

**DETERMINANTS OF CONSUMER BUYING BEHAVIOUR ON FAST MOVING
CONSUMER GOODS IN SUPERMARKETS
IN ELDORET TOWN-KENYA**

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DECLARATION

Declaration by the Student

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ABSTRACT

Fast moving consumer goods make a customer to visit their preferred supermarket on a routine basis. Supermarket needs to be particularly vigilant and maintain high standards consistent with consumers' buying behaviour so as to continue providing an offer that satisfies the consumer, gain their loyalty and ultimate patronage. Therefore, this study sought to establish the determinants of customers buying behaviour on fast moving consumer goods on selected supermarket in Eldoret town. The objectives of the study were to; establish the effect of cultural, social, psychological and personal factors on customers buying behaviour decisions in supermarkets in Eldoret town. The study adopted Theory of Reasoned Action and hierarchy of needs theory. The study adopted explanatory research design, since this study that focus on determinants of customers buying behaviour on fast moving consumer goods. The target population of this study were 1000 respondents comprising of 990 customers and 10 managers of selected supermarkets. Stratified and simple random sampling techniques was used to select the respondents. A sample size of 276 customers and 10 managers was selected. The questionnaire and interview schedule instruments were used to collect data. A pilot study was conducted in the Nakuru Town. The reliability of the instrument was established using Cronbach alpha coefficient and validity using expert judgment that included supervisors and lecturers. Both descriptive and inferential statistics was used to analyze the data. The findings were presented using tables and figures. From multiple regression model ($R^2 = .576$) showing that determinants account for 57.6% variation in customer buying behavior. There was a positive significant relationship between cultural factors ($\beta_1=0.175$ p value<0.05), social factors ($\beta_2=0.722$ p value<0.05), psychological factors ($\beta_3=0.231$ p value<0.05), personal factors ($\beta_4= -0.414$ p value<0.05). The cultural, social, psychological and personal factors had a significant influence on the consumer buying behaviour of fast-moving consumer goods. The study recommends that the supermarket management should continuously study customer tastes and preferences to inform their packaging. The supermarket management need to evaluate consumer needs, values and expectations, when they are designing fast moving consumer goods for the Kenyan supermarkets. The findings may help policy makers better understand the behaviour patterns of the fast-moving consumer goods in supermarkets.

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OPERATIONAL DEFINITION OF TERMS

Consumer behaviour: is the study of the processes involved when an individual or groups makes choices, purchases, uses, or disposes of the product or service, ideas or experiences in order to satisfy his or her needs and desires (Pariest, Carter and Statt, 2013).

Consumer Buying Behavior: Consumer buying behavior is the sum total of a consumer's attitudes, preferences, intentions, and decisions regarding the consumer's behavior in the marketplace when purchasing a product or service (Khaniwale 2015).

Cultural factors: are the sum of a shared purpose among members of society, customs, norms and traditions that form the basic reason for desire and determination of purchase (Rani, 2014).

Personal Factors: are personality variables in analyzing consumer behaviour that affect purchase decisions and include age, stage in life, income, lifestyle, personality and self-concept (Palani & Sohrabi, 2013).

Psychosocial factors: refers to the psychological and social factors that influence mental health (Callwood, 2013)

Social Factors: are those factors brought about by groups or an individual that influence how the consumer makes decisions and consists of reference groups, family, roles and status (Perreau, 2014).

Fast moving consumer goods: are the products that are sold quickly at relatively low prices. It is also known as consumer-packaged goods (Singh. 2013). The most common items in FMCG include toiletries, cosmetics, oral hygiene products, shaving products, soaps and detergents. FMCG may also include pharmaceuticals, consumer electronics, packaged food products and soft drinks, although these are often categorized separately (Ullah & Prince, 2006).

LIST OF ABBREVIATIONS AND ACRONYMS

FMCG Fast Moving Consumer Goods

SPSS Statistical Package for Social Sciences

CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter presented in the following order; background of the study, statement of the problem, objectives of the study, hypothesis and significance of the study.

1.2 Background of the Study

Consumer is a person who desires, needs and requires marketing components in their capacity as buyer. Typically, marketers are defined to have the ability to control the behaviours of customers, but actually they have neither power nor information for that. Marketer may influence their buying behavior but not control (Durmaz, Çelik and Oruç, 2011). Consumer behaviour deals with many other issues; the mental, emotional and physical activities that people engage in when selecting, purchasing, using and disposing of products and services so as to satisfy needs and desires (Pariest, Carter and Statt, 2013).

Fast moving consumer goods (FMCGs) are types of goods that are purchased for almost immediate consumption (Majumdar, 2014). The average consumer spends a lot of their total budget on FMCGs (Celen, Erdogan, & Taymaz, 2015). It is therefore important for organizations to understand what activities companies that sell FMCGs do in order to achieve customer value and hence maintain competitiveness (Burt, 2014).

At present, the competitive market forced producers to produce goods based on customer needs (Tafler, 2014). The study of consumer purchase behavior, which was initially known as consumer behavior, offers relevant information regarding consumers and their consumption patterns. Consumer behavior plays a key role for all marketing activities

which have the main use of promoting and selling buying products (Fratu, 2011). Basic theory consumer behaviour theory suggests that consumers make product choice decisions based on the advertised images they form of different brands (Myers & Sar 2015).

Globally, the United Kingdom Gilbert (1992) uncovered that it is important to uncover the characteristics of buying as a product as they have an implication for the nature of consumer behaviour. Zhou (2013) conducted an analysis between Chinese and foreign consumer behaviour. In foreign countries, the development of paid leave system is more mature, and most people travel in the paid vacation time. While in China, paid leave system is only in large enterprises, and people can go on vacation or leave out. The Spring Festival, the Mid-Autumn Festival of home culture makes peoples' travel time received a very big restriction.

African consumers tend to shop for extended family and community members, while Western consumers are more likely to purchase for immediate family (Matondo, 2012). Eric (2012) researched to study the influence of sales promotion on consumer buying behavior in the telecom industry in Ghana. In the same vein, Antwi-Boateng, Owusu-Prempeh and Asuamah (2013), while assessing the factors influencing the consumption of pork and poultry meat in Ghana, found that consumers preferred poultry meat to pork and consumed more poultry than pork. Nkang and Effiong (2014) studied the influence of consumer's perception on pork and poultry meat consumption in Calabar South Local Government in Cross River State, Nigeria. They found age, marital status, source of market and occupation of the consumers were positive but were not statistically significant at 5%.

Locally, with rising cost of commodities, the consumers in Kenya are pretty cost conscious. In Kibera, Nairobi-Kenya, consumers are using energy saving cooking stoves since it helps them save money (Lambe & Senyagwa, 2013). In line with observations by De Groote and Kimenju (2008), culture influences consumers' buying behavior. In Kenya for example, consumers are buying indigenous food for their personal health benefits. This trend has made consumers to buy such vegetables from supermarkets that have aligned to such individual consumer needs.

In Kenya, consumers are increasingly choosing to buy traditional vegetables nationally with the current hype for traditional foods benefits from health practitioners (Grivetti & Ogle, 2000). This change in cultural perspective is influencing consumer buying behavior (Kimiye, *et al.*, 2007). Moreover, consumers from Western Kenya buy less white maize flour while those from Central Kenya buy more of the fortified maize meal (De Groote, & Kimenju, 2008). In addition, although consumers appreciate the role genetically modified foods play in alleviating food shortage, they are not willing to buy these food products. This is because the same consumers fear possible health repercussions (Kimenju, De Groote, Karugia, Mbogoh, & Poland, 2005). Consumers make buying decisions every day and many people do not even know the factors that drive them. Fast Moving Consumer Goods are always used commodities in most households and the purchasing decision can be made routinely without any conscious activity.

1.3 Statement of the Problem

The rapid expansion of supermarket business with reported huge footfalls does not explain how this industry is still experiencing dismal sales performance (Oxford Business Group, 2016). In a bid to turn around their performance, supermarkets are desperately

increasing sales promotions in the hope that they will attract more consumers (Rallapalli, Ganesan, Chintalapudi, Padmanabhan & Qiu 2014). The reason as to why this is a critical challenge is due to the fact that supermarkets are still conducting business as usual. They are simply increasing the usual promotions such as price discount offers and branded promotions.

Srivastava and Kumar (2013) analysed that FMCG sector is a vital contributor to India's Gross Domestic Product. Over 73% of FMCG products are sold to middle class households in which over 52% is in rural India. As a result, private labeling has become a major threat to FMCG brands that now have to differentiate their brand benefits even more strongly (Ranu, 2014). According to Aperio (2014) retailers are actually building trust better than FMCG brands because they get higher visibility in store, more shelf space, knowledge of promotional programmes, which means they can be more competitive. This is a major threat to other FMCG brands (Fox, 2014).

Strategic leveraging on consumer buying behavior determinants would enable the supermarkets to grow their businesses sustainably. The previous studies have not dealt with the determinants of customers buying behaviour in supermarkets in Eldoret town, because of this backdrop, this study is unique by concentrating on FMCG, because it makes a customer to visit a supermarket on a routine basis. This study established the determinants of customers buying behaviour in supermarkets in Eldoret town.

1.4 Objectives of the study

1.4.1 General objective

The general objective of the study was to establish the determinants of customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town.

1.4.2 Specific objectives

The study was guided by the following specific objectives:

- i) To determine the cultural factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town
- ii) To establish the psychological factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town
- iii) To identify the social factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town
- iv) To assess the personal factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town

1.5 Hypotheses

H₀₁: There is no significant effect of cultural factors on customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town

H₀₂: There is no significant effect of psychological factors on customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town

H₀₃: There is no significant effect of social factors on customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town

H₀₄: There is no significant effect of personal of customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town

1.6 Significance of the Study

This study will be beneficial to the consumers in that they had more knowledge about fast moving consumer goods in supermarkets and the importance of outlet, they may learn about the different factors affecting their buying decisions. Both current and new entrants in the retail sector, especially the supermarket sub sector will find the findings useful in gaining customer loyalty and increasing the traffic of customers who visit their outlets. They may get guidelines for maximization of returns on their investments through attracting customers.

The Government of Kenya will get valuable source of information on the FMCG industry, which is a major contributor to the economy. It may help the government come up with ways to mitigate challenges of FMCG and support the development of the industry.

The outcome of this research may be beneficial to the management of organizations that deal with fast moving consumer goods in guiding them to come up with local and global strategies. These are strategies that may help them to invest more into the businesses and develop within the industry. This study may be helpful to other researches and academic institutions to learn about Kenya's fast-moving consumer goods in supermarkets. Customers may benefit from this study when the various supermarkets incorporate new customer attraction strategies. Customers will enjoy more and better services. When their motivation is focused on, customers will be more contented with services making their shopping experiences enjoyable.

1.7 Scope of the Study

The study sought to establish the determinants of customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. This was achieved by looking at the cultural, personal, social and psychological factors effecting consumer buying behavior. The study was conducted on consumer buying behaviour of fast-moving consumer goods in supermarkets in Eldoret. This study was based on selected supermarkets customers in Eldoret. It includes a target of respondents who have disposable income to spend on fast moving consumer goods in supermarkets. The study was conducted in between April to August 2018.

1.8 Limitations of the study

The limitations of the study were the fear of anonymity on the side of the respondents. This was eliminated by the assurance that the study was for academic purposes and that the findings are not to be shared to any other party. FMCG includes a lot of products which are numerous to count and hence a study may select a few of them. The study focused only on selected fast-Moving Consumer Goods (FMCG) in supermarkets in Eldoret town.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter presented the information on the determinants of consumer buying behaviour in Fast Moving Consumer Goods (FMCG) globally, regionally and locally based on the objectives of the study.

2.2 Concept of Consumer Buying Behavior

Consumer behaviour is the study of when, why, how, and where people do or do not buy a product (Durmaz and Jablonski, 2013). The study of consumer behavior does not only include reasons for buying but also the consumption process of the consumer at large. In the entire process of buying, consumers get driven by influences such as feelings, motivation, income, lifestyle, opinions, culture and personality (Srivastava, 2013). Through the application of sociology, psychology and personals, marketers can begin to understand why consumers form attitudes and make decisions to purchase. Consumer-behavior studies inform marketers, advertisers and public agencies how product and service selection is influenced by personality, perception, values and beliefs. For marketing, these influences are studied in the context of personals, which includes ethnicity, age, marital status, size of family, income, education and employment (Kirchheimer, 2013).

A consumer's decision-making process includes five stages that the consumer goes through before the actual purchase. During these stages the consumer recognizes the need, gathers information, evaluates alternatives and makes the purchase decision. After the actual purchase comes post purchase behavior where the consumer evaluates the

received satisfaction level (Kotler & Armstrong 2010). Kotler and Armstrong (2010) suggest that the consumer can skip a few stages during a routine purchase, when a consumer faces a new and complex purchase situation. A decision-making process starts with the recognition of need. There are a few types of classifications of need recognition.

One type is where the buyer recognizes a need or problem that can be triggered by internal or external stimuli. Internal stimuli are a human's basic needs, for example hunger that makes stomach grumble and gets the consumer buy a hamburger. External stimuli can be for example an advertisement that can get you to thinking about buying a new computer (Kotler & Armstrong 2010). At this stage the consumer often sees a significant difference between the current state and desired state. The need recognition process can occur naturally but often marketers can set it in motion.

Another classification type of need recognition includes: Functional need: the need is related to a functional problem. The consumer purchases a washing machine to avoid doing laundry by hands; Social need: the need comes when a consumer wants social recognition or desire belongingness. The consumer can purchase luxury items to look good in front of others; Need for change: the consumer feels need to change. This can result in the purchase of new clothes or furniture to change current appearance (Perreau, 2014). At the second stage of the decision-making process, the consumer engages with information search.

The consumer can get information from multiple sources by talking with friends or family, reading magazines or using the Internet search or handling the product. The amount of the searching will mostly depend on your drive, obtaining of the information

and satisfaction got from the search. Nowadays consumers get a huge amount of information from commercial sources that are controlled by marketers. Still, the most effective sources tend to be personal such as family or friends. Consumers can obtain information and increase awareness towards available brands. This information helps consumers to drop some brands when making the final selection of the brand (Kotler & Armstrong 2010).

On the other hand, the consumers who are engaged to an extended problem-solving process may carefully evaluate among several brands. At the fourth stage, the consumer has evaluated alternatives and is ready to proceed to the actual purchase itself. Typically, the consumer's purchase decision is to buy the most preferred brand. There are factors that can affect the consumer's buying decision such as the attitudes of others or beliefs about the brand created by marketers (Kotler & Armstrong 2010). Sometimes to simplify purchasing decisions, consumers can make mental shortcuts that can lead to hasty decisions. The decision-making process continues after the purchase decision has already been made. The last stage of the buying process is post purchase behavior. After the consumer has purchased the product, the consumer will evaluate the satisfaction level. Furthermore, consumers' high level of satisfaction can be translated into brand loyalty. This usually happens when consumers' expectations have been exceeded (Kardes *et al.* 2011).

Customer satisfaction may lead to customer loyalty. Generally, customers' main priority is time and responding to time pressure requires companies to have an excellent coordination throughout the demand chain. An example that demonstrates the speed of market responsiveness is fast fashion, which requires not only quick delivery to stores,

but also flexibility in activities in order to respond to the constant variation in consumer taste (Burt, 2014). The fast fashion retail industry can be portrayed by Darwin's infamous words, "survival of the fittest" as generally, companies that react quickly to changes in the environment, so called "active companies", will endure the tough competitive industry (Bergström & Fölster, 2015).

All consumer-buying decisions are not alike and amount of effort put into the decision-making process differs. When the decision-making process is almost automatic, snap judgment can be made with little information search. This kind of routinely made buying decision involves little risk and low involvement. Other times the decision-making process requires a lot of time and information search. The products that are bought rarely involve high risk and extensive problem solving (Kardes *et al.*, 2011). Complex buying behavior can be initiated by a motive that is central to an individual's self-concept. The products that are bought seldom like a house or a car require considerable amount of consideration before the purchase decision.

A brand is a name, design, symbol or other feature that distinguishes one product from another. It is more than just a tangible product or service because it can be packed with the consumer's feelings and perception towards the product. It is a promise to the customer (Kotler & Armstrong 2010). A great brand can be something the consumer can trust and hang on with when the world around changes. It can reflect you as a person or what you want to be. A brand should provide values, personalities, stories, benefits and slogans for consumers (Mallik 2009). A product can have a strong brand image that corresponds with consumers' personality. Consumers can express themselves through

brand choices or give image of an ideal self. A brand image is consumers' perception towards the product and set of beliefs concerning the brand.

Consumers can associate a brand name and its benefits in their mind without even having seen any tangible products. Highest level of brand positioning goes beyond attributes and benefits. It concerns strong beliefs and values. Brands are appealing to a consumer's emotional state by creating excitement and passion around the brand (Kotler & Armstrong 2010). Consumers can engage in brand switching for many reasons. It can be a lack of interest in a current product or simply the interest to try a new brand. When consumers want to try new things, they get involved in variety seeking.

Another reason for brand switching can be better price, better quality, better selection or better features. If consumers switch the brand due to a lower price and the product does not deliver its promise, it will not keep consumer long (Perreau 2014). Nonetheless, people tend to buy same brand every time they go to store. Consumers can buy a specific brand out of habit, because the decision can be made with little or no effort. In these situations, another product can be bought also easily, for example if the original product is out of stock. Consumers just need the right incentive to change the brand without consideration.

The FMCG are applied, consumed, and substituted within a short period of time while being purchased. It can differ between an hour, a day, a week, a month, and up to a year (Smith, 2010). In addition to the products which have a quick turnover, and relatively low price (Mahesh & Dharod, 2009). This is the world of FMCG, speed, adaptability, quality and scale (Smith, 2010). The FMCG involves food and drink, papers and magazines, medicines and pharmaceuticals, everyday electrical goods, cleaning and household

products, and etc. (Smith, 2010). Examples of FMCG entail a comprehensive range of most purchased consumer products. The examples include: toiletries, soap, cosmetics, tooth cleaning products, shaving products and detergents, as well as other non-durables such as glassware, bulbs, batteries, paper products, and plastic goods (Mahesh & Dharod, 2009). The FMCG distribution Chain is the interrelated collection of processes and associated resources. It includes suppliers, manufacturers, logistics service providers, warehouses, distributors, wholesalers and all other entities that lead up to delivery to the final customer. A consumer's buying behavior is influenced by cultural, social, personal and psychological factors. According to (Kotler, 2003) factors that influence consumer buying behavior include cultural, social, personal and psychological factors.

2.3 Cultural factors and consumer buying behavior

The role of culture in the consumer purchase decisions is prominent and has been increasing over time. Rani (2014) states that an individual and a consumer is led by his culture, subculture, social class, membership groups, family, personality and psychological factors which are influenced by cultural trends as well as social and societal environment. The impact of culture on consumer decision making process is not well understood and therefore its influence on consumer behavior should not be ignored. Culture, subculture and social class are known to have profound influences on people behaviour because they are powerful drivers in the formation of attitudes, beliefs and values (Blythe, 2008). The concept of culture can be viewed as that which guides and directs human behaviour in a given context. Kotler, Bowen and Makens (2010) view culture as the most basic determinant of a person wants and behaviour. They outline the

composition of culture to include values, perceptions, wants and behaviours that a person learns continuously in a society.

The influence of culture on consumption was first emphasized by Max Weber at the beginning of the twentieth century. He argued that protestantism encouraged a culture that emphasized individualism, achievement, motivation, legitimating of entrepreneurial vocations, rationality, and self-reliance (Lagat, 2015). Durmaz (2014) argues that the customer is the sole reason for organization existence. His/her buying decision depicts how well a company's marketing strategy fits market demand. Thus, marketing begins and ends with them (Furayi, Latusyriska and Wawrzyniak, 2012). Font-i-furnols and Guerrero (2014), believe that since consumers are the last step in the production chain, meeting their expectations is an important part of their satisfaction and shopping behaviour. Similarly, Speiers, Gundala and Singh (2014), noted that consumer behaviour is influenced and motivated by factors such as culture, personality, lifestyle, income, attitudes, motivators, feelings, knowledge, ethnicity, family, values, available resources, opinions, experiences, peer groups and other groups.

Speaking in the same vein, Sethi and Chawla (2014) added that certain factors- the buyers characteristics, psychological factors as well as social and cultural factors influence the buying process of consumers. Kotler and Armstrong (2013) observed that people in a particular society hold certain beliefs and values which tend to resist change. This explains why certain consumption behaviour is hard to change once developed. Kotler and Armstrong (2013) noted that people change the goods and services they buy over their lifetimes, adding that taste in food, clothes, furniture and recreation are often age-related.

Khaniwale (2015), on his part views consumer buying behaviour as involving the study of individuals and the method they employ to choose, utilize and set out products and services to fulfill their wants and the effect these methods have on the consumer and society as a whole. It includes all the thoughts, feelings and actions that an individual has or takes before or while buying a product, service or idea as well as answers such questions as what, why, how, when and where an individual makes purchase. He is also of the opinion that since culture encompasses every aspect of life including the thought, behaviour, practices, technology, rituals, norms, language, believes, ethics, lifestyle, institution, and art of any group of individuals. Individuals differing in cultural background may have different views about a particular product or service, though they may have preference for products or services which suite their culture.

Solomon (2011) sees consumer behaviour as the study of processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs or desires. Firms and organizations rely on consumer behaviour knowledge to forecast consumer needs and desires. Rani (2014), identifies cultural, social, personal and psychological factors as the four major influences on consumer's buying behaviour, adding that these factors cause consumers to develop product and brand preferences. Although he notes that these factors are not directly controlled by marketers, he advises them to have a better understanding of them as this will help them to develop marketing mix strategies that can appeal to the preferences of their target markets.

Sulekha and Kiran (2013) concluded that in India more than 72% population lives in villages and FMCG companies are famous for selling their products to the middleclass

households; it implies that rural India is a profitable and potential market for FMCG producers. Rural consumers' incomes are rising and now they are more willing to buy products which improve their lifestyle. Producers of FMCG have to craft unique marketing strategies exclusively for rural consumers. In this process they need to understand the rural consumer buying behaviour which may differ geographically.

Substantiating further, Lawan and Zanna (2013) also assert that studies in marketing literature suggest that religion is a key element of culture influencing both behaviour and purchasing decisions. It is this aspect of culture that marketers utilize to gain acceptance of their products. When a firm markets a product that the culture approves of, such a product sells itself, but when a firm markets a product that the culture does not approve of (Pork) such a product will not find buyers. Religion as a key component of culture has the strongest influence on people lives and behaviour. Chudi (2013), observes that religion is the strongest element in traditional background and exerts the greatest influence upon the thinking and the living of the people concerned.

Lagat (2015) studied purchase behavior in the Kipsigis Community whereby the results indicate that the community is highly risk averse, by preferring clear instructions on product use. They are also collectivists, by buying products based on family needs, consultation before purchase and considering welfare of others to be important. However his study was based on the rural setting, on one ethnic group therefore a homogeneous population. It would therefore be biased to generalize such findings across the 42 ethnic tribes in the country. Accordingly, such cultural influence on purchase behavior encourages more research to be done across ethnic groupings in Kenya.

However, much research has shown that culture may act as intention inhibitor in relation to high involvement products; there is very little information regarding influence of culture when buying high involvement products (Nayeem, 2012). Consumers' purchasing behavior for high involvement purchase situations is different from low involvement, and therefore studying its buying decision is rather complex (Luo & James, 2013). There is therefore need to study purchase behavior in high involvement products in order to understand cultural influences in this context.

De Mooij, (2011) study on Cross cultural consumer behavior whereby he concluded that collectivists are loyal and less likely to voice post purchase behavior complains but engage highly in the in-group negative word of mouth talks. Nayeem (2012) study on Culture influence on consumer behavior who concluded that individualist will search for information extensively on internet unlike the collectivists who will prefer word of mouth advice from friends and relatives. The current study focused the cultural factors influencing consumer buying behaviour for FMCG in Eldoret town.

2.4 Psychological factors and consumer buying behavior

A buyer's choices are also influenced by four psychological factors, i.e. motivation, perception, learning, and beliefs and attitudes. A consumer is an individual who has different kind of needs. These needs can be biological like thirst or psychological arising from the need of recognition or belonging. Studies show that there are generally four main factors that play a role in the consumer's buying behavior. These factors include cultural factors, social factors, personal factors and psychological factors. The psychological factors that influence an individual's decision to make a purchase are

further categorized into the individual's motivations, perceptions, learning and his beliefs and attitudes (Callwood, 2013).

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

Perception is regarded to be the energy that simply makes us aware of the world around us and also goes ahead to attach a meaning to it after a sensing process. Human beings in particular are able to view their surroundings differently. Perception is considered to be how consumers understand the world around them on the basis of the information they receive through their senses. In response to stimuli, consumers are likely to subconsciously evaluate their needs, values and expectations, and then they use that evaluation to select, organize and interpret the stimuli (Connolly, 2010). The marketplace's perception of a brand or industry is considered to be very essential which is why big brands work so hard to ensure that the general perception surrounding them

and their industry is as positive as possible. A study carried out by Hawkins & Mothersbaugh (2010) was able to show that perception begins with consumers' exposure and attention to marketing stimuli and thereafter ends with their interpretation of the stimuli. Etzel, Walker & Stanton (2014), on their side believe that consumers' perception is not only determined by the characteristics of the stimuli, but it is also determined by the characteristics of the consumer him or herself. It is therefore important for that marketers obtain a thorough understanding of their target markets as well as how consumers will perceive various marketing-related stimuli.

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

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

new stimuli in terms of past or learned stimuli (Blythe, 2008). The practical significance of learning theory of marketers is that they can build demand for a product by associating it with strong drives, using motivating cues, and to the same drives as competitors and providing similar cues because buyers are more likely to transfer loyalty to similar brands than to dissimilar ones (Lamb, 2010). There are two types of learning; (Lee, 2007);
Experiential Learning: Experiential learning occurs when an experience changes your behavior; Conceptual Learning: Conceptual learning is not acquired through direct experience.

Through learning and experiencing, consumers acquire beliefs and attitudes. A belief is a vision that consumer has on something. It can be based on real knowledge, faith or opinion. External influence like family or neighbors combined with learning produces beliefs that will influence consumers' buying behavior. Different kind of people has different attitudes concerning religion, politics, food, music and many more. The attitude describes consumers' feelings or evaluations toward an object or idea. Both beliefs and attitudes are hard to change. Those are anchored deep in consumers mind and can be part of a person's personality (Kotler & Armstrong 2010).

Kotler defines belief as "descriptive thought that a person holds about something" and attitude as "a person's enduring favorable or unfavorable cognitive evaluations, emotional feelings, and action tendencies toward some object or idea". Individuals can have specific beliefs and attitudes about specific products and services (Sarangapani, 2009). Marketers are interested in the beliefs that people formulate about specific products and services because these beliefs make up product and brand images that affect

buying behavior. If some of the beliefs are wrong and prevent purchase, the marketer has to launch a campaign to correct them.

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

2.5 Social factors and consumer buying behavior

Social factors affect consumer behavior significantly. Every individual has someone around influencing their buying decisions. The important social factors are: reference groups, family, role and status (Perreau, 2014). Every consumer is an individual, but still belongs to a group. The group to which a consumer belongs is called a membership group. This is a direct and simple classification. The second group type is a reference group. The reference group influences the self-image of consumers and consumers' behavior. The reference group provides some points of comparison to consumers about their behavior, lifestyle or habits. Usually there are many smaller reference groups, which are formed by family, close friends, neighbors, work group or other people that

consumers associate with. The groups to which a consumer does not belong yet can also influence. These aspirational groups are groups where a consumer aspires to belong and wants to be part in the future (Kotler & Armstrong 2010).

Family members can influence individual consumers' buying behavior. A family forms the environment for an individual to acquire values, develop and shape personality. This environment offers the possibility to develop attitudes and opinions towards several subjects such as social relations, society and politics. A family creates first perceptions about brands or products and consumer habits (Kotler & Armstrong 2010). For example, the consumers who have created brand perceptions when they were young, can carry out these same brand selections in the adult life without even recognizing that their family influenced these selections.

Individuals play many different roles in their lives. Each role consists of activities and attitudes that are expected from an individual to perform according to the persons around him (Kotler & Armstrong 2010). Social status reflects the position that individuals have in social groups based on such things as money and wealth, education or occupation. In many societies status is important and people want the admiration of others. Social status can be acquired by being successful in life or being born into money. A reference group is any group that an individual belongs to, such as a sorority, coworker cohort, or the sixth grade (Black, 2013). A reference group is a group which an individual uses as a base while forming his/her values and manners and very important with regards to consumer behaviors. They give information to their group members about special products and brands and provide individuals with the opportunity of comparing the

manners and attitudes of the group with their own thoughts. They affect individuals in accordance with the norms of the group (Schiffman and Kanuk, 2010).

Family can be defined as social group which consists of two or more people living together as a result of marriage or kindredship (Odabasi and Barış, 2011). A person is affected from his/her environment while s/he is growing up and family members have a big influence on buyers. We can classify this influence as opinion givers, decision makers, influencers, buyers and users (Arslan, 2001). Impact of family is an important matter and a sociological factor in terms of consumer behavior. Family is the smallest unit of a society. Family structure, culture and roles of the family members vary from country to country. In every stage of buying, family members are affected by each other. In some families, father is at the forefront, his role is important in the process of decision-making.

Family needs and expenses changes in time, therefore the term “family life cycle” is used by marketers to explain this change (Salomon and et al., 2010). Activities and behaviors which determine the position of an individual is called ‘role’ (Demet, 2008). Positions of individuals when they attend to foundations, clubs or institutions can be dealt with in terms of role and status. For example; a woman plays the role of a daughter to her parents but in her workplace her role is the one of product manager. Each of these roles has an effect on the behaviors of consumers. Every role has a status in the society. Products can function as a symbol of statuses according to social classes, geographical conditions and time.

Social status of each person throughout his life depends on a Family Group, clubs and organizations. Person's position within each of these groups can be defined based on the

role and status of the individual. Every role includes activities that are expected of a person. Someone may have the role of the daughter of a family and beside her family may have the role of a wife and a mother and she may have the role of responsible sales manager in the company where she works. Each of these roles has special effects on purchasing behavior (Kotler, 2009). Each role has a dignity. Dignity is the respect that society has toward that role. Generally, people choose products which are the messengers of their social role and status in the community (Kotler & Armstrong, 2006). When a person accepts a role, the normative pressures have effects on the person to act in a special way. An important role in consumer behavior is related to the decision maker; she makes the final decision about which brand to choose (Mown & Minor, 2009).

Social factors affect consumer behavior significantly. Every individual has someone around influencing their buying decisions. The important social factors are: reference groups, family, role and status (Perreau, 2014). Every consumer is an individual, but still belong to a group. The group to which a consumer belongs is called a membership group. This is a direct and simple classification. The second group type is a reference group. The reference group influences the self-image of consumers and consumers' behavior. The reference group provides some points of comparison to consumers about their behavior, lifestyle or habits.

Social factors refer to the external elements that influence a buyer's decision, which also includes the buyer's interaction with the different social groups. The buyer in this regard is affected by reference groups, family, and social roles or status (Kotler *et al.*, 2014). According to Mondal (2015), the family and reference groups form an important source of information for the buyer. Mondal (2015) states that marketers make considerations

according to the group units that they are selling to and how best to package their sites so as to fit every individual in that group. Buying behavior of individuals is often unconsciously affected by some factors. One of these factors is social factors. Social factors play an important role in the decision of buying certain products, including the most sensitive products such as FMCGs. Everyone belongs to a group of some sort, from friends to neighbors and coworkers. Rather than get left out, people purchase products that make them fit in. A person's role in life, for example as a manager and the status that comes with the position, determine certain purchasing choices (Jonathan, 2013). A consumer's behavior is also influenced by social factors, such as the consumer's reference group, family, and social roles and statuses (Pandey and Dixit, 2011). Social factors are also affecting the behavior of consumers. This study sought to establish the influence social factors on consumer buying behavior in FMCGs in Kenya.

2.6 Personal factors and consumer buying behavior

An individual's decisions are influenced by personal factors such as a buyer's age and life cycle state, occupation, economic situation, lifestyle, and personality and self-concept (Palani & Sohrabi, 2013). Consumers' change during their life and buying of products alter depending on age and stage of life. Moreover, environment, values, lifestyle, hobbies and consumer habits evolve during lifetime. Family life stages change purchasing behaviour and brand selection. Traditionally a family life cycle included only young singles and married couples with children. Nowadays marketers are focusing on alternative, non-traditional stages such as unmarried couples, 8 childless couples, same sex couples, single parents and singles marrying later in life (Kotler & Armstrong 2010).

It can be assumed that consumers' taste can change during lifetime and has influence on coffee brand selection in different stages of life.

A person's age determines what they would buy and not buy. An individual's value, activities and preferences continue to evolve throughout their life (Kotler *et al.*, 2014). Purchase would also change depending with the age of the person (Kotler *et al.*, 2014). For instance, an individual at 65 would make purchase decisions with their health taking centre stage. They would change their diet to suit their needs at that particular time. In addition, such decisions may also be influenced by a doctor's recommendations. According to Fratu (2011), "Age is an effective discriminator of consumer behavior. For example, young people have very different tastes as regards products or services, as compared to old people." Young people are also likely to spend more compared to older people. Preferences have also been shown to change with age and people at different age groups would prefer to participate in certain activities (Palani and Sohrabi, 2013). Younger people are likely to be more interested in adventure and wildlife buying compared to their older counterparts. Elderly people are seen to have less number of people they can contact on a constant basis compared to younger people. This affects the way marketing information is consumed and interpreted, in turn, affecting the consumer behaviour.

People undergo different stages in life which influence their preferences, values and perceptions. Human growth and development through the different stages (infant, adolescent and adulthood) impacts on how we perceive situations around us (Kotler *et al.*, 2014). For instance, an adolescent may be concerned with social value of a particular product or service. However, a senior citizen may only focus on the item's utility. The

relationship status of an individual may also influence their purchase decisions. A person who is single may not make the same decisions as a married couple because of the inherent differences and the stage in life (Kotler *et al.*, 2014).

According to Mondal (2015), during the early phases of the family life cycle the individual/s greatly engage in unplanned, impulsive and adventurous activities. The middle stage of the cycle features some level of complexity in decision making and the individuals are more cautious. The later stage of the cycle is calm and peaceful. A similar position is expressed by Fratu (2011), who suggested that individuals, who are single or are a young couple, tend to be strongly inclined towards buying while an elderly retired single individual would express a weak inclination to buying. Senior citizens who have retired are considered to be in a different stage in life compared to the youth who are making their entry into the job market. It is expected that this difference would impact consumer behaviour. On the other hand, younger individuals have more access to the general public in the form of friends, workmates and acquaintances who would greatly influence their consumer behaviour. With this in mind, it is appropriate for marketers to ensure the right message is communicated through the right channel to reach the target consumer.

Personality can be defined as the specific characteristics of an individual (Kotler *et al.*, 2009). Some of these characteristics can be present in some people and absent in others and they include: confidence, curiosity, patience, charisma and adaptability among other traits. The position follows that those who were risk averse were likely not to participate in high risk activities related to adventure travel. Despite the available information on the

degree of change on personality, it is to the best knowledge of this study that there are no studies that show specific times when these changes in one's personality occur.

Lifestyle refers to a person's values, views and activities. Lifestyle influences purchase behaviour and decisions because the individual would only participate in activities that they choose (Kotler *et al.*, 2014). For instance, a person pursuing a healthy lifestyle would avoid or quit smoking. Cigarettes would therefore not be a product that they would purchase. An individual's lifestyle, which includes their interests or habits, would determine whether they would consume buying products (Fratu, 2011). According to Palani and Sohrabi (2013), a young unmarried individual normally has less financial obligations compared to those who have established a family and is likely to spend on buying.

Income refers to what an individual earns from their occupation. A person's earnings or income translates to their purchasing power (Kotler *et al.*, 2014). An individual with a higher disposable income would indulge in products perceived as a luxury by another with a lower income. The amount of income against financial responsibility and obligations would determine an individual's ability to purchase a product or a service (Kotler *et al.*, 2014).

The level of income and finances available are an important factor that affects a consumer's behaviour because it determines their ability to buy (Palani & Sohrabi, 2013). An individual's plan to go on holiday or purchase buying products is hinged on their purchasing power. Mondal (2015) also asserts the importance of buying marketers to study trends in incomes in order to design packages that are accessible to their target. There's an assumption that consumers are rational in decision making and that decisions

follow a sequence from attitude to intention to behaviour. Cohen *et al.*, (2014), argues that most previous studies have failed to consider the characteristics of decision making in buying which is complex and involves multiple decisions some made in advance and some made on site. The contention arising is whether understanding consumer buying behaviour in buying should be studied simply from the approach of causal relationships between cause and effect where the cause sensitivity is measure by the variance in the effect or more attention paid to the process of decision making, (Cohen *et al.*, 2014).

According to Dorota (2013) women and men perform different roles in every household; they have different demands for certain products as well as they behave differently in the process of consumption. Women look for information; they want to take consideration of all their options. Marketing strategies differentiates gender buying behavior thus female are more emotional and easily be attracted by advertisements compared to male (Imam, 2013). Another study also shows female are the one who have more PLBS shopping experience than males (Irimi, 2012). Income is superior determinant of purchasing behavior (Dorota, 2013). The level of income affects the life style and attitude of a consumer. A person with high income purchases expensive product and these with low income prefer to buy product with lower price. This study sought to establish the influence personal factors on consumer buying behavior in FMCGs in Kenya.

2.7 Theoretical Framework

The study used Theory of Reasoned Action and Heirarchy of Needs Theory.

2.7.1 Theory of Reasoned Action

Theory of Reasoned Action was created by Fishbein and Ajzen (1960s). This theory analyzes the significance of pre-existing attitudes in the decision-making process. The

author argues that consumers act in a particular manner based on their intention to create or receive a precise outcome. Thus, consumers are rational actors who choose to act in their best interests such as online shopping for convenience seekers (Overby & Lee, 2006). According to this theory, consumers will, for example, compare product prices to be able to get the best deal (Brynjolfsson & Smith, 2000). From the time the consumer decides to act to the time the action is complete, the consumer retains the ability to change his or her mind and decide on a different course of action (Peter & Donnelly, 2011).

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

According to Jackson, Islam, Quaddus and Stanton (2006), the theory of reasoned action (TRA) developed by Fishbein and Ajzen (1975) suggest that there are two major components influencing an individual's attitude toward an object, the belief structure and evaluative criteria. An individual's belief that a brand possesses given characteristics may

be formed through direct personal experience with the brand, interpersonal communication with others who have tried or used the brand, and mass media sources. The impact of cultural norms and values on the belief structure may come from any one of these sources (Lee & Um, 1992). The second component which is the evaluative criteria is where culture exerts the greatest impact on consumer choice. These criteria can be either subjective or objective, such as price (Jamal & Goode, 2001).

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

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

alternative retail service. To understand retail demand, there is need to identify and evaluate the broader theories of consumer behaviour linked to purchase behaviour (Gilbert, 2001).

2.7.2 Hierarchy of Needs Theory

The Hierarchy of Needs Theory, proposed by Abraham Maslow, a clinical psychologist in (1943), is regarded as one of the most important contributions to the field of motivational research. The theory of motivation proposed by Maslow can also be used to understand shoppers' behaviour. The key motivational theories behind non-product related motivation in shopping behaviour lies in motivational theories- of stimulation (environmental attributes), affiliation (social interaction) and cognition (learning about new trends and innovations). Several researchers have proposed that an individual is physiologically motivated to maintain a level of stimulation optimum to that individual. When the level becomes too high or too low, an individual will take action to correct the level (Loudon and Delia Bitta, 2002).

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

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

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

Retail trading areas (Jarrat, 1996) may arouse or depress a person's activation level. When the retailing area depresses the level of stimulation, corrective action in terms of out shopping may result. This is commonly observed in brand switching behaviour where consumers just want change from their regular brand. When the environment stimulation which is determined by properties such as (novelty, ambiguity, complexity) is below optimum, an individual will attempt to increase stimulation, when it is above optimum, he or she will strive to reduce it. Individuals with a higher activation level engage in greater amounts of brand switching and reveal greater innovative tendencies. As some

shopping behaviour may be attributed to variety seeking or exploratory behaviour, it is appropriate to consider the optimum stimulation level that may influence behaviour. It has been proposed that those with high optimum stimulation levels are more likely to explore new environments whereas those with lower optimum stimulation levels are more likely to feel comfortable with that which is familiar.

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

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

Perception on the other hand is the process by which an individual select organizes and interprets stimuli in the environment into a coherent picture of the world (Schiffinan and Kanuk, 2001). How each individual recognizes, selects, organizes and interprets them is highly individual and based on nature of the stimulus, expectations, and motives. So marketers should ensure that both positioning of offers and image of those offers are sound and logically linked. The retailer should place the business in a market position (image, price and quality), where it will be able to compete favorably with other similar retail outlets. The position should be perceived clearly by the consumer so that the retailer gains some advantage by being different from others in the mind of the consumer. Managers of retail outlets cannot be effective unless they have some understanding of the way retail consumers make decisions and act in relation to the consumption of retail products and services. Retail management needs to understand different ways in which consumers choose and evaluate alternative retail service. To understand retail demand, there is need to identify and evaluate the broader theories of consumer behaviour linked to purchase behaviour (Gilbert, 2001). This study was based on the theories of consumer perception, motivation and attitude.

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

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

2.8 Conceptual Framework

The conceptual framework gave the relationship between independent and dependent variable. The dependent variable were consumer buying behaviour of Fast-Moving Consumer Goods (FMCG) achieved by looking at satisfaction of customers. Independent variables were; culture, social, personal and psychological factors. The cultural factors comprised of culture, subculture and social class. Social factors were the reference groups, family, roles and statuses. Psychological factors divided into motivation, learning, perception, attitude, personality, belief and manners and personal Factors are the most important factors affecting consumer behavior is personal factors. This study assumed that there is a relationship between the dependent and independent variable as summarized in Figure 2.1.

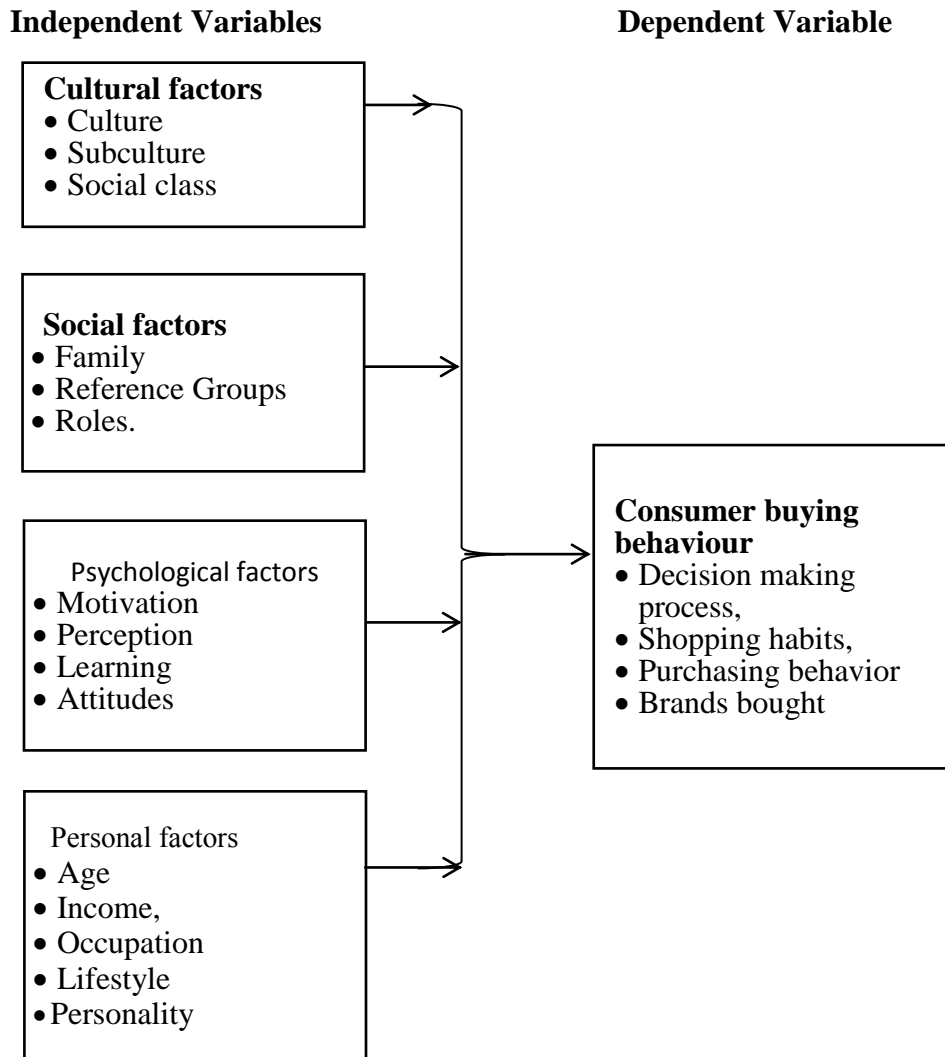


Figure 1: Conceptual Framework

Source: (Author, 2018)

2.9 Summary of Literature and Research Gap

Several studies have been conducted on consumer buying behaviour; Cohen, Prayag and Moital (2014) investigated Consumer behaviour in buying in the UK and established that social media has developed into one of the most important influences on buying consumer buying behaviour. It provides a platform for not only sharing information but also the personal tourist experiences between consumers.

Bindu (2013) looked at the attitudes and buying behaviour of air travellers in contributing to a sustainable environment in Dubai. The study established that only majority of the Europeans actually consume sustainably in contrast to the Asian and Arab Nationals population, the reason being more awareness and knowledge amongst the foreigners than in comparison to the Asian and the Arab Nationals. There is a relationship between brand image and purchase intention. Consumers who are influenced by advertisement shift their interests to the other brand which advertises the products (Hashim & Muhammad, 2013).

Srivastava and Kumar (2013) analysed that FMCG sector is a vital contributor to India's Gross Domestic Product. It has been contributing to the demand of lower and middle-income groups in India. Over 73% of FMCG products are sold to middle class households in which over 52% is in rural India. Rural marketing has become the hottest marketing arena for most of the FMCG companies. The rural India market is huge and the opportunities are unlimited. Therefore, a comparative study is made on growth, opportunity, and challenges of FMCG companies in rural market. One of the most attractive reasons for companies to tap rural consumers is that an individual's income is rising in rural areas and purchasing power of lower and middle income groups is also rising and they are eager to spend money to improve their lifestyle.

Consumer behavior studies individuals and groups when they select, purchase, use and dispose products, ideas, services or experiences. Aggarwal (2014) suggested that Consumer behaviour research is the scientific study of the processes consumers use to select, secure, use and dispose of products and services that satisfy their needs. Firms can satisfy those needs only to the extent they understand their customers. The findings

confirm the factors influencing consumer buying behaviour for tooth paste brands available in the market. A consumer engages in purchasing activities several times per day. The purchase itself is the only visible evidence of a more complex process that a consumer goes through for every decision he or she makes. However, every purchase decision is different and requires different amount of time and effort.

According to Forbes (2014), the rise of private-label goods has led to increased competition within the Fast-Moving Consumer Goods (FMCG) industry. A focus on bringing high volume products at lower prices to the market has created greater demands on all factors. Producers must differentiate their products and quickly bring them to market. Since products are consumed shortly after they are produced, it is imperative to keep production uptime high at all times. Local study, Lagat (2015) studied purchase behavior in the Kipsigis Community, whose study was focused on one ethnic group in a rural setting and therefore limiting the study in a small geographical area.

Customers tend to patronize stores that provide a wider selection of merchandise for efficient shopping. Despite the arguments put forward a customer's choice of a store is clearly a conscious process that involves analysis of factor combinations like proximity, product variety, customer service, staff performance and store environment, mode of payment and price levels. The basic rule has been to make price discounts softer in the most price sensitive establishments and make them more aggressive in those stores which are less sensitive. The outlet ambience represented by the mood, character, quality, tone and atmosphere can also plays a critical role in outlet selection. There is much literature in buying behaviour of rural and urban consumers towards durable and non-durable goods. But there is paucity of literature regarding the factors influencing consumer buying behaviour on fast Moving Consumer Goods (FMCG) in supermarkets in Eldoret

town. This study mainly focused on determinants of consumer buying behaviour on fast Moving Consumer Goods in retail outlets.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodological consideration the study used. It highlighted the research design, study area, targeted population, sampling procedures and sample size, research instruments, validity and reliability and data analysis.

3.2 Study Area

Eldoret town is the headquarters of Uasin Gishu county in North Rift part of Kenya. Uasin Gishu County covers an area of 3,327Km² with a human population of 894,179 and 202,000 households (NPC 2009). It has six sub-counties; Turbo, Soy, Moiben, Ainabkoi, Kasses and Kapsaret, 51 locations and 100 sub-locations. Arable land covers 2,995 sq km, 332.78 is non-arable (hilly and rocky), 23.4 sq km is water mass and 196 sq km is urban.

According to the 2009 Population and Housing Census, the total population of Uasin Gishu County stood at 894,179. At an inter-censual population growth rate of 3.8%, the total population is projected to grow to 1,211,853 by 2017. The population growth rate is higher than the national growth rate at 2.9%. The population density is 267 persons per sq. Km. which is expected to increase to 362 persons per sq. km. by 2017. This will have implications on the average size of land holding.

The average farm size in Uasin Gishu is 2-10 acres with a wide range of crop and livestock enterprises. The crop enterprises include food crops, cash/industrial crops and horticultural crops whereas the livestock enterprises include dairy, poultry, sheep, goats, pigs, bee keeping and fish farming. The three main livelihoods in the County are mixed

farming (food crops and livestock), mixed farming (commercial crops and livestock – dairy) and formal/casual employment. Eldoret town was selected, as a representative sample of other towns in North Rift. It is therefore believed that the study area gave a wide and varied view of the problem under study and become a representative sample.

3.3 Research Design

An explanatory research design was used to establish the determinants of consumer buying behaviour of Fast-Moving Consumer Goods (FMCG) in supermarkets in Eldoret town. This is consistent with the findings by Cooper and Schindler (2008) that, often when the universe of study is an unknown, explanatory design forms the first step of research. The study adopted explanatory research design that is quantitative in nature and hypotheses tested by measuring the relationships between variables (Maxwell and Mittapalli 2008). The explanatory research design was suitable because the study would establish the relationship between variables.

The design was adopted as it supports the use of quantitative data and promotes comparison and statistical analysis. The design intended to provide statistical information about aspects of determinants of consumer buying behaviour of Fast-Moving Consumer Goods (FMCG) in supermarkets in Eldoret town that is of interest to policy makers. This enabled the researcher to collect data from various residents of Eldoret town in Kenya. The design adopted because the population to be studied was too large to be observed directly.

3.4 Target Population

Target population of a study is a group of individuals taken from the general population who share common characteristics and can be used to generalize certain phenomena

found in in supermarkets in Eldoret town. The study sought the views from customers and managers of supermarkets in Eldoret town. The target population of this study was 1000 respondents comprising of 990 customers and 10 managers of major supermarkets in Eldoret town which include Naivas, Tuskys, Eldo-matt, Ukwala, Yako, Khetias and Chandaram food plus

3.5 Sampling Procedures and Sample Size

The researcher used stratified sampling technique to divide the town into sub counties. Stratified and simple random sampling was appropriate as it enables the researcher to represent not only the overall population but also key sub-groups such as wards. Stratification helped to reduce standard error by providing some control over variance. The technique provided a better comparison across strata (Saunders *et. al.*, 2007).

The researcher used simple random sampling technique to select the customers from each stratum that were involved in the study. Simple random sampling used because each respondent had an equal chance of inclusion in the sample. It was appropriate because the entire population is relatively large, diverse and sparsely distributed, hence random sampling technique would help to achieve the desired objective. This technique was appropriate for the study as it is cost effective and efficient in administration. The sampling technique gave each respondent in the population an equal probability of being the sample. This allowed equal representation of all individuals in the defined population to be selected as a part of the sample (Kombo and Tromp, 2006).

Purposive sampling was used to select managers since they are informed and have similar characteristic and therefore more homogeneous. This is important as it helps reduce

biases that may arise. This technique was appropriate for the study since it is a representative sample and that all the members of the target population was represented.

Using Yamane's (1972) sample size formula at 95% confidence level, $e= 0.05$, the sample size was computed.

$$n = \frac{N}{1 + N(e)^2} \dots\dots\dots(3.1)$$

Where;

n = the sample size,

N = the population size,

e = the acceptance sampling error

$$= 1000/1+1000(.05)^2$$

$$= 1000/1+2.5$$

$$= 1000/3.5$$

$$= 286 \text{ respondents}$$

From the target population of 1000 respondents, a sample size of 286 respondents were selected comprising of 276 customers and 10 managers.

3.6 Research Instruments

The questionnaire and interview schedule research instrument were used to collect data.

3.6.1 Questionnaire

Primary data was collected by use of structured questionnaire that capture the various variables of the study. Questionnaires made respondents have an adequate time to give well thought out answers. A questionnaire was preferred in the study for collecting data because the questions, wordings and sequence identical to consumer buying behaviour on

fast Moving Consumer Goods (FMCG) in supermarkets in Eldoret town. It had an advantage of obtaining standard responses to items, making it possible to compare between sets of data. It allowed the participants to give their own opinion on the issue at stake (Matthews and Ross 2010). The questionnaire was designed to address specific objectives. It had both closed-ended and open-ended questions that were administered to customers in Eldoret town who participated in the study. The closed ended items gave precise information which minimize information bias and facilitate data analysis by generating quantitative data.

3.6.2 Interview Schedule

Orodho (2008) postulates that many people are willing to communicate orally than in writing and they would provide data more readily and fully than on the questionnaire. The advantages of using a structured interview is the level of incomplete questionnaires were reduced. The researcher is able to clarify any queries concerning the questions. This ensured that answers can be reliably aggregated and that comparisons can be made. A structured interview schedule was used to gather information from managers of selected supermarkets in Eldoret town. The interview schedule designed was structured according to research objectives and generates qualitative data.

3.7 Validity and Reliability of the research instruments

3.7.1 Validity of Research Instruments

According to (Paton, 2002) validity is quality attributed to proposition or measures of the degree to which they conform to establish knowledge or truth. During questionnaire development, various validity checks was conducted to ensure the instrument measure

what it is supposed to measure. There are three important approaches to assessing measurement validity: content validity (also referred to as face validity), construct validity and criterion validity. Content validity is the most important validity test (Hair *et al.*, 2007). It was based on the extent to which a measurement reflects the specific intended domain of content.

To ensure content validity, discussions were held with experts comprising of supervisors, lecturers from the department and colleagues from university of Eldoret during the instrument formulation stage to ensure that the measure includes an adequate and representative set of items given the content. The researcher observed this to ensure that the instruments provide adequate coverage of the study concepts.

Construct validity assesses what the construct or scale is measuring. Construct validity was maintained through anchoring of the constructs to the theory from which they are derived. The validity of the instrument was determined by the researcher using expert judgment. This was done by discussing the items in the instrument with the supervisors, lecturers from the department and colleagues from university of Eldoret. These discussions helped to make modifications to some of the survey questions and assist to further understand the situation of determinants of consumer buying behaviour on fast Moving Consumer Goods (FMCG) in supermarkets in Eldoret town. Advice given by these people helped the researcher to determine the validity of the research instruments. The advice included suggestions, clarifications and other inputs. These suggestions were used in making necessary changes.

3.7.2 Reliability of Research Instruments

According to Orodho (2008), reliability is the extent to which results are consistent over time and an accurate representation of the total population under study is said to be reliable if the results of a study can be reproduced under a similar methodology then the research instrument is considered to be reliable. The reliability of an instrument is the measure of the degree to which a research instrument yields consistent results or data after repeated trials.

In order to test the reliability of the instrument to be used in the study, the test- retest method was used. The questionnaire was administered within during the pilot study. Cronbach's Coefficient Alpha were used to determine the reliability of the research instrument. A reliability coefficient of 0.7 and above was assumed to reflect the internal reliability of the instruments (Fraenkel and Wallen, 2000). The entire questionnaire deemed as reliable after several typographical errors and omissions detected are corrected in the instrument confirming that it is sufficient to be used in the main study.

3.8 Piloting of Research Instruments

To test the validity and reliability of the research instruments, which is questionnaire for this study, the researcher was pilot-test the questionnaire. Orodho (2008) posits that a pilot study is necessary for testing the reliability of data collection instruments. The pilot study was conducted to refine the questionnaire, identify loopholes in the instrument before the actual data collection. This was done by administering the data collection instruments. Before the actual data is collected, the researcher conducts a pilot study in the Nakuru Town which has similar characteristics of determinants of consumer buying behaviour on fast Moving Consumer Goods (FMCG) in supermarkets in Eldoret town.

The purpose of the pilot study enabled the researcher to ascertain the reliability and validity of the instruments, and to familiarize him with the administration of the questionnaires and therefore improve the instruments and procedures.

3.9 Data Collection Procedure

Before actual data collection exercise took place the researcher undertook a preliminary survey in the Fast Moving Consumer Goods (FMCG) in supermarkets in Eldoret town, to familiarize with the study areas and also make appointment with the identified persons. The permission was sought from the Ministry of Higher Education, through the National Commission for Science and Technology innovation for a research permit. The permit was then presented to the managers of supermarkets for authorization to conduct the study. The researcher then proceeds to the supermarkets with the documents to collect data by distributing the questionnaires as well as conducting personal interviews.

3.9.1 Data Analysis and Presentation

After all data has been collected, the researcher conducted data cleaning, which involved identification of incomplete or inaccurate responses and correct to improve the quality of the responses. The data was coded into the computer for analysis using the Statistical Package for Social Sciences (SPSS V. 22). The research yielded both qualitative and quantitative data. Qualitative data was analyzed qualitatively using content analysis based on themes emanating from respondents information and documented data.

Quantitative techniques such as descriptive statistics and inferential statistics was used to understand relationships between different variables. The descriptive statistical analyses that was used include mean, percentages, standard deviation and frequencies. Inferential

statistics employed the Pearson product moment correlation and multiple regression to analyze relationship between variables. Pearson product moment correlation was used to establish the determinants of consumer buying behaviour on Fast Moving Consumer Goods (FMCG) in supermarkets in Eldoret town. It was appropriate to use the technique since the data used interval scaled variables. The multiple regression analysis was used to explain the extent to which independent variables explains the variation dependent variable.

The model specification is given by the form:

$$CPB = \beta_0 + \beta_1C + \beta_2S + \beta_3Ps + \beta_4Psy + \varepsilon \dots\dots\dots (3.1)$$

Where;

CPB = consumer buying behaviour

C= Cultural factor

S= Social factors

Ps=Personal factors

Psy=Psychological factors

β_0 = the constant

ε = is error term

β_1 - β_7 Coefficients of parameters to be estimated

3.9.2 Assumptions of multiple linear regression

The assumptions of multiple linear regression that was identified as of primary concern in this research included; linearity, homoscedasticity, normality and multicollinearity.

Normality

The researcher tests this assumption in various ways; visual inspection of data plots, skew, Kurtosis and p-plots (Osborne and Waters 2002). This assumption was based on

the shape of the normal distribution curve and prepares the researcher on the values to expect (Keith, 2006). Normality was checked using histograms of the standardized residuals (Stevens, 2009). Histograms and bar graphs of the residuals with a superimposed normal curve was used to show normality distribution or not.

Homoscedasticity

The study assumed that errors are spread out consistently between the variables (Keith, 2006). This was evident when the variance around the regression line is the same for all values of the predictor variable. Homoscedasticity was checked using visual examination of a plot of the standardized residuals by the regression standardized predictor value (Osborne and Waters 2002). Homoscedasticity was checked using the standardized residual scatter plot. Statistical software scatter plots of residuals with independent variables method used for examining this assumption (Keith, 2006). The results showed whether standardized residuals concentrate in the centre (around 0) and whether their distribution is rectangular.

Multicollinearity

Multicollinearity occurs when several independent variables correlate at high levels with one another or when one independent variable is near linear combination of other independent variables (Keith, 2006). Tolerance and variance inflation factors (VIF) statistics was used to carry out the diagnosis. When the VIF values are below 10 and tolerance statistics above 0.2 and it was concluded that there was no Collinearity (Bowerman & O'Connell, 1990). This implies that the variation contributed by each of

the independent factors is significantly independent and all the factors should be included in the prediction model.

Linearity

Multi regression accurately estimate the relationship between dependent and independent variables when the relationship is linear in nature (Osborne and Waters, 2002). Residual plots showing the standardized residuals versus the predicted values was useful in detecting violations in linearity (Stevens, 2009). More in depth examination of the residual plots and scatter plots available in most statistical software packages indicated linear verses curvilinear relationships (Keith, 2006; Osborne and Waters, 2002). A pattern of clustering of the residuals and the predicted values was used to establish linearity.

3.9.3 Ethical Consideration

The researcher explained to the respondent the purpose of the study and all the respondents was assured of the confidentiality of the information they gave. This aimed at securing cooperation from respondent and facilitate the collection of data. The researcher ensured that an approval to do the research has been obtained from the ministry of higher education. Questionnaires were carried out in an environment that allows privacy of the information and the respondent's confidentiality.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

The chapter presents the findings and discussion of the study used to achieve the study objectives. The chapter is organized as follows: response rate, back ground information, descriptive analysis, reliability and validity analysis, correlation, multiple regression and discussion of the study findings.

4.2 Response rate

Data was collected from customers and managers of supermarkets. A total 276 questionnaires were issued from which 236 were filled and returned which represents a response rate of 85.51%. The response rate was considered satisfactory. Nyamjom, (2013) argues that a response rate of 75% was considered excellent and a representative of the population. The response rate is represented in table 4.1

Table 4.1 Response rate questionnaire

	Count	Percentage
Returned	236	85.51
Non-returned	40	14.49
Total	276	100

4.3 Demographic Information

The study sought to establish the demographic information of the respondents which included gender, age, education level, marital status, employment type and monthly income as summarized in Table 4.2. The study findings revealed that majority 126(53.4%) of the respondents were females, while 110(46.6%) were male. Thus, both

genders were fairly sampled to generate representative data. Majority 47.9% of the respondents were aged below 29 years and 44.1% between 30 and 39 years with 5.5% aged between 40 to 49 years and 2.5% aged over 50 years. Therefore, the sample was representative enough and capture the views of different age groups in the FMCGS.

From the results majority 113(47.9% of the respondents had attained bachelor's degree, followed by 70(29.7%) were diploma holders, 11.9% had postgraduate education, while 5.5% had secondary qualifications. This implies that the customers shopping FMCGs had a homogenous pool of retailers from various education levels. From the findings, it was found that majority 128(54.2%) were married, followed by 101(42.8%) single, with 1.3% divorced and 1.7% separated. This indicated that most of the customers were married and had the responsibility of taking care of their families and deal with FMCGs in one way or another.

Table 4.2 Demographic Information of respondents

		Frequency	Percent	Cumulative Percent
Gender	Male	110	46.6	46.6
	Female	126	53.4	100.0
	Total	236	100.0	
Age	<29 years	113	47.9	47.9
	30-39 years	104	44.1	91.9
	40-49 years	13	5.5	97.5
	>50 years	6	2.5	100.0
	Total	236	100.0	
Education	Primary	14	5.9	5.9
	Secondary	13	5.5	11.4
	Diploma	70	29.7	41.1
	Degree	113	47.9	89.0
	Post graduate	26	11.0	100.0
	Total	236	100.0	
Marital status	Married	128	54.2	54.2
	Single	101	42.8	97.0

	Divorced	3	1.3	98.3
	Separated	4	1.7	100.0
	Total	236	100.0	
Employment status	Self employed	55	23.3	23.3
	Employed	147	62.3	85.6
	Unemployed	31	13.1	98.7
	Part time	3	1.3	100.0
	Total	236	100.0	
Income	<20,000	87	36.9	36.9
	21000-40000	67	28.4	65.3
	41000-60000	35	14.8	80.1
	61000-80000	35	14.8	94.9
	>81000	12	5.1	100.0
	Total	236	100.0	

Majority 147(62.3%) of the respondents were employed, with 55(23.3%) self-employed, 31(13.1%) unemployed and 3(1.3%) were on part-time. The employee's status was summarized. This implies that most of the customers shopping FMCGs were employed.

The study findings revealed that 36.9% of the customers earned below Ksh. 20,000, with 28.4% earning between 21,000 and 40,000 shillings and 14.8% each earning between 41,000 and 60,000 as well as between 61,000 and 80,000. This implied that majority of the respondents were earning below 60,000 shillings.

An individual with a higher disposable income would indulge in products perceived as a luxury by another with a lower income. The amount of income against financial responsibility and obligations would determine an individual's ability to purchase a product or a service (Kotler *et al.*, 2014). The level of income and finances available are an important factor that affects a consumer's behaviour because it determines their ability to buy (Palani & Sohrabi, 2013).

4.4 Descriptive analysis for Independent and Dependent Variables

Descriptive analysis is used to describe the basic features of the data under study as they provide summaries about the sample and its measures. In the study descriptive analysis included means, standard deviation, frequencies percentages and graphical presentations. The mean was used as a measure of central tendency while standard deviation was used as a measure of dispersion to inform how the responses were dispersed from the mean. On a five-point Likert Scale the respondents were requested to indicate their level of agreement; strongly disagree, disagree, neutral, agree and strongly agree on each of the variables.

4.4.1 Descriptive results on Cultural Factors

The first objective of the study was to establish the cultural factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. The study sought to find out from respondents the extent to which cultural factors effect on customers buying behaviour as shown in Table 4.3. The descriptive results for cultural factors indicate customers strongly agreed that cultural norms that specify certain behaviours in specific situation influence their buying behaviour with mean and standard deviation values of ($M = 4.6$, $SD = 0.66$). The customers agreed that their cultural norms shape my buying behaviour (4.26) and their belief systems influenced consumption behaviour (4.23). Further the customers agreed that their customs affect the way things are done (3.8093), cultural values affirm what desirable to buy (3.8263), violation of cultural norms results in sanctions or penalties (3.6483), their cultural symbols affect my buying behaviour (3.5466) and the rituals of culture affect their buying and use of certain products (3.5932).

Table 4.3 Descriptive results on Cultural Factors

	Mean	Std. Error	Std. Deviation
Cultural norms specify certain behaviours in specific situation.	4.6017	.04300	.66062
Violation of cultural norms results in sanctions or penalties	3.6483	.08638	1.32699
My cultural norms shape my buying behaviour	4.2627	.05661	.86961
Belief systems influence consumption behaviour	4.2331	.04919	.75564
Cultural values affirm what is desirable to buy	3.8263	.06297	.96729
Our cultural symbols affect my buying behaviour	3.5466	.06984	1.07285
The customs of my people affect the way things are done	3.8093	.07695	1.18217
The rituals of my culture affect my buying and use of certain products	3.5932	.07864	1.20804
Mean	3.9401	.04327	.66469

The 8 statements used to explain cultural factors had an overall mean score of 4.51 and a standard deviation of 0.755. This shows an indication that respondents agreed on the statements used to explain the influence of cultural factors on customer buying behaviour. The findings indicated that cultural norms always specify certain behaviours in specific situation, shape their buying behaviour, belief systems and use of certain products. The customs affect the way things are done, cultural values affirm what desirable to buy and the rituals of culture affect their buying, while violation of cultural norms results in sanctions or penalties.

4.4.2 Descriptive results on Psychological Factors

The second objective of the study was to establish the psychological factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. The study sought to find out from respondents the extent to which psychological factors effect on customers buying behaviour as shown in Table 4.4. The results for

psychological factors indicate customers agreed that they would give preference to that which is already used by their friends and family members ($M = 4.21$, $SD = 1.07$) and choose the one that is maximum used by their colleagues/seniors or workmates (3.7500).

Table 4.4 Descriptive results on Psychological Factors

	Mean	Std. Error	Std. Deviation
I would give preference to that which is already used by my friends and family members	4.2161	.06951	1.06786
I want to choose the one that is maximum used by my colleagues/seniors or workmates	3.7500	.07479	1.14901
I will give special consideration to group opinion	3.9364	.06212	.95438
I will give special preference to that which will increase my interaction	4.0508	.06056	.93032
I will give special preference to that which will increase my prestige	4.0381	.06365	.97775
I will give my family members influence on their consumers' buying behavior.	3.9110	.06621	1.01715
I will give my family an environment to acquire values, develop and shape personality.	4.2542	.05384	.82706
I will give my family first perceptions about brands or products and consumer habits.	4.1102	.06702	1.02964
Mean	4.5111	.04917	.75544

The customers agreed that they gave special consideration to group opinion (3.9364), gave special preference to those that increase their interaction (4.0508) and gave special preference to those that increase their prestige (4.0381). Also, the customers gave their family members influence on their consumers' buying behavior (3.9110), gave them an

environment to acquire values, develop and shape personality (4.2542) and use their first perceptions about brands or products and consumer habits (4.1102). The 8 statements used to explain psychological factors had an overall mean score of 4.51 and a standard deviation of 0.755. This shows an indication that respondents agreed on the statements used to explain the influence of psychological factors on customer buying behaviour.

The results for psychological factors indicate customers gave preference to what is already used by their friends and family members and choose the one that is maximumly used by their colleagues/seniors or workmates. The customers agreed that they gave special consideration to group opinion, to those that increase their interaction and those that increase their prestige. The customers gave their family members influence on their consumers' buying behavior by giving them an environment to acquire values, develop and shape personality and use their first perceptions about brands or products and consumer habits.

4.4.3 Descriptive results on Social Factors

The third objective of the study was to establish the social factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. The study sought to find out from respondents the extent to which social factors effect on customers buying behaviour as shown in Table 4.5. The results for social factors indicate customers agreed that their family level affects their buying behavior (3.9915), their age determines what they buy (4.0042), and their lifestyle affects their consumption levels (4.1483). Customers agreed that their income levels are their purchase precursor (4.0127) and affects their consumption levels (4.0763). The customers personality was a condition of their purchase (4.0212), brands choice and image developed thereof

enhanced their purchasing behavior (4.1568) and occupation and tastes were the choice of preference (4.0847) during their buying behaviour.

The results for social factors indicate customers agreed that their family level status affects their buying behavior, their age determines what they buy and their lifestyle affects their consumption levels. Customers agreed that their income levels were their purchase precursor and affects their consumption levels. The customers personality condition determines their purchase, the brands choice and image developed thereof enhanced their purchasing behavior and occupation and tastes was the choice of preference.

Table 4.5 Descriptive results on Social Factors

	Mean	Std. Error	Std. Deviation
My family level affects my buying behavior.	3.9915	.06925	1.06388
My age determines what I buy	4.0042	.06754	1.03758
My lifestyle affects my consumption levels	4.1483	.05942	.91281
My Income levels are my purchase precursor.	4.0127	.06990	1.07379
My Income levels affects my consumption levels	4.0763	.05801	.89116
My personality is a condition of my purchase	4.0212	.06645	1.02083
The brands choice and image developed thereof enhances my purchasing behavior	4.1568	.05810	.89252
My occupation and tastes is my choice of preference	4.0847	.06303	.96823
Mean	4.0334	.03904	.59977

The 8 statements used to explain social factors had an overall mean score of 4.03 and a standard deviation of 0.60. This shows an indication that respondents agreed on the statements used to explain the influence of social factors on customer buying behaviour.

4.4.4 Descriptive results on personal factors

The fourth objective of the study was to establish the personal factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. The study sought to find out from respondents the extent to which personal factors effect on customers buying behaviour as shown in Table 4.6. The results for personal factors indicate customers agreed that learning experience informed their buying choices (4.1314), with product experience provoking their intention to buying (3.8305) and buying choices influencing their product perception (4.0127). The customers agreed that their beliefs and attitude affect their buying behaviour (4.0085) and family recognition and belonging influencing product purchase (3.7161). The knowledge on product purchase changes with exposed to new situations (4.1653) and their negative experience with a product is more likely to make them avoid that brand in the future (4.2288) and buying choices being influenced by product needs (3.9025).

Table 4.6 Descriptive results on Personal Factors

	Mean	Std. Error	Std. Deviation
Learning experience informs my buying choices	4.1314	.05959	.91542
Product experience provoke my intention to buying	3.8305	.07171	1.10168
My buying choices is influenced by product perception,	4.0127	.07391	1.13543
My beliefs and attitude affect my buying behaviour	4.0085	.06794	1.04369
Family recognition and belonging will influence my product purchase	3.7161	.07737	1.18856
My knowledge on product purchase changes with exposed to new situations.	4.1653	.06907	1.06102
My negative experience with a product is more likely to make me avoid that brand in the future	4.2288	.06921	1.06320
My buying choices is influenced by product needs	3.9025	.06165	.94702
Mean	4.0620	.04107	.63093

The 8 statements used to explain personal factors had an overall mean score of 4.06 and a standard deviation of 0.63. This shows an indication that respondents agreed on the statements used to explain the influence of personal factors on customer buying behaviour.

The customers agreed that learning experience informed their buying choices, product experience provoking their intention to buy and buying choices influencing their product perception. The customers agreed that their beliefs and attitude affect their buying behaviour and family recognition and belonging influencing product purchase. The knowledge on product purchase changes exposed them to new situations and their negative experience with a product is more likely to make them avoid that brand in the future. The customer buying choices being influenced by product needs.

4.4.5 Descriptive results on Customer Buying Behaviour

The dependent variable during the study was the customer buying behaviour. Majority of the respondents strongly agreed that the consumers always come from different backgrounds, ages and life stages (4.4661) as shown in table 4.7. The customers agreed that decision-making process affects consumers' buying behavior (4.1441), consumers buying patterns enhance product purchase (4.3093) and consumers seek items to satisfy their basic needs and desires (4.3178). The consumer behavior was much more than studying what consumers buy (4.2415) and consumers being categorized to individual and organizational consumers (4.2415) with consumers trying to satisfy their own needs and wants by purchasing for themselves (4.3856). The consumer behavior was part of human behavior (4.3347) and consumers behave similarly when making purchasing decisions (3.8517).

Table 4.7 Customer buying behaviour Descriptive results

	Mean	Std. Error	Std. Deviation
Decision-making process affects consumers' buying behavior.	4.1441	.06314	.96998
Consumers buying patterns enhance product purchase	4.3093	.03808	.58499
Consumers seek items to satisfy their basic needs and desires.	4.3178	.04313	.66257
Consumer behavior is much more than studying what consumers buy.	4.2415	.05392	.82831
Consumers are categorized to individual and organizational consumers.	4.2415	.04752	.73000
Consumers try to satisfy their own needs and wants by purchasing for themselves	4.3856	.04071	.62539
Consumers always come from different backgrounds, ages and life stages.	4.4661	.04929	.75718
Consumer behavior is a part of human behavior	4.3347	.04701	.72216
Consumers behave similarly when making purchasing decisions.	3.8517	.06792	1.04334
Mean	4.2547	.02570	.39479

The 9 statements used to explain customer buying behaviour had an overall mean score of 4.25 and a standard deviation of 0.395. This shows an indication that respondents agreed on the customer buying behaviour statements. This agrees with Aggarwal (2014) that Consumer behaviour research is the scientific study of the processes consumers use to select, secure, use and dispose of products and services that satisfy their needs.

4.5 Reliability of the Constructs

Reliability of the items for the study was assessed by determining the items' Cronbach's alpha coefficients. A research instrument is reliable if after being administered to different groups of respondent's yields consistent results. During the study Cronbach Alpha was used as a measure of internal consistency. All the variables construct considered had recorded Cronbach's alpha reliability coefficient of above 0.7 as shown

in table 4.8. Such as cultural (.801); social (.747); personal (.795); psychological (.803) and; buying behaviour (.734). All the dimensions in the construct had exceeded the recommended threshold value of 0.70 for Cronbach's alpha coefficients demonstrating good internal consistency.

Table 4.8 Reliability of the Constructs

	Cronbach's Alpha	No of Items
Cultural	.801	8
Social	.747	8
Personal	.795	8
Psychological	.803	8
Buying Behaviour	.634	9
Overall	.913	41

4.6 Validity of the constructs

Validity refers to the extent to which a research instrument measures what it was intended to measure (Zikmund *et al.*, 2010). The degree to which a research instrument measures what it is supposed to measure is called validity. Factor analysis was employed in this regard to help in identifying the actual number of factors that actually measured each construct as perceived by the respondents. The validity of the instrument was measured through Bartlett's Test of Sphericity (Muhammad, 2009). In addition, Kaiser-Meyer-Olkin measures of sampling adequacy (KMO) was applied to test whether the correlation between the study variables exist. The component factor analysis with varimax rotation was conducted on all variables to extract factors from the scales of each construct. Based on the previous works of (Hair *et al.*, 2006) all items loading below 0.50 were deleted and those with more than 0.50 loading factor retained (Daud, 2004). The principle

component analysis and Varimax rotation were performed, all the items that had factor loadings lower than 0.50 were eliminated as postulated by Hair *et al.*, (2006). After performing the factor analysis of each variable, the statement responses were summed to create a score and subjected to inferential analysis.

4.6.1 Factor analysis of Cultural Factors

The factor analysis results of cultural factors, indicated that the KMO was 0.822 and the Bartlett's Test of sphericity (560.412) was significant ($p < .05$) as shown in Table 4.9. The Varimax rotated principle component resulted in two factors loading on cultural factors variable that explained 58 % of variance with Eigen values larger than 1. However, all the seven statements explaining cultural factors were retained for further analysis.

Table 4.9: Factor analysis of Cultural Factors

	Component	
	1	2
Cultural norms specify certain behaviours in specific situation.	.755	
Violation of cultural norms results in sanctions or penalties	.594	
My cultural norms shape my buying behaviour	.801	
Belief systems influence consumption behaviour	.742	
Cultural values affirm what is desirable to buy		.545
Our cultural symbols affect my buying behaviour		.778
The customs of my people affect the way things are done		.617
The rituals of my culture affect my buying and use of certain products		.845
KMO	.822	
Bartlett's Test of Sphericity	560.412	1.107
Eigenvalues	3.549	27.322
Total Variance Explained (58.202)	30.880	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

4.6.2 Factor analysis of Social Factors

The factor analysis results of social factors, indicated that the KMO was 0.673 and the Bartlett's Test of sphericity (559.447) was significant ($p < .05$) as shown in Table 4.10). The Varimax rotated principle component resulted in three factors loading on social factors variable that explained 67.28% of variance with Eigen values larger than 1. However, all the eight statements explaining social factors were retained for further analysis.

Table 4.10 Factor analysis of social Factor

	Component		
	1	2	3
I would give preference to that which is already used by my friends and family members	.652		
I want to choose the one that is maximum used by my colleagues/seniors or workmates	.879		
I will give special consideration to group opinion	.656		
I will give special preference to that which will increase my interaction		.787	
I will give special preference to that which will increase my prestige		.760	
I will give my family members influence on their consumers' buying behavior.			.654
I will give my family an environment to acquire values, develop and shape personality.			.753
I will give my family first perceptions about brands or products and consumer habits.	.508		.621
KMO	.673		
Bartlett's Test of Sphericity	559.447		
Eigenvalues	3.050	1.321	1.012
Total Variance Explained (67.282)	25.204	24.369	17.709

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 15 iterations.

4.6.3 Factor analysis on Personal factors

The factor analysis results of Personal factors indicated that the KMO was 0.707 and the Bartlett's Test of sphericity was significant ($p < .05$) as shown in Table 4.11.

Table 4.11 Factor analysis on Personal factors

	Component	
	1	2
My family level affects my buying behavior.	.768	
My age determines what I buy	.725	
My lifestyle affects my consumption levels	.614	
My Income levels are my purchase precursor.	.611	
My Income levels affects my consumption levels	.616	
My personality is a condition of my purchase	.684	
The brands choice and image developed thereof enhances my purchasing behavior		.668
My occupation and tastes is my choice of preference		.855
KMO	.707	
Bartlett's Test of Sphericity	534.015	
Eigenvalues	3.327	3.327
Total Variance Explained (54.492)	34.595	19.897

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

The Varimax rotated principle component resulted in two factors loading on personal factors variable and explained 34.59% of variance with Eigen values larger than 1. All the eight statements were retained for further analysis.

4.6.4 Psychological factors Factor analysis

The factor analysis results of psychological factors, indicated that the KMO was 0.756 and the Bartlett's Test of sphericity (640.343) was significant ($p < .05$) as shown in Table 4.12. The Varimax rotated principle component resulted in two factors loading on psychological factors variable that explained 63.24 % of variance with Eigen values

larger than 1. Only the statement that negative experience with a product is more likely to make me avoid that brand in the future was deleted and the other statements retained for further analysis.

Table 4.12 Psychological factor analysis

	Component	
	1	2
Learning experience informs my buying choices		.761
Product experience provoke my intention to buying		.801
My buying choices is influenced by product perception,	.838	
My beliefs and attitude affects my buying behaviour	.774	
Family recognition and belonging will influence my product purchase	.624	
My knowledge on product purchase changes with exposed to new situations.		.742
My negative experience with a product is more likely to make me avoid that brand in the future		
My buying choices is influenced by product needs	.754	
KMO	.756	
Bartlett's Test of Sphericity	640.34	
Eigenvalues	3	1.348
Total Variance Explained (59.723)	3.430	27.167
	32.557	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

4.6.5 Consumer buying behaviour Factors analysis

The factor analysis results of consumer buying behaviour indicated that the KMO was 0.707 and the Bartlett's Test of sphericity (363.603) was significant ($p < .05$) as shown in Table 4.13. The Varimax rotated principle component resulted in three factors loading on personal factors variable and explained 58.481% of variance with Eigen values larger than 1. All the nine statements were retained for further analysis.

Table 4.13 Consumer buying behavior

	Component		
	1	2	3
Decision-making process affects consumers' buying behavior.		.806	
Consumers buying patterns enhance product purchase	.715		
Consumers seek items to satisfy their basic needs and desires.			-.688
Consumer behavior is much more than studying what consumers buy.	.711		
Consumers are categorized to individual and organizational consumers.	.661		
Consumers try to satisfy their own needs and wants by purchasing for themselves	.553		
Consumers always come from different backgrounds, ages and life stages.		.859	
Consumer behavior is a part of human behavior			.726
Consumers behave similarly when making purchasing decisions.	.519		.544
KMO	.651		
Bartlett's Test of Sphericity	363.603		
Eigenvalues	2.530	1.538	1.195
Total Variance Explained (58.481)	25.427	16.918	16.136

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

4.7 Correlation results

The study sought to find out the strength of the relationship between cultural, social, personal, and psychological on consumer buying behaviour on FMCGS. To achieve this Pearson's moment correlation was used. It was appropriate because all the variables were in ratio scale. The study findings indicated that there is a significant positive relationship between cultural factors and consumer buying behaviour ($r=0.565$, $p\text{-value}=0.00$) as shown in Table 4.14. Therefore, an increase in cultural factors will lead to an increase in consumer buying behaviour. There is a significant positive relationship between social

factors and consumer buying behaviour ($r= 0.560$, p value $=0.000$). An increase in cultural factors and leads to an increase in consumer buying behaviour. Results of the study showed that there is a personal factors and consumer buying behaviour ($r=0.440$, p value $=0.00$). This implies that an increase in personal factors improved the consumer buying behaviour. There is a significant positive relationship between psychological factors and consumer buying behaviour ($r =0.551$, p value $=0.000$). This indicated that an increase in psychological factors improved the consumer buying behaviour.

Table 4.14 Correlation analysis

		1	2	3	4	5
1.Behaviour	Pearson Correlation	1				
	Sig. (2-tailed)					
2.Cultural	Pearson Correlation	.565**	1			
	Sig. (2-tailed)	.000				
3.Psychological	Pearson Correlation	.551**	.550**	1		
	Sig. (2-tailed)	.000	.000			
4.Social	Pearson Correlation	.560**	.410**	.305**	1	
	Sig. (2-tailed)	.000	.000	.000		
5.Personal	Pearson Correlation	.440**	.435**	.307**	.921**	1
	Sig. (2-tailed)	.000	.000	.000	.000	

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

b. Listwise N=236

An individual's lifestyle, which includes their interests or habits, would determine whether they would consume buying products (Fratu, 2011). According to Palani and Sohrabi (2013), a young unmarried individual normally has fewer financial obligations compared to those who have established a family and is likely to spend on buying. The cultural, social, personal and psychological factors influence consumer buying behaviour. Agrees with Mondal (2015), the family and reference groups form an important source of

information for the buyer. This concurs with Vein, Sethi and Chawla (2014) that certain factors- the buyers characteristics, psychological factors as well as social and cultural factors influence the buying process of consumers.

4.8 Multiple regression analysis

Multiple regression analysis was used to analyze the relationship between a single dependent variable and several predictor variables (Hair *et al.*, 2006). The regression coefficient summary was then used to explain the nature of the relationship between independent variables and the dependent. The researcher used multiple regression analysis to test the four hypotheses of the study. The F-test was used further to determine the validity of the model, while R squared was used as a measure of the model goodness of fit.

4.8.1 Model Summary

A multiple regression model was used to explore the relationship between determinates (cultural, social, personal and psychological factors) on customer buying behavior. The R^2 represented the measure of variability in customer buying behavior that determinants accounted for. From the model, ($R^2 = .576$) showing that determinants account for 57.6% variation in customer buying behavior. The predictors used in the model captured the variation in the customer buying behavior.

The standard error of estimate (0.259) shows a small deviation of the independent variables from the line of best fit. The change statistics were used to test whether the change in adjusted R^2 is significant using the F-ratio as shown in Table 4.15. The model caused adjusted R^2 to change from zero to .576 and this change gave rise to an F- ratio of 78.56, which is significant at a probability of .05.

Table 4.15: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.759 ^a	.576	.569	.25919	.576	78.559	4	231	.000

a. Predictors: (Constant), Personal, psychological, Cultural, social

4.8.2 ANOVA

The analysis of variance was used to test whether the model could significantly fit in predicting the outcome than using the mean as shown in (Table 4.16). The regression model with determinants as a predictor was significant ($F=78.56$, p value =0.001) shows that there is a significant relationship between determinants and customer buying behavior. Thus, reject the null hypothesis that there is no significant relationship between customer buying behavior determinants.

Table 4.16: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.109	4	5.277	78.559	.000 ^b
	Residual	15.518	231	.067		
	Total	36.627	235			

a. Dependent Variable: Behaviour

b. Predictors: (Constant), Personal, psychological, Cultural, social

4.8.3 Regression Coefficients

The β coefficients for determinants as independent variable were generated from the model, in order to test the hypotheses of the study. The t-test was used as a measure to identify whether the predictors were making a significant contribution to the model. Table 4.16 gave the estimates of β -value and the contribution of each predictor to the model. The β -value for cultural, social, personal and psychological had a positive coefficient, depicting positive relationship with customer buying behaviors summarized in the model as:

$$Y = 1.306 + 0.175X_1 + 0.231X_2 + 0.772X_3 - 0.414X_4 + \varepsilon \dots \dots \dots \text{Equation 4.1}$$

Where: Y = Behaviour, X_1 =cultural, X_2 =psychological, X_3 = social, X_4 = personal, ε = error term

From the findings the t-test associated with β -values was significant and the determinants as the predictor was making a significant contribution to the model. The coefficients results showed that the predicted parameter in relation to the independent factors was significant.

Table 4.16 Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.306	.174		7.524	.000
Cultural	.175	.032	.295	5.427	.000
Psychological	.231	.040	.300	5.812	.000
Social	.722	.083	.956	8.693	.000
Personal	-.414	.070	-.661	-5.942	.000

a. Dependent Variable: Behaviour

The study findings depicted that there was a positive significant relationship between cultural factors and customer buying behavior ($\beta_1=0.175$ and p value <0.05). Therefore, a rise in cultural factor led to an increase in customer buying behavior. The null hypothesis was rejected and the alternative hypothesis accepted. This agrees with Kotler, Bowen and Makens (2010) who view culture as the most basic determinant of a person wants and behaviour. Concur with Kotler and Armstrong (2013) observed that people in a particular society hold certain beliefs and values which tend to resist change. De Mooij, (2011) concluded that collectivists are loyal and less likely to voice post purchase behavior complains but engage highly in the in-group negative word of mouth talks.

There was a positive significant relationship between social factors and customer buying behavior ($\beta_3=0.722$ and p value <0.05). Therefore, an increase in social factors leads to a rise in customer buying behavior. The null hypothesis was rejected and the alternative hypothesis accepted. Social factors affect consumer behavior significantly. Every individual has someone around influencing their buying decisions. The important social factors are: reference groups, family, role and status (Perreau, 2014). Every consumer is an individual, but still belong to a group. The group to which a consumer belongs is

called a membership group. A person's role in life and the status that comes with the position, determine certain purchasing choices (Jonathan, 2013).

There was a positive significant relationship between psychological factors and customer buying behavior ($\beta_3=0.231$ and p value <0.05). Therefore, increment in psychological factors led to a rise in customer buying behavior. This implied that psychological factors affect customer buying behavior. Thus, the null hypothesis was rejected and the alternative hypothesis accepted. This concurs with Hawkins & Mothersbaugh (2010) that perception begins with consumers' exposure and attention to marketing stimuli and thereafter ends with their interpretation of the stimuli.

There was a significant positive relationship between personal factors and customer buying behavior ($\beta_4=-0.414$ and p value <0.05). Therefore, a rise in personal factors led to a decline customer buying behavior. This implied that personal factors affect customer buying behavior. Thus, the null hypothesis was rejected and the alternative hypothesis accepted. An individual's decisions are influenced by personal factors such as a buyer's age and life cycle state, occupation, economic situation, lifestyle, and personality and self-concept (Palani & Sohrabi, 2013). Palani and Sohrabi, (2013) preferences have also been shown to change with age and people at different age groups would prefer to participate in certain activities.

4.8.4 Model Fit Summary

From the regression model, ($R^2 = .576$) showing that determinants account for 57.6% variation in customer buying behavior as shown in Table 4.17. The predictors used in the model captured the variation in the customer buying behavior. This agrees with Rani

(2014), who identifies cultural, social, personal and psychological factors were the four major factors influencing on consumer's buying behaviour, adding that these factors cause consumers to develop product and brand preferences.

Table 4.17 Model Fit Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759 ^a	.576	.569	.259

a. Predictors: (Constant), Personal, psychological, Cultural, social

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Introduction

The purpose of the study was to establish the determinants of customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. The chapter presents the summary of findings, conclusion, recommendation of the study and recommendation for further studies.

5.2 Summary of findings

The summary of findings was presented with respect to the objectives of the study.

5.2.1 Cultural factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets

The first objective of the study was to establish the cultural factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. Findings indicated that cultural norms always specify certain behaviours in specific situation, shape their buying behaviour, belief systems and use of certain products. The customs affect the way things are done, cultural values affirm what desirable to buy and the rituals of culture affect their buying, while violation of cultural norms results in sanctions or penalties.

Correlation results indicated that there was a significant positive relationship between cultural factors and consumer buying behaviour ($r=0.565$, $p\text{-value}=0.00$). There was a positive significant relationship between cultural factors and customer buying behavior ($\beta_1=0.175$ and $p\text{ value}<0.05$). Therefore, a rise in cultural factor led to an increase in customer buying behavior. The null hypothesis was rejected and the alternative

hypothesis accepted. This agrees with Lawan and Zanna (2013) also assert that studies in marketing literature suggest that religion is a key element of culture influencing both behaviour and purchasing decisions. It is this aspect of culture that marketers utilize to gain acceptance of their products.

5.2.2 Psychological factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets

The second objective of the study was to establish the psychological factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. The customers gave preference to what is already used by their friends and family members and choose the one that is maximumly used by their colleagues/seniors or workmates. The customers develop and shape personality and use their first perceptions about brands or products and consumer habits.

There is a significant positive relationship between psychological factors and consumer buying behaviour ($r = 0.551$, $p \text{ value} = 0.000$). This indicated that an increase in psychological factors improved the consumer buying behaviour. There was a positive significant relationship between psychological factors and customer buying behavior ($\beta_2 = 0.231$ and $p \text{ value} < 0.05$). Therefore, an increase in psychological factors leads to a rise in customer buying behavior. The null hypothesis was rejected and the alternative hypothesis accepted. This agree with Lee, (2007) that consumers tend to develop a set of beliefs about a product's attributes and then, through these beliefs, form a brand image-a set of beliefs about a particular brand. Attitude of consumer also influences the consumer behavior. If consumer's attitude towards a product is favorable, then it will have positive

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

5.2.3 Social factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets

The third objective of the study was to establish the social factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. The customers agreed that their family level status affects their buying behavior, their age determines what they buy and their lifestyle affects their consumption levels. Customers agreed that their income levels were their purchase precursor and affects their consumption levels. The customers personality condition determines their purchase, the brands choice and image developed thereof enhanced their purchasing behavior and occupation and tastes was the choice of preference.

Results of the study showed that there was an influence of social factors and consumer buying behaviour ($r=0.560$, p value $=0.00$). This implies that an increase in social factors improved the consumer buying behaviour. There was a positive significant relationship between social factors and customer buying behavior ($\beta_2= 0.722$ and p value <0.05). Therefore, an increase in social factors leads to a rise in customer buying behavior. The null hypothesis was rejected and the alternative hypothesis accepted. Social factors affect consumer behavior significantly. This agree with Pandey and Dixit, (2011) that consumer's behavior is also influenced by social factors, such as the consumer's reference group, family, and social roles and status. Social factors are also affecting the behavior of consumers.

5.2.4 Personal factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets

The fourth objective of the study was to establish the personal factors affecting customers buying behaviour of fast-moving consumer goods in supermarkets in Eldoret town. The customers agreed that learning experience informed their buying choices, product experience provoking their intention to buy and buying choices influencing their product perception. The customers agreed that their beliefs and attitude affect their buying behaviour and family recognition and belonging influencing product purchase. The knowledge on product purchase changes exposed them to new situations and their negative experience with a product is more likely to make them avoid that brand in the future. The customer buying choices being influenced by product needs.

There was a significant positive relationship between personal factors and customer buying behavior ($\beta_3 = -0.414$ and $p \text{ value} < 0.05$). Therefore, a rise in personal factors led to a decrease in customer buying behavior. This implied that personal factors affect customer buying behavior negatively. Thus, the null hypothesis was rejected and the alternative hypothesis accepted. This agree with Etzel, Walker & Stanton (2014), believed that consumers' perception is not only determined by the characteristics of the stimuli, but it is also determined by the characteristics of the consumer him or herself.

From multiple regression model ($R^2 = .576$) showing that determinants account for 57.6% variation in customer buying behavior. The predictors used in the model captured the variation in the customer buying behavior. The β -value for cultural, social, personal and psychological had a positive coefficient, depicting positive relationship with customer buying behavior. The cultural, social, personal and psychological factors influence consumer

buying behaviour. This finding agrees with Speiers, Gundala and Singh (2014), that consumer behaviour is influenced and motivated by factors such as culture, personality, lifestyle, income, attitudes, motivators, feelings, knowledge, ethnicity, family, values, available resources, opinions, experiences, peer groups and other groups.

5.3 Conclusion

The cultural factors positively affected the consumer buying behaviour of fast-moving consumer goods. The social factors had a positive significant influence on consumer buying behaviour of fast-moving consumer goods. The psychological factors had a significant positive influence on consumer buying behaviour of fast-moving consumer goods. The personal factors negatively influenced the consumer buying behaviour of fast-moving consumer goods.

The cultural, social, personal and psychological factors had significant influence on consumer's buying behaviour of FMCGs in supermarkets. Therefore, continuity of businesses seeking profit depends on a good analysis of the consumer behaviors and factors affecting consumer behaviors, as well as it depends on the ability of the businesses to adapt to and guess the changes in their environment.

5.4 Recommendation of the study

The study made the following recommendations;

- The study recommends that the supermarket management should continuously study customer tastes and preferences to inform their packaging. The company should ensure regularly innovation of branding to be used in the market to keep their customers engaged with their products.

- The study recommends that the supermarket management should not be taken for granted cultural factors rather, they should be identified and studied since customers purchase and consumption of FMCGs are based on them. Retail outlets should appreciate the dynamics of culture and religion while designing FMCG sales outlets, since most people are less restricted by these factors while choosing their FMCGs.
- The supermarket management should consider family, friends and neighbors as the most important factors that affect their customer buying decision making when selecting FMCGs. Therefore, there was need for the management to maintain their customers since they will market their retail outlet.
- Consumers always base their selection on beliefs and attitudes of psychological factor. The supermarket management should put into consideration the psychological factors such as the attitude towards FMCGs and attractiveness in order to attract buyers / customers.
- As such, supermarket management need to evaluate consumer their needs, values and expectations, when they are designing FMCGs for the Kenyan market. This can be enhanced when the supermarket achieves quality on a dimension that consumers consider to be important. There is a need to make sure that investments in quality occur in areas that will resonate with customers. Finally, it is it is important to understand the little things that consumers use as the basis for making a judgment of when it comes to purchasing decisions.
- An individual's decisions are influenced by personal factors such as a buyer's age and life cycle state, occupation, economic situation and lifestyle. Therefore, the

retail outlets should appreciate the dynamics of personal factors while designing FMCG sales outlets, since most people depend on them while making decision of purchasing FMCGs.

- The study recommends the need for supermarket management to consider consumers' demographic characteristics such as age, gender, marital status, occupation, education and income when designing the FMCG products to offer into the Kenyan market. This is because demography factors are vital and measurable statistics of a population that helps to locate target market.

5.5 Recommendation for Further Studies

This study only looked on the cultural, social, personal and psychological factors influence on consumer's buying behaviour of FMCGs in supermarkets. Other studies should focus on other factors apart from those investigated and other products sectors such as service industries. This study was limited to supermarkets in Eldoret town, thus future studies should be carried out in other towns and cities in Kenya in order to make comparisons.

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APPENDICES

APPENDIX I: QUESTIONNAIRE FOR CUSTOMERS

I am a student undertaking a Master of Business management at University of Eldoret. In order to complete this program, I am required to research and present a Thesis on the “**DETERMINANTS OF CONSUMER BUYING BEHAVIOUR ON FAST MOVING CONSUMER GOODS (FMCG) IN SUPERMARKETS IN ELDORET TOWN-KENYA**”. This research is purely for academic purposes and the information you give will be treated with confidentiality. Do not indicate your name anywhere on this questionnaire. I kindly request you to participate in my study and your responses to the items in the questionnaire and will not be used for any other purposes except this study.

Instructions

Please tick (✓) or fill in the blanks as appropriate please respond to all items.

Section A: Background Information

Please Tick Where Applicable ✓

1. Gender of respondents; Male () Female ()
2. Marital status; Married () Single () Divorced () Widowed () Separated ()
3. Age; Below 29 years () 30 – 39 years () 40 – 49 years () 50 and above ()
4. Employment status; Self Employed () Employed () Unemployed () Part-time/
contract ()
5. Select monthly income in Kshs; Less than 20,000 () 21,000 – 40,000 () 41,000 –
60,000 () 61,000 – 80,000 () 81,000 and above ()
5. Highest level of education; Primary () Secondary () Diploma () Degree () Post
graduate ()

Section B: Independent variables

6. The following are statements on the influence of cultural factors on consumers' buying behavior. Please tick the response which matches your opinion. *Key 1=(SD)- Strongly disagree, 2=(D)- Disagree, 3=(UD)-Undecided, 4=(A)- Agree, 5=(SA)- Strongly agree).*

B1: Cultural factors	SA 5	A 4	UD 3	D 2	SD 1
Cultural norms specify certain behaviours in specific situation.					
Violation of cultural norms results in sanctions or penalties					
My cultural norms shape my buying behaviour					
Belief systems influence consumption behaviour					
Cultural values affirm what is desirable to buy					
Our cultural symbols affect my buying behaviour					
The customs of my people affect the way things are done					
The rituals of my culture affect my buying and use of certain products					
B2: Social factors					
I would give preference to that which is already used by my friends and family members					
I want to choose the one that is maximum used by my colleagues/seniors or workmates					
I will give special consideration to group opinion					
I will give special preference to that which will increase my interaction					
I will give special preference to that which will increase my prestige					
I will give my family members influence on their consumers' buying behavior.					
I will give my family an environment to acquire values, develop and shape personality.					
I will give my family first perceptions about brands or products and consumer habits.					
B3: Personal factors					
My family level affects my buying behavior.					
My age determines what I buy					
My lifestyle affects my consumption levels					
My Income levels are my purchase precursor.					
My Income levels affects my consumption levels					
My personality is a condition of my purchase					
The brands choice and image developed thereof enhances my purchasing behavior					
My occupation and tastes is my choice of preference					
B4: Psychological factors					
Learning experience informs my buying choices					
Product experience provoke my intention to buying					

My buying choices is influenced by product perception,					
My beliefs and attitude affects my buying behavior					
Family recognition and belonging will influence my product purchase					
My knowledge on product purchase changes with exposed to new situations.					
My negative experience with a product is more likely to make me avoid that brand in the future					
My buying choices is influenced by product needs					

Section C: Consumers' buying behavior

7. The following are statements on consumers' buying behavior. Please tick the response which matches your opinion. Key 1=(SD)- Strongly disagree, 2=(D)- Disagree, 3=(UD)-Undecided, 4=(A)- Agree, 5=(SA)- Strongly agree).

	SA	A	UD	D	SD
	5	4	3	2	1
Decision-making process affects consumers' buying behavior.					
Consumers buying patterns enhance product purchase					
Consumers seek items to satisfy their basic needs and desires.					
Consumer behavior is much more than studying what consumers buy.					
Consumers are categorized to individual and organizational consumers.					
Consumers try to satisfy their own needs and wants by purchasing for themselves					
Consumers always come from different backgrounds, ages and life stages.					
Consumer behavior is a part of human behavior					
Consumers behave similarly when making purchasing decisions.					


APPENDIX II: INTERVIEW SCHEDULE FOR MANAGERS

1. How do the cultural factors affect customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret town?
2. How do the psychological factors affect customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret town?
3. What is the influence of perception customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret town?
4. How do learning and customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret town?
5. What is the influence of beliefs and attitudes influence customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret town?
6. Do the reference groups influence the customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret Town?
7. Does the family status influence the customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret Town?
8. How do personal factors affect customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret town?
9. What is the influence of occupation on customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret town?
10. What is the influence of economic situation on customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret town?
11. How do personality influence of economic situation on customers buying behaviour of fast moving consumer goods in supermarkets in Eldoret town?


APPENDIX III: NACOSTI RESEARCH PERMIT

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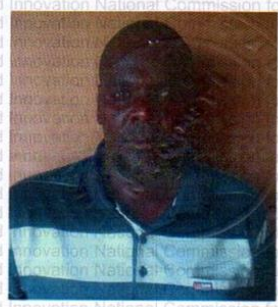
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CONDITIONS: see back page

THIS IS TO CERTIFY THAT:

MR. MATHEW KANGOGO
of UNIVERSITY OF ELDORET, 8590-30100
ELDORET, has been permitted to conduct
research in **Uasin-Gishu County**
on the topic: **DETERMINANTS OF
CONSUMER BUYING BEHAVIOUR ON
FAST MOVING CONSUMER GOODS IN
SUPERMARKETS IN ELDORET
TOWN-KENYA**
for the period ending:
17th August, 2019

Permit No : NACOSTI/P/18/14936/24711
Date Of Issue : 20th August, 2018
Fee Received :Ksh 1000



[Signature]
Director General
**National Commission for Science,
Technology & Innovation**

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Signature**