

FACTORS AFFECTING CONSUMER
BEHAVIOUR AND ACQUISITION OF
HOUSEHOLD EQUIPMENT IN IMO STATE

BY

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(M.ED-EDU-45047/04/05)

BEING A MASTER THESIS SUBMITTED TO POST GRADUATE
SCHOOL, AHMADU BELLO UNIVERSITY, ZARIA, NIGERIA IN
PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE
DEGREE OF MASTER IN EDUCATION, DEPARTMENT OF
VOCATIONAL AND TECHNICAL EDUCATION, AHMADU BELLO
UNIVERSITY, ZARIA.

JUNE, 2011

DECLARATION

I hereby declare that the work reported in the thesis was carried out by me under the joint supervision of Dr. (Mrs) S.L. Ajayi and Dr. Mrs. E. Ike It has not been presented in any previous application or higher degree. The work of other investigators are acknowledged and referred to accordingly.

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CERTIFICATION

This thesis entitled: *THE STUDY OF THE RELATIONSHIP BETWEEN CONSUMER BEHAVIOUR AND THE ACQUISITION OF HOUSEHOLD EQUIPMENT IN IMO STATE BY CLARA UZOSIKE* meets the regulations governing the award of the degree of Master in Home Economics at Ahmadu Bello University Zaria and is approved for its contribution and literary presentation.

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DEDICATION

This Thesis is dedicated to Almighty God for the wisdom, knowledge and understanding he has given me. It would not have been possible without His grace. Also to my husband, Mr. Paul Uzosike, my sons Eze, Emeka, Chinsonso and my daughter Chiamaka.

ACKNOWLEDGEMENT

Infinite thanks are to Almighty God Whom has given the researcher divine grace, mercy, health, protection and zeal to put up this piece of work.

The Researcher appreciates Dr. (Mrs). S.L Ajayi and Dr. Mrs. E. Ike, who have not only been her supervisor but also Advisers on academic matters, the Researcher is grateful to Dr. (Mrs.) T.O. Ojo, Dr. (Mrs.) E.E. Adamu, Dr. (Mrs) A.Z Mohammed, Dr. (Mrs) P.O. Onuigbo, Dr. Oni, O, Dr. M.M. Aliyu, Dr. A.A Udoh and all the lecturers in the Department of Vocational and Technical Education for their support and academic advises.

The Researcher appreciates her husband who has contributed financially and morally to the success of her study. In the same vein the Researcher extends thanks to her children, Eze, Emeka, Chinonso, and Chiamaka for their perseverance and prayers during her absence from home. The Researcher also extends her unreserved gratitude to her beloved parents Mr. and Mrs. F.E. Ahanonu for their love and affection towards her right from birth. The Researcher will not fail to appreciate Dr. and Dr. (Mrs) J.O. Suleiman for their moral support and love they showed to the researcher during her study.

Finally the Researcher is thankful to all those who had contributed in one way or the other to make this piece of work a success.

ABSTRACT

The objective of this study is to find out the factors affecting consumer behaviour and the acquisition of household equipment in Imo state. This piece of work is of a great interest to the researcher because the researcher is a consumer of household equipment an indigene of Imo state. The study will serve as a guide to consumers of household equipment, helping them to work with their budget plan. In order to achieve the objectives of this study ex post factor research design was used. The population for this study consisted of working class men and women in the 27 local government areas in Imo state with a population of fourteen thousand, five hundred and forty-four (14,544) civil servant.

The instrument used in this study was a self- developed questionnaire, which contained. (4) Four sections with 30 items on factors affecting consumer behaviour and acquisition of household equipment in Imo state. The questionnaire was administered on a total of four hundred and fourteen (414) respondents which was sample from eight local government in the State. The researcher was able to collect Four Hundred and Six (406) questionnaires losing 8 questionnaires after the administration.

The data collected were analysed using Statistical Package for Social Sciences (SPSS). Descriptive statistics of frequency, percentage, mean and standard deviation were computed. The scores obtained were then subjected to Analysis of variance (ANOVA) to find the difference between responses of the respondents on the relationship between factors affecting consumer behaviour and the acquisition of household equipment in Imo State.

Each null hypothesis formulated was tested at 0.05 level of significance. The results of the study revealed that the respondents influence of personality and knowledge is significantly related to the acquisition of household equipment in the state. In the 8 local government areas with a sample size of 406 respondents. Influence of family financial status of the respondents was significantly related to the acquisition of their household equipment. Influence of family pressure and environment of the respondents is a major determinant of the type of household equipment they are likely to acquire in the state. In view of the findings, it was recommended among others: consumers of household equipment should check their spending pattern and avoid financial crisis in their homes, unhealthy competition should not exist among consumers.

TABLE OF CONTENT

Title page	i
Declaration	ii
Certification	iii
Dedication	iv
Acknowledgement	v
ABSTRACT	vi
List of Tables	xi
Operational Definition	xii
CHAPTER ONE: INTRODUCTION	
1.0 Background of Study	1
1.1 Statement of the Problem	3
1.2 Objectives of the Study	3
1.3 Research Questions	4
1.4 Null Hypotheses	4
1.5 Significance of the Study	4
1.6 Basic Assumptions	5
1.7 Delimitation of the Study	6
CHAPTER TWO: RELATED LITERATURE REVIEW	
2.1 Consumers Categories	7
2.2 Consumer Buying Decision Process	9
2.3 Factors affecting consumer behaviour	23
2.3.1 Cultural Factors	23
2.3.2 Social Factors	24

2.3.3	Personal Factors	26
2.3.4	Psychological Factors	28
2.4	Consumer Influence of personality and Knowledge and acquisition of household equipment	29
2.4.1	A Multicultural Model of Consumer Durable Acquisition Patterns	32
2.4.2	The psychology of how consumers think, feel, reason, and select between different alternatives	42
2.5	Influence of family financial status on the acquisition of household equipments	48
2.5.1	Interactions of Consumers' Inner and Social Environment	52
2.5.2	Influences of the Social Environment on Consumer Values	53
2.6	Influence of family pressure and environment of consumers and acquisition of household equipments	55
2.6.1	Consumer Environment	55
2.6.2	Structural Variables Affecting Families and Households	60
2.6.3	Functions of the Family	61
2.6.4	Influences on the Decision Process	64
2.7	The diversification in consumers behaviours	65
2.7.1	Motives for Purchase	68
2.8	Household Equipment and Types	70
2.8.1	Equipment for cooking	71
2.8.2	Laundry Equipment	72
2.8.3	Other Household Equipment	74
2.9	Empirical Studies	75

2.10	Summary of Related Literature	82
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CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1	The Research Design	84
3.2	Population for the Study	85
3.3	Sample Size and Sampling Procedures	85
3.4	Instrument for Data Collection	86
3.4.1	Validation of Instrument	87
3.4.2	Pilot Study	87
3.4.3	Reliability of the Instrument	88
3.5	Procedure of Data Collection	88
3.6	Procedure for Data Analysis	89

CHAPTER FOUR: RESULT AND DISCUSSIONS

4.1	Data Analysis Presentation and Analysis Of Result	90
4.2	The Demographic characteristics of the Respondents	90
4.3	Answer to Research questions	94
4.4	Influence of Family Financial Status as a Reasons of Acquisition of household equipment	98
4.5	Influence of Family Pressure and Environment as a Determinant of Acquisition of Household Equipments	100
4.6	Test of Hypothesis	103
4.7	Discussions	107

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1	Summary	111
5.2	Summary of Major Findings	113
5.3	Conclusion	113
5.4	Recommendations	114
5.5	Suggestion for further studies	115
	REFERENCES	116
	APPENDIX	122

LIST OF TABLES

Table 3.1	Population of the study.
Table 3.2	Sample population of the study.
Table 4.1	Distribution of respondents according to their sex
Table 4.2	Distribution of respondent according to their age range
Table 4.3	Distribution of respondents according to their highest educational qualification
Table 4.4	Distribution of respondents according to their marital status
Table 4.5	Distribution of respondents according to number of children
Table 4.6	Distribution of respondent according to their monthly income
Table 4.7	Distribution of respondent opinion on consumers' personality and knowledge as reason for purchase of household equipment
Table 4.8	Distribution of respondent opinions on regard for family financial status as reason for purchase of household equipment
Table 4.9	Distribution of respondent opinion on family pressure and environment of consumers as reason for purchase of household equipment
Table 4.10	Chi-square test on the effect of the influence of personality and knowledge of consumers as reason for purchase of household equipment
Table 4.11	Chi-square test of influence of regard for family financial status as reason for purchase of household equipment
Table 4.12	Chi-square test on influence of family pressure and environment of consumers as reason for purchase of household equipment

OPERATIONAL DEFINITION OF TERMS

High Income Earners: Men and women from Grade level (GL) 12 and earning an average of sixty thousand naira (₦ 60, 000), per month, that is an average of seven hundred and twenty thousand Naira per month (₦ 720, 000) per annum.

Middle Income Earners:- Men and women from Grade levels 5-11, earning an average of thirty thousand naira per month (₦30,000) that is earning three hundred and sixty thousand naira (₦ 360,000) per annum.

Low Income Earner:- Men and women from grade level 1-4 that is earning an average of ten thousand naira (₦ 10,000) per month that are earning an average of one hundred and twenty thousand naira (₦120,000) per annum.

Consumer Behaviour: - The attitude put on by consumer in relation to a need or want.

A consumer:- A consumer is one who has the right of acquisition and use goods and services offered for sale by marketing institutions.

Role Model: A person who exerts considerate influence on the lifestyle behaviour of another person.

Strategy: Referrers to courses of action designed to achieve success in the face of difficulties.

Entrepreneur: A person willing to take up a new business with risks.

Marketing Mix: A system comprising the sub-systems of price, products, promotion and distribution

CHAPTER ONE

INTRODUCTION

1.0 Background to the Study

Consumption makes little meaning without consumers, who are users of goods and services or final takers of specified goods, even when the goods are to be converted or combined with some kind of service and resold. Consumer groups believe consumers have several basic rights that they are entitled to. The rights include products whose quality is consistent with their prices and the claims of manufacturers' protection against unsafe goods, adequate and accurate information about goods or services and of course a choice among a variety of products. On the other hand, consumers as buyers have some responsibilities such as making sure that a product is used for the purpose intended by the manufacturer, and following the instructions provided with the product. Consumer behaviour involves the study of when, how, what and where people do or do not buy products.

As a discipline of study, it attempts to understand the buyer decision making process, both individually and in groups. It studies characteristics of individual consumers such as demographics and behavioural variables in an attempt to understand people's want. It also tries to assess influences on the consumers from groups such as family, friends, reference groups and society in general. Consumer behaviour study is based on buying with the customer playing the three distinct roles of user, payer and buyer. Duplessis and Rousseau (1999) state, that consumer behaviour is influenced by such internal influences as demographics, psychographics (lifestyles), personality, motivation, knowledge, attitude, beliefs and feelings. External influences include culture, sub-culture, locality, ethnicity, family, social class, reference groups, and market mix factors. (En [Wikipedia.org/wiki/consumer behaviour](http://Wikipedia.org/wiki/consumer_behaviour), 2009).

The acquisition of household appliances refers to the decision making process from the points where the need for an appliance is acknowledged until it is installed at home.

Major household appliances include cooling, cooking, baking and laundry appliances and are in the trade referred to as white goods. These are the more expensive household appliances considered long term purchases due to their expected service life. Household equipment, also referred to as household appliances is defined by the free Dictionary as a large machine which accomplishes some routine housekeeping task such as cooking, food preservation, or cleaning among others. Small appliances include irons, toasters, fryers, scales, grinders, coffee machines, among others. Household equipment/appliance is described as “brown goods” or “white goods”. The former comprise of CD and DVD players, television sets, and cameras. These equipments make up what the modern household has or should have but their acquisition is determined by the financial stand of the family. In developed countries, these can be taken for granted but not same in Nigeria, as in many developing countries Many Nigerian households are more likely to be equipped with more rudimentary substitutes which are cheaper and more easily available and affordable, (Adewuyi, 1998). Acquisition cannot be made without the behaviour exhibition by consumers. Acquisition can be in different forms, one can acquire things through gifts during birthdays, naming, wedding or burial ceremonies. Items can be acquired through purchasing that is, shopping from store or market. One can also acquire through lay way method that is making an agreements with a store to hold items for as long as one make regular payments and the items are received after complete payment. This method is mainly used for household equipment. Leasing is another way people can acquire goods and services with this method the consumer

often put some money down when the good is received. The remainder of the course of the lease is paid in regular monthly payment. Those payments include funds to cover the use of the product with the attracted interest the final charge. (Duplessis, and Rousseau, 1999).

1.1 Statement of the Problem

Consumer behaviour is very crucial to the acquisition of household equipment. The purchase of such equipment is dictated by varying factors influencing the behaviour of consumers. This behaviour if not well guided could become a serious concern to the general welfare of the immediate other dependants of the consumers. In the recent past consumer acquisition of goods has been threatened by various problems such as high inflation, economic downturn, high cost of goods, and priority concerns among others. These problems appear to have directly or indirectly shaped consumer behaviour.

Adewuyi, (1998) affirmed that major problems of many families are the amount of income available in relation to the needs and wants of the family members. It is based on this background that this study is being carried out to ascertain whether there is a relationship between factors affecting consumer behaviour and the acquisition of household equipment in Imo State.

1.2 Objectives of the Study

The general objective of this study is to establish the factors affecting consumer behaviour and the acquisition of household equipments in Imo State.

The specific objectives of the study are to:

- (1) Determine the influence of consumer personality and knowledge and the acquisition of household equipment.
- (2) To identify the influence of financial status of consumers on the acquisition of household equipment.
- (3) To assess the relationship between consumer family pressure and environment on the acquisition of household equipment.

1.3 Research Questions

1. What is the influence of consumer personality and knowledge on the acquisition of household equipment in Imo State?
2. To what extent does consumer's financial status affect the acquisition of household equipment in Imo State.
3. What is the influence of consumer family pressure and environment on the acquisition of household equipment in Imo State?

1.4 Null Hypotheses

1. There is no significant relationship between acquisition of household equipments and personality and knowledge of consumer in Imo state.
2. There is no significant relationship between acquisition of household equipment and influence of financial status of consumers in Imo state.
3. There is no significant relationship between acquisition of household equipment and consumer family pressure and environment in Imo state.

1.5 Significance of the Study

Consumer behaviour has been an area of study for quite sometime-indeed since consumption has come to be regarded as important as other branches of

economics such as production and distribution. The focus on it has made human beings to view from a broader perspective their own habit that they seem to have been taking for granted that is, consumer behaviour. This study uses a particular aspect of acquisition of household equipment as a microcosm to illustrate the broad nature and pattern of consumer behaviour which itself is a multifaceted characteristic. The study findings will be beneficial to householders who are civil servants, it will help them adjust and stick to their budget and avoid wasting their money on equipment that are not needed in the home. It is also hoped that this study findings will serve as an eye opener to the consumers of household equipment, with regards to what an individual needs at a given time. It will point out to consumers the possible errors that are always committed in the cause of acquiring household equipment. Hence it will serve as a guide towards acquisition of household equipment.

1.6 Basic Assumptions

This study is based on the following assumptions that:

- (i) the choice of household equipment in Imo State is determined by the economic status of families.
- (ii) certain equipment may not really be needed but are acquired as a result of external factors.
- (iii) the acquisition of many household equipment in Imo State is not based on good and sound judgement.
- (iv) some families acquire some equipment in the house just to flaunt their social status.

1.7 Delimitation of the Study

The scope of this study is the examination of consumer behaviour among householders, usually families. All human beings are consumers but the consumption patterns vary depending on factors both internal and external. However, the focus of this study is delimited to the acquisition of household equipment among the civil servants in Imo state. This limitation is necessitated by the fact that it is impossible and of course, unscientific, to put all families under scrutiny. It is also logistically impracticable to do so.

The study was delimited to civil servants men and women who were responsible for the purchase of household equipments in their homes (Imo state) specifically in the eight Local Government Areas in Imo state with a sampled population of 406 civil servants.

CHAPTER TWO

2.0 REVIEW OF RELATED LITERATURE

This chapter deals with the review of related literature under the following sub-headings:

- 2.1 Consumer Category
- 2.2 Consumer Buying Decision Process
- 2.3 Factor Affecting Consumer Behaviours
- 2.4 Influence of personality and knowledge of consumers and the acquisition of household equipment
- 2.5 Influence of family financial status of consumers and the acquisition of household equipment
- 2.6 Influence of family pressure and environment of consumers and the acquisition of household equipment
- 2.7 The Diversification in Consumer Behaviour
- 2.8 Household Equipment and Types
- 2.9 Empirical Studies
- 2.10 Summary of Literature

2.1 Consumer Category

Consumers are individuals and households that buy products for personal consumption. Consumer behaviour is the study of how people buy, what they buy, when they buy, and why they buy. It blends elements from psychology, sociology, socio-psychology, anthropology and economics. It attempts to understand the buyer decision making process, both individually and in groups, (Haward, 1994).

Five categories are commonly used to differentiate consumer. They include;

- i. The Upper-uppers (less than 9 percent): These are the social elites who have inherited wealth and have well known family backgrounds. They tend to be conservative and often serve as reference groups for others. They live in large homes in exclusive neighbourhood and buy expensive products.
- ii. Lower-Uppers (about 2 percent): These groups are the new rich, having earned their wealth; most often have more money than the upper-uppers and want to be accepted by the upper-uppers.
- iii. Upper-middles (12 percent): are primarily “Career” oriented business and professional people. They are well educated, have a strong desire for success, and encourage their children to do well. They are joiners and civic minded. They buy products that signify status and belong to private clubs.
- iv. Middle class (32 percent): This class is made up of average-pay-white-collar and blue-collar workers who live on the “better side of town” and try to do the proper things. Their homes are well caved-for and they buy popular products.
- v. Working Class (38 percent): Consists of those persons who lead a “working class lifestyle”. They are tied closely to family for support and have a local orientation. The working class maintains sharper sex role divisions and stereotyping. They are concerned about security, live in smaller homes, drive larger cars and watch bigger television sets than the middle class.
- vi. Upper-lowers (9 percent) or working poor: They work and are not on welfare. However, exhibit standards slightly above poverty line. They are poorly educated and perform unskilled labour for low pay, but strive for a high class.
- vii. Lower-lowers (7 percent) or “welfare poor”: These groups are on welfare, visibly poverty stricken and usually out of work and have the dirtiest jobs.

2.2 Consumer Buying Decision Process

Consumers often go through a five-stage buying decision processes and this includes; need recognition, information search, and evaluation of alternatives, purchase decision, and post-purchase behaviour. A consumer selects an involvement level or how much effort to exert in satisfying a need. The more the effort exerted the higher the involvement. For some purchase, consumers may go through these stages very quickly or may actually even skip or reverse some of the steps. Most buying decisions for products sold in supermarkets, drugs stores and discount stores are of low involvement because, these products have close substitutes and are relatively low-priced. The consumer will be more involved when he or she lacks information about the purchase, views the product as important, thinks the product has considerable social importance and sees the product as having a potential for providing significant benefits. The consumer buying decision processes are as follows; (Lewis, 1990).

- i. Need Recognition: This occurs when buyers perceive a significant difference between their actual state and their desired state. Needs, can be categorized in a number of ways. These are: physiological needs, security or safety needs, love and acceptance or social needs, (Shin, 2001) Lewis further explained that the micro-environment of the homes, helps fill the needs of the family as these needs help to express what the family values. Family needs and values are the first concern in housing choice. Needs are placed in order of importance but the family's basic or primary needs that must be satisfied are food, shelter, clothing, air and water.

According to Tichenor, (1990; 1999) the primary needs of the family must be satisfied before consideration is given to anything else in terms of other

decisions and that need is a gap or difference between where we are, what we have and where we want to be, or what we want. For example a hungry or sick man is in a state of need; he wants food or good health.

Security or safety needs: The family should feel safe in their environment and should know what to expect. A family needs protection from physical harm and economic deprivation. These needs include: freedom from fear, threat, danger or deprivation.

Social Needs: these are social interactions like acceptance, love and a sense of belonging. A family need's to be praised and accepted by the community in which it lives. A family needs supports, assurance and warmth.

Esteem needs: A family needs self- respect, recognition and enhanced status.

Self-Actualization: This is the highest need, which is not easy to achieve. For a family to reach this level, all other needs must be fulfilled. Individuals in the family learn to develop their full potential and have self respect and can say that they are self actualized (Bray, 1995). Modern women's increased occupational involvement and their consequential ability to contribute financially to purchases that were formerly regarded as luxury items have since become important time and energy saving devices.

Based on the findings of Hansen (1992), for products such as appliances that are expensive and regarded as socially visible products that have to last for a considerable period of time and are not bought frequently, consumers' uncertainties create anxiety over the possibility of making errors. This uncertainty is typically described in terms of various types and levels of risk perception; financial risk perception, social risk perception, psychological risk perception and functional risk perception. Also objective evaluation criteria should not be ignored when making

choices as often times consumers' select expensive products assuming that prices represents quality, (Kanwar and Pagiavlas, 1992).

Though consumer – initiated activities are generally regarded as the event that triggers the purchase decision and the precursor of the rest of the consumer-initiated activities, all other stages of the consumer decision process are sequentially linked to it. Problems recognition indicates a particular need or want that has to be satisfied (Punj and Srinivasan, 1992). For example, the need to purchase a new appliance may also be related to any of the other stages of the decision-making process, (for example how to finance the appliance, which brand to choose, the backup service etc). Problems recognition in terms of the purchase of an expensive durable product can thus be proposed of an expensive durable problems can thus be proposed as a comprehensive, intense and unsettling stage that absorbs a fair amount of time and emotional energy to resolve.

Bettman (1993) explains that higher educated consumers require increased cognitive effort to cope with the continual change in household technology and consumer are seldom fully aware of the variety awaiting them in-stores when they are confronted with a purchase. According to Badami and Chibat (1998), consumer's needs in terms of household technology, ultimately depend on circumstances and consumer characteristics, although some people still perceive household appliances to be luxury items while others consider them as necessities.

ii. Information search: After the need is triggered, consumers source for information that will satisfy the need. This may be as simple as a memory scan or as complex as an extensive search which include; commercial sources and articles, communication with friends and relatives (personal sources) and

visiting a store (experiential sources). Information search leads the consumer to evaluate alternatives in order to reach a purchase decision.

In the eighties, when theorists began to question the rational approach to consumer decision-making, it was found that for many products, consumers spend very little time or do not even engage in some of the sequential activities suggested as being important during decision-making. It was found that many consumers do little or no pre-purchase information search and do less of planning prior to entering retail stores. Burke (1990) stated that in most consumer decision situations, explicit, well defined probabilities rarely exist and are difficult to formulate and the situation is further complicated (as seems typical during the acquisition of household appliances) when consumers are faced with limited and incomplete information about the product. This then results in uncertainty with regards to the outcome and specific benefits that will emerge from their purchase decisions.

Dhar (1992) also expressed the view that there is no doubt that despite consumers find new ranges of appliances exciting, they generally experience more pressure when there are so many alternatives to choose from.

According to Wagner and Klein (1993), consumers exhibit some form of insensitivity to missing information as long as they are unaware of what they are missing. When they are alerted about the importance of attributes or when they realise that some information they mentioned however, they become concerned. In addition they mentioned that consumers' reactions in the market place will thus be determined by general knowledge and experiences about products rather than explicit available information. Wagner and Klein (1993) also found that consumers actually use simple agendas to decide even for complex products.

During focus group discussions, it became clear that consumers do not really experience an evaluation stage; the process should perhaps rather be described as a search for the suitable appliance that includes evaluation along the way during in-store activities or shopping, instead of experiencing a separate stage of evaluation where options/alternatives are compared and eliminated.

Jobber (1998) discussed the roles of spouses during decision making processes using scripts. He explained that the initiator of the two instigates the processes and takes the lead by gathering information; and attempts to persuade the other by imposing choice criteria to direct the outcome of the decision. The decider has the power and or financial authority to make the ultimate choice. The buyer conducts the transaction while the user who is the actual consumer of the product could be one, both or none of the spouses.

According to Shin (2001), it was found that the intention to use the internet to search for information on prices of general household goods was not only the strongest predictor of internet purchase intention but also mediated relationships between purchasing intention amongst others including attitude, perceived behavioural control and previous purchase experience. Purchase decision; they further explained is a series of related decisions a consumer makes before making a purchase. These include such things as specific features of the product or product attributes, where and when to make the actual purchase, how to take possession and the method of payment. Patronage motives are determined by such factors as location, convenience, speed of service, merchandise accessibility, prices, merchandise assortment services offered, and sales personnel.

Buying situations include: new task buying in which a buyer buys a product for the first time; straight re-buying which is characterised by the routine purchase of

familiar products and modified re-buying for which the buyer requires information or a change to the original product Cherian and Harris (1990) emphasised that traditional decision models tend to portray the process of proceeding through major purchase decision as a logical problem-solving matter. They added that in these models, the decision making process is depicted as multi-staged and complex and the consumer decision making process generally consists of three major components, namely input, process and output. When described in terms of the traditional five-step classification: problems-recognition (pre-search stage), information search and alternative evaluation form part of the so-called process while choice and outcome evaluation are components of the output.

Such a description is typical of the rational approach to consumer decision-making and reflects the cognitive (problem solving) consumer and to a certain extent emotional consumer decision making. According to (Marno and Davis, 1990) consumers who were more familiar and knowledgeable about products were expected to have developed more established criteria to cope with product judgements and are expected to apply decision-making criteria more consistently because, the relative long expected services life (ten to twenty five years) for household appliances complicates the decision making process. Also any purchase with high personal relevance or what is perceived to be a high-risk decision, will probably result in detailed processing and a more extensive decision-making process. The conclusion that major household appliances are generally purchased over a long period of time to allow for more intensive information seeking and processing and the evaluation of potentially suitable alternatives as is the case with other products such as housing seems valid.

Similarly, Bristol (1992) explained using a pragmatic standpoint as yardstick that men as well as women should be included in research so as to get a balanced view of the actual state of affairs because modern women have big spending and decision making power that has to be acknowledged while men have increasingly become involved in household decision making. He explained further that fear of bad decision that might reflect negatively on the decision-makers ability to handle the situation, enhances pre-purchase tension. The greater the uniqueness, cost, social visibility, complexity and rate of stylistic changes (all of which could be associated with household appliances), the more likely it would be that people will draw inferences from product characteristics about the image of the owners. This increases the pressure to purchase products with specific characteristics, such as specific brand names and impressive product features. In such instances, social- as well as psychological risk perception affects product evaluation and determine the outcome of the decision-making process.

The purchase of an expensive product usually is characterised by a lengthy decision making process because consumers go through intensive cognitive effort while processing external information and all the influences imposed on them. Cooper (1994) also explained that household appliances have become a cultural convenience and a natural necessity in modern homes. Many household decisions evolve around household technology or at least the availability thereof. Its multi-dimensional profile addresses a combination of consumer needs such as efficient task performance (functional aspects), cost savings, efficient use of time to communication emotions, to explain family related values and to alter lifestyle. Danes (1994) focussed on parental perceptions of children financial socialisation and explained that consumer socialisation is the process by which young people acquire skills, knowledge and

attitudes relevant to their effective functioning as consumers in the market place and further pronounced that financial socialisation is much more inclusive than just learning to function in the market place.

The researcher described it as the process of acquiring and developing values, attitudes, standard, norms, knowledge and behaviour that contribute to financial viability and well being of an individual. Analysis of the pattern of consumer durable ownership shows considerable variety depending upon family make-up and circumstances. For example, spacious homes have such items as system kitchens, whilst large families tend to own items such as tumble dryers, and families with children tend to own beds, audio-visual equipments and the like. The diversification of consumer durable ownership is partly due to the availability of high and low class items fulfilling the same function as in the use of central heating and oil stoves. Also by his findings, if one removes the effect of higher earning households where the husband and wife work, then such households possess relatively fewer consumables. Investigation on how social and household circumstances affect expenditure patterns across age groups highlighted a number of points, including higher expenditure on eating out side for households containing junior and middle school children, no difference in education expenditure due to a household's male/female child balance with reading and education expenditure rising in proportion to the number of children.

Hite and Hite (1994) stressed the importance of age in the prediction of the criteria used in the evaluation and purchase decisions made and influenced by young people when they become adults in relation to the brand name of a product. Alhabeeb (1996) showed that teens' income and age, separately had negative effects on food expenditures and positive effects on both clothing and entertainment expenditures. Family income also had positive effects on teens' clothing and

entertainment expenditures and comparing male with female teens being given allowance, males saved less and spent less on clothing and personal care items including food expenditures. However, differences in price, design, functional aspects and performance characteristics, create confusion and therefore complicate a decision-making process (Du Plessis and Rousseau, 1999).

Hofstede (1999) carried out an investigation on international segmentation based on consumer-product relations in eleven European countries. They found that even if one of their four identified segments was pan-European, the segment comprised more of young consumers who are more educated people, have higher incomes and live in urban areas. They ascertained that consumer innovativeness was influenced by the national culture dimensions in Europe. Martins (1999) provided social statistics concerning the main changes in the consumption behaviour of Czech households between 1990 and 1997. The description was based on a comparison with the situation and trends in the countries of the European Union. Family budget surveyed data files were weighted to assume higher representativeness of the research results. Different statistical procedures (ANOVA and multiple regression analysis) were employed in stages to describe the main shifts in composition of household budgets on the whole and for different consumption items according to different factors characterising the household. The results from the findings did not conform to the hypothesis that “meritocratic factors” (income and education) have strengthened and “demographic factors” (family size, age or residence size) have weakened influence for explaining the variability of four basic relative consumer items. The changes in consumption behaviour have a translational character rather than the character of long term historical changes apparent in the countries of the European Union.

Schifman and Kanuk (2000) stated that higher prices also indicate affordability and status while emotional aspects become pertinent in the decision making-process. In other words, quest for social status is a factor or motivator for purchase. Tian (2001) explained that interior objects, including household appliances are often used to impress others. In the field of interior merchandises, in terms of its interest to academics, its importance for retail and industry and the impact of the acquisition and ownership of appliances on modern household- the dynamics of electric household appliances in homes and the retail environment present a major exciting challenge for the future. According to Professionals, students in the field of consumer science will have to brace themselves for the questions and challenges that accompany change. However, a fresh approach to consumer facilitation seems inevitable and any attempt to improve our knowledge and understanding of the consumer decision-making process will be beneficial to all.

Erasmus (2002) successfully elicited and generated script for the acquisition of major household appliances within a consumer decision-making context that coincides with the logic properties and characteristics within script theory. This was done after a thorough study of basic script theory and after careful consideration of potential script elicitation techniques that led to the eventual compilation of its procedure. Fabris (2003) proposed the agreement that this common culture is based on some shared values, shared tendency to feel as citizens of the world, on a common propensity to experience new things and to support new ideas. In addition, young consumer behaviour is a relevant issue for managers and policy makers too, because they are recognised as a significant market segment and they frequently represent the pioneers of new social and consumption trends. His findings are based on young consumers' behaviour in Europe.

Also Stephanie (2006) explained that the issue of consumer behaviour is a key subject in marketing literature. She added that other fields of economic research have known such an intense and diversified growth in the last decades. Furthermore, consumer behaviour was told to be approached by researchers adopting a variety of interpretative models and with a wide array of multidisciplinary frames; from ecology to sociology, psychology and anthropology. In considering one of the main issues in consumer behaviour literature (i.e. the drivers of purchase decision), she affirmed that there is no single and generally accepted model to explain it, rather it should be seen in several perspectives, namely:

- i. Convergence of all countries as regards relative food, beverage and tobacco expenditures that are derogating (in Italy very sharply) with the economic development of the country.
- ii. A growth in relative housing expenditures, but with no sign of convergence due to the wide housing reforms in Europe
- iii. A growth in relative transport and communication expenditure that is apparent mainly in more developed European countries.
A reduction or domination in relative clothing and foot wear expenditures due to difference in their cultural traditions.
- iv. Post-purchase Behaviour: The purchase process does not end with the purchase. Post-purchase behaviour influences future purchases and what the buyers tell others about the product. The brand may be recommended based on the joy derived from the products use. In many purchases, consumers may experience inconsistency in a person's cognitions such as knowledge, attitudes, beliefs and values.

Howell (1994) explained that in contrast to repetitive household purchase such as buying groceries, the purchasing of major household appliances is far more complex and far reaching in terms of financial implications, performance characteristics and long term consumer satisfaction. It is therefore in terms of other household purchases regarded as complex and involves high-risk consumer decisions. Ahluwalia and Shackford (1998) stated that the contributing fact that major household appliances are supposed to be functional for ten to twenty years increases functional risk perception depending on the type of household, type of appliances and frequency of use. They went further to explain that household or consumers have to be satisfied with their purchases during this time irrespective of changing circumstances and product developments and this complicated even further by lack of knowledge of product developments.

As a result of the risk involved during the purchasing of major household appliances, consumers very seldom make purchase without experiencing cognitive dissonance (confusing evidence regarding consumers coping with the decision making process). From what has been reported, there is no doubt that the purchasing process is generally addressed, are however, ambiguous and conflicting. Consumers expenditure pattern are influenced by the state of the family life cycle within a given time. Life cycle concept determines family buying behaviours and is a guide to marketers in planning marketing programmes. Green (1993) buying decision are most items influenced by buying habits, if one has a habit of always buying name brand items, one may think that other brands are inferior. One should try to evaluate his or her habits to make sure one is learning to be a careful shopper. Plate (1994).

Level of Income

Economic level of income determines the amount of money an individual or a family has to spend. Economic level of an adult, his or her family background, occupation and level of education influences the social class of an individual. Lewis (1990).

Three categories of economic level are:

- a. Low income
- b. Middle income
- c. High income

Low Income: These people have an income which is not more than 80 percent of the median income in geographic area.

Examples of medians incomes of the geographic areas:

Area A, Media Incomes

4,000, 7, 000, 10,000, 12,500, 15000, 17,000, 20,000

Area B Media Incomes

30,000,32,000,36,000,41,000,42,000,43,000,45,000

A very low-income family is one with an income of 50 percent of median income or less (Median means mid point) see above for examples of median incomes Dewis (1990) in his study, low income group have difficulty in finding adequate housing, reason, many of them live on fixed incomes. For example social security or welfare benefits. Their income remains the same regardless of economic changes such as inflation especially in Untied States of America.

Middle Income family: this is the largest in developed countries of the world. For example in Untied State such families receive the most attention. The mass media focus on the middle class. Most occupations fit the middle class. Most dewing is

designed for middle income families. Most families are made for middle-class homes (Tichenor 1999).

According to Tichenor (1999) the stereotype middle class family lived in a comfortable house and in a good neighbourhood and not all middle income families of today fit that description. Today housing patterns are changing. As life changes today average families have difficulty in buying a house. Tichenor went further to say the income of families is growing but not as quickly as the prices of houses. Lewis(1990) economic formula indicates that a family should spend 3% of her annual income for a house. Today in Nigeria the prices of dwellings are rising faster than incomes. The middle-income class family may face major changes in their housing and way of life.

High Income Group: These are well to do personalities in the society. They have reached the higher ladder and belong to the high class. Money is not their problem; they are able to live in the most desirable locations of their choice. These include elephant, downtown apartments, water front by acres of grass and trees. The high income earners live in mansions. Upper income families have more than one home, the homes may be located in various cities where people work or meet with business associates. They have homes used as vacation sites Degenova (1999) your occupation and income affects your purchase decision a great deal. Rogers (1996) stated that ones occupation would determine ones level of satisfaction.

Family satisfaction is dependent on the feelings that income is adequate. The level of income, education or occupation determines family satisfaction and life style. Clark and Gray (1991) High income enables families purchase what ever they feel like purchasing because the money is their to satisfy their desire. Rogers (1996)

commented that high income increase security, provide the necessary means for healthy life style.

Level of Education influences the purchase choice of equipments. A family level of education is their source of power, the family is acknowledged as generally superior in intelligence. Degenova (2001) Lewis (1997) family level of education determines their socio status and the type of decision they will make in their household equipment.

Consumers Information Sources

Information is vital to consumers of house hold equipment, it involves having a good knowledge of the commodity to be bought to ensure it is suitable for its' intended purposes. According to consumer's research magazine 2005, advertising are designed to promote sales of products. Companies of these brands equipments advertise through television, radio, newspapers, magazine and telephone direction. Anyakoha (1999) commented that advisements are useful to inform consumers about what is available, she further said that sales agents add details missed out in the advertisement. Manufactures places labels and manuals in equipments to give detailed information about a given commodity.

2.3 Factors Affecting Consumer Behaviour:

2.3.1 Cultural Factors

(a) Culture

Basically, culture is the past of every society and is the important cause of persons once and behaviours. The influence of culture on buying behaviour varies from country to country therefore, marketers have to be very careful in analysing the culture of different groups regions or even countries (Brown, 2003).

(b) Subculture

Each culture contains different subcultures such as religion, nationalities geographic regions; racial groups e.t.c. marketers can use these groups by segmenting the market into various small portions. For example marketers can design products according to the needs of a particular geographic group.

(c) Social Class

Every society possesses some form of social class which is important to the marketers because the buying behaviour of people in a given social class is similar. In this way marketing activities could be tailored according to different social classes. Here we should note that social class is not only determined by income but there are various other factors as well such as wealth, education, occupation e.t.c.

2.3.2 Social Factors

Social factors also impact the buying behaviour of consumers. The important social factors are reference groups, family, role and status.

(a) Reference Group

Reference groups have potential in forming a person attitude or behaviour. The impact of reference groups varies across products and brands for example if the product is visible such as dress, shoes, car e.t.c. then the influence of reference groups will be high. (Reference groups also include opinion leader a person who influence others because of his special skill, knowledge or other characteristics).

(b) Family

Buyer behaviour is strongly influence by the members of a family. Therefore marketers are trying to find the roles and influence of the husband wife and children.

If the buying decision of a particular product is influenced by wife then the marketers will try to target the women in their advertisement. Here we should note that buying roles change with change in consumer lifestyles. The stages at which families find themselves is course of their life cycle (bachelor → newly married → young married couple with children→ older married couple with children→ older married couple without children→ older single individuals) affects the nature of goods and services they demand and there are likely to be marked changes in the volume of expenditure on specific products. Decisions are also likely to be arrived at in different ways at different stages in the family life cycle. A family cycle analysis must allow for variables of age group, marital status, number and ages of children, social class and sources of income (Cherlin, 2000).

(c) Family Roles and Decision Making

The assignment of roles to specific members of family has an impact in its social development and on its buying behaviour. The duty of providing funds for the welfare of the family is customarily assumed by the husband (especially in Indian traditional and rural households) the wife tends to be the custodian with responsibilities particularly related to purchasing food, and household goods. But these traditional roles assigned to family members have undergone changes as a result of socio-economic and political development. There is greater economic, political, professional and social freedom of movement. This has undoubtedly changed the traditional views on dual income or working couple families and the dominant role of the husband as sole income earner has been challenged. Greater participation in an ever-widening area of buying may be expected and marketers keep this information in their selling strategies.

(d) Roles and Status

Each person possesses different roles and status in the society depending upon the groups, clubs, family organization e.t.c to which he or she belongs. For example a woman is working for an organisation as finance manager now she is playing two roles, one of finance manager and other of mother. Therefore her buying decisions will be influenced by her role and status.

2.3.3 Personal Factors

Personal factors can also affect the consumer behaviour. Some of the important personal factors that influence the buying behaviour are lifestyles, economic situation, occupation, age, personality and self concept.

(a) Age

Age and life-cycle have potential impact on the consumer buying behaviour. It is obvious that the consumers change the purchase of goods and services with the passage of time. Family life- cycle consists of different stages such young singles, married couple's unmarried couples e.t.c. which help marketers to develop appropriate products for each stage (Cherlin, 2000).

(b) Occupation.

The occupation of a person has significant impact on his buying behaviour. Fore example a marketing manager of an organisation will try to purchase business suits where as a low level worker in the same organisation will purchase rugged work clothes.

(c) Economic Situation

Consumer economic situation has great influence on his buying behaviour. If the income and savings of a consumer is high then he will purchase more expensive

products. On the other hand a person with low income and savings will purchase inexpensive products.

(d) Lifestyles

Lifestyle of consumer is another important factor affecting the consumer buying behaviour. Lifestyles refer to the way a person lives in the society and is expressed by the things in his/her surrounds. It is determined by consumer interests, opinions activities e.t.c. and shapes his whole pattern of acting and interacting in the world (Cooley,1999).

(d) Personality

Personality is defined by Sheth et.al (1999) as a person's consistent ways of responding to the environment in which he or she lives. Personality is created through the combining of external influence or social environment and genetic on biological traits of the individual. The combination of social with the individual results to the creation or development customer personality. Consumer personality may be product or service oriented or both. Product oriented consumers tend to patronize a product or service based on the merchandise itself, while service oriented consumers tend to seek relationships with the seller, producer often the service or manufacturer of the product. Personality changes from person to person, time to time and place to place. Therefore it can greatly influence the buying behaviour of costumers. Actually personality is not what one wears rather it is totality of behaviour of a man in different circumstances. It has different characteristic such as dominance aggressiveness self confidence e.t.c which can be useful to determine the consumer behaviour for particular product on service.

2.3.4 Psychological Factors

There are four important psychological factors affecting the consumer behaviour. These are perception, motivation, learning, beliefs and attitudes.

(a) Motivation

Motivation according to Brown (2003) is an inner drive that reflects goal oriented arousal. Motivation is also linked to the social environment and individual traits of the individual, motives are identified into four, namely achievement, power, uniqueness/ novelty, affiliation and self-esteem-motive. These kinds of motives are present in one way or other within the consumer as she/he goes through the decision-making process of purchasing a product, goal, or service.

Achievement Motive- The drive to experience emotion in connection with evaluated performance.

Power Motive; The drive to have control or influence over another person group, or the world at large.

Uniqueness/Novelty Motive:

The drive to perceive our self as different from others.

Affiliation Motive

The drive to be with people, consumers sometimes express a strong motivation to reconnect and associate with groups.

(b) Self-esteem Motive

Credit for success, explain away failures, (consumers) see themselves as better than most others.

The level of motivation affects buying behaviour of customers. Every person has different needs such as physiological needs, biological needs, and social needs e.t.c.

The nature of the needs is that some of them are most pressing while others are least pressing. Therefore a need becomes a motive when it more pressing to direct the person to seek satisfaction.

(c) Perception

Selecting, organising and interpreting information in a way to produce a meaningful experience of the world is called perception. There are three different exceptional processes which are selective attention, selective distortion and selective retention. In case of selective attention, marketers try to attract the customer attention. Whereas in case of selective distortion, customers try to interpret the information in a way that will support what the customer already believe.

Similarly in the case of selective retention marketers try to retain information that supports their levels.

(d) Beliefs and Attitudes.

Consumer possesses specific belief and attitude towards various products. Since each belief and attitude make up brand image and affect consumer buying behaviour therefore marketers are interested in them. Marketers can change the belief and attitudes of customers by launching special campaigns in this regard (Frost, 2006).

2.4 Consumer Influence of Personality and Knowledge and Acquisition of Household Equipments

Knowledge of the relationship between nation/market specific variables and the acquisition order could be used in formulating promotional appeals and determining price support levels in various markets.

While households may acquire consumer durables in a variety of sequences, there may exist broadly valid acquisition patterns for major segments of national markets.

One of the earliest studies concerned with acquisition pattern of consumer durables

was conducted by Paroush (1965). Using the Guttman Scalogram technique (Guttman 1954), Paroush analyzed the acquisition pattern for four consumer durables based on a sample of 5000 families and found that the order of acquisition in Israel was radio, gas cooker (stove), refrigerator, and washing machine,. He applied the same technique to sample data from Great Britain and found that the order of acquisition there was cooker, vacuum cleaner, washing machine, and refrigerator. Hence, there is evidence of crossnational differences in acquisition patterns.

Clarke, and Geoffrey (1982) investigated acquisition behaviour for a broad range of consumer durables (including electric irons, televisions, floor polishers, electric blankets, pool tables, oil painting, toasters, mixers, etc) in the U.S. one of the findings of his research was that different acquisition patterns were obtained depending on whether the input data was based on actual ownership of the consumer durables or the patterns were derived from purchase intention data. Clarke and Geoffrey also concluded that consumers thought of their household purchases in terms of sets of similar items rather than individual products. For example, consumer durables could be grouped into a "comfort set" (e.g., electric blanket, air conditioner, automatic washer, etc). a "clean set," a "cook" set, "an "entertainment set", etc. Acquisition patterns could then be identified across these sets of consumer durables. Gabor and Granger's (1973) analysis of penetration rates for six major consumer durables in England (cooker, television, washing machines, refrigerator, motor car, and central heating system) showed that, while actual penetration rates varied across socio-economic groups, the general pattern of acquisition for these goods was almost identical for all five socio/economic groups studied.

In an insightful analysis of acquisition patterns within sets of similar consumer durables, Hebden and Pickering (1974) and Pickering (1975) found that acquisition

patterns existed for defined sets of similar goods and furthermore that these acquisition patterns were also similar for different socio/economic groups. The durables included in this study were: leisure goods (caravan, record player, tape recorder, black and white and color television), domestic goods (deep freeze, dish washer, refrigerator, refrigerator/deep freezer, floor polisher, vacuum cleaner, and washing machine), low ownership goods (second car, color television, dish washer and deep freeze), and a diverse set of goods (first and second car, deep freeze, color television, and vacuum cleaner). Thus there is evidence of common intranation acquisition orders.

Kasulis, Lusch and Stafford (1979) postulated that common patterns of consumer durable acquisitions resulted from a common utility structure among the population in question. The utility structure provided a rational basis for prioritizing an evoked set of possible consumer durable alternatives which were in competition for the limited resources available to purchase the goods. If this is in fact true, then there should be greater adherence to underlying acquisition patterns in nations/regions with homogeneous populations.

The idea that a universal acquisition order exists is useful as a starting point for model development. Such a starting point is based on the assumption that consumers have universal needs and is consistent with the “globalization” concept. However, the specific means by which these needs are manifest and satisfied is tempered by culture-specific values and individual differences relating to family life cycle, lifestyle, and socio-demographic factors. Additionally, a variety of macro environmental factors influence the acquisition process by determining the availability of particular consumer durable goods in a population. There are four constructs central to the development of consumer durable acquisition patterns. These

are: the available set of durables, the consideration set of durables, the priority order of acquisition, and, the acquired set of durables. (The buyer behaviour decision process interacts with the consumer durable acquisition process and can also be viewed as a subset of it.). However, since the former process is well understood (relatively speaking), the present discussion focuses only on the latter.

The set of consumer durable goods available to a household varies from country to country. Naturally consumers can only select from among those products available in their markets. An important determinant of consumer durable goods availability is the level of technological development in the country. The variable attempts to account for differences across nations in their ability and willingness to accept new technology. For example, the existence of color broadcast technology must precede the availability of color televisions in a population. Furthermore, the presence of the latter is a prerequisite for the introduction of video-cassette recorders in a market.

2.4.1 A Multicultural Model of Consumer Durable Acquisition Patterns

In addition to technology, there are several macro environmental factors which affect the available set of consumer durables in a specific country. These include economic conditions, political philosophy, climate/geography, and type of economy, educational levels, and the status of the infrastructure. One measure of the economic condition in a country is per capita income. Since a consumer durable is purchased with disposable income, there have to be sufficient numbers of people who are willing and able to buy a specific consumer durable good before a market for it can be developed. Hence, a country's distribution of disposable income across the population will influence the mix of consumer durables available in the country. A second macro

environmental factor to be considered is the climate/geography of the country. For example, extremely hot and /or humid climates have an inherently greater need for refrigerators, air conditioners dehumidifiers, etc. Locations with opposite conditions (i.e cold or dry climates) would have greater need for room heaters, humidifiers, etc.

The nature of the country's infrastructure as reflected by the availability of power, water, gas and other utilities; the type of distribution channels and financial institutions; the incidence of service and repair facilities; transportation modes and communications channels; all influence the mix of consumer durable goods available to the population. Countries with well developed infrastructures are likely to be able to support a wider array of durables. Another macro environmental influence has to do with the political philosophy prevalent in the country. Attitudes toward private enterprise, imported goods, and the protection of domestic industry will have an effect on the availability of consumer durables in a country.

Educational levels, as measured by literacy rates and the number of average years of formal education, will also influence the mix of consumer durables available in a market. Educational levels influence standards of living which in turn require greater utilization of consumer durables. A final macro environmental factor which influences the availability of consumer durable goods in a market is the extent to which the economy is agricultural, industrial, or service based. Countries which are more developed and moving from industrial to service based economies provide greater markets for consumer durables.

The consideration set of consumer durables is a subset of the available set of consumer durables formed by taking into account universal needs, culture-specific values and individual differences. The model assumes the existence of a universal set of basic human needs such as those proposed by Maslow. Culture specific values, on

the other hand are learned. They vary across cultures on dimensions such as attitudes toward time, work, wealth, consumption, achievement and change. For example, some subcultures have a taboo against the use of electrically powered appliances. This would significantly affect the type of consumer durables included in the consideration sets of consumers belonging to that subculture. In another instance, culture-specific values toward time could influence the consideration of labor saving devices in a population.

Individual and household level differences will affect the consideration set of consumer durable goods for households. These variables include the household's stage in the family life cycle, income, occupation, education, social class, life style, and other similar influences on buyer behaviour.

(a) Description of Model Constructs

The priority order represents the household's time order for the planned acquisition of the consideration set of consumer durables. This is determined but the household's functional requirements relative to the performance of major functional living tasks (e.g. food preparation, household cleaning, etc) the order is also influence by the household's set of consumer durables currently owned. The priority order can also be affected by unanticipated factors which-might alter the planned acquisition pattern, such as household moves, emergencies, and marketer initiated factors such as sales or new product introductions (Cooley,1999).

Once the priority order has been formed, purchases will be initiated according to the traditionally household purchase decision process. Households will cycle through the buyer behaviour process for each consumer durable acquisition. In some instances durables will be acquired jointly, particularly if they are interdependent (e.g.

washer and dryer). The acquisitions will augment the buyer's current inventory and be used in determining the priority pattern for future purchases.

(b) Television is an anaesthetic for the pain of the modern world

Nowadays it is difficult to imagine a person, who has no TV at home. Thus invention is an integral part of any home whichever way you look at it. Because your family gathers together next to it nearly every evening, many TVs do not allow housewives to get bored in the kitchen. Using TV you watch news and sporting events, movies and soap operas, listen to music and learn something new every day (English, 2000).

Now even the most faultfinding buyers will be able to make their choice because the existing diversity of TVs on the market can surpass all expectations. Today you can't surprise anybody with presence of USB connector, built-in hard drive DVD player, a great number of connections and opportunity to use the Internet directly from your TV. What to choose for yourself? As apart from subsidiary capacities, TV has the main function-broadcasting of picture. Fifteen years ago there were only CRT TVs (otherwise known as the traditional tube televisions), and making your choice, you had to determine only diagonal and image quality. Now, they are replaced by plasma.

Plasmas - The constant element of the décor of dynamic video connoisseur. High brightness and contrast indices of plasma display allow you to watch it in any lighting condition, and the angle of view exceeds 160 degrees. These features provide comfort when you watch high-quality movies, easily achieving amazing effect of presence. The bias of each plasma panel – is a gas composed of ions and electrons. An electric current, passing through the gas, cause a phosphoric coating of cells-pixels to glow

with necessary colour. The main advantage of plasma displays is a possibility to buy a thin panel with a wide screen. And major disadvantages are large pixel size, compared with LCD, and panel resources, which in our time is about 40000 hours.

The principle of work of LCD TVs is built on the possibility to adjust the intensity of light that passes through the liquid crystals. These crystals respond to electric current and, depending on the level of tension, take their stand at a certain angle. Thus they pass through a necessary amount of light coming from a powerful lamp. Every tiny segment of the screen-pixel-consists of three elements (green, red and blue) which, when combined create the final tint and make picture colourful. As the pixels are very small, the onlooker ultimately sees a whole picture without any visible defects. The main advantages of TFT LCD technology are the fast response time of matrix, better quality of picture and long life panel (70,000 hours). The main disadvantage is a limited viewing angle compared to the plasma panel.

Latest development in this sphere is considered to be a LED technology. LED TVs are LCD TVs, but they have back panel with light-emitting diode. Grid lighting is used in this TV. LED rays have the form of grid, which switches off when your frame scrolls. For example, when a frame with dark scene on the background is played, LED grid which place on a dark piece turns off automatically. It helps to save energy and make dark scenes really dark. These TVs spend in the process of their work less power. But it is not as important as the picture quality and design of these device. LED-TVs have more streamlined shape, give more intense and live picture, they can serve you longer, they are resistant to vibration and really thin.

(c) Why Frigidaire refrigerator is one of the most affordable refrigerators on the market?

Today, comfort and coziness of the most exquisite interior is impossible without modern appliances, which help any person to establish his life without cares

and trouble. To do it, hundreds of the world's manufacturers offer their development in any category of household appliances.

After finishing repairs in your house, your face with the most important point-the purchases of household appliances. And most of you will have a wide range of household appliances, differing in design characteristics and pricing policies. Making your choice and deciding what you really need you'll face with a great number of manufacturers which can offer you all necessary equipment. Let's examine one of the modern world's leading manufacturers of household appliances, Frigidaire Company, which offers consumers equipment through out the world for more than 90 years, providing customers with comfort and convenience. 1918 is a year of birth of Frigidaire trademark. Exactly this year large corporation General Motors bought a little-known company called Guardian Frigerator Company, which since 1916 has been developing and manufacturing refrigerators, in the 20th, Frigidaire refrigerators considered to be a standard of quality because of their reliability and practicality. Frames of Frigidaire refrigerators are made by unique technology they distinguished by durability, and looked very attractive. At that time the company decided to begin production of air conditioners and other household appliances. Also Frigidaire development contractors were one of the first, who paid much attention to fact that traditional refrigerators are not environmentally friendly and in 1931 the company developed non-toxic and harmless refrigerant "Freon-12". In 1948 Frigidaire releases first refrigerator with freezer. In four years one more innovation was added a "Cyclamatic" freezer with auto defrost function. Simple technology of this innovation greatly facilitated the processes of fridge care: hoar-frost, that forms during the working processes of refrigerator on the back wall of your freezer, melted, came out of refrigerator borders and evaporated. In 1965 Frigidaire created a new automatic ice

maker, which was installed on one of the doors of new series of refrigerator and ensured a constant supply of ice cubes. Since 1986 Frigidaire is a part of Electrolux group. This concern includes such well-known brands as AEG, Zanussi, Zanker, White Westinghouse, Kelvinator, Gibson, Phulco, Leonard and many others.

Today almost all Frigidaire refrigerators are equipped with No frost systems. It completely saves customer from the need to defrost his refrigerator manually. In Frigidaire refrigerators technology, that allows you to create a zone where the temperature is kept a 0°C, is also used. Thus prevents the water, which one way or another is present in any product, from crystallization when the temperature is low. It substantially slows down the process of spoilage, but the structure of products is not destroyed. Special sections of refrigerator, in which this technology is used are divided into “dry” and “wet” zones taking into account features of certain products. Also, in addition to refrigerating equipment, the company manufactures ovens, washing machines, kettles, coffee makers, toasters, microwave ovens, fryers, air conditioners and other appliances of high quality.

Nowadays, Frigidaire products are exported to one hundred and thirty seven countries of the world. High quality of Frigidaire products, secured by careful control of manufacture and by usage of high quality and most reliable materials, components and parts of during production.

(d) Smart House-Myth or Reality

Do you want your house wake you up in the morning, make you coffee, fill your bathtub with waver? It is possible in the house with home automatic system- “smart House”.

Everybody heard something about smart houses. Someone remembers the fantastic stories, thinking that will be possible in the distant future. Someone

remembers bill gates' house on the shores of Lake Washington (smart house, where automation controls everything, cost him \$113 million), suggesting that it is only available to a multimillionaire. But smart homes are actively introduced throughout the world. Anyone who makes modern repairs can add to their homes intelligence in the desired quantity, what can smart house do for you?

First of all, of course, it can give you desired comfort. Next point is your prestige, security or economy in varying proportions depending on each person. And smart house will be irreplaceable assistant for aged people and people with movement limitations. Lighting, boilers, pumps, air conditioning, swimming pool, gates, a huge number of household appliances, acoustics everything is controlled by artificial intelligence. Home watches every movement of the host itself. For example, it turns on the light, when an owner enters the room and turns it off when he/she leaves the room. Also it shows hospitality. You should just press one button and your Smart house will extinguish the light, close or open the curtains, turn on music in any room you want and at the right volume, , make your coffee or prepare toast (English, 2000).

Smart house is an automatically managed system designed to control lighting, heating, ventilation, water supply, security, home appliances, audio/video equipment and other engineering systems at home. All devices are untied with one cable, which significantly reduces the quantity of cable all over your house, makes this system flexible and allows you to increase its functions can be controlled remotely with the help of console or even via SMS with the help of your mobile phone. You can control every light source in all you rooms, regardless of where lamp is located. For example, laying in the bedroom you can turn off the lights in the nursery along with the TV. Or using pre-programmed scripts you can create different "moods" in your premises: "meeting", "intimate", "Relax", "reading" and "party",. If we add to all that some

other functions like motion sensor, automatic opening of curtains, the possibility to create “light lanes’ on your way to the toilet at night time and harmonious connection with musical accompaniment, then your friends will remember the effect from staying in the smart house for a long time.

Imagine, instead of huge number of audio and video equipment in the house you have just a small prop installed in the room. Satellite and cable television are also connected to it. Speakers are placed in all premises. They can be built into the walls or ceiling, blending with the interior, placed near your swimming pool or in the garden. And these are only the main features of smart Home.

Your equipment works the way you’ve set it up

Nowadays, millions of people buy all sort of equipment every day. The range of goods presented by selling companies meets each customer. You select for a long time household appliance that comply with your requirements, reading a lot of literature or turning to the specialist to help you with your choice. Whether it’s a laptop, the parameters of which are uncountable or home theatre with lots of feature and capabilities, you can choose a model in a short time. So you made your choice. Choose the place of purchase, paid, and received your household electronics, appliance or whatever. It seems that everything is going great and you’re happy. But purchase of any equipment nowadays is one a first step to use and be satisfied with your choice. Once you have received your order, brought it home, unpacked and inspected, you are near the most important point (English,2000).

Equipment should not be simply a set of functions options and settings, but should be a thing that is clear to you, and it must operate at full capacity. Here we face such problem as setting. For example, you bought laptop it has latest techniques, the fastest processor, the biggest memory size, the best graphics card. But it’s just a heap

of metal without correct setting. Only in that case you will understand that it worth money you've paid for it. Or, for example, you purchased a home theater system. At first glance it's just a DVD player and 6 speakers. But you should tune it up properly before you can enjoy high quality sound and get real home theater. And then while watching your favourite movie you will have the feeling that you not just look at it but you will "participate". If you bought a GPS navigator for your car you should also make it work properly and you will be able to reach desired destination in the shortest period of time (English, 2000).

Be Modern, buy the best!

Today's life cannot be imagining without such technology achievements as DVD-players, digital cameras, and so on. Selling offers of the very latest electronics models are updated almost daily, offering consumers more and more advanced choice of electronic equipment with lots of features, they vary in design and price, so they suit any taste and their price will satisfy any buyer. With such offer production line demand for electronics grows rapidly. For example every advanced user wants his computer or notebook to be the best; he/she wants the fastest processor, the most capacious hard drive, the largest amount of memory. Every housewife dreams her washing machine had all modern functions and her vacuum cleaner was the most silent. Every husband wants his TV comply with all modern broadcasting standards. But it is almost impossible to keep up with all innovations. Each new model, first of all, differs from the previous one in price and the value of previous drops catastrophically every passing day. How to save leading position of electronics, which is your reliable assistant?

2.4.2 The psychology of how consumers think, feel, reason, and select between different alternatives

- The psychology of how the consumer is influenced by his or her environment (e.g., culture, family, signs, media);
- The behaviour of consumers while shopping or making other marketing decisions;
- Limitations in consumer knowledge or information processing abilities influence decisions and marketing outcome;
- How consumer motivational and decision strategies differ between products that differ in their level of importance or interest that they entail for the consumer; and
- How marketers can adapt and improve their marketing campaigns and marketing strategies to more effectively reach the consumer (Hafkin, 2002).

Vicarious Learning: the consumer does not always need to go through the learning process himself or herself- sometimes it is possible to learn from observing the consequences of others for example, stores may make a big deal out of prosecuting shopping lifters not so much because they want to stop that behaviour in the those aught, but rather to deter the behaviour in others. Similarly, viewers may empathize with characters in advertisements who experience (usually positive) results from using a product. The Head 'n' shoulders advertisement, where a poor man is rejected by women until he treats his dandruff with an effective cure, is a good example of vicarious learning (Frost, 2006).

Consumer research Methods

Market research is often needed to ensure that we produce what customers really ant and not what we think they want.

Primary vs. Secondary research methods. There are two main approaches to marketing. Secondary research involves using information that others have already put together. For example, if you are thinking about starting a business making clothes for tall people, you don't need to question people about how tall they are to find out how many tall people exist-that information has already been published by the U.S. Government. Primary research, in contrast, is research that you design and conduct yourself. For example, you may need to find out whether consumers would prefer that your soft drinks be sweeter or tarter (Srinivasan, 1993)

Research will often help us reduce risks associated with a new product, but it cannot take the risk away entirely. It is also important to ascertain whether the research has been competing. First example, coca coal did a great deal of research proper to releasing the New Coke, and consumers seemed to prefer the taste. However, consumers were not prepared to have this drink replace traditional Coke.

Surveys are useful for getting a great deal of specific information. Surveys can contain opened questions (e.g., "In which city and state were you born?") or closed-needed where the respondent in asked to select answers from a brief list (e.g., "male, female). Open ended questions have the advantage that the respondent is not limited to the options listed, and that the respondent is not being influenced by seeing a list of responses. However, open-ended question are often skipped by respondents, and coding the can be quite a challenge. In general, for surveys to yield meaningful responses, sample sizes of over 100 are usually required because precision is essential. For example, if a market share of twenty percent would be profitable, a confidence interval of 20-35% is too wide to be useful (Srinivasan, 1993).

Surveys, as any kind of research, are vulnerable to bias. The wording of a question can influence the outcome a great deal. For example, more people answer no

to the question “should speeches against democracy be allowed?” than answered yes to “should speeches against democracy be forbidden? For face-to-face interviews, interviewer bias is a danger, too. Interviewer bias occurs when the interviewer influences the way the respondent answers. For example, unconsciously an interviewer that works for the firm manufacturing the product in question may smile a little when something good is being said about the product and frown a little when something negative is being said. The respondent may catch on and say something more positive than his or her real opinion. Finally, a responses bias may occur- if only part of the sample responds to a survey, the respondents’ answers may not be representative of the population (Clarke, 1982).

- They represent all sample sizes. Because for the cost of running focus groups, only a few groups can be run. Suppose you run four focus groups with ten members each. This will result in an n of $4 (10)=40$, which is too small to generalize from. Therefore, focus groups cannot give us a good idea of:
 - What proportion of the population is likely to buy the product?
 - What price consumers are willing to pay
 - The groups are inherently social. This means that:
 - Consumers will often say things that may make them look good (i.e., they watch public television rather than soap operas or cook fresh meals for their families daily (even if that is not true).
 - Consumers may be reluctant to speak about embarrassing issue (e.g., weight control. Birth control).

Personal interviewers involve in- depth questioning of an individual about his or her interest in or experiences with a product. The benefit here is that we can get really into depth (when the respondent says something interesting, we can ask him or her to

elaborate), but this method of research is costly and can be extremely vulnerable to interviewer bias.

To get a person to elaborate, it may help to try a common tool of psychologists and psychiatrists, -simply repeating what the person said. He or she will often become uncomfortable with the silence that follows and will then tend to elaborate. This approach has the benefit that it minimizes the interference with the respondent's own ideas and thoughts. He or she is not influenced by a new question but will, instead, go more in depth on what he or she was saying (Clarke, 1982).

Personal interviews are highly susceptible to inadvertent "signalling" to the respondent. Although an interviewer is looking to get at the truth, he or she may have a significant interest in a positive consumer response. Unconsciously, then, he or she may inadvertently smile a little when something positive is said and frown a little when something negative is said. Consciously, this will often not be noticeable, and the respondent often will not consciously be aware that he or she is being "reinforced" and "punished" for saying positive or negative things, but to an unconscious level, the cumulative effect of several facial expressions are likely to be felt. Although this type of conditioning will not get a completely negative respondent to say only positive things, it may "swing" the balance a bit so that respondents are more likely to say positive thoughts and withhold, or limit the duration of, negative thoughts (Eastwood, 1996).

Projective techniques are used when a consumer may feel embarrassed to admit to certain opinions, feelings, or preferences. For example, many older executives may not be comfortable admitting to being intimidated by computers. It has been found that in such cases, people will tend to respond more openly about "someone else." Thus, we may ask them to explain reasons why a friend has not yet

bought a computer, or to tell a story about a person in a picture who is or is not using a product. The main problem with this method is that it is difficult to analyze responses (Srinivasan, 1993).

Projective techniques are inherently inefficient to use. The elaborate context that has to be put into place takes time and energy away from the main question. There may also be real differences between the respondent and the third party. Saying or thinking about something that “hits too close to home” may also influence the respondent, who may or may not be able to see through the use.

Observation of consumers is often a powerful tool. Looking at how consumers select products may yield insights into how they make decisions and what they look for. For example, some American manufacturers were concerned about low sales of their products in Japan. Observing Japanese consumers, it was found that many of these Japanese consumers’ scrutinized packages looking for a name of a major manufacturer- the product specific- brands that are common in the U.S. (e.g. Tide) were not impressive to the Japanese, who wanted a name of a major firm like Mitsubishi or Proctor & Gamble. Observation may help us determine how much time consumers spend comparing prices or whether nutritional labels are being consulted (Punj, 1992).

A question arises as to whether this type of “spying” inappropriately invades the privacy of consumers. Although there may be cause for some concern in that the particular individuals have not consented to be part of this research, it should be noted that there is no particular interest in what the individual customer being watched does. The question is what consumers either as an entire group or as segments- do. Consumers benefit, for example, from stores that are designed effectively to promote efficient shopping. If it is found that women are more uncomfortable than men about

others standing too close, the areas of the store heavily trafficked by women can be designed accordingly. What is being reported here, then, are averages and tendencies in response. The intent is not to find “juicy” observations specific to one customer (Punj, 1992).

The video clip with Paco under hill that we saw in class demonstrated the application of observation research to the retail setting. By understanding the phenomena such as the tendency toward a right turn, the location of merchandise can be observed. It is also possible to identify problem res where customers may be overly vulnerable to the “but brush,” or overly close encounter with others. This method can be used to identify problems that the customer experiences, such as difficulty finding a product, a mirror, a changing room, or a store employee for help.

Online research methods. The internet now reaches the great majority of households in the U.S., and thus, online research provides new opportunity and has increased in use.

Physiological measures are occasionally used to examine consumer response. For example, advertisers may want to measure a consumer’s level of arousal during various parts of an advertisement. This can be used to assess possible discomfort on the negative side and level of attention on the positive side (Punj, 1992).

By attaching a tiny camera to plain eye glasses worn by the subject while watching an advertisement, it is possible to determine where on screen or other and display the subject focus at any one time. If the focus remains fixed throughout an and sequence where the interesting and active part area changes, we can track whether the respondent is following the sequence intended. If he or she is not, he or she is likely either not to be paying as much attention as desired or to be confused by an overly

complex sequence. In situations where the subject's eyes do move, we can assess whether this movement is going in the intended direction.

Mind-reading would clearly not be ethical and its, at the present time, not possible in any event. However, it is possible to measure brain waves by attaching electrodes. These readings will not reveal what the subject actually thinks, but it is possible to distinguish between beta waves indicating active thought and analysis- and alpha waves, indicating lower levels of attention.

2.5 Influence of Family Financial Status on the Acquisition of Household Equipment

Never before in U.S. history have the combined public and private sectors done so much to encourage consumer financial literacy at every age and life stage. Policy makers, businesses, and communities have created or supported financial literacy educational initiatives. Campaigns, laws, and public service announcements in order to persuade consumers to become more knowledgeable about personal finance and to make more self-enhancing financial decisions. This concerted interest in helping individuals become financially competent is occurring in response to broad, and complex, societal trends. Employment trends are changing traditional patterns of consumer job stability and income security. Retirement and health benefit trends are increasing the amounts that individuals and families must contribute to meet retirement savings need and obtain adequate health coverage, if health coverage is accessible at all. Rising cost across the board, for transportation, housing, medical care, banking, education, and telecommunications), are straining the financial resources of many consumer Social Security. Medicare and Medicaid are in jeopardy even as budget cuts fulfil the expectations of younger Americans that these programs will disappear from their financial future. Overall, shifting

costs from government to citizens, from employers to employees, and from business to consumers are increasing the prospects of financial hardship for those without resources to cope with job loss, sudden emergencies, long-term illness and /or ordinary living expenses especially during later life (Rafee, 2004).

Consumers are being urged, meanwhile, to become better financial managers: to reduce or eliminate debt, decrease non-essential spending, increase savings, manage risk and learn to assess appropriate financial products so their savings will grow over time. This response TO sweeping societal change has led to a proliferation of personal financial education programs to help consumers accept increased "personal responsibility" and transform ill-advised financial behaviours into prudent practices that can offset the looming threats to their current and future financial well-being. Simultaneously, however, some economists, marketers, financial organisations, and other business interests are continuing to encourage individuals and families to spend more, not less. And some politicians say it is people's patriotic duty spend so that the U.S. economy will grow (Rafee 2004)

Financial educators are being tasked with teaching consumers to resist the U.S. culture of spending and — against the trends—become empowered to manage their day-to-day finances competently and save and invest for their future financial security. Personal financial education generally falls into categories based on themes or topics: (1) programs that address the financial literacy basics such as budgeting, learning to manage credit, save and invest; (2) investor training programs; (3) retirement preparation programs — generally offered by employers; and (4) programs that address specific topics such as home buying (Benady (2004). Although much of the discussion in this report applies to all four categories of instruction, we are most concerned with financial literacy education that is targeted at populations

whose financial behaviours are considered to be "poor" and therefore disempowering.

Financial literacy education has been defined as education that "...helps people develop the skills required to make informed choices and to take action that improves their financial well-being (Sheth (1999))." The key ideas in this definition are to develop the skills required to make informed choice' and "to lake action," While skills development of and kind is a process that occurs overtime, some sponsors of financial education are in a hurry to see students lake immediate action. This raises certain questions: If an individual without savings attends a course on the importance of saving yet fails to open a new account for to increase periodic deposits to an existing account has the individual earned the importance of saving? Are self-reported indicators of *intentions* to save, (or to change other limiting financial behaviours,) sufficient to establish that successful learning has occurred?

Some evaluators argue that a financial education course is not effective unless participants take measurable action (e.g. to pay down debt, save and invest, or adjust investment risk) immediately after attending the course. Others observe that an individual may not be in a financial position to implement a lesson immediately but instead can tuck the positive action away until the financial condition or tuning improves (e.g. Hogarth 2006). Still others focus on consumer;' degree of readiness to undertake behavioural change (Joshi (1993) or on their *ability and willingness to change behaviours* (Brown 2003)

Answers to questions about the effectiveness of personal financial education are very important, particularly to help educators and their sponsors continually improve their programs. Conclusions that financial education does not work,

however, are premature and fail to recognize the societal level interventions needed if empowering consumers financially is really a serious nationwide goal.

The challenge for financial education and others hoping to promote self-enhancing financial behaviours is nothing less than helping individuals to make transparent the underlying worldview through which they understand their financial decision-making behaviour. This involves raising awareness of their identity and self-concept in the context of social environment in which they are living, and in the process, motivating them to change that worldview. It is an undertaking that requires tapping into "soft" or inner dimensions of people's perceptions and feelings and examining how they relate to their personal values and the values operant in the social environment in which they live and make their decisions, financial and otherwise, it further involves exploring with them how these values, perceptions and feelings have shaped their behaviour for better or for worst and what interests their behaviours serve or do not serve. Lasting behavioural change does happen, but it requires people to experience change at deeper levels while coming to understand their behaviour in relation to self and society. They must bring into their awareness or shift embedded values, which are formed in not only in psychological but also in social contexts, and which drive beliefs and attitudes, and ultimately, financial decisions and behaviours.

The values surrounding our use of money and personal financial behaviours are formed in much the same way as our values surrounding the other areas of our lives—through a process of socialization (learning) that occurs through social interaction with others in the context of social institutions and the larger social environment. Without a better grounding in the principles of financial *socialization*, it is difficult for financial educators to help individuals identify, and perhaps re-set, the triggers that drive their consumption choices and their often self-sabotaging financial behaviours. Unless educators can tap into the factors that will motivate consumers *to value* financial

competence, their efforts to help large numbers of consumers become financially more secure might otherwise fail.

2.5.1 Interactions of Consumers' Inner and Social Environment

All human life is experienced at two levels: the internal and the collective. The internalized level of experience includes biological, psychological, and social factors that are more or less complex and are unique to the individual. This experience includes the formation of personal values which are the ideals or standards that guide human preferences and decisions. In collective terms, *social virtues* surround the person and represent the standards and principles of what in the greater society is generally considered "good" and "desirable." *Social norms* are rules or expectations through which a society guides the behaviour of its members and often reflect social values. Social norms are mechanisms of social control which promote conformity. They can be both prescriptive, establishing what we should not do and prescriptive, establishing an expectation of what we should do. Norms may be formalized in *law* or other types of institutionalized regulatory structures, or they may be informal behavioural regularities or customs.

Not adhering to social norms, even those which are informal, can- and often does- result in significant consequences because an underlying social value or moral standard is violated (Arnould (2004)). Individuals develop the capacity to evaluate their behaviour by experiencing the consequences of having acted in ways that violate social norms- the expectation of the society in which they live. In personal finance terms, an individual who ignores the social convention of being financially solvent in a market economy risks suffering the stresses associated with the collection procedures that usually follow having incurred a too heavy debt load, or worse, the pain (and accompanying emotional shame) of personal bankruptcy.

Personal values can, and often do, conflict with social values and norms. Burroughs (2004) distinguishes between social influences on behaviour that are motivated by fear and ethical or moral influences. These tap into our internalized sense of obligation, duty, and/or conscience, and they may or may not coincide with our personal values. The concept of personal values employed in this analysis, however, includes both those principles that derive from social institutions and those which are not. Value conflict is endemic to a society. At any given time, some of our personal values will coincide with those that society sanctions while others will not; they all derive from our perceptions and interpretations of our unique social experience.

2.5.2 Influences of the Social Environment on Consumer Values

Broadly defined, the social environment includes social interactions between and among individuals and groups of individuals, from small interest groups comprised of a few individuals to whole nations. Individuals interact with others in their particular social environment directly or vicariously by observing the transactions of others (Pouquet, 1999).

The macro social environment includes indirect and vicarious social interactions among very large groups of people. Three social environments—culture, subculture(s) and social class—powerfully influence the values, norms, and behaviours (including the financial behaviours) of individuals. The micro social environment includes face-to-face social interactions between individuals and among groups of people, including family and reference groups, which include friends, peer groups, and other groups with whom people share common interests. Other social entities transfer values, symbolic meanings, and behavioural norms from the macro social environment to individuals. These include (1) media such as TV programs, newspapers, magazines, film, literature, music and all manner of Internet communications; (2) organizations including (but

not limited to) religious, charitable and educational Institutions, police and the courts, governments, and commercial and retail businesses,

It is meaningful to speak of personal values, family values **group** values, social movement values, community values, sub cultural values, organizational values, institutional values, regional values, and societal values. Values travel well across the multiple (micro-macro) social worlds (Ball-Rokeach and Logos 1996. 281).

The hierarchical relationships in Exhibit 2. *I* show how various levels of the social environment can influence the value and behaviours of consumers. For instance, persons in different subculture may have the same cultural values but understand and /or have the ability to pursue them in different ways. Consider how people from different backgrounds can satisfy the common American values of industry and achievement. A young person growing up in a rural farming subculture would be much more likely to fulfil these values by going to agriculture school, earning a degree, and becoming A FARM MANAGER for a large corporation than would a young person growing up in an inner city or suburban environment Similarly, prep school students from wealthy families are likely to pursue these cultural values in much different ways than are public school students from working class families. Such differences can be attributed to the relative influences of subculture and social class as they are filtered by a person's family's expectations, connections and ability to provide financial support and by the college that may be chosen by one's friends (reference groups). Although many individuals share the same cultural value—individual achievement—their ideas about what goals will fulfil this value and the avenues through which these goals are achieved may differ considerably, depending on their macro and micro social environments.

As conscious individuals and consumers we are not merely the passive and predictable subjects of the social environment that marketers (and politicians) would

like us to be. Our behaviours and the- values they embody continually feed back into the social environment we experience, either perpetuating the status quo or altering it through the decisions and choices we make (Peng, 2009).

Proponent of “decision cycle” theories advocate studying “decision-makers in context.” They note that consumer choice itself inevitably produces new information, from which consumers can learn and thus revise their intentions and goals when making future decisions. Since incremental change occurs overtime, new opportunities arise and we learn from experience and increased levels of knowledge (Journal of applied psychology). We propose however, that by becoming aware of the influences of the social environment on our financial behaviours — both at the personal and societal level— our capacity to recognize, resist as necessary, and make intentional decisions is enhanced. Of course, we must also have the requisite knowledge, skills, and motivation, which we argue reach most consumers through financial education and social support.

2.6 Influence of Family Pressure and Environment of Consumers and the Acquisition of Household Equipment

2.6.1 Consumer Environment

All consumers are subject to the influence of several environmental factors and these have an important bearing on their behaviour. A family as well as economic, social and cultural forces take together constitute the consumer’s environment. Thus the economic activity of a consumer is conditioned by several internal and external influences. In a dynamic and complex socio-economic environment, the consumer of today is exposed to a large, variety of new products and services. European journal of social sciences –Volume 15, Number 2 (2010)

Consumers today are also conscious of their rights and want to be assured of right quality of goods being available at the right place. It is in this context that

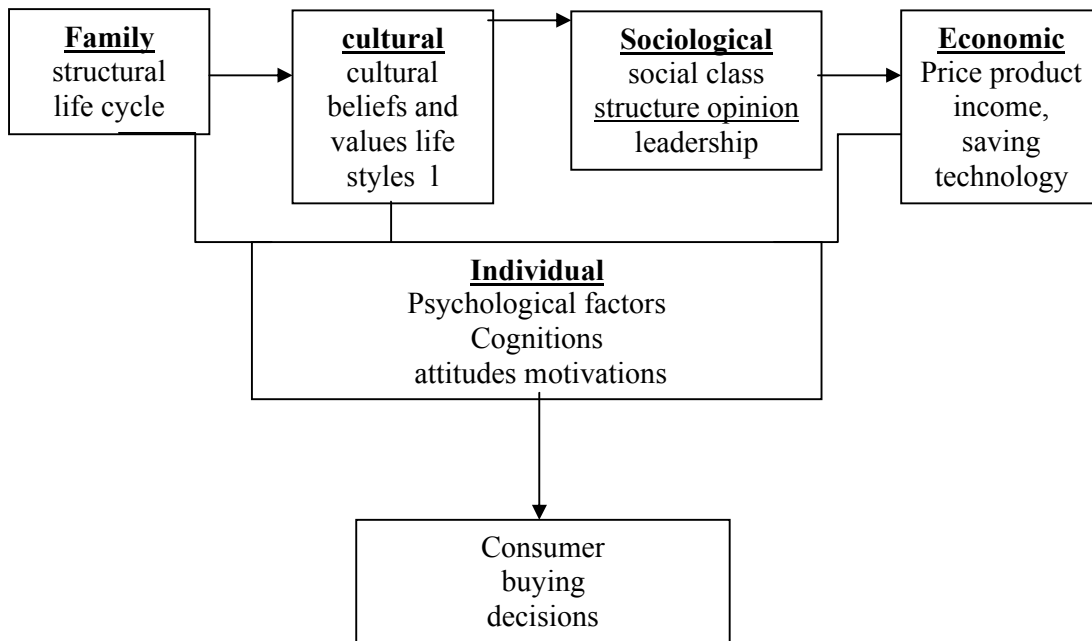
the concept of (caveat vendor) let the seller beware – is replacing the term ‘caveat emptor’ – let the consumer beware. Besides market conditions have been changing with technological changes innovations and giving intensity of competition. Successful products have a shorter span of life now than before. The cost of developing new products have also been increasing enormously each year, while the risk of failure haunts the dreams of entrepreneurs.

Meaning of Consumer Environment

A comprehensive approach to consumer environment should recognize that man is a complex being, and that any explanation of his economic decisions which does not take note of his psychological make-up the society in which he lives, and the cultural background that favours his orientation towards life, is likely to result in unsound business decisions by manufacturers and distributors of a very wide range of goods.

The consumer environment can be broadly classified as external and internal.

The psychological factors that are internal to the consumer include cognitions, attitudes, motivation, personality and interpersonal response traits.



The complex consumer environment

What is a Family?

A family is a group or more people related by blood, marriage, or adoption who reside together. The nuclear family is the immediate group of father, mother, and children living together. The extended family is the nuclear family, plus other relatives, such as grandparents, uncle and aunts, cousins, and parents-in-law. The family into which one is born is called the family of orientation, whereas the one established by marriage is the family of procreation. In a more dynamic sense, the individuals who constitute a family might be described as members of the most basic social group who live together and interact to satisfy their personal and mutual needs (Arnould, 2004).

Family Environment

The influence of a family on its members is pervasive. The effect of traditional, interests, motivations etc is appreciate not only in the formative years but is likely to extent throughout their life span of its members during their easy years, children often acquire consumption habits. Including learning brand names of certain types of product which became part of their way of life.

The life style of a family largely sits its status in society. People's aspirations professional opportunities, general behaviour and expectations are deeply affected by the traditional living style of their families.

Through the family, individuals are introduced to society; they learn acceptable standards of behaviour. Within the family, cultural values are transmitted and specific roles are assumed in the household. Members of a family interact with one another, and this may lead to conflict on occasion, particularly when those in authority constrain the behaviour of dependants. A mother may decide that she knows best, that type of clothing to buy for her young children and refuse to purchases garments which she thinks are unsuitable.

In Western societies, marriage generally leads to a new household being established. New housing, furniture, kitchen equipments e.t.c. is required. The impact on consumer needs is therefore considerable. If a new home is not immediately set up and the newly married couple continue to live with the joint family a different pattern spending will result. In nuclear households it has been seen that the wife's mother or mother in law is the person to advice. Her influence is considerable in the initial stages of setting up the home. As the young wife acquired experience and self confidence the influence of the elder as an adviser tends to decline. The personality characteristics of the housewife affect the rate at which she is able to become independent in her shopping behaviour.

Her motivational influences for example, the strength of her need for achievements or for dominance are likely to contribute significantly to her style of house-keeping.

The social and cultural environment of the joint family exerts consistent informal pressures to conform to the norms of the household. It also offers mutual help to the members. The clustering of family's spanning several generations has undoubtedly had a profound effect on the behaviour of individuals. Strong family links may discourage the adoption of new life-styles and patterns of personal expenditure may be inhibited by the cultural traditions and taboos of the family.

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

What is a Household?

The term household is used to describe all person, both related and unrelated, who occupy a housing unit. There are significant differences between the terms household and family even though they are sometimes used interchangeably. It is important to distinguish between these terms when examining data. The term household is becoming a more important unit of analysis for marketers because of the rapid growth in non-traditional families and non-family households. Among non-family households, the great majority consist of people living alone. The remaining non-family households include

those consisting of elderly people living with non-family members. For example, persons of opposite sex sharing living quarters, friends living together, and same sex couples.

2.6.2 Structural Variables Affecting Families and Households

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

(a) Sociology Variables Affecting Families and Household

Marketers can understand family and household decisions better by examining the sociological dimensions of how families make consumer decisions. Three sociological variables that help explain how family's function includes cohesion, adaptability, and communication.

(b) **Cohesion** is the emotional bonding between family members It measures how close to each other family members feel on an emotional level. Cohesion reflects a sense of connectedness to or separateness from other family members.

(c) **Adaptability** measures the ability of a family to change its power structure, role relationships, and relationship rules in response to situational and developmental stress. The degree of adaptability shows how well a family can meet the challenges presented by changing situations.

(d) **Communication** is a facilitating dimension, critical to movement on the other two dimensions. Positive communication skills (such as empathy, reflective listening, supportive comments) enable family members to share their changing needs as they relate to cohesion and adaptability. Negative communication skills (such as double messages, double binds, criticism) minimize the ability to share feelings, thereby restricting movement in the dimensions of cohesion and adaptability . Understanding whether family members are satisfied with family purchase requires communication within the family. To determine how the family makes its purchase decisions and how the family affects the future purchase of its members, it is useful to understand the functions provided and the roles played by family members to fulfil their consumption needs.

2.6.3 Functions of the Family

Four basic functions provided by the family are particularly relevant to a discussion of consumer behaviour. These include (1) Economic well-being, (2) Emotional support. (3) Suitable family lifestyles, and (4) Family- member socialization.

(a) Economic Well-Being

Providing (financial means to its dependents is unquestionably a basic family function. How the family divides its responsibilities for providing economic well-being has changed considerably during the past 25 years. The traditional roles of husband as economic provider and wife as homemaker and child rearer are still valid. The economic role of children has changed. Today, even if some teenage children work. They rarely assist the family financially .Their parents are still expected to provide for their needs. But some of them get enough pocket money to decide their consumption of discretionary items.

(b) Emotional Support

The provision of emotional nourishment (including love, affection, and intimacy) to its member is an important basic function of the contemporary family. In fulfilling this function, the family provides support and encouragement and assists its members in coping with personal or social problems. To make it easier for working parents to show their love affection and support for their children, greeting-card companies have been marketing cards especially for parent to give to their children. For instance, in most communities, many educational and psychological centers are available that are designed to assist parents who want to help their children improve their learning and communication skills or generally, better adjust to their environments.

(c) Suitable Family Lifestyles

Another important family function in terms of consumer behaviour is the establishment of a suitable lifestyle for the family. Family lifestyle commitments, including the allocation of time, greatly influence consumption patterns. For example, the increase in the number of married women working outside the home has reduced the time they have available for household chores, and has created a market for convenience products and fast-food restaurant. Also, with both parents working, an increased emphasis is placed on the notion of "quality time", rather than the "quantity of time" spent with children and other family members. Realizing the scarcity of quality family time, Hotels feature a variety of weekend packages targeted to couples and their children.

d) Socialization of Children and Other Family Members

The socialization of family members, especially young Children, is a central family function. In large part this process consists of imparting to children the basic value and

modes of behaviour consistent with the culture. These generally include moral and religious principles, interpersonal skills, dress and grooming standard, appropriate manners and speech, and the selection of suitable educational and occupational or career goals. Socialization skills (manners, goals, values, and other qualities) are imparted to a child directly through instruction and indirectly through observation of the behaviour of parents and older siblings. Marketers often target parents looking for assistance in the task of socializing preadolescent children.

Role Behaviour

Families and other groups exhibit what sociologist Talcott Parsons called instrumental and expressive role behaviour.

Instrument Roles, also known as functional or economic roles, involve financial performance, and other function performed by group members.

Expressive roles involve supporting other family members in the decision making process and expressing the family's aesthetic or emotional needs, including upholding family norms (English, 2000).

Individual Roles in Family Purchases

Family consumption decisions involve at least five definable roles, which may be assumed by spouses, children, or other members of a household. Both multiple roles and multiple actors are normal. Marketers need to communicate with consumers assuming each of these roles remembering that different family members will assume different roles depending on the situation and product. Children for example, are users of cereals, toys, clothing, and many other products but may not be the

buyers. One or both of the parents may be the decider and the buyer although the children may be important as influencers and users (English, 2000).

Family Roles

For a family to function as a cohesive unit, roles or tasks-such as doing the laundry, preparing meals, setting the dinner table, taking out the garbage, walking the dog must be carried out by one or more family members. In our dynamic society, etc. family-related roles are constantly changing.

Key Family Consumption Roles

The roles played by the different family members will vary from product to product. While shopping in the market, a housewife comes across a new variety of juice that she buys for the family. Her decision to purchase does not directly involve the influence of other family members. She is the decider, buyer; but she may or may not be the preparer and is not the only user. In case of products such as television, car, music systems, furniture or any other product which is likely to be used by some or all the family members, the purchase decision *it* likely to be joint or group decision. There are eight distinct roles in the family decision-making process.

2.6.4 Influences on the Decision Process

How do husbands and wives perceive their relative influence on decision making across the decision stages. And what does this mean for marketers? Joint decisions tend to be made about vacations, televisions, refrigerators, and living room furniture. Autonomic decision-making lends to be present in decision about categories that include women's jewellery, men's leisure clothing, indoor paint and wallpaper, and luggage. By understanding where on this "map" the decisions to buy particular products fall,

marketers can be used to determine which aspects of specific product to advertise to different household members and which media will reach the influential family member.

Influence by Decision

Spouses exert different degrees of influence when passing through the different stages of the decision-making process. This movement from information search to final decision may be minimal in the case of many low-involvement goods but more pronounced for goods that are risky or have high involvement for the family. Movement is most pronounced for refrigerators, family autos, upholstered living room furniture, and carpets or rugs. Vacations are perhaps the most democratic of a family's purchase decisions. Separate campaigns may be timed to coincide with specialized interests, especially for products with a long planning cycle.

Influence of Employment

In the past, marketers were able to refer to the traditional role structure categories to determine which family member was most likely to purchase a specific product. Although traditional buying roles still apply, husbands in dual-income marriages may be willing to stop at the grocery store to pick up a few items, and working wives may drop the family car at the service station for an oil change. However, contemporary couples are not inclined to shift traditional joint buying responsibilities to only one spouse, but they are willing to shop jointly for major items (Bellingham, 2007).

2.7 The Diversification in Consumer Behaviour

The diversification of consumer ownership behaviour is partly due to the availability of high and low class items fulfilling the same function. Inter-generational consumption characteristics by item category. This involves breaking down

consumption expenditure by class of households ranging from those who are in the upper-upper, lower-upper, middle class, and so on furthermore, social and household circumstances affect expenditure patterns across different consumers' categories. In spite of the aforementioned consumer categories or social factors affecting consumer behaviour, another factor is psychological which includes: motivation (income), perception (one's feeling based on findings or discussions), learning (as regards information from other sources) and personality (one's status: age, marital status, social status and sex among others). Based on an article written by Martin Lux (2000), social statistics were provided concerning the main changes in consumer behaviour of Czech households within a period of time (1990-1997). Employed ANOVA and multiple regression analysis to answer the question of the changes in the influence of different social indicators of households on the relative household expenditures. His findings did not conform to the hypothesis that meritocratic factors and demographic factors (family size, age or residence size) both strengthened and weakened respectively in influencing the variability of some basic relative consumer items.

Purchase decision-making processes

How do consumers go about purchasing appliances?

The ways in which consumers go about purchasing items used in the home, such as television sets, computers and air-conditioners their motivations for purchase, the factors they take into account, and their levels of confidence in making such decisions are all significantly different from those prevailing with white goods. These differences need to be recognised and taken into account in the provision and communication for information about these appliances.

The following table provides a short-hand summary of the main points of difference:

	Refrigerator	Television	Computer	Air-conditioner
Consumers' level of confidence in own decision-making	<ul style="list-style-type: none"> High to very high 	<ul style="list-style-type: none"> Medium to high 	<ul style="list-style-type: none"> Low to medium 	<ul style="list-style-type: none"> Very low to low
perception of technologies	<ul style="list-style-type: none"> on 24/7, no need to operate Reliable/predictable rarely need maintenance Looks and technology barely change over time 	<ul style="list-style-type: none"> New technologies to choose from Impending change to digital Screen size increase More channels Changing peripherals 	<ul style="list-style-type: none"> Many different factors to consider Can expect problems Rapidly changing technology Difficult to get expert guidance 	<ul style="list-style-type: none"> Unfamiliar purchase Many factors to consider Every house different Mixed messages, confusing advice May be expensive.
Where go/search	<ul style="list-style-type: none"> Internet-Google; manufacturer; on-line stores Retail store Inf on appliance 	<ul style="list-style-type: none"> Retail store Internet-Google; manufacturer 	<ul style="list-style-type: none"> Internet-Google Retail store Specialist store 	<ul style="list-style-type: none"> Specialist store; specifier Retail store Internet-Google
Who ask/rely on	<ul style="list-style-type: none"> Previous experience Family, friends Salesman Choice 	<ul style="list-style-type: none"> Salesman Family, friends 	<ul style="list-style-type: none"> Previous experience Family, friends Salesman 	<ul style="list-style-type: none"> Salesman and /or specifier
Factors considered	<ul style="list-style-type: none"> Price-can we afford it Dimensions-will it fit the space Capacity-is it big enough for our needs Features-top or bottom; 2 or 3 door; internet layout Brand/origin-do we trust this brand; reputation; Appearance-have to look at it every day Warranty/service-2 or 5 years Energy label-is it efficient 	<ul style="list-style-type: none"> Emotional appeal, esp. plasma- "just want one" Type-plasma; LCD; CRT Size-42" cathode Picture-quality; resolution; brightness clarity; refresh rate Appearance-styling; looks Brand-reputation Price-can we afford it Capability with peripherals; video, DVD; set-top box; etc. 	<ul style="list-style-type: none"> Type-PC vs Apple; desk-top vs laptop; tablet vs screen, etc) Intended use (home office, games, internet, design, correspondence, etc). Speed Memory Price Screen/image quality Warranty Brand Peripherals 	<ul style="list-style-type: none"> Type-ducted or single room(s); evaporative vs refrigerative, cool only or reverse cycle Size/capacity-will it do the job Price-can we afford it Brand Appearance-is it unsightly Energy efficiency-does it have a good rating
Factors less often or not considered	<ul style="list-style-type: none"> Consumption vs efficiency-would smaller fridge that uses less energy still do the job even if 	<ul style="list-style-type: none"> Stand-by power On-mode power Cost of running Energy efficiency 	<ul style="list-style-type: none"> Stand-by power On-mode power Cost of running Energy efficiency 	<ul style="list-style-type: none"> Running costs would a smaller model do the job.

2.7.1 Motives for Purchase

Family decisions

Plate (1994) stated that decision making is the act of making a choice. It might involve on deciding what to purchase on the type of equipment to be purchased in the market. Anyakoha (1999) considered decision making as an action taken in selecting from alternatives course of action. For example, a home maker who has just one thousand naira (N1000.00) to spend on cutleries and drinking glasses is faced with decision making; she has to decide on which utensils are more important to the family.

Degenova (1999) stated that in decision-making the family has to identify the problem.

1. Obtaining information and searching for possible alternative.
2. Considering the consequences of each alternative
3. Selecting an alternative

After due considerations in step there, the decision-maker finally makes a decision. As the choice is made one accept responsibility for the decision made.

Lewis (1990) commented that as human resources are always scarce that is money; time, energy, abilities and skills of family members and human needs are many. Families have to learn how to use our limited resources wisely in order to satisfy ones needs. Decisions require mental work and the physical power of family members as to meet family needs and goals. According to Degenova (1999) a value is a measure of habits that people develop are related to family goals and values. Some individuals are never happy unless they reach high level of material prosperity. They want to live in a large house, wear fine clothes, by the best household equipments that are durable and drive the best cars. They are used to certain standard of living in their

family of origin and seek to duplicate this life-style in their own marriage. They are willing to work to achieve what they want. The above value cannot be seen but are recognised in behaviour. For example a father who values knowledge may spend money on his children's education rather than other things. A family that values comfort shows this by purchasing household equipments that are stress less and durable.

Eubank (1994) in his write up article on choice and decision focus on buying process, marketers determine the consumers' patronage purchasing motives. Individual patronized a shop for certain reasons for example, Items are not too high and calibre of sales personnel is up to date. Smith and Beaujot (1999) conducted a research on gender role norms on purchasing decision making among one hundred (100) families under different conditions of female role perception. Husbands of women that are liberal made little decisions than husbands of moderate women. But point decisions were most frequent and are better because no one will feel inferior or neglected. Decision on insurance, furniture, savings and household equipments are similar regardless of the wife's role perception.

Higher income associated with greater flexibility. Families of these groups are capable of making role adjustment that corresponds with the contemporary view.

With regard to age, husband and wife roles appear to be easier to change in young families than in established families. Smith and Beaujot (1991) examined three groups of men (traditional, intermediate, and liberal) and asked them open ended questions about the women's role in the family and whether women prefer to stay at home or be in the work force. Traditional respondents say women prefer to stay at home cooking, cleaning and caring for the children and men should be in the work force and discipline the children. Traditional men believed that if a sacrifice was

needed in the family, the women's career should go first because it was secondary to her job as wife and mother. The intermediate group was split on the issue of whether women prefer to stay at home or go to work.

This group still held many of the beliefs of the traditional group, including the idea that women are more nurturing and should be responsible for children and men should be responsible for finances. Most of the liberal respondents believed that women were split between the idea of staying at home and that working outside the home. These men believed that house work, marital power and important decision should be shared. In male dominated societies, more men than women than possess power in form of resources, social status respect positive self regard and physical authority. Prato (1996). Enns (1988) have found females to be less likely to have access to value resources across the life span. Girls are even less likely than boys to gain access to scarce resources in a play situation in the absence of adults (Powlishta and Maccoby, 1990).

2.8 Household Equipment and Types

Before the advent of the Franklin Stove (invented by Ben Franklin) food was typically cooked in fire place, not bellied stove. Franklin invention was only a slight improvement over open-health cooking since stove is only an iron box with flues, during the nineteenth century, cast iron ranges that burned coal or wood were developed, but food still has to be monitored constantly because those heat sources were unpredictable. While these stoves enabled a variety to be cooked at once, they were dirty and a fire hazard. Gas burning stoves were also developed in the nineteenth century. They concentrated heat at the cooking and ensured that food was cooked more evenly and all the way through. The transition to gas cooking has required a

major plumbing overhaul as pipes had to be hooked up to a stove. Middle and upper-class household used the first gas stoves. A thermostatically controlled gas oven began appearing in 1915 and essentially cooks from the kitchen, since food could be left unattended for brief periods of time. <http://www.anwerrs.com/topic/household-cooking> equipment 2000.

Anyakoha and Eluwa (1999), defined equipment as tools as materials used in the home for the simplification and facilitation of the home-makers' job. These equipments are mechanically and electrically operated. They are made of different types of materials such as aluminium, copper, iron, silver, glass, plastics, tin, steel, silicon, earthen, each with its own characteristics, which give differences in the performance.

2.8.1 Equipment for cooking

(a) Ovens and ranges

Household equipment was first introduced 25 years ago. At first, they were not widely accepted because the cabinets were both large and heavy which required special wiring. Also the initial cost was prohibitive for most families and services who found it was expensive. In addition few recipes and services, where these new appliances and old cooking habits were of little help. Today, many of these problems have been solved and even the name has been changed. The first appliances were called electronic ovens or range, and later they were known as microwave ovens. In today's market there is a variety of portable counter-top and built-in available. Several manufacturers offer combination gas and electronic ranges. Microwave appliance is not suitable for all food preparation due to product performance or management reasons. However, microwave ovens do handle many cooking tasks very well. For example, when reheating left over rolls or other yeast products, they come out of the

electronic oven very much like freshly baked ones. Also single portions of food can be heated in a few minutes with great success. Yet microwave oven does not get good result with such things as cake browning, tender cooking of tougher meat cuts, cooking eggs and baking breads, pies and pastries. In conventional cooking, food is heated by means of conduction, convection and radiation. Microwave cooking appliances heat only by radiation unless a separate browning unit is employed. Food, water and certain other substances absorb microwaves which create heat through molecular friction. Substances that absorb microwave have charged or polar particles that are able to alternate freely. In response to the constantly alternating electromagnetic fields, substances, although foods and liquids absorb microwave energy, it is transmitted without appreciable absorption by glass, paper and most plastics. For this reason, these materials are useful as cooking utensils. Microwave are reflected by metals, therefore the inside walls of microwave ovens are metallic. The use of metal utensils usually is discouraged because they would shield food within the oven from the microwaves and thus prevent any cooking action.

(b) Hot Plates

The hot plates consist of metallic ranges into which a source of heat is introduced. The essential difference between this and the microwave is the temperature at which they work. Hot plates are heated by electricity and the most common designs are the round/squared metal types.

2.8.2 Laundry Equipment

(a) Washing Machine

Types-Automatic washers, spinner washer-dryer, regular cycle, permanent press cycle, capacity and fill systems, rinse and agitation, etc. There are four basic

types of washers in today's market. Within each group, there are variations in washing cycles and capacity. A variety of portable or compact models are also available. Most washers' cabinets are formed from sheet treated with a phosphate-based compound to deter rusting and finished in either porcelain or based enamel and stain. Acrylic or other resin-based enamel frequently is used on the remaining exterior surfaces. The interior chamber of any washer must be able to withstand moisture, abrasion and alkalinity. Porcelain enamel and stainless steel are the most usual choices. Washer control panels and trim are made of various materials such as glass, aluminium, stainless steel, chromium-plated steel, and plastic. Before purchasing a washer, the consumer must consider its durability and its care.

(b) Carpet sweepers

Carpet sweepers are used for removing surface dust, and dirt from carpets and rugs. They do however, clean as thoroughly as vacuum cleaners, but they are quick and simple to use. They do not require electricity (Carpenter, 19994). Carpet sweeper consists of a rotary brush and dustpans mounted in a case or box to which a long handle is attached. Wheels attached to the brush rotate when the equipment is pushed. As the brush rotates, it removes surface dusts and loose dirt which are deposited in the two dustpans on each side of the brush. Not many homes have these equipments, they are cheaper than vacuum cleaners some consumers prefer to clear up their rugs and carpets manually while others deem the acquisition of these equipments a necessity.

(c) Vacuum cleaners

The vacuum cleaner is a motor-driven labour saving device. It is more efficient and faster than the carpet sweeper. It requires electricity for its manipulation so it cannot be used without electricity. The vacuum cleaner is made up of an electric

motor which drives, a fan and a filter. Dust and dirt-laden air are drawn in one end of the machine. The air is filtered. Then clean air is blown out through the other end. The suction which is created by the air being drawn into the machine is strong enough to draw in dust and small particles of dirt. The dust and dirt are then collected in a dust-proof bag of cotton or thick paper. Vacuum cleaners often have several forms of brushes as attachments. A floor polishing attachment is also featured on some makes of cleaners. Attachments are usually fitted to the free tube that fits on to the hose (Anyakoha and Eluwa 1999). Due to its simple mode of operation, consumers tend to acquire them. These equipments are not regular in most homes.

(a) Refrigerator

Food spoilage can be prevented by storing food stuff under cold conditions. This is because the micro-organisms which cause food process of making food spoilage are generally not active under cold conditions. The process of making food cold and keeping it cold is called refrigeration (Ogbonyomi, 1990; Anyakoha and Eluwa, 1999). A refrigerator is any facility or appliance which removes heat from things and keeps them cold (Anyakoha and Eluwa, 1999).

- It is used for food preservation
- To prevent food spoilage and wastage

It simplifies the work of home – making in the following ways speed defrosting. Clean as for refrigerators. Turn on power on half an hour before replacing food (Glossan, 1997).

(b) Fans

Two types of fans are the standing and ceiling fans consumers make choices sometimes based on the varieties available in the markets and their purchasing power.

Electric fans aid in ventilating the home and this is a basic requirement during hot seasons. The equipment has blades and a regulator that controls its speed. It also consists of a coil and motor.

(c) Air Conditions

These are mainly attached to the walls of a home and aid in ventilation. They serve the purpose of making an apartment user friendly. They have compartments that discharged condensate water. They are preferred to fans in the sense that they provide cooler air. The most recent ones are the split units that are rectangular in form and are quite expensive. Information as regards these types help consumers in making choices (Frost, 2006).

(d) CD Players

The above includes video CD and audio CD players. They provide consumers with music and information as some recorded programmes are educative. Films are used in connection with television sets. CD players are of many kinds and consumers make decision based on the varieties available and their purchasing power. The era of video cassette players is almost out of phase as most homes now have video ad audio CD players. Some consumers go for these products based on the brand names instead of searching for information as regards their durability and ease of use. Ogbonyomi (1999).

2.9 Empirical Studies

Sharon (1994), conducted a study on the parental perception of children's financial socialization. In this study, twenty-seven (27) financial items were included in a questionnaire and 182 parents responded to the age they felt most appropriate to

be involved in the financial activity. From the findings, the most consensus was among parents as to when the very young ready to learn and that children approximately 18 ready for credit experiences. The items related to knowing about family income, savings and indebtedness had the highest percentage of parents believing children should never know about that information. Most of the parents believed that children between the ages of 12 to 14 and 15- 17, years were ready to be involved in family finances. However, it was added that from the results; most parents thought children were not ready to establish their own financial credibility or a credit history and build assets until 18 years or more. The study revealed more of parental perceptions of the response of their children to general financial responsibilities in their homes and this cannot substitute for the behaviour of all age groups in relation to equipment acquisition in their homes. Sharon used a sample size of 182 while the current study used 406 sample sizes.

In the findings of Sharon, the researcher observed that almost half of the parents believed the 12-14 year olds were capable of being responsible for their clothing budget. Only about one-third of the parents believed that same age group should know monthly family living costs, be told family income, or help keep records of family income. Although there was not much agreement among parents about what appropriate for 19-14 year olds as for those 8 years or less, there should be a significant amount of agreement. It was particularly surprising that one-third of the parents thought it was appropriate to tell 12 to 14 year's olds about the family income. In the findings, there was a higher degree of consensus among parents related to what they perceived was appropriate for those children 18 pr older more than 51 percent of the parents thought this age group was ready to be fully responsible for their own

credit card, apply for a personal loan, make payments on a personal loan, and be fully responsible for a checking account.

In the work of David and Mark (2000) on the role that employed and non-employed teenagers played in family expenditures, it was found that most parents with teenagers agreed that their children between the ages of 14 and 17 received a major portion of family income. A U.S. Department of Agriculture estimated of family expenditure on children indicated that middle-income families spent between \$9,390 and \$9,530 per year on typical teenagers. Children from low-income families may be more likely to contribute to family economic well-being than children from non low-income families and be more likely to contribute to family economic well-being than children from low-income households. Previous research of teen employment was primarily focussed on the incidence and patterns of work, and the effects on the teenager's educational attainment, future employment prospects and other developmental outcomes.

It was found that study results were similar, using teens that had a reported income and teens that had a reported inputted income. They therefore used all teens whether they had a reported on imputed income. In their findings they observed that many of the teens do not seem to work because of economic necessity, because many lived in married couple families with higher household income compared with those of their non employed counter parts. Thirty four percent of employed teens worked more than 20 hours per week for more than 10 weeks per year. Prior research has showed that working at this level was associated with negative consequences. The differences between the two studies are that David and Mark used interview method to get their data but the present study used questionnaire to get data for the study. The past survey used a sample size of 2,552, while the present survey used a sample of

406 households in Imo State the past worked on children of households while the present worked on heads of households.

In the work by Martine and Wiax (2002) on consumer motivations to take back spent batteries and spent electronic and electrical equipment, they employed a qualitative survey in (Belgium, Netherlands, Germany, from and a Quantitative survey in France. In their qualitative study in B, Bi, and F. two group discussions of ten participants took place in each country. In their findings, they observed that across all 4 countries there was a general trend in lifestyle largely in favour of cordless appliances, associated to values of freedom and convenience. They observed that there was a growing demand from consumers in all countries. They also found that there was an average of 4 to 5 cordless appliances present in a household. They further observed that in France and Germany primary batteries were perceived as being more harmful to the environment than the rechargeable. Belgians stored their primary batteries and brought them back to the collection point, showing that awareness of the collection system was high, In France people were aware of the existence of collection point but Belgium were clearly the leading country. The communication campaigns for collection and recycling were efficient.

In Germany there was a disparity between regions in implementation of the collection policy little awareness of the communication campaigns, no clear information in terms of reminding by the consumers at least about the collection system. In all countries there was an absence of awareness of legal obligation to participate to the collection and recycling of batteries appliances.

Their findings suggested that the divide between search and experience goods, in terms of consumers' perceived ability to judge product quality before purchase, remained in traditional retail environments but erodes in the online environment.

Their study of browsing behaviour also supported this idea; in that the total time consumers spent online searching for product information was not significantly different for search and experiences goods. The differences in the two (2) researches is that the past study used a sample of over 50,000 households, while the present research used 406 household heads who purchase household equipments. The latter used descriptive statistics while the present research used descriptive and inferential statistics. Olayide (1990) carried out a study of three hundred and twelve (312) families in Owerri North Local government Area in Imo State and concluded that women did the purchase of household equipment especially in families with higher income, while the present study used 406 household heads in Imo State. Olayide used observation method but this study used questionnaire to collect datas, Olayide's study showed that in 60 percent of families, either men or women who made purchase were considerability influenced by the others. The home maker directed the purchases of other members of the family in 60 percent of the cases.

Yoonkyung (2005) conducted a study on comparison of the household economic status of the families of weekend couples and those of ordinary married couples. The 1999 data for Korean labour paid were used for the study. The sample sizes were 3,164 households of the families for weekend couples.

Yaji, (1994) an appraisal of the techniques of providing consumer information to home-makers in Makurdi (M.Ed. home Mgt). Population of study comprises of home-makers from all ward in Makurdi with a population of 53,987. For sample, the researcher used 1% of the population thus ending with 540 as the sample. Ranked sources of information available to customers thus:

Radio	51
Television	51
Newspapers	57
Word-of-mouth (Personal contact)	139
Magazines	193
Labels	215
Posters and Billboards	250
Point-of Purchase information	332
Manufacturer salespersons	395
Trade fair exhibitions	359
Packaging	301

It was concluded that purchasing behaviour of homemakers was dependent on the information they received and from what source. However, manufacturers and sales person who detailed information concerning goods and products most often had provided early positive information that were favourable to them.

Mohammed (1998) application of marketing strategies on consumer products: a case study of lever brothers Nigeria Plc Kaduna. Researcher applied the survey method whereby data were gathered from a large number of respondents. Basically the researcher used the oral interview method to gather data using Sheik Abubakar Gumi central market and Kawo market Kaduna as sources of sampling respondents which included consumers and retailers. The researcher analyzed LBN's corporate strategy thus:

Product Development and Product Innovation

Pricing strategy

Promotional strategy

Distribution strategy

Customer Retention

Superior customer service strategy.

In conclusion, the researcher stated that most consumers were not able to differentiate between LBN products and others. Also LBN products faced stiff competition from others, especially imported ones.

Nanle (1998) applied a survey research and observation methods in addition to primary and secondary data, and of course inquiring which involved personal interview, telephone, interviews and questionnaires. One hundred and twenty (120) questionnaires were administered out of which 100 were returned that is 83.4% of the questionnaire. The statistical analysis was based on 83.4% respondents received. That is, the research population was undermined.

However, the questionnaire was based on 5 sets of concepts, namely:

- Price and value
- Service and engineering
- Advertising and reputation
- Design and style
- Consumer types.

Concluding her findings, the researcher observed that manufacturers, distributors, promoters and the government should work towards enhancing the overall image of locally produced goods because there is a large measure of scepticism about the quality, standards and value of “made-in-Nigeria” goods. When Nanle (1998) examined consumer attitude to ‘made in Nigeria’ goods using Kaduna and environs as focal area, the researcher concluded that the foundations of consumer behaviour objects of consumption, consuming units, and behavioural roles. Influences of consumer

behaviour include culture, attitude, personality, social class, price brand, quality, the researcher tabulated items preferred by consumers against choice of exporter countries thus:

Items	1st Choices	2nd	3rd
Shoes	Italy	England	France
Alatictic drinks	France	England	Nigeria
Cars	Germany	Japan	England
Textiles	Germany	U.S	Italy
Electrical goods	U.S.A	England	France
Carpets	England	USA	Japan
Drugs	Germany	England	USA
Cosmetics	France	England	U.S.

Consumer attitude to made-in-Nigeria rather negative or at best lukewarm.

The preference mainly for imported goods.

2.10 Summary of Literature

The researcher reviewed related literature on the views or perception of people on the factors affecting consumer behaviour and the acquisition of household equipment. From the related reviews the researcher observed that these factors have both positive and negative influence on consumers. It is clear these factors enable consumers to make right acquisition and make use of their equipment properly while some do not. The review of the related literature also looks at some of the influences of these factors on consumers' behaviour.

The chapter started with reviewing of literatures under the following sub-headings:

- Consumer Category
- Consumer Buying Decision Process
- Factor Affecting Consumer Behaviours
- Influence of personality and knowledge of consumers and the acquisition of household equipment
- Influence of family financial status of consumers and the acquisition of household equipment
- Influence of family pressure and environment of consumers and the acquisition of household equipment
- The Diversification in Consumer Behaviour
- Household Equipment and Types

Finally an empirical study related to the study was carried out. The study put together showed the significance need for the present study as the related researches were also researches carried out in developed countries.

CHAPTER THREE

3.0 RESEARCH DESIGN AND METHODOLOGY

This chapter presents the research design and methods employed for the study under the following sub-headings.

- 3.1 The Research Design
- 3.2 Population for the Study
- 3.3 Sample Size and Sampling Procedure
- 3.4 Instruments for Data Collection
 - 3.4.1 Validity of the Instrument
 - 3.4.2 Pilot Study
 - 3.4.3 Reliability of the Instrument
- 3.5 Procedure for Data Collection
- 3.6 Procedure for Data Analysis

3.1 Research Design

The survey method was used in this study. The survey method is an ex-post factor method of data collection which concentrated on opinion of past event. This is because the objective is to determine the factor responsible for the past event since the process of experimentation is not feasible. In this design, the questionnaire was the major instrument for data collection. A self develop and validated questionnaire on consumer behaviour and acquisition of household equipment in Imo state was administered on a sample selected for the study. The responses collected from sample was statistically analysed to test the hypothesis of the study in order to determine the relationship between consumer behaviour and acquisition of household equipment in Imo state.

3.2 Population for the Study

Imo state is made up of twenty seven (27) Local Government Areas with a population of fourteen thousand, five hundred and forty-four (14,544,) men and women civil servants. The civil servants are of high, middle and low income earners. Table 3.1 shows the distribution of the population of working class men and women by sex and Local Government Area.

S/N	L.G.A.	Males	Females	Total
1	Aboh Mbaise	284	345	728
2	Ahiazu Mbaise	189	223	412
3	Ehime Mbanno	314	343	712
4	Ezinihitte Mbaise	250	233	592
5	Ideato North	159	360	392
6	Ideato South	155	460	515
7	Ihitte Uboma	328	507	835
8	Ikeduru	180	160	340
9	Isiala Mbanno	334	281	615
10	Isu	157	269	436
11	Mbaitoli	205	413	618
12	Ngor Okpala	379	412	792
13	Njaba	135	267	402
14	Nkwere	223	268	491
15	Nwangele	195	359	554
16	Obowo	227	340	567
17	Uguta	311	316	627
18	Ohaji/Egbema	254	181	435
19	Okigwe	213	317	530
20	Oniuma	196	197	393
21	Orlu	260	451	711
22	Orsu	163	251	414
23	Oru East	166	366	532
24	Oru West	243	338	571
25	Owerri Municipal	190	317	507
26	Owerri North	191	292	483
27	Owerri West	185	254	439
	Total	6,086	8,458	14,544

Source: Civil Service Commission, Imo State Local Government Area Secretariats (ISLGAS), Staff payroll statistics unit, Owerri (2007)

3.3 Sample Size and Sampling Procedures

From the twenty seven (27) Local Government Areas in Imo State, eight local Government Areas were selected using the random selection method. The eight Local Government Areas are thirty percent (30%) of the twenty seven (27) Local Government Areas. According to Ndagi (1999) 10-35% of a population can be used

for survey research. There are 4,140 males and females civil servants in the eight Local Government Areas. In line with Ndagi (1999) 10% of 4,140 was sampled out using proportional and stratified random sampling method. This gives 414 respondents. (Table 3.2)

Table 3.2: Sample for the study (Working class men and women) in Selected Eight Local Government Areas of Imo State randomly.

L.G.AS	No. of Working Class Women	No of Sample selected	No of Working Class Men	No of Sample selected
Ehime Mbaino	343	34	314	31
Ideato North	360	36	159	16
Owerri west	254	25	185	19
Nwangele	359	36	195	20
Owerri Municipal	317	32	190	19
Ezinihite	233	23	250	25
Orsu	251	25	163	16
Obowo	340	34	227	23
Total	2257	245	1683	169

Total for sample = 414

The sample for this study consisted of 10% of total number of working class men and 10% of total number of working class women from each of the eight (8) Local Government Area based on the recommendation of Ndagi (1999) that in behavioural sciences 10-35% could be a fair representation of the population of this size.

3.4 Instrument for Data Collected

The main instrument for the data collected was a structured questionnaire designed by the researcher. The questionnaire consists of four sections; the first A, B C and D. Section 'A' is the demographic information of the respondents, while Section B was on consumer purchasing behaviour Section 'C' was on the role of income on consumer behaviour Section 'D' was on the Zeffect of marital status .

3.4.1 Validation of Instruments

The designed instrument was given out for vetting to the supervisors within the department of vocational and technical education in the Faculty of Education, Ahmadu Bello University, Zaria. Face validity was used in the validation of the instrument designed for the study. According to Anastasia (1980) face validity of a survey instrument of this nature is considered adequate when the instrument has been subjected to rigorous assessment by experts. Some of the questions were said to be ambiguous in respect to length and construction. For example questions 14 and 17 in section C. Such questions were reconstructed for clarity and some reduced to manageable sizes.

3.4.2 Pilot Study

To test the reliability of the instrument designed for the study, a structured questionnaire was administered to 50 civil servants, 25 males and 25 females in Chindit Barrack in Sabon Gari Local Government Area in Kaduna State. The questionnaire was handed to them in their office to fill. A period of five days was given to them to complete the questionnaire.

This was to determine among others, possible constraints likely to hinder effective administration of the instrument as well determine the reliability and internal consistency of the items within the instrument in relation to the behaviour of consumers and the acquisition of household items.

Some of the observation from the filled instrument were that item 20 had some inconsistency which the respondent reflected in the process of answering the questions. It was observed that the questions on household acquisition items were not properly demarcated. These were amended in the questionnaire accordingly.

3.4.3 Reliability of the Instrument

The filled questionnaire by the respondents were collected, coded and subjected to statistical analysis using the Statistical Package for the Social Sciences (SPSS) 16th Edition. The split-half method of obtaining reliability coefficient as well as the internal consistency coefficient, were adopted within the package for the statistical analysis of the data. Split-half is a statistical procedure for determining reliability of an instrument. In this case the data collected were tested with a statistical package (SPSS). From the result of the test of reliability and consistency, a reliability coefficient of 0.91 was obtained for the instrument, while a reliability coefficient of 0.91 was obtained for the internal consistency of the items in the instrument. These obtained coefficients indicated that the instrument reliable and internally consistent for the study.

3.5 Procedure for Data Collection

The researcher and trained three research assistants visited ward by ward of each sampled towns and each village to distribute the questionnaire to the sampled working class women and men present in the household. This visit continued till they visited the households that can provide 10% of working class women and 10% of working class men for each Local Government. This procedure was repeated in all the Local Government Areas in distributing the questionnaire within period of one week. The researcher went round to collect the questionnaires from the respondents, having in record the amount of questionnaires that were issued out making sure that all the questionnaires were administered correctly.

3.6 Procedure for Data Analysis

The data collected were subjected to frequency, mean and standard deviation. The data were measured in interval scale. Null hypotheses I and II were tested with the Pearson Product Moment Correlation procedure (PPMC). This is because they required a test of relationship. Null Hypothesis III was tested with One Way Analysis of Variance (ANOVA), because of the multiple levels of the independent variable (Family pressure and environment). All tests were carried out at 0.05 level of significance.

CHAPTER FOUR

4.1 Data Analysis: Presentation and Analysis of Results

In the determination of the factors affecting consumer's behaviors and their acquisition of household equipment in Imo state, this chapter presented the statistical analysis of the data collected from the respondents involved in the study. The presentation is structured along the research questions and objective of the study. Apart from tables of frequencies and percentages used in the description of the respondents' demographic characteristics and the analysis of the items used in the assessment of the behaviors in relation to acquisition of household equipments, means and standard deviations were computed for the items and the main variables along the four point rating scale. These structure of the chapter consisted of the analysis of the demographic characteristics of the respondents, analysis of the objectives of the study and the related research questions, test of the study's hypotheses and a discussion of the findings from the analyzed data.

4.2 The Demographic Characteristics of the Respondents.

The respondents involved in the study were 406 and were made up of men and women who were responsible for the acquisition of household equipment in their respective homes in Imo state. Apart from the sex, other demographic characteristics selected for the study were their age, marital status, number of children, highest educational qualification and monthly income. These variables were analyzed individually.

Table 4.1: Sex of the respondents

Sex	Frequency	Percent
Men	156	38.4
Women	250	61.6
Total	406	100

Table 4.2: Classification of the respondents according to age range

Age of the Respondents	Frequency	Percentage
20	95	23.4
21	78	19.2
26-34	52	12.8
35-40	30	7.4
Above 40	151	37.2
Total	406	100

The classifications in Table 4.2 revealed that 95 or 23.4% of the respondents were 20years and below. Those between 21 and 25years were 78 or 19.2% of the respondents and 52 or 12.8% of the respondents were between 26 and 34years, while 30 or 7.4% of the respondents were between 35 and 40years. Respondents who were above 40years were generally more as indicated in the Table data and they accounted for 151 or 37.2% of the total number involved in the study. By this age ranges the respondents could be described as adults who could be rely upon to have a good knowledge of the subject matter of the study as well as provide information that would be reliable for the study.

Table 4.3: Highest Educational Qualifications of Respondents

Educational qualification	Frequency	Percentage
Ph D	39	9.6
Masters	41	10.1
First degree	74	18.2
NCE	134	33.0
Secondary	65	16.0
Primary	53	13.1
Total	406	100

The classifications of the Table 4.3 revealed the National Certificate in Education (NCE) as the dominant highest educational attainment of the respondents accounting for 33.0% of the total respondents. Though there were doctorate and master degree

holders among the respondents but their percentages were generally low as indicated in the Table. This was also the case with primary and secondary school certificates holders among the respondents as indicated in the Table. By this level of qualifications among the respondents they could therefore be classified as educated enough to know the subject matter of the study and provide the required information.

Table 4.4: Respondents by their Marital Status

Marital status	Frequency	Percentage
Married	203	50.0
Single	150	36.9
Separated	23	5.7
Divorced	6	1.5
Widow	24	5.9
Total	406	100

Those who were married among the respondents were 203 or 50.0%. The respondents who were single were 150 or 36.9% of the total number involved in the study. Among the respondents 23 or 5.7% said they were separated from their spouses while 6 or 1.5% said they were divorced. Only 24 or 5.9% of the respondents said they were widowed. This classification implied that all categories of marital status in the society were represented in the study.

Number of children could be a factor in the behaviour of relating to acquisition of household equipment in a family. In this study the respondents' number of children, were assessed as those residing with the individual respondents and are classified in Table 4.5.

Table 4.5: Respondents by their Number of Children

No of children	Frequency	Percentage
1-3	193	47.5
4-6	99	24.4
7-10	23	5.7
Above 10	91	22.4
Total	406	100

Table 4.5 revealed that 193 or 47.5% of the respondents had between 1 and 3 children residing with them at the time of this survey. The respondents who had between 4 and 6 children were 99 or 24.4% of the total respondents while 23 or 5.7% of the respondents had between 7 and 10 children each. Only 91 or 22.4% of the total respondents said they have above 10 children residing with them at the time of the survey. The importance of this variable is that it could influence the consumer behavior in their acquisition of the household equipments.

Income is another determinant of a consumer's capacity to acquire any household equipment. Therefore the monthly income of the respondents was assessed as part of the demographic variables as indicated in Table 4.6.

Table 4.6: Classification of the respondents by their monthly income

Occupation	Frequency	Percentage
Below ₦21,000.00	201	49.5
₦ 21,000.00 - ₦ 50,000.00	75	18.5
₦ 51,000.00 - ₦ 70,000.00	55	13.5
₦ N71,000.00 - ₦100,000.00	40	9.9
₦ N110,000.00 - ₦150,000.00	22	5.4
₦151,000.00 - ₦200,000.00	10	2.5
Above ₦200,000.00	3	0.7
Total	406	100

The income classifications of the respondents in the table indicated that 201 or 49.5% of them were earning below ₦21,000.00 per month while 75 or 18.5% of the

respondents said they earned between ₦21,000.00 and ₦50,000.00 per month. Those who said they earn between ₦51,000.00 and ₦70,000.00 per month were 55 or 13.5% of the respondents and 40 or 9.9% of the respondents said they earned between ₦71,000.00 and ₦100,000.00 per month. Twenty two or 5.4% of the respondents were within the income range of ₦110,000.00 and ₦150,000.00 per month while 10 or 2.5% of the respondents were within the income range of ₦151,000.00 and ₦200,000.00 per month. Only 3 or 0.7% of the total respondents said they earned above ₦200,000.00 per month. This classification indicated that the respondents were well distributed within the income levels in the society and could thus reflect the actual behavior of consumers in relation to the acquisition of household equipment. This variable is one of the major factors considered in the acquisition of household equipment by the respondents in the study.

4.3 Answer To Research Questions

One of the major objectives of this study is the examination of the relationship between influence of personality and knowledge of consumers and their acquisition of household equipment in Imo state. The consideration here are aimed at identifying the factors responsible for the determination of what consumers' decided to buy as their household equipment in view of other competing products in the market. The research question raised to guide this investigation is:

1. What is the relationship between influence of personality and knowledge of consumers and their acquisition of household equipments in Imo state?

Among other factors considered in relation to the influence of personality and knowledge of consumer's disposition of the consumers with respect to their

acquisition of household equipment were: the longevity of such equipments, the derived satisfaction, and the necessity of the items, their maintenance and the attraction of such products in the market. In this assessment of the consumers' personality and knowledge the expressed opinions on the individual items used in the evaluation are scored on a four point scale and the mean computed is thus based on the four point scale. The items used in the assessment of the consumers' personality and knowledge of consumers in relation to their acquisition of the household items are presented by summing up the frequencies and multiplying them by the point on the scale with a total summation of the scores and their mean for the respective items as indicated in Table 4.7.

Table 4.7: Opinions of the respondents on determinant of personality and knowledge of consumers and the acquisition of household equipment.

Determinant of acquisition behaviour	SA	A	D	SD	Total	Mean
1. I bought household equipments for personal satisfaction based on durability.	748	531	80	2	1361	3.35
2. I consider satisfaction to be derived from the use of household equipment before buying it.	172	642	276	11	1101	2.71
3. I go for post purchase information before making my purchase decision .	248	534	306	13	1101	2.71
4. I bought some of my household personal interest.	448	462	234	23	1167	2.87
5. I only bought household equipment of high necessity.	524	435	128	66	1153	2.84
6. I posses some household equipment future use.	196	600	182	66	1044	2.57
7. As an individual, it is my decision to purchase some of my household equipments	340	594	222	12	1168	2.88
8. I made a few purchase of my household equipments because they are in vogue	108	513	360	28	1009	2.49
9. I bought some household equipments for gift to people during celebration	416	417	240	43	1116	2.75
10.I own a few household equipments because of the availability of their spare parts when they develop faults	216	369	318	70	973	2.40
11.I own a few household equipment as new buy without any information from any source as a result of being inquisitive or my curiosity	172	468	302	56	998	2.46
12. I dispose products after use in order to buy new ones.	120	315	380	81	896	2.21
13. I go for market survey before purchasing my goods.	256	441	338	26	1061	2.61
Grand total	3516	5292	3016	419	11827	2.66

On the four point scale the mean score of 2.5 and above would generally imply agreement with the suggested notion of the item while lower mean score indicates disagreement. One of the major determinant of consumers' acquisition of the household equipment as indicated in the table is the durability needs for the satisfaction of such equipments. In item 1 mean score is 3.35 which implied that this was the major opinion of the respondents. Another determinant of the consumers' personality and knowledge in their acquisition of household equipment in the state is the satisfaction they derived from such products. This is indicated with a mean score 2.71 for item 2 in the table. Satisfaction as a major determinant of consumers' acquisition of the household equipment is reflected in item 3 where the mean score is 2.71 which mean that the respondents agreed that they have gained much satisfaction from the purchase of their household equipments.

Personal interest and necessity are other factors in the determination of the consumers' personality and knowledge in the acquisition of household equipment as indicated with mean scores of 2.87 and 2.84 for item 4 and 5 respectively in the Table. Closely associated with personal interest is future anticipation where the respondents scored 2.57 as another factor that helps determine the acquisition of household equipment. These factors were accompanied by personal decisions of the respondents as indicated with a mean score of 2.88 for item 7 in the Table.

In item 8, the respondent accepted that some items were acquired generally because they are in vogue. This is reflected in the Table with a mean of 2.49. But in item 9, gift was given as one of the major factor responsible for the acquisition of household items. Maintenance culture in terms of available spare parts for their repair and curiosity are some other factors as indicated by the scores in items 10 and 11 of the Table for the acquisition of household items in the Table.

But in item 12, the respondents agree as indicated with a mean score of 2.21 that they dispose off their household equipment after use in order to buy new ones and in item 13 of the table the respondents agreed with a mean of 2.6 that they go on a market survey in order to get good bargain for their household equipment they intend to acquire. From the grand mean score of 2.68 in the Table, it could be concluded that durability, personal interest which aid personal decision and other factors measured in the table could be considered as major factors that determines the acquisition of the respondents' house hold equipments in the area under study.

4.4: Influence of Family Financial Status as a Reasons of Acquisition of household equipment

The second objective of this study is to examine the effect of influence of family financial status on their acquisition of household equipment. To effectively investigate this objective the following research question was raised to guide the objective:

Research question 2: What role does consumers' family financial status play on consumers acquisitions of household equipments in Imo state?

The investigation here is mainly focused on the influence of family financial status in terms of the consumers on their acquisition of household equipment. A total of four items were used in this assessment. In Table 4.8 the opinion of the respondents on the influence of family financial status on their acquisition of the household equipment are scored in frequencies and multiplied with the respective point on the four point interval scale along with their total and their respective mean score.

Table 4.8 Opinion of the respondents on role of consumer behaviour with regard for family financial status as reasons for household equipment acquisition.

Income as determinant of consumer' acquisition behaviour	SA	A	D	SD	Total	Mean
1. My financial status lead e to buy some household equipment	540	297	138	103	1078	2.66
2. I lack enough money to purchase some important Household equipment.	208	510	264	52	1034	2.55
3. I bought some household equipment that are cost but have high quality.	112	375	422	42	951	2.34
4. I am encouraged to buy some household equipment being sold on credit basis	280	417	274	60	1031	2.54
Grand total	1140	1599	1098	257	4094	2.52

The impression from the expressed opinion of the respondents in the table is that family financial status could be a major determinant in the decision to acquire household equipments in this survey. In item 1 of the table, this opinion is indicated with a mean score of 2.66 and in item 2 the mean score is 2.55. These are indications that the respondents were of the opinion that family financial status were their major determinant in the process of acquiring their household equipments. The importance of family financial status as a major determinant in the acquisition of household equipments by the respondents is further reflected in item 3 where the cost of such item is seen as a major consideration. In item 4, the importance of family financial status is again reflected by the respondents with a mean score of 2.54. The grand mean score clearly indicated that the respondents were of the opinion that family financial status is a major determinant of their ability to purchase household equipments.

4.5 Influence of Family Pressure and Environment as a Determinant Of Acquisition of Household Equipments

The third objective of this study is the determination of the effect of the influence of family pressure and environment of consumers' and the acquisition of household equipment. To effectively address the objective, the research question raised is:

Research question 3: What are the effects of influence of family pressure and environment on the acquisitions of household equipments in Imo state?

The opinion of the respondents on the effects of family pressure and environment influence on the acquisition of household equipments in the study area are scored in Table 4.10 by multiplying the observed frequencies with the respective point on the four point interval scale. The mean for each of the item was then computed by dividing the total with the number of respondents. The grand mean was obtained by summing up the totals for each item and then with the product of the total population and the number of items.

Table 4.9: Opinion of the respondents on the role of family pressure and environment as influencing household equipment Acquisition.

Marital status of as determinant of consumer' acquisition behaviour	SA	A	D	SD	Total	Mean
1. The purchase of my Household equipments was based on societal recognition.	448	615	166	6	1235	3.04
2. The purchase of Household equipments was based family need.	244	465	338	21	1068	2.63
3. The purchased of my household equipment based on family pressure.	176	297	448	39	960	2.36
4. The purchase of my household equipment was based on spouse influence.	504	483	114	62	1163	2.86
5. The purchase of my household equipment as based on my environmental effect.	216	534	236	56	1042	2.57
6. The purchase of my household equipment was based on cultural background/beliefs.	212	366	320	71	969	2.39
7. The purchase of my household equipment was based on rate of advertisement.	84	462	272	95	913	2.25
8. The household equipment I lack are as a result of the conflicting desire or passion I feel for other needs	120	507	308	53	988	2.43
9. The purchase of my household equipment was based on conflicting desire.	72	420	334	81	907	2.23
10. The purchase of my household equipments was based on manufacturer popularity.	108	537	370	15	1030	2.54
11. The purchase of my household equipment was based on the information gathered.	416	468	252	20	1156	2.85
12. The purchase of household equipment was based on passion for new comfort.	364	279	344	50	1037	2.55
Grand total	2964	5433	3502	569	12468	2.56

The effects of the influence of family pressure and environment was not restricted to the home requirements but as well as the socio-cultural and economic accompaniment with the respective family pressure and environment of the respondents. In Table 4.9, the effect of the family pressure and environment as indicated in item 1 of the table has a social dimension. The mean score of 3.04 clearly indicated a consensus among the respondents that some of their household equipments were acquired because of the family pressure and environment they confer on the family.

Necessities resulting from the effects of family pressure and environment were other factors associated with family pressure and environment and the acquisition of household equipment among the respondents. In item 2 of the Table, the mean score of 2.63 indicated agreement with this notion. This necessity is further reflected in item 11 and 12 of the Table with mean score of 2.85 and 2.55 respectively indicating that the respondents were of the opinion that the acquisition of their household equipment was purposely because of their necessities such items to the individuals in the house hold.

Collective effort of household members could lead to the acquisition of household equipments. This is indicated in item 4 of the table with a mean score of 2.86 which indicated that the respondent were of the opinion that they acquired some of their household equipment because of the collective effort of the husband and wife in the family. The respondents were of the opinion that the request of the individual within the family could be a motive for some household equipment acquisition. This is indicated in item 3 of the table with a mean score of 2.36.

In item 5, speculation was another factor which the respondents agreed could lead to acquisition of some household equipment. The mean score for the item is 2.57 thus

indicating that the respondents were generally in agreement with this opinion. The respondents agree that environment could be associated with the effect of family pressure on the acquisition of household equipment. The related item 6 had a mean score of 2.39, an indication of agreement among the respondents. On the same trend, culture was not seen as a major factor of family pressure and environment on the acquisition of the household equipment by the respondents. This is indicated with a mean score of 2.25 for item 7 in the table.

The respondents agree that conflicting desire or passion could be attributed to the inability of the individual families to acquire the desired household equipment. This is indicated with a mean score of 2.43 for item 8 of the table. In the same vein, the respondents agree that popularity of a product could be a major factor of family pressure and environment effect in the acquisition of such product. This is shown in item 9 of the table with a mean score of 2.23.

However, information provided by outsiders and users of some household equipment could lead to their acquisition because of the understanding of the functions. This is indicated with a mean score of 2.54 for item 10 in the table.

4.6 Test of Hypothesis

Three null hypotheses were raised along the objectives of the study. They were aimed to provide statistical backing to the solution for the research questions provided in the study. The hypotheses are tested as follows:

Hypothesis I: There is no significant effect of consumers' influence of personality and knowledge on their acquisition of household equipment in Imo State.

The assessment of the respondents' personality and knowledge as it relate to their acquisition of household equipments were carried out in Table 4.7. The test here is to determine the significance of the relatedness of the influence of personality and knowledge of consumers as scored by the respondents in the Table. To test this hypothesis therefore, the chi-square procedure was used because of the single variable involved. The use of the chi-square here would help to determine whether the personality and knowledge was considered significant in relation to the acquired household equipments by the respondents involved in the study. The result of the test is presented in Table 4.11. In the table the expected frequency scores are enclosed in bracket along the observed frequency for each of the respective items and options. The observed chi-square and the accompanying level of significance are all indicated in the table.

Table 4.10: Chi-square test on the effect of consumers' influence of personality and knowledge of consumers on the acquisition of household equipment.

Items	SA	A	D	SD	Total
1	187(77.69)	177(165.18)	40(124.18)	2(38.96)	406
2	43(77.69)	214(165.18)	138(124.18)	11(38.96)	406
3	62(77.69)	178(165.18)	153(124.18)	13(38.96)	406
4	112(77.69)	154(165.18)	62(124.18)	23(38.96)	406
5	131(77.69)	145(165.18)	64(124.18)	66(38.96)	406
6	49(77.69)	200(165.18)	91(124.18)	66(38.96)	406
7	85(77.69)	198(165.18)	111(124.18)	12(38.96)	406
8	27(77.69)	171(165.18)	180(124.18)	28(38.96)	406
9	104(77.69)	139(165.18)	76(124.18)	43(38.96)	406
10	54(77.69)	123(165.18)	159(124.18)	70(38.96)	406
11	43(77.69)	156(165.18)	151(124.18)	56(38.96)	406
12	30(77.69)	105(165.18)	190(124.18)	81(38.96)	406
13	64(77.69)	147(165.18)	169(124.18)	26(38.96)	406
Total	991	2107	1683	497	5278
Chi-square = 869.891, DF = 36, P = 0.0000					

SA=4 Strongly Agree A = 3 Agree D= 2 Disagree SD =1 strongly Disagree

The result in the table indicated that the respondents' personality and knowledge is significantly related to their acquisition of household equipment in the selected area of Imo state. The observed chi-square value for the test is 869.891 at 36 degree of freedom and the level of significance ($P = 0.000$) observed in the test is lower than the fixed value of 0.05 ($P < 0.05$). Therefore the null hypothesis that there is no significant effect of consumers' influence of personality and knowledge on their acquisition of household equipment in Imo State is rejected. The table indicated that the respondents' acquisitions of the household equipments were actually determined by personality and knowledge. Associated with other factors such as family financial status need, family compositions and others.

Hypothesis II: There is no significant effect of family financial status of consumers on their acquisition of household equipments in Imo State.

The respondents' opinion on the effect of family financial status and the acquisition of household equipments was examined in Table 4.8. In the test of this hypothesis, the scores of the respondents on the relationship were subjected to a chi-square test. The result of the test is summarized in Table 4.12.

Table 4.11: Test of influence of regard for family financial status and acquisition of household equipment.

Item	SA	A	D	SD	TOTAL
1	135(63.75)	99(133.25)	69(144.75)	103(64.25)	406
2	22(63.75)	170(133.25)	162(144.75)	52(64.25)	406
3	28(63.75)	125(133.25)	211(144.75)	42(64.25)	406
4	70(63.75)	139(133.25)	137(144.75)	60(64.25)	406
Total	255	533	579	257	1624
Chi-square = 253.459, DF = 9, P = 0.0000					

SA = 4 strongly Agree A= 3 Agree D = 2 Disagree SD = 1 strongly Disagree

The observed chi-square of 253.459 at 9 degree of freedom in the table clearly indicated that financial status of the respondents was significantly related to their acquisition of household equipment. The observed significant level for the test is 0.000 ($P < 0.05$). This means that the null hypothesis that there is no significant effect of family financial status of consumers and their acquisition of household equipments in Imo State is rejected. The indication is that family financial status could be a major determinant of the respondents' acquisition of household equipments.

Hypothesis III: There is no significant effect of influence of family pressure and environment on the acquisition of household equipment in Imo state.

The effect of influence of family pressure and environment on the acquisition of household equipment was examined in Table 4.9. To test this hypothesis, the scores of the respondents were subjected to the chi-square procedure to determine whether in the opinion of the respondents, family pressure and environment effect is significant or not in their acquisition of household equipment. The result of the test is summarized in Table 4.13.

Table 4.12: Test of influence of family pressure and environment on the acquisition of household equipments by respondents in Imo state

Items	SA	A	D	SD	Total
1	79(62.96)	103(146.95)	138(145.80)	86(50.29)	406
2	112(62.96)	205(146.95)	83(145.80)	6(50.29)	406
3	61(62.96)	155(146.95)	169(145.80)	21(50.29)	406
4	44(62.96)	99(146.95)	224(145.80)	39(50.29)	406
5	126(62.96)	161(146.95)	57(145.80)	62(50.29)	406
6	54(62.96)	178(146.95)	118(145.80)	56(50.29)	406
7	53(62.96)	122(146.95)	160(145.80)	71(50.29)	406
8	21(62.96)	154(146.95)	136(145.80)	95(50.29)	406
9	30(62.96)	169(146.95)	154(145.80)	53(50.29)	406

10	18(62.96)	140(146.95)	167(145.80)	81(50.29)	406
11	27(62.96)	179(146.95)	185(145.80)	15(50.29)	406
12	104(62.96)	156(146.95)	136(145.80)	20(50.29)	406
13	91(62.96)	93(146.95)	172(145.80)	50(50.29)	406
Total	820	1914	1899	655	5278
Chi-square = 696.917, DF = 36, P = 0.0000					

SA= 4 strongly Agree a = 3 Agree D= 2 disagree SD = 1 strongly Disagree

As indicated in the table, family pressure and environment had significant effect on the respondents' acquisition of household equipment. The observed chi-square value in the test is 696.917 at 36 degree of freedom and the observed significance level is 0.000 ($P < 0.05$). This means that the null that there is no significant effect of influence of family pressure and environment on the acquisition of household equipment in Imo state is rejected. The implication here is that family pressure and environment of the respondents could be a major determinant of the type of household equipment they are likely to acquire in the state.

4.7. DISCUSSIONS

The major objective of this study is the determination of the relationship between consumers' behaviour and their acquisition of household equipments in Imo state. Major variables assessed in relation to the investigation are effect of the respondents' personality and knowledge, family financial status and family pressure and environment of consumers on their acquisition of household equipments. The result of the analysis of the data revealed that personality and knowledge of the respondents was significantly associated with their acquisition of household equipment as observed in the study. This

observation is consistent with Punj and Srinivasan (1992) where it was observed that consumers initiated activities are the major factors that trigger their purchases.

Part of the determinants of the personality and knowledge observed in the study is the longevity of such equipments or its durability. Another determinant of the consumers' behaviour observed in relation to their acquisition of household equipment is the expected satisfaction to be derived from such household equipment. This was coupled with personal interest and future anticipation of possible rise in prices was other factors that help determine the acquisition of household equipment by the respondents. This finding agrees with Hansen (1992) where it was opined that some products were acquired basically for their durability.

Regard for family financial status was identified to have significant relationship on the acquisition of household equipments by the respondents. The impression from the respondents in the study is that family financial status was a major determinant in the decision to acquire household equipments. This was not translated to buying more expensive household equipment just because the items would be considered expensive. But as a major capacity building for the acquisition of household equipment, family financial status was given the highest ranking in its effects on the acquisition of household equipment by the respondents.

The effect of influence of family pressure and environment had a strong impact on the acquisition of the household equipment as observed in the study. This effect was manifested in diverse ways. Part of the effect is the social status associated with environment. In the sense that some household equipment were expected to be present in family homes. As observed in this study, this expectation, naturally give rise to the

necessity for such household equipment. Such expectations could be birth, inclusion of additional individual into the family and such other developments.

There is also the collaborative effort which raises the economic capability of couples. This implied channelling income of individuals' (husband and wife) income together towards better purchasing power. This factor was observed to have positive effect on the acquisition of household equipment in the study. This was an area where the family pressure and environment of the respondents greatly affected their acquisition of household equipment in the study. This finding agrees with Jobber (1998) where it was observed that the roles of spouses pertaining to choices of household equipment are instigated by their economic capabilities.

Information provided by outsiders and users of some household equipment was another area where family pressure and environment had a significant effect on the acquisition of household equipments among the respondents. In this perspective couples generally depend on information from other families in the usefulness and quality of the equipment and this tended to stem their demand and possible acquisition of such household equipments. This finding is in line with Olayide (1990) where it was observed that over sixty percent of families who made purchases were considerably influenced by others.

Speculation in the prices of some equipment was another factor of family pressure and environment on the acquisition of some household equipment as observed in this study. As observed in the study, when there is a rush for a particular brand of equipment, perceived to be a good product the tendency of individual to buy it would be high especially where high prices are anticipated in the future. This observation agrees with

Badami and Chibat (1998) where it was observed that consumers' needs in terms of household equipments ultimately depend on some circumstances.

The respondents did not agree that culture could be associated with the effect of family pressure and environment on the acquisition of household equipment in the selected areas within the state. In the same trend, belief was not seen as a major factor of family pressure and environment on the acquisition of the household equipment by the respondents. The finding here is contrary to Cherian and Harris (1990) where it was emphasized that tradition and cultural considerations are major decision solvers when it comes to decision making as it affect choice of couples. The respondents did not agree that conflicting desires or passion among couple was a major factor that could be associated with family pressure and environment on the acquisition of household equipment in the area. In the same vein, the respondents did not agree that popularity of a product could be a major factor of family pressure and environment effect in the acquisition of such product.

In The test of hypothesis I, significant effect of the respondents' personality and knowledge with their acquisition of household equipment was observed. The test of the second hypothesis of the study indicated that regard for family financial status could be a major determinant in the respondents' acquisition of their household equipment in the study area. The third hypothesis of the study revealed that family pressure and environment of the respondents is another major determinant of their household equipment acquisition.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

This study investigated the relationship between consumers' behaviours and the acquisition of household equipment in Imo State. Components of the investigations were the influence of personality and knowledge of consumers' on their acquisition of the household items, effect of the influence of family financial status, and the influence of family pressure and environment of the respondents on their acquisition of household equipments. To effectively investigate the objectives, the study was divided into chapters. In chapter one, the introduction to the study was given. This was followed with the statement of the problem. The objectives, research questions and hypotheses are all given in the chapter. They were followed with the significance of the study, basic assumptions and delimitation of the study.

The related literatures to the study were reviewed in chapter two. These included the conceptual framework for the study, general review of literature on consumers' behavior in relation to acquisition of household equipment, consumers' categories and consumer buying decision process. Other literatures reviewed were those on diversification in consumers' behaviours, factors affecting consumer behaviour, influence of personality and knowledge of consumers, influence family financial status, influence of family pressure and environment of consumers and the acquisition of household equipment, types of household equipments and empirical review of some related studies. The chapter was concluded with a summary of the reviewed literatures.

The research methodology for the study was presented in chapter three. The sub-sections in the chapters were the research design, the population of the study, sample size and sampling procedure, the instrument for the data collection and validity of the instrument. Other parts of the chapter were pilot study, reliability of the instrument, procedure for data collection and procedure for data analysis.

In chapter four, the statistical analysis and interpretation of the findings from the analyzed data were presented. The components of the chapters were analysis of the demographic characteristics of the respondents, analysis of the study's objectives and research questions and a test of the study's hypotheses.

The first hypothesis tested for effect of the influence of personality and knowledge acquisition of household equipments. The chi-square procedure was used for the test. The result indicated that personality and knowledge of consumers has no significant relationship with their acquisition of house hold equipments. The hypothesis was rejected.

The second hypothesis tested the relationship of influence of family financial status of consumers on the acquisition of household equipment by the respondents. The chi-square procedure was used for the test. The result indicated that there is no significant relationship between the two variables. The hypothesis was rejected.

The third hypothesis tested the effect of family pressure and environment on the acquisition of household equipment by the respondents. The chi-square procedure was used in the test. The result indicated that there is no significant effect of family pressure and environment on the acquisition of household equipment by the respondents. The null hypothesis was rejected.

5.2 Summary of Findings

Some of the major findings observed in the study are as follows:

1. That the personality and knowledge of the respondents constituted a significant factor in the purchase of their household equipment.
2. That the regard of family financial status plays a significant role in the acquisition of household equipment by the respondents.
3. That family pressure and environment of the respondents had significant effect on the acquisition of household equipment by the respondents.

5.3 Conclusion

This study investigated the relationship between consumers' behavior and their acquisition of household equipment in Imo state. The respondents were selected from 27 local government areas of the state through stratified random sampling procedure. Selected respondents were issued with a structured questionnaire. A total of 406 respondents made of male and female were selected for the study. The main variables of the study investigated were the influence of personality and knowledge of consumer as they relate to the acquisition of the household equipment, effect of family financial status on the acquisition of such equipment and effect of family pressure and environment on the acquisition of the household equipment. Apart from subjecting the data collected to summary statistics with the aid of the Statistical Package for the Social Sciences, the chi-square procedure was used for the test of the hypotheses. The result from the analysis of

the data revealed that personality and knowledge of consumers had significant effect on their acquisition of household equipment in the state.

Regard for Family financial status of consumers was another variable found to have significant effect on the acquisition of household equipment by the respondents. Along with personality and knowledge of consumers was family pressure and environment of the respondents. It was observed that family pressure and environment had significant effect on their acquisition of the household equipment in the state. These were revealed in the test of the study's hypotheses in chapter four.

5.4 Recommendations

Based on the findings in this study, the researcher would want to recommend as follows:

1. Consumers should work out their financial plan according to their family goals
2. Consumers of household equipment who are married should carry each other along in decision making.
3. The researcher on her own part could create awareness for Imo state consumers of household equipment by organizing seminars, workshops and talk shows to enlighten them on the components of consumer behavior.
4. Consumers of household equipment should make sure they stick to their family budget to avoid financial crises in their homes.
5. Consumers of household equipment should avoid unhealthy competition among themselves and be disciplined in their acquisition pattern.

By implication the findings of this research will be of vital importance to consumers of household equipments especially families. If strictly adhere to consumers will be much disciplined and stand out in their acquisition pattern.

5.5 Suggestion for Future Study

The researcher recommends that further studies should be conducted of the following areas:

1. Consumer behaviour and food purchase
2. The influence of merited status on the acquisition of household equipment.
3. This present study is delimited to only 9 local government areas in Imo state.

Thus a further study could be conducted in other Local government Areas of the state.

4. This study is on the relationship between consumers behaviours and the acquisition of household equipment, a research should be conducted on women and household equipment mainly kitchen equipments because they are the ones directly involved in the purchase.

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APPENDIX 1

Department of Vocation and
Technical Education,
Faculty of Education,
Ahmadu Bello University.
Zaria.

Dear Sir/Ma,

LETTER OF INTRODUCTION

I am a postgraduate student in the above mentioned institution currently conducting a research on the topic: "Relationship between consumer behaviour and the acquisition of household equipment in Imo State".

I implore you to go through the following questions and tick the appropriate options provided or supply the information required as the case may be. You are assured that your responses will be treated with utmost confidentiality and would be used only for the purposes of this research.

Thank you for your co-operation.

Sincerely yours

Uzosike N. Clara

PLEASE TICK (✓) WHAT IS TRUE IN YOUR CASE.

Part A: Demographic Data

1. **Sex:** Male [] Female [] 20-25 [],
2. **Age : (in year)** Under 20 [], 26-30 [], 31-35 [], 36- 40 [],
40 and above []
3. **Martial status:** Married [] Single [] Separated []
Divorced [], Widowed []
4. **Number of children:** 1-3 [] 4-6 [] 7-10 [] 10 and above []
None [].
5. **Please indicate your highest educational qualification.**
Ph.D [] M.Ed/MA/M.Sc. [] BA/B.Sc/B.Ed [] N.C.E []
S.S.C.E [] FSLC []
- 6) **Kindly indicate your monthly income.**
N5,000-N20,000 [] N21,000-N50,000 []
N51,000-N70,000 [] N71,000-N100,000 []
N110,000-N150,000 [] N151,000-N200,000 []
N200,000-and above []

INSTRUCTION: Please tick () in the space that indicate your level of agreement with the statement below.

SECTION B: RESEARCH QUESTION (1) CONSUMER INFLUENCE OF PERSONALITY AND KNOWLEDGE IN THE ACQUISITION OF HOSUEHOLD EQUIPMENT.

		SA	A	U	D	SD
1.	The purchasing of my domestic equipment is due to long span and durability.					
2.	I have not derived enough satisfaction from the use of old household equipment.					
3.	I have gained much satisfaction from the purchase of my household equipments.					
4.	I bought some of my house hold equipment based on my area of personal interest.					
5.	I do not procure some household equipment because they are not of necessities.					
6.	I posses some household equipment in anticipation of their future use.					
7.	As an individual, it is my decision to purchase some of my household equipments					
8.	I made a few purchase of my household equipments because they are in vogue.					
9.	One or more household equipment possessed were presented to me as gifts.					
10.	I own a few household equipments because of the availability of their spare parts when they develop faults.					

11.	I own a few household equipment as new buy' without any information from any source as a result of being inquisitive or my curiosity.					
12.	I dispose products after use in order to buy new ones.					
13.	I go for market survey before purchasing my goods.					

SECTION (C) RESEARCH QUESTION (2) THE ROLE OF REGARD FOR FAMILY FINANCIAL STATUS AS REASON FOR HOUSEHOLD EQUIPMENT

		SA	A	U	D	SD
14.	Household equipment I bought are as a result of my financial status.					
15.	I do not have some household equipment because I lack the means to purchase them.					
16.	I purchase or acquired some of my household equipment because of my interpretation of higher costs for quality.					
17.	When purchase can be offered on credit levels, it encourages me to purchase.					

SECTION D RESEARCH QUESTION 3

The role of family pressure and environment as influence in household equipment.

		SA	A	U	D	SD
18.	Household equipments acquired were based on the desire to be socially recognized.					
19.	Household equipments acquired were based on the fact that it became necessary to have them.					
20.	I purchased some of my household equipment based on the request of my family members					

21.	I have acquired some of my household equipment due to the collective decision between my spouse and I.					
22.	When there is a rush in a particular brand of equipment, I perceive it must be a good product.					
		SA	A	U	D	SD
23.	My environment affects my purchase a great deal.					
24.	My cultural background determines the type of household equipment I purchase.					
25.	My household equipments acquired were based on information provided in an advert/media.					
26.	The household equipment I lack are as a result of the conflicting desire or passion I feel for other needs					
27.	I made the purchase of my household equipment based on the manufacturer's popularity.					
28.	My household equipments purchased were due to information provided by the user.					
29.	The purchase of my household equipment was due to the fact that it became a need.					
30.	I cannot do without some of my household equipment because of my passion for news, music and comfort.					