THE EFFECT OF CONSUMER BEHAVIOUR AND ATTITUDINAL TENDENCIES TOWARDS PURCHASE DECISION (A CASE STUDY OF UNILEVER NIGERIA PLC, CADBURY NIGERIA PLC, UNITED AFRICAN COMPANIES PLC.)

AJIBOLA, OLAMIDE DAMLOLA
DEPARTMENT OF ACCOUNTING / BANKING AND FINANCE
COLLEGE OF SOCIAL AND MANAGEMENT SCIENCES
CALEB UNIVERSITY
IMOTA
IKORODU
LAGOS.

NJOGO, BIBIANA OLUCHUKWU
LECTURER:
DEPARTMENT OF BANKING AND FINANCE
COLLEGE OF SOCIAL AND MANAGEMENT SCIENCES
CALEB UNIVERSITY
IMOTA
IKORODU
LAGOS

Abstract

Everybody is motivated by needs and wants. Needs are the basic forces that motivates a person to do something, while Wants are 'needs' that are learned during a person's life. This study's main objective is to examine the effect of consumer behaviour and attitudinal tendencies towards purchase decision using Unilever Nigeria plc, Cadbury Nigeria plc, United African companies plc as case studies. The researcher used tables and percentages for presentation, scoring and analysis of data. The hypotheses were analyzed with the help of chi-square.(x^2). It was gathered through the study that the life cycle in a product influence purchase to very much extent and that in some cases there is joint purchase decision in individuals and groups. Similarly the research disclosed that education as has a part towards determining purchase in any individual or group.

1. Introduction

Satisfying customer wants and needs is all about marketing, and in the course of doing so, it facilitates the achievement of an organization's objectives. The objectives can only be achieved in the market place. Moreover, the marketers have it as a duty to enlighten the consumers (individuals and groups) to make better purchase decision in order to obtain maximum utility for their spending. Everybody is motivated by needs and wants. Needs are the basic forces that motivates a person to do something, while Wants are 'needs' that are learned during a person's

life. Consumer is defined as someone who acquires goods or services for direct use or ownership rather than for resale or use in production and manufacturing. There are some powers that consumers have. Pride et al (1985) identified some of these powers of consumers as rewards, power coercive, legitimate power, reference power, and expert power, all these he summed to be solid power.

One of the present fundamental presumptions for the consumer behavior is the fact, that people often buy products not because of their main function but for their main subjectively perceived value. It does not mean that product's basic functions is not important, but that's the today's role of products exceeds its service limits (Salomon 2004). Notwithstanding the fact that, individuals and groups determines the pattern of consumption, in trying to satisfy customers it involves in itself marketing, some creativity, offering and exchanging products or value that will appeal to the individuals and groups. Trommsdorff (2002) however opine that, there are no activities more important for the consumer behavior other than connected with consumption, Consumer behaviour attitudes enables better understanding and forecasting, not only of the subject of purchases but also of purchasing motives and purchasing frequency (Schiffman, Kanuk 2004). In planning marketing programmes, the marketer should identify with the requirements of individuals and groups in it mix - Product, price, place and promotions as against reliance on culture, social prevalence and class-based orientation. The marketer, Richard (1969) who creates a demand for its products, should adopt both production and marketing oriented approach towards capturing loyalty of individuals and groups buying behaviour to its favor. This will definitely demand for both personal selling and promotional tools such as Advertising, Branding, Packaging, Public Relation and Sales Promotion. Thus, an appropriate marketing concept or strategy should be put in place to ensure individuals and group's patronage in consumption considering the fact that individuals and groups are the bedrock of every society.

Statement of problem

However, choice of preference for opportunity cost of products by individuals and groups enlarges so much in time and occasionally individual interests clash. The wasted time in decision making by individuals and groups and their willingness to part with their money-resources is a big setback on sales and performance. The major decision a buyer makes in a group and how his or her choice influences others is a problem in consumer behavior. To undertake and investigate a study of how purchase decisions are taken in individuals and group

structure or settings and how this affects volume of sales and profits of the marketer/producer is still a major problem to researchers. And at the same time, lack of information devices by the marketer/producer in reaching the individuals and groups at the right time and place, to fasten purchase is an issue in ascertaining the attitude of customers.

Objectives of the study

The main objective of this research study is to assess the effect of consumer behaviour and attitudinal review of their tendencies toward purchase. Other objectives include the following;

i To examine adequacy of factors usually considered in reaching the individuals and groups consumers.

ii To measure the extent to which merits and demerits of individuals and groups consumers behaviour affect the marketer/producer.

Iii To establish incentives that could encourage consumption by the individuals and groups iv To assess the effect of inability in providing information by the marketer/producer in reaching the individuals and groups at right time and place to fasten purchase on organizations goods and services.

Research questions

Base on statement of the problem and objectives of the study, the following questions were formed to guide the study:

- i. Are there factors usually considered in reaching the individuals and groups of consumers adequate?
- ii. To what extent are the merits and demerits of individuals and groups consumer behaviour affecting the market/producer?
- iii. What role does incentives have on encouraging consumption by the individuals and groups?
- iv. What is the effect of inability in providing marketing information on provisions of goods and services by organizations?
- v. Could insufficient funds and incompetent personnel as the sales staff affects production of goods and services in an organization?

Research hypotheses

Considering statement of the problem and the objectives of the study, the following hypotheses were formulated and shall be tested later.

HYPOTHESES I

Ho: Consumer behaviour and attitudinal review do not lead to increase in sales in an organization.

Hi: Consumer behaviour and attitudinal review often lead to increase in sells in an organization.

HYPOTHESES II

Ho: Inability in providing marketing information on goods and services organizations do not affects consumer behaviour and purchase decision.

Hi: Inability in providing marketing information on goods and services of organizations affects consumer behaviour and purchase decision.

HYPOTHESES III

Ho: Insufficient funds and incompetent personnel do not guarantee effective production of goods and services in organizations.

Hi: Insufficient funds and incompetent personnel guarantee effective production of goods and service in organizations.

Significance of the study

The outcome of this research work will be of a significant use to the government, business organization and academic institutions. At the end of this study the finding will help government agencies in assessing and formulating policies for planning and budgeting for services that benefit the individuals, groups and the entire society..

II. Literature Review

Consumer behaviour is the study of when, why, how, and where people do or do not buy a product. It blends elements from psychology, sociology, social anthropology and economics. It attempts to understand the buyers decision making process, both individually and in groups. It studies characteristics of individual consumers such as demographics and behavioural variables in an attempt to understand people's wants. It also tries to assess influences on the consumer from groups such as family, friends, reference groups, and society in general (Calder, 1990).

Customer behaviour study is based on consumer buying behaviour, with the customer playing the three distinct roles of user, payer and buyer. Relationship marketing is an influential asset for customer behaviour analysis as it has a keen interest in the re-discovery of the true meaning of marketing through the re-affirmation of the importance of the customer or buyer. A greater importance is also placed on consumer retention, customer relationship management, personalization, customization and one-to-one marketing. Social functions can be categorized into social choice and welfare functions (Levine 2007).

Brief history of Unilever Nigerian plc , United African Companies Nigerian plc and Cadbury Nigerian plc

UNITED AFRICA COMPANY OF NIGERIA PLC

The company passed through series of mergers and acquisitions and restructurings as the various entrepreneurs sought to enthrone profitability and enduring enterprises. In 1879 the United African Company was found following the merger of four companies trading up the river Niger. Alexander Miller Brother & Company, Central Trading Company Limited: West African Company Limited and James Pinnock. In 1889, The African Association was incorporated by the merger of 8firms that where operating in the oil Rivers area in 1892 The Royal Niger Company brought in Captain Lugard (later to be known as Lord Lugard) to help protect its interest in Nigeria. Lord Lugard later became the first governor- general of Nigeria.

UAC was first incorporated in Lagos, Nigeria under the name Nigerian Motors Ltd on 1st February, 1955 and started acquiring, over a period of five years, a large part of the business of UACI. In 1960 C.W. A Holding limited, in England, also a subsidiary of Unilever, acquired UACI's interest in the company. The name was changed to UAC of Nigeria Limited on 1st March, 1973. In compliance with the Nigerian Enterprises promotion Act 1972, 40 percent of the company's share capital was acquired in 1974 by Nigerian citizens and associations and in accordance with the provisions Nigerians Enterprises promotions Acts1977, an additional 20 percent of the UAC'S share capital was publicly offered in 1977, increasing Nigerian equity participation to 60percent.

The name UAC of Nigeria was adopted in 1991. In 1994, following the divestment of 40percent interest in the company by Unilever Plc, The company became a wholly-owned Nigerian Company. The transformation of UAC from trading behemoth into a leading manufacturing

concern, even thought it took in the 1980s, was given serious impetus in 1990s, following the exit of the company from its trading business. In the early 2000, UAC further embarked on a series of business restructuring with a thorough portfolio review and switch of focus to value-adding operations. This has led to an era of focused growth on the foods, real estate, logistics and automobile sectors.

UNILEVER NIGERIA PLC

Unilever Nigeria Plc, was incorporated as Lever Brothers (West Africa) Ltd on 11th April, 1923 by Lord Leverhulme, but the company's antecedents have to be traced back to his existing trading interests in Nigeria and West Africa generally, and to the fact that he had since the 19th century been greatly involved with the soap business in Britain. Unilever Nigeria Plc started as a soap manufacturing company, and is today one of the oldest surviving manufacturing organizations in Nigeria. The four pillars of our vision set out the long term direction for the company (where we want to go and how we are going to get there). Unilever is proudly one of the country's leading suppliers of fast-moving consumer goods in all our three divisions - Foods, home care and personal care.

Foods – they are the largest seller of packet tea with our Lipton brand leading the Foods and Beverages category.

Home & personal care - They are highly visible in the home care market in the country, which includes cleansing and hygiene products. Their home care products, Omo and Sunlight are household names synonymous with home care.

Cadbury Nigeria plc

Cadbury Nigeria plc business in Nigeria goes back to the 1950s. It began as an effort to source cocoa beans while looking for opportunities to serve the local consumer markets with the famous Cadbury products. In the early 1960s Cadbury began packing imported bulk consumer products but later grew quickly into a full-fledged manufacturing outfit. Cadbury Nigeria wasincorporated in January 1965 and became a public company traded on the Nigerian Stock Exchange in 1976.

In February 2, 2010 Kraft Foods acquired Cadbury Plc making it part of the second largest food company in the world. Kraft Foods proudly markets delicious biscuits, confectionery, beverages,

cheese, grocery products and convenient meals in approximately 170 countries. Twelve of the company's iconic brands -- including Cadbury, Jacobs, Kraft, LU, Maxwell House, Milka, Nabisco, Oreo, Oscar Mayer, Philadelphia, Tang *and* Trident -- generate revenue of more than \$1 billion annually, and 40 have been loved for more than a century.

Similarly, McCarthy (1973) described groups in buying behaviour to mean; Person who are interdependent on each other, such that each member's behavior can potentially influence the other. This could also mean the sharing of an ideology among units' norms which regulates their conducts.

Customer Relationship Management (CRM) is fundamental to building a customer-centric organization. The goal of CRM is to manage all aspects of customer interactions in a manner that enables the organization to maximize profitability from every customer. From the foregoing, it can be adduced that the purpose of CRM is to bring about Customer Focused Services (Gummesson,1987; Gronroos, 1990; Varki and Colgate, 2005; Gan et al., 2006) Information and Communication Technology, Complaints Management(Wilke 1994; Ingram,1996; O'marley and Tynan, 2000; Gillyet al., 2005; Achumba, 2006); High Quality Service (Khandwalla, 1995; Eisingerich and Bell, 2006), Timeliness in Service Delivery, Friendliness of Employees (Reinatz and Kumar, 2003), Ease of Opening Account and Competitive Charges in order to enhance organizational performance as indicated by such variables as customer satisfaction (Morgan and Hunt,1994; Naiduet al., 1999), customer retention (Dick and Basu, 1994; Morgan and Hunt, 1994; Reichheld, 1996), increase in number of customers (Groonroos, 1990), and increased net profit(Khandwalla, 1995; Page et al., 2006).

The organizational performance is enhanced because marketing efficiency is achieved due to the cooperative and collaborative processes (Sheth and Sisodia, 1995) introduced by CRM which helps in reducing transaction costs and overall development costs for the company. These brings about two important processes of proactive customer business development and building partnering relationships with the most important customers (Chitanya, 2005) and eventually leads to superior mutual value creation between the organization and the customer.

Conceptual Frame Work

Investing in customer relationship management (CRM) enhances a stronger, more trusting relationship between the customer and the organization (Morgan and Hunt, 1994). CRM explicitly recognizes the longrun value of potential and current customers, and seeks to increase

revenues, profits, and shareholder value through targeted marketing activities directed towards developing, maintaining, and enhanc-ing successful company-customer relationships (Berry, 1983;Gronroos, 1990; Morgan and Hunt, 1994). All these require an in-depth understanding of the CRM variables and the effect that it is expected to have on customers and organizational performance. In order to achieve this, the researcher developed a model of the relationship between customer relationship management and organizational performance as shown below.

The main objective of this study is to find out if Nigerians make use of CRM as a marketing strategy and also find out if organizations employ the same variables to achieve Customer Relationship Management. that the strategy employed by these institutions to achieve Customer Relationship Management differ i.e. the CRM strategies adopted by banks differ significantly from those adopted by insurance companies. The staff believe that the CRM strategies adopted by banks differ from those adopted by the insurance companies except the use of customer focused services and friendliness of employees. In the same vein, the customers agree that there is a significant difference between the CRM strategies adopted by banks and those adopted by the insurance companies but they believe customer focused services, information and communication technology and also timeliness in service delivery are employed by both industries

According to Stacts (1964) attitude is defined as an implicit drive producing response considered socially significant in individual's society. This definition states in effect, that from the psychological point of view attitude is an implicit response with drive strength, which occurs within the individual as a reaction to stimulus pattern and which affects subsequent over responses. "An attitude is an implicit response". By an implicit response is meant a response occurring within the individual and not immediately observable to an outsider.

An attitude is an implicit response, which is anticipatory, in reference to pattern of over responses. An attitude is an implicit response where as the anticipatory character of attitude indicates its temporal relation of a goals, its mediating response it made in an attempt to increase the likelihood of the occurrence of reward rather than punishment in connection with a goal response. The mediating function of attitude has led to suggest that attitude is a kind of substitute goal response, which arises when the goal response cannot be immediately and easily made.

According to Achumba (1996), attitude can be defined as an expression of an inner feeding of an individual, which could only be inferred from what people say or do. It can also be taken as favorably or unfavorably to a person, object, situation or event; it should be known that family purchases are strongly influence by cultural, sociological, economic and psychological characteristics. The components of the psychological factors are: (i)Motivation, (ii) Perception (iii) Learning, (iv) Personality, (v) Attitude.

It is obvious that family attitudes are not directly observable because it is an outcome of some psychological process, but, however, must be inferred from what people say or from their behaviors consequently, attitude are assessed by asking questions or inferring attitudes from behaviour, example (A) husband who consistently purchase "close – up" toothpaste and goes further to recommend it to his wife, could be side to have a positive and influence towards "close – up", secondly, a girl in the same family who has never purchased (A) and even discourages her junior brother from buying it has negative attitude to product A, (Deutsher 1982).

From the examples given above, the following could be said to be associated with attitude.

Attitude formation in individuals and groups influence to buy

Groups develop attitude about product or services through learning precisely, attitude is learned. The learning theories include classical conditioning, instrumental conditioning and cognitive learning. Furthermore, when we speak of the formation of an attitude, we are referring to the shift from having no attitude about the product so through the learning theories explained below attitude on influence is formed.

CLASSICAL CONDITIONING:

When a neutral stimulus such as the brand name for a new produce product favorable or unfavorable attitude if it is repetitive or associated with a reward or punishment, it is with wellknown and respected product that already enjoys a positive attitude and "neutral" new product.

Examples are the new Diet Coke and Fanta Lemon introduced by Coca-cola. Their products are being associated by the marketer with Coke and Fanta.

INSTRUMENTAL CONDITIONING

Often families as consumers might purchase a brand without having an attitude toward it this might because by its being the only kind in the store at that time. More so, if Mr. Kunjo has the need of buying and through trail is convinced that the product is good, he will form a positive attitude to that product. Pricing strategies of an organization is used in dictating the value

service exclusive, or seek volume sales especially in competitive market. According Stanton (1964) decision regarding price are not only sensitive but have important consequences for consumers purchase behaviour and corporate profitability. Demand and therefore sales are a function of the price of the product. In instances where a product is technical to evaluate,

attached to a product or service. An organization may want to price in a way, which keeps the

consumers use the price as an indicator of quality. Thus, price decisions should in the circumstances, be based on a through analysis of the possible implication for consumers' purchases behaviour. The consequence of doing otherwise is possible loss of study.

Importance of Price to Consumer and Producer.

Price according to Schwartz (1997) plays an allocating role. This is because under scarcity, price is used in allocating resources among the demander. People's willingness and ability to pay the reigning price determine the quantities they get specially, the seller benefits from price in many interrelated ways. Firstly, the price of a product determines, along with other factors, the quantity that can be sold in a given period. Secondly, price helps to determine the seller's total revenue since this is equal to the quantity sold multiplied by the price per unit, thirdly; price has an impact on the profit or less margin of the seller. The profit margin is simply the positive amount by which price per unit is less than the unit cost. Generally, the higher the price, the higher the profit margin or the less the loss margin, all other things being equal. Fourthly, in the opinion of Giles (1969), price is sometimes used by consumers as a measure or indicator of quality. In most causes, a higher priced item is held to be of a higher quality than lower priced ones. This happens particularly in the case of complex, technical or conspicuous products for which were inspection may be unable to reveal its real value or quality.

Finally, price has some impact on the seller's overall public image. A price, which is considered unusual high, may confer the unenviable image of an exploiter on a seller or company. On the contrary, a low price may give a seller the image of a fair trade. Product prices are also important to buyers and consumers. Generally, the higher prices of commodities the less the qualities which the buyer can afford given a fixed income or an income which is rising at a lower rate than the average price level.

Ability and willingness of customer to pay price

In opinion of Holloway and Hancook (1973), sellers depend upon customers to dispose of their (sellers') wares. Community, sellers can only sell as much as customers are able and willing to buy. In order to ensure that adequate sales can be generated, sellers are quite sensitive to customers' purchasing power and their willingness to pay the price charged for the products on sale. It follows naturally that sellers cannot ignore the customers' purchasing power and sensitivity to price. This ability and willingness to buy is sometimes described as the demand for the product. It is common knowledge from elementary principles of economics that as incomes rise and purchasing power raises ceteris paribus prices tend to rise as a response to customers' increased willingness and ability to pay. In the opinion of Bowersox (1974), sellers respond variously to price elasticity of demand for their products before fixing a price or effecting a price change. Generally, the higher the ability to pay, the higher the price a produced can profitably charge. Ceteris paribus, the more willing consumers are to pay a high price, the higher the price a seller can get away with. The more increase in price is affected and the greater the increase in revenue when a price increases in revenue the price is reduced. On the contrary, the more price inelastic and demand for a product, the greater the rise in revenue when the price is increased and the greater the fall in price when there is a price reduction.

Importance of marketing channels to consumer and producer.

Different authors in various vacations had tried to define Marketing channels, looking at it from various perspectives. According to the American Marketing Association (1960), channels are defined as the paths taken as evidence, title or ownership of good in moving from the producer to the consumer. Delozier (1976) defined marketing channels as coalition of marketing institutions (firms, agencies) that collectively or independently perform the marketing i.e. product, price, place and promotion in order to move goods from producers to consumers. The present of middlemen in the marketing channels is an attempt to reduce the cost of performs the marketing functions through specialization.

Specialization arises from what economists call "division of labor". Simply state, division of labor is an attempt to breakdown a complex task into a series of simple ones that can be more routinely performed in many respect, this is what happens within the trading channels. The

various intermediaries and the producers as well, become more efficient when the total marketing effort is broken down into a series of functions, some of which are performed more competently by one member of the channel while other are carried out better by different members. The total cost of marketing may therefore be lowered as a result of the combined efforts of all channel members; although this is not always the case.

Over the years, the distribution of products to potential buyers has been designed to prompt positive action from consumers. From the above views, one can say that marketing channel helps in the transferring of goods from the manufacturer to the consumer with the ultimate purpose of creating satisfaction while not compromising profit.

III. Method of data analysis

The researcher used tables and percentages for presentation scoring and analysis of data. The hypotheses were analyzed with the help of chi-square.(x^2). The chi-square (x^2) is a significant test, which makes use of data in the form of observed frequencies or co-units. The chi-square (x^2) computation takes the form of $X^2 = (0-E)^2$

Where: 0 = observed frequencies, E = Expected, frequencies and $x^2 = \text{chi-square}$, it is a measure of differences between O, the observed and E, the expected frequencies.

E

With assumed null hypothesis.

$$(FC)ij = \sum (ROW_1) (COLUMN_1)$$

$$\overline{GRAND TOTAL}$$

where:

(fc)ij = expected frequencies for i^{th} row and j^{th} column.

Administration of instrument

The administrations of the questionnaire were through personal contact with the respondents. The researcher visited the firm's of study (Unilever Nigerian Plc, United African company and Cadbury Nigeria plc), The instrument used in collecting the data for the study is questionnaire.

Restatement of hypothesis (ALL NULL)

i. Consumer behaviour and attitudinal review do not lead to increase in sales in an organization.

- ii. Inability in providing marketing information of goods and services in organizations do not affect consumer's behaviour and purchase decision.
- iii. Insufficient forms and incompetent personnel do not guarantee effective production of goods and services in organizations.

IV. Data presentation, interpretation and analyses.

The study distributed 150 questionnaires to selected consumers (individuals and groups), management of Unilever Nigerian Plc united African companies, Cadbury Nigeria limited and Government agencies (NAFDAC and SON).

The distribution pattern is as shown in the table below

Table 1 Distribution and receipts of questionnaire

Respondent	No. of	% of No. Dist.	No. of Returned	% of No.	No. of	% of No.
	Distribution		Questionnaire	Questionnaire	Questionnaire	Not
	questionnaire			Returned	Not Returned	Returned
Government	15	15.00	10	10.00	5	5.00
agencies						
(NAFDAC &						
SON)						
Management of	40	40.00	30	30.00	10	10.00
Unilever Plc						
Selected	15	15.00	10	10.00	5	5.00
Consumers of						
the company's						
Products						
Management of	40	40.00	25	25.00	15	15.00
united African						
companies						
Management of	40	40.00	35	35.00	5	5.00
Cadbury						
Nigeria plc						
TOTAL						

150	150	110	110	40	40

Source: Research Survey, 2012

As indicated in the table above, more of the questionnaires were distributed to management of Unilever Nigeria Plc representing thirty percent (30%) of the total respondents. United African companies Nigeria limited representing twenty five (25%) of the total respondents and Cadbury Nigeria plc representing thirty five (35%) of the total respondents.

This is followed by respondents from selected consumers of the company's Products listed above with ten percent (10%) scores. Lastly, were respondents from government agencies (NAFDAC & SON) represented by ten percent (10%).

However, it should be stated here that the same set of questionnaires were distributed to the different groups to allow comparison and easy assessment.

ANALYSIS OF DATA

SECTION A (PERSONAL DATA)

Table .2 Sex Distributions

Response	Respondent	% No of Respondents
Male	58	52.73
Female	52	47.27
Total	110	100

From the analysis of table 2, it is obvious that more of the respondents were male representing 58 (52.73%). In other words more male are involve in purchase behaviour and decisions than female represented by 52 (47.27%) respondents.

Table 3 Age Bracket of Respondents

Response	Respondent	% No. of Respondents
Under 20 years	17	15.46
21 – 30 years	38	34.55
31 – 40 years	32	29.09
Above 41 years	23	20.90
Total	110	100

According to table 3 above 38 (34.55%) and 32 (29.09%) respondents have their age bracket as between 21 – 30 years and 31 – 40 years respectively. Similarly 17 (15.46%) and 23 (20.90%) respondents are under 20 years and above 41 years respectively.

Table 4. Showing Marital status of respondents.

RESPONSE	RESPONDENT	% No. of Respondents
MARRIED	65	59.09
SINGLE	45	40.91
TOTAL	110	100

From the analysis in table 4., 65 (59.09%) respondents were married male and female. This goes to show that more respondents were matured and responsible consumers. However, 45 (40.91%) respondents were singles.

Table 5 Educational Qualification of Respondents

Response	Respondent	% No. of Respondents
SSCE/GCE O'LEVEL	16	14.55
OND/NCE	20	18.18
HND/First Degree	34	30.91
Post Graduate Degree	15	13.63
Professional Certificate	25	22.73
TOTAL	110	100

From table 5 above, 34 (30.91%) and 20 (18.18%) respondents were HND/first Degree Holders and OND/NCE holders respectively. Similarity, 16 (14.55%), 15 (13.63%) and 25 (22.273%) respondents have SSCE/GCE 'O' Level, Postgraduate degree and Professional certificate respectively.

SECTION B

KEY: SA = Strongly Agree

A = Agree

U = Undecided

SD = Strongly Disagree

D = Disagree

Consumer purchase decisions are based on influence of friends

(Individuals), family (group) and agencies.

Table: 6

RESPONSE	RESPONDENT	% NO. OF RESPONDENTS
Strongly Agree	27	24.55
Agree	67	60.91
Undecided	-	-
Strongly Disagree	10	09.09
Disagree	6	05.45
TOTAL	110	100

Table 6 above shows that 27 (24.55%) and 67 (60.91%) respondents strongly agree and agree respectively that Consumers purchase decisions are based on influence of friend (individuals), family (group) and agencies. In other words they were neutral on the claim that Consumer purchase decisions are based on influence of friends (individuals), family (group) and agencies. On the other hand, 10 (09.09%) and 6 (05.45%) respondents respectively gave their answers as "strongly disagree and disagree".

Table7 There is significant Relationship between Consumer behaviour and attitude on purchase decision

RESPONSE	RESPONDENT	% No. of Respondents
Strongly Agree	85	77.28
Agree	15	13.64
Undecided	5	04.55
Strongly Disagree	3	02.72
Disagree	2	01.81
TOTAL	110	100

According to the table 7 above, 85 (77.28%) and 15 (13.64%) respondents "Strongly Agree" and "Agree" respectively that there is significant relationship between consumer behaviour and attitude on purchase decision. 5 (04.55%) respondents were "Undecided" on this claim. However, 3 (02.72%) and 2 (01.81%) respondents gave their answers as "Strongly Disagree" and "Disagree" respectively.

TABLE:8 Purchase decision is jointly taken in a group (e.g. family)

Response	Respondent	% No. of Respondents
Strongly Agree	15	13.64
Agree	5	04.55
Undecided	50	45.45
Strongly Disagree	20	18.18
Disagree	20	18.18
TOTAL	110	100

Table 8 shows that more of the respondents 50 (45.45%) were "Undecided" on the fact that purchase decision is jointly taken in a group (e.g. family). To this effect, they have positive and negative answers to the contents of the questionnaire. However, 20(18.18%) and 20 (18.18%) respondents were optimistic that purchases decision is not jointly taken in the group (e.g. family), while 15 (13.64%) and 5 (04.55%) respondents gave their answers in the affirmative.

Table 9 Educational Qualification of Consumers Determines purchase decision

Response	Respondent	% No. of Respondents
Strongly Agree	62	56.36
Agree	23	20.91
Undecided	8	07.27
Strongly Disagree	5	04.55
Disagree	12	10.91
TOTAL	110	100

According to the table 9, 62 (56.36%) and 23 (20.91%) respondents respectively gave their answers as "Strongly Agree" and "Agree" that educational qualification of consumers

determines purchase decisions. 8(07.27%) respondents was "Undecided". While 5 (04.55%) and 12 (10.91%) respondents "strongly disagree" and "Disagree" with this claim.

Table 10 Children influence purchases decision in a family.

Response	Respondent	% No. of Respondents
Strongly Agree	89	80.91
Agree	10	09.09
Undecided	4	03.64
Strongly Disagree	5	04.55
Disagree	2	01.81
TOTAL	110	100

Analysis of table 10, show that 89 (80.91%) and 10 (09.09%) RESPONDENTS "Strongly Agree" and "Agree" respectively that children influence purchase decision in a family. 4 (03.64%) respondents neither agree nor disagree to this claim. However, 5 (04.55%) and 2 (01.81%) respondents "Strongly Disagree" and "Disagree" respectively to the statement.

Table 11. <u>Poverty and low income earning among consumers affects their</u>

Purchase decisions.

Response	Respondent	% No. of Respondents
Strongly Agree	67	60.91
Agree	27	24.55
Undecided	2	01.81
Strongly Disagree	10	09.09
Disagree	4	03.64
TOTAL	110	100

Table 11, shows that 67 (60.91%) and 27 (24.55%) respondents respectively gave positive answers to the face that poverty and low income earning among consumers affect their purchase decisions. 2 (01.81%) respondents' answers were neutral (i.e. "Undecided"). However, 10 (09.09%) and 4 (03.64%) respondents answered in the negative to the statement.

Table 12. Product and organization policies affected consumers purchase

Behaviour and decision

Response	Respondent	% No. of Respondents
Strongly Agree	42	38.18
Agree	25	22.73
Undecided	23	20.91
Strongly Disagree	5	04.54
Disagree	15	13.64
TOTAL	110	100

From the analysis of table 12, it could e understood that 42 (38.18%) and 25 (22.73%) of the respondents "Strongly Agree" and "Agree" respectively that product and organization policies affects consumers purchase behaviour and decisions. 23 (20.91%) respondents were "Undecided in their opinion on the issue. However, 5 (04.54%) and 15(13.64%) respondents "Strongly Disagree" and "Disagree" on the issue.

Table 13 Marketing mix element of price, products, promotion and place
Of an organization affects consumer purchase behaviour decisions

Response	Respondent	% No. of Respondents
Strongly Agree	16	14.55
Agree	48	43.64
Undecided	20	18.18
Strongly Disagree	6	05.45

Disagree	20	18.18
TOTAL	110	100

Table 13 shows that 16 (14.55%) and 48 (43.64%) respondents "Strongly Agree" and Agree" respectively that marketing mix element of price, products, promotion and place of an organization affects consumer purchase behaviour and decisions. However, 20 (18.18%) of the respondents gave their answers each as "Undecided" and 6(05.45%) and 20(18.18) gave there's as "Strongly Disagree and "Disagree" respectively to the need that price, product, promotion and place of an organization affects consumer purchase behaviour and decision.

Table 14 Government and her agencies occasionally determine consumers'

Behaviour and decision for a product.

Response	Respondent	% No. of
		Respondents
Strongly Agree	24	21.81
Agree	74	67.27
Undecided	-	-
Strongly Disagree	6	05.46
Disagree	6	05.46
TOTAL	70	100

Table 14 show that 24 (21.81%) and 74 (67.27%) respondents accepted that government and her agencies occasionally determine consumer's behaviour and decision for a product. No respondent was neutral (undecided) in answering. However, 6 (05.46%) and 6 (05.46%) of the respondents gave their answer as "Strongly Disagree" and "Disagree" respectively.

TEST OF HYPOTHESES

This section of the project concerns testing the hypotheses earlier stated.

Ho: Consumer Behaviour and attitudinal review do not lead to increase in sales in an organization.

Hi: Consumer Behaviour and attitudinal review lead to increase in sales in an organization.

Contingency table showing the relationship between consumer behaviour or attitudinal review and increase in an organization

	MGT OF UAC	MGT OF	MGT OF	SELECED	NAFDAC	TOTAL
		UNILEVER	CADBURY	CONSUMERS FROM	&SON	
				THE THREE		
				COMPANIES		
AGREED	20(18.16)	12(12.1)	16(14.1)	18(19.5)	8(10.1)	74
UNDECIDE	4(4.9)	3(3.3)	2(3.8)	8(5.3)	3(2.7)	20
D						
DISAGREE	3(3.9)	3(2.6)	3(3.1)	3(4.2)	4(2.2)	16
TOTAL	27	18	21	29	15	110

Source: Fieldwork 2012

Formula

 $Cell_6\,E_6$

Calculation of expected frequencies (E₁)

27 x 20

110

=

4.9

=

$$Cell_7 E_7 = \underbrace{\frac{18 \times 20}{110}} = 3.3$$

$$Cell_8 E_8 = \underbrace{\frac{21 \times 20}{110}} = 3.8$$

$$Cell_9 E_9 = \underbrace{\frac{29 \times 20}{110}} = 5.3$$

$$Cell_{11}E_{11} = \underbrace{\begin{array}{ccc} \underline{27 \ x \ 16} \\ 110 \end{array}} = 3.9$$

$$Cell_{13}E_{13} = 21 \times 16 = 3.1$$

$$110$$

$$Cell_{14}E_{14} = \underline{29 \ x \ 16} = 4.2$$

110

$$Cell_{15}E_{15} = \underline{15 \times 16} = 2.2$$

110

Table 15 Calculation of X²

Cell	0	E	O – E	$(\mathbf{O} - \mathbf{E})^2$	$(\mathbf{O} - \mathbf{E})^2$
					E
1	20	18.16	1.84	3.39	0.19
2	12	12.1	-0.1	0.01	0.00
3	16	14.1	1.9	3.61	0.26
4	18	19.5	-1.5	2.25	0.12
5	8	10.1	-2.1	4.41	0.44

6	4	4.9	-0.9	0.81	0.17
7	3	3.3	-0.3	0.09	0.03
8	2	3.8	-1.8	3.24	0.85
9	8	5.3	2.7	7.29	1.38
10	3	2.7	0.3	0.09	0.03
11	3	3.9	-0.9	0.81	0.21
12	3	2.6	0.4	0.16	0.06
13	3	3.1	-0.1	0.01	0.00
14	3	4.2	-1.2	1.44	0.34
15	4	2.2	1.8	3.24	1.47
Total	110				5.54

Source: Field work 2012.

Chi-square
$$(X^2)$$
 =
$$\frac{\sum (0-E)^2}{F}$$
 = 5.54

THE CRITICLA VALUE

Degree of freedom (df) in contingency table = (R-1)(C-1)Where R = Rows and C = Columns = (5-1)(3-1)= (4)(2)= 6

Assume 5% level of significance at 6 degree of freedom

Chi-square (X^2) result = 12.59

DECISION - Since the calculated X^2 (chi-square) value is less than the table value, the research accepts the null hypothesis by rejecting the alternative hypothesis,

CONCLUSION - Based on the above decision, the research concludes that Consumer behaviour and attitudinal review do not lead to increase in sales in an organization.

HYPOTHESIS II

Ho: Inability in providing marketing information on goods and services of organizations do not affect consumers' behaviour.

H₁: Inability in providing marketing information on goods and services of organizations, affects consumers behaviour and purchase decisions.

Table 16 Contingency table showing the relationship between inabilities in

Providing marketing information on goods or services organizations and consumers behaviour or purchase decisions.

	MGT OF UAC	MGT OF UNILEVER	MGT OF CADBURY	SELECED CONSUMERS FROM THE THREE COMPANIES	NAFDAC &SON	TOTAL
AGREED	20(18.16)	16(17.5)	13(12.1)	14(12.8)	11(13.5)	74
UNDECIDE D	3(4.9)	8(4.7)	3(3.3)	2(3.5)	4(3.6)	20
DISAGREE	4(3.9)	2(3.8)	2(2.6)	3(2.8)	5(2.9)	16
TOTAL	27	26	18	19	20	110

Source: Fieldwork 2012

Calculation of expected frequencies (E₁)

Table 16 <u>Calculation of X²</u>

Cell	0	E	O – E	$(\mathbf{O} - \mathbf{E})^2$	$(\mathbf{O} - \mathbf{E})^2$
					E
1	20	18.16	1.84	3.3856	0.18643172
2	16	17.5	-1.5	2.25	0.12857143
3	13	12.1	0.9	0.81	0.06694215
4	14	12.8	1.2	1.44	0.1125

5	11	13.5	-2.5	6.25	0.46296296
6	3	4.9	-1.9	3.61	0.73673469
7	8	4.7	3.3	10.89	2.31702128
8	3	3.3	-0.3	0.09	0.02727273
9	2	3.5	-1.5	2.25	0.64285714
10	4	3.6	0.4	0.16	0.0444444
11	4	3.9	0.1	0.01	0.0025641
12	2	3.8	-1.8	3.24	0.85263158
13	2	2.6	-0.6	0.36	0.13846154
14	3	2.8	0.2	0.04	0.01428571
15	5	2.9	2.1	4.41	1.52068966
Total	110				7.25437113

Source: Field work 2012.

Chi-square
$$(X^2)$$
 = $\frac{\sum (0-E)^2}{E}$

THE CRITICLA VALUE

Degree of freedom (df) in contingency table =
$$(R-1)(C-1)$$

Where R = Rows and C = Columns = $(5-1)(3-1)$
= $(4)(2)$
= 6

Assume 5% level of significance at 6 degree of freedom

Chi-square (X^2) result = 12.59

DECISION - Since the calculated X^2 (chi-square) value is less than the table value, the research accepts the null hypothesis by rejecting the alternative hypothesis,

CONCLUSION - Based on the above decision, the research concludes that

Consumer behaviour and attitudinal review do not lead to increase in sales in an organization

V. Summary, Conclusion and Recommendation Summary of findings

The topic relates to the effect of consumer behaviour and attitudinal review of consumer's tendencies toward purchase decision with emphasis on Unilever Nigeria Plc. United African Company and Cadbury Nigeria plc.

Management of Unilever Plc, management of united African companies and Cadbury Nigeria plc and selected consumers of the three companies (Products) and Government agents (NAFDAC and SON) were critically interviewed or appraised to ascertain their purchase behaviour and decisions on selected products of the organization under study. It was gathered through the study that the life cycle in a product influence purchase to very much extent; that in some cases there is joint purchase decision in individuals and groups. Similarly the research disclosed that education as an income has a part towards determining purchase in any individual or group.

As regards the hypotheses, the following were proposed:-

- i. Consumer behaviour and attitudinal review do not lead to increase in sales in an organization.
- ii. Inability in providing marketing information on goods and services of organizations do not effects consumer behaviour and purchase decision.
- iii. Insufficient funds and incompetent personnel do not guarantee effective production of goods services in organization.

Conclusion

The management of firms should always carry out a thorough research on the effect of consumers income, educational level, occupational level, life style cycle, individually, or jointly decision that affect purchase behaviour. And at the same time in order to capture a reasonable percentage of the market in the assist purchasing managers whose firms are within the area in making a rationale decision, such as that the decision concerning the purchase of highly priced and technically complex product was mainly taken by the individuals and groups.

Recommendation

The following is recommended after a study of revelations of findings from the research:

- i. That the major decision (buying) maker in a group should relate to individuals, groups and society and marketer/producer for an effective purchase.
- ii. That consumers purchase behaviour and decisions should harmonized to increase the volume of sales and profits of the marketer/producer.
- iii. That establishing an appropriate promotional mix of the marketer/producer is essential to an excellent behaviour and decisions of consumers.
- iv. That awareness and enlightenment programmes should be organized by concerned authorities to the market/producer in reaching the individuals and groups at right and place about availability of goods and services.
- v. Those competent personnel should be trained and developed to satisfying the market for consumer and industrial goods and services.
- vi. Those sufficient funds should be provided by stakeholders of organizations (marketing) in order that predetermined goals are achieved.
- vii. Reliable data collected for decisions on an individual and groups should be emphasized.

References

- Sheth, .J. N. and Sisodia, R. S. (1995): "Improving Marketing Productivity". In Heilbrunn (Eds.). Encyclopedia.
- Achumba, I. C (2006): "The Dynamics of Consumer Behaviour", (New edition.), Lagos: Mac Williams.
- Berry, L. L. (1983): "Relationship Marketing". In Berry L, Shostack L.G. and Upah G. D. (Eds.). Emerging Perspectives on Service Marketing. Chicago: American ,Marketing Association, pp. 28-30.
- Bowexsox D.J (1974): "Logistical Management", macmillian publisher ltd, London.
- Chaitanya, K. V. (2005): "Metamorphosis of Marketing Financial Services in India". Journal of Services Research, 5 (April-September), pp. 6-15
- Churchchill .G (1984): "marketing research", Dryden press USA.
- Delozier M.W.(1976): "the marketing of communication process", Mc Graw ltd, Tokoyo.
- Donald J.B el (1992): "strategic management channel management", Mc Graw Hill Inc, Singapore.
- Eisingerich, A. B. and Bell, S. J. (2006): "RelationshipMarketing in the Financial Services Industr"y: The Importance of Customer Education, Participation an Problem Management for Customer Loyalty. Journal of Financial Services Marketing, 10 (4), pp. 86 97.
- Gan, C., Cohen, D., Clemes, M. and Chong, E. (2006): "A Survey of Customer Retention in the New Zealand Banking Industry Banks and Bank Systems". Journal of Business Research, 1 (4), pp. 83-99.
- Giles G.B.(1969): "Marketing", Macdonald and evans ltd London.
- Gilly, M. C., Stevenson, W. B. and Yale, L. J. (2005): "Dynamics of Complaint Management in the ServicemOrganisation". Journal of Consumer Affairs, 25 (2), pp. 295-1991.
- Gummesson, E. (1987): "The New Marketing": Developing Long-Term Interactive Relationships. Long Range Planning, 20 (4), pp. 10–20.
- Holloway I.R and Han Cook S.R(1973): "marketing in a changing environment", John Wiley and Sons Inc Lander.
- Ingram, T. N. (1996): "Relationship Selling": Moving from Rhetoric to Reality. Journal of Business, 11 (Spring), pp. 5-10.ISBN 80-251-0094-4.

- Jing Zhuang, (2001) "Internet marketing from psychological perspective", Academic Journal of liaoning Teacher School ,pp24-26, 2001.5 (inChinese).
- Khandwalla, P. N. (1995): "Management Style". New Delhi: Mc-Graw Hill.
- Li Liu,(2002) "Characteristics of consumer behavior in IT environment", Journal of Information, Vol. 21, No.2, pp45-47, (in Chinese).
- Mc Cart J, (1973): "Basic Marketing", 2nd edition, Richard O A Managerial Approach . Irwin Inc New York.
- Morgan, R. M. and Hunt, S. D. (1994): "The Commitment- Trust Theory of Relationship Marketing". *Journal of Marketing*, 58 (3), pp. 20-38
- Naidu, G. M., Parvatiyar, A., Sheth, J. N. and Westgate, L. (1999): Does Relationship Marketing Pay? "An Empirical Investigation of Relationship Marketing Practices in Hospital"s. Journal of Business Research, 46 (3), pp. 207 218.
- O'Malley, L. and Tynan, C. (2000): "Relationship marketing in consumer markets", Rhetoric or reality? European Journal of Marketing, 34 (7), pp. 797-815. Page,
- R., Jagger, N., Tamkin P. and Henwood, N. (2006): "Key Performance Indicators for Maintenance of Health- Care Facilities". Journal of Management Science, 21, pp. 5-12 Pearson Prenctice Hall. Saddle River; ISBN: 0-13-123011-5.
- Pride M. el al (1985): "marketing management concept", Mc Graw Hill Book Co. New York.
- Reichheld, F. F. (1996): "Learning From Customer Defections". Harvard Business Review, 74 (2), pp. 56-69.
- Reichheld, F. F. and Sasser, W. E. (1990): "Zero Defections": Quality Comes to Service. Harvard Business Review, 68 (5), 105-111.
- Reinartz, W. J. and Kumar, V. (2003): "The Impact of Customer Relationship Characteristics on Profitable Lifetime Duration". Journal of Marketing, 67 (1), pp. 77-99
- Richard R.S et al (1969): "sales management decision policies and cases", 2nd edition, New Jersey; prentice hall inc, Englewood cliffs.
- Richard R.S. el al (1969): "sales management decision policy and cases", 2^{nd} edition, new jersey prentice-hall inc, englewoodcliffs'
- Schiffman L.G., Kanuk L. (2004): "Purchasing behavior". Computer Press, Brno;
- Solomon M.R. (2004): "Consumer Behavior. Buying, Having, and Being",
- Stanton W.(1964): "Human Learning", Rinehart Publisher ltd, New York.

- Strang S.L.(1976): "sales promotion", mcgraw hill books, new York Stuttgart, ISBN 3-17-017004-X.
- Trommsdorff V. (2002): "Konsumentenverhalten". 4th edition; Kohlhammer,
- Varki, S. and Colgate, M. (2001): "The Role of Price Perceptions in an Integrated Model of Behaviour Intentions". Journal of Service Research, 3 (3), pp. 232-240.
- Wilkie, W. L. (1994): "Consumer Behaviour", 3rd edition. New York: John Wiley and Sons.