Cronbach's alphas of all 7 constructs were calculated; all the values are > 0.7 cut-off points which are considered accepted with high internal consistency as presented in Table 4.2. Moreover, Composite reliability was also assessed for further step of reliability assessment. Unlike Cronbach's alpha, Composite reliability assesses the internal consistency for the set of indicators. Composite reliability examines the levels of the relationship between variable and the associated measurement items. Hair et al. (2010) suggests the cut-off criterion of 0.7 and all the constructs range from 0.736 to 0.888 whereby satisfying the minimum cut-off point. Attitude recorded the lowest value (0.736) and lifestyle recorded the highest value (0.888), which shows the high internal consistency and all the measures consistently represent the constructs. Table 4.2 presents the results of the Composite reliability of all the constructs.

Table 4.2: Result of Measurement Model

Constructs/Indicators	Loadings	Rho-A	Cronbach's Alpha	Average Variance Extracted (AVE)
AT		0.726	0.736	0.544
AT1	0.769			
AT2	0.700			
AT4	0.761			
AT5	0.717			

Table 4.2: Result of Measurement Model “tables continued”

	CON	1.194	0.875	0.693
CON1	0.722			
CON2	0.800			
CON3	0.797			
CON4	0.811			
CON5	0.824			
	LIF	0.893	0.888	0.749
LIF1	0.927			
LIF2	0.746			
LIF3	0.854			
LIF4	0.791			
	PER	0.858	0.852	0.627
PER1	0.835			
PER2	0.858			
PER3	0.886			
PER4	0.882			

4.3.2 Convergent Validity

Convergent validity refers to the degree to which an instrument measures the same concept that are in agreement. Loadings, CR and AVE are used to evaluate convergence reliability as recommended by Hair et al. (2014). Values of > 0.7 for loading, >.5 for AVE and >0.7 CR are recommended by Hair et al. (2014). As presented in Table 4.3, all the items loading are more than the cut-off point of 0.7, average variance extracts are above 0.5; also, the composite reliability of all the constructs achieved the cut-off point of 0.7. Accordingly, the

result of the measurement model achieved the recommended value, which indicates sufficient convergent validity.

4.3.3 Discriminant Validity of constructs

After assessing the convergent validity, next is to assess the discriminant validity. Literature widely recommends Fornell and Larcker (1981) and their cross-loading method to assess discriminant validity (Hair et al., 2014). Discriminant validity reveals when scores under measure are not related to other measures that are theoretically different. Fornell and Larcker's square root of AVE must be greater than the correlation of the constructs with all other constructs in the structural model. As presented in Table 4.3 the values in bold are greater than the values in their particular row and column, therefore it evidently shows that the measures used are distinct. The study found satisfactory evidence with regards to the discriminant validity coefficients of the constructs. The coefficients reported exceed the rule of thumb value of 0.70. The study used two methods to evaluate the "discriminant validity" of the variables. The study adopted a method known as the Fornell and Larcker (1981) criterion, which states that the square root of AVE for each construct should exceed the inter-correlations of the construct with other model construct. Hence, these approaches ensured the satisfaction of the result and validity.

Table 4.3: Discriminant Validity

Discriminant Validity	1	2	3	4
ATTITUDE	<i>0.737*</i>			
LIFESTYLE	0.008	<i>0.832*</i>		
PERSONALITY	0.023	0.174	<i>0.865*</i>	
CONSUMER	0.133	0.226	0.743	<i>0.792*</i>

Note: Diagonals (italics) represent the square root of AVE and the off diagonals represent the correlations.

4.3.4 Assessment of structural model Path Coefficients

PLS algorithm was to obtain the path coefficient result. As shown in figure 4.1, path coefficients indicated in the arrows identify the hypothesis relationship between the constructs. The significance relationship of the path coefficients helps to examine whether the conceptual model/theoretical hypotheses were substantiated empirically. Furthermore, the significance level of path relationships was used to determine the importance of the exogenous variables as predictors of the endogenous variable.

However, to examine the significance of the path coefficient, bootstrapping was run to examine the significance level of the path coefficients. According to Hair et al. (2014), PLS bootstrapping involves repeated random sampling with the replacement of the original data set to create a bootstrap sample and to obtain standard errors for testing the hypotheses. In line with the objectives of the study which was to identify the impact of psychographic factors towards the behavior of consumers with respect to Kwari Textile market in the Kano city, Nigeria.

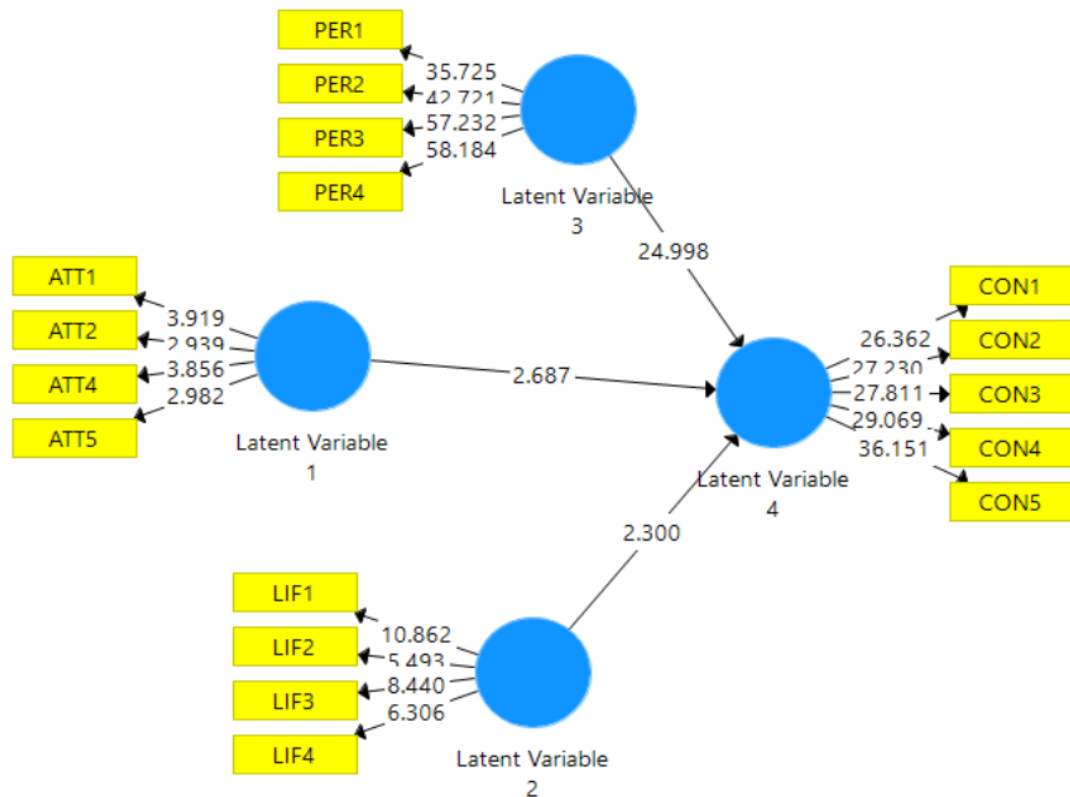


Figure 4.1: Path Analysis

Table 4.4: Path Analysis and Hypotheses results

	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Decisio n
ATTITUDE-> CON	0.117	0.043	2.687	0.007	Accept
LIFESTYLE-> CON	0.108	0.043	2.300	0.022	Accept
PERSONALIT Y-> CON	0.719	0.029	24.998	0.000	Accept

Table 4.5 displays the model fitness test for the study, and it is evidenced the fitness of the models used for the study is moderate. The rule of thumb for model fitness postulates that when the coefficient value is 0.75 and above, it is considered as substantial, when it is within the range of 0.25 and 0.75, it is considered as moderate and when it is below 0.25, it is considered as weak (Hair et al., 2011). Hence the model fitness is considered as moderate as the coefficient of the models can be reported as R2 of 0.576 whiles the adjusted R2 is 0.571 respectively.

Table 4.5: Model fitness

	R Square	R Square Adjusted
CON	0.576	0.571

5. DISCUSSION, CONCLUSION AND RECOMMENDATION

This chapter discusses the research findings and possible implications, comments on the results of the study and recommendations for the future studies. The sections are in line with the study research objectives; to examine the influence of personality, determine the impact of attitude, and assess the impact of lifestyle on consumer buying behavior in Kwari market, Kano metropolis, Nigeria. For each research hypothesis, a synopsis of the key findings is provided. Based on the findings, which are supported by the analysis, the research draws conclusion. The chapter also explain some of the managerial implications, policy implications and some major limitations of the study and recommended areas of further research.

This study's main aim was to ascertain the impact of psychographic factors on consumer buying behavior in Kwari market, Kano metropolis, Nigeria. This section of the study presents a summary of discussion of the findings consistent with the specific objectives of the study as which was guided by the research questions and hypothesis. Based on the analysis using Smart PLS it was found that the three independent variables which are Personality, Lifestyle and Attitude have influence or effect consumer behavior in the purchase of textile products in Kwari market, Kano metropolis, Nigeria.

From the discussion of the study findings, the following conclusions were drawn from the study's results regarding the influence of psychographic factors on consumer buying behavior in Kwari market, Kano metropolis, Nigeria. This research came to the conclusion that consumers' buying intentions for products in Kwari market, Kano metropolis, Nigeria, were simultaneously significantly influenced by the psychographic factors of the following, personality, lifestyle and attitude which have significant influence on consumer buying behavior in the purchase of textile products in Kwari market, Kano.

The findings of the study showed a positive and significant association between personality and consumer behavior in the purchase of textile products in Kwari market. However, the descriptive result indicated that age had an insignificant effect on consumer behavior in the purchase of textile products in Kwari market. These study findings suggested that age is not a critical factor to the purchase decisions of textile products in Kwari market. These findings completely contradicted some past studies that had showed that age contributed to the

consumer behavior. Singh and Goyal (2009) study pointed out that age influenced the consumer behavior of mobile handsets. The findings emphasized that consumers of certain age groups valued personality as one of the most important factors in their buying decision making. Another study by Suleman and Nazar (2008) study also indicated a positive association, and that personality was an instrumental factor in the purchase decisions of certain products in Karachi. In India, certain customers had demonstrated the ethical behavior by insisting on the organic items as concerned about their own safety. Furthermore, such customers seek for goods that were made in accordance with fair trade's moral standard (Gupta, Narula & Dangi, 2020).

The findings of the study indicated that respondents buy products that accommodated their everyday life, choices, and routine. The result of the analysis revealed a positive and statistically significant association between lifestyle and consumer behavior on textile products in Kwari market. This finding maintained previous research findings that established a link between an individual's lifestyle and consumer behavior. Findings of Shrestha (2016) on factors influencing consumer buying behavior of smart phones found that lifestyle influenced the choice of smartphones purchased by young consumers. It is such a way how individuals identify themselves through the products they wish to buy, 'valuable items or luxury products', or through the cutting-edge channel where they wish to buy their good (Singh & Kandra, 2019).

The study's findings suggested that most of the respondents point out having distinct attitudes towards specific textile products. Majority of the respondents agreed that their attitude influenced their brand and product choices. According to the previous discussion, attitude had a considerable impact on individuals' buying's, the farther pleasant attitude of an individual the more determinant they were to buy (De Andrada Silva et al, 2017). A study was done in Kenya to determine the influence of consumer factors in selection of goods at retails shops. The outcomes shows that the favorable customers care by workers contributed to the shop which impacted customers to buy their goods (Kaborio, Mbithi & Kamau, 2017).

Grounded on the conclusions above, the following recommendation are given in this research:

The study recommends that marketers in Kwari market should order, design, advertise and market their products around the personalities of consumers. The study recommends that

sellers in Kwari market should be able to come up with products and brands that incite emotions, perceptions, and feelings from consumers. Secondly, the study also recommended that textile product seller in Kwari market should design marketing campaigns around personality, lifestyles, and attitude of their customers. This suggests that sellers should target at identifying the personality, lifestyle patterns and attitude of their customers regularly, in order to tailor their product accordingly.

The study recommends that marketing strategies should be designed according to psychographic factors of consumers. The study also recommends that the Kwari market union should come up with guidelines on use of psychographic factors to market consumer products especially in the current highly competitive global environment.

One of limitation of the study was the sample size selected for the study, due to time and financial constraints, the study was only conducted in Kwari market, which is only one market out of the three major textile market in the state not to talk of the entire country (Nigeria). In order to obtain a better result that will be eligible for generalization, the sample size should be larger such that it will cut across all the states of the federation.

Furthermore, due to the time constraints, the researcher used a non-probability method precisely convenience sampling, which is exposed to errors in judgments by the researcher and may subsequently be biased and not generalizable. To avoid this the research may have used probability sampling method.

In the future studies, the researchers might perform this study on a larger scale instead of one market or one city. The researchers could use this study as a guide to better understand the nature of the psychographic factors effects on customer buying decisions for larger populations such as whole Nigerian textile market. The research focused on psychographic personality, attitude and lifestyle and their impact on customers buying intentions on textile products. However, additional constructs that defines customers buying behavior are revealed by theories of consumer behavior. The study suggests that more research should be done to determine how these additional characteristics affect consumer purchasing intentions in a market setting.

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APPENDIX A

INTRODUCTION LETTER

A.1 RE; REQUEST FOR YOUR PARTICIPATION

Dear Respondent,

I invite you to participate in a research study on the impact of psychographic factors on consumer behavior on textile products in Kwari market Kano, Nigeria. This is in partial fulfillment of the requirement of master's degree program at Altinbas University, Turkey.

The purpose of the study is to determine the impact of psychographic factors on consumer buying behavior in Kwari market, Kano. The result of the study will contribute to the broad understanding of how such factors affect consumer behavior in the purchase of fabrics in Kwari market Kano, Nigeria.

Your contribution in this research is completely voluntary. Your responses will be treated with secrecy and remain anonymous. Data from this study will be kept extremely confidential and reported only as collective response.

If you decide to participate in the study, please answer the questions on the questionnaire as accurate as you can. It should take you about 5 minutes to complete.

Thank you for your understanding and assistance in this important endeavor.

Yours Sincerely,

Hashim Hassan.

Data is collected to investigate the impact of psychographic factors on consumer behavior. All responses and information will be treated with confidentiality and only be used for analytic purpose of the study.

INSTRUCTION: *Please circle (O) or mark (X) any one of the choices for each of the following questions.*

e, Source of income Employed [] Unemployed [] Self-employed []
 Pocket allowance [] Others (specify) -----

A.1.3 The Effect of Personality on Consumer Behaviour

INSTRUCTION: on a scale of 1-5, where 1= strongly disagree, 2 = disagree, 3 = Not sure 4 = agree and 5 = strongly agree, indicate the extent to which you agree to the following statements as they relate to the impact of psychographic factors (Personality, Lifestyle and Attitude) on consumer buying behavior of fabrics in Kwari market.

Personality and consumer buying behavior		1	2	3	4	5
A	The product I purchase most reflect who I am and how I want to be perceived.					
B	I purchase fabrics that portray my self-image.					
C	I purchase my fabrics from clients that makes me feel valued.					
D	My personality affects my purchase of fabrics.					
E	When I go shopping, I usually purchase fabrics that suits my personality.					

A.1.4 The Effect of Lifestyle on Consumer Behaviour

INSTRUCTION: on a scale of 1-5, where 1= strongly disagree, 2 = disagree, 3 = Not sure 4 = agree and 5 = strongly agree, indicate the extent to which you agree to the following statements as they relate to the impact of psycho-graphic factors (Personality, Lifestyle and Attitude) on consumer buying behavior of fabrics in Kwari market.

Lifestyle and consumer buying behavior		1	2	3	4	5
A	I choose to purchase my fabrics from a brand that reflects my way of life.					
B	I purchase a fabric that is aligned to my interests, activities, and opinions.					
C	I choose a client that accommodates my everyday life, choices, and routine.					
D	My fabric must add value to my lifestyle.					
E	My daily routine determines the product I choose to purchase.					

A.1.5 The Effect of Attitude on Consumer Behaviour

INSTRUCTION: on a scale of 1-5, where 1= strongly disagree, 2 = disagree, 3 = Not sure 4 = agree and 5 = strongly agree, indicate the extent to which you agree to the following statements as they relate to the impact of psychographic factors (Personality, Lifestyle and Attitude) on consumer buying behavior of fabrics in Kwari market.

Attitude and consumer buying behavior		1	2	3	4	5
A	I have a distinct attitudes and perceptions about specific brands of fabrics.					
B	Product choice is determined by my attitude towards the product.					
C	I am swayed to choose certain products because of my attitude.					
D	I buy products according to my attitude towards the product.					
E	My feelings and emotions influence the type of fabric (s) I purchase.					

*THANK YOU VERY MUCH FOR YOUR TIME AND PARTICIPATION IN THE
RESEARCH.*