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**INFLUENCE OF PERSONAL FACTORS ON CONSUMER BUYING
BEHAVIOR IN CHAIN SUPERMARKETS IN KENYA.**

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INFLUENCE OF PERSONAL FACTORS ON CONSUMER BUYING BEHAVIOR IN CHAIN SUPERMARKETS IN KENYA.

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Abstract

Purpose: The objective of the study was to establish the effect of personal factors on consumer buying behavior in in supermarkets in Kenya.

Methodology: The target population consisted of 33 chain supermarkets in Kenya. The target population comprised of 634 employees from these supermarkets. Descriptive research design was used for this study. In addition regression and correlation analysis was used to link the relationships between the dependent and the independent variables.

Results: The study found out that there was a positive and significant relationship between personal factors and consumer buying behavior ($r=0.62$, $p=0.000$).

Recommendation: It was found out that personal factors have a positive and significant effect on Consumer Buying Behavior in chain supermarkets in Kenya. To tap into higher sales-opportunity by supermarkets, the study recommend for the supermarkets to understand the personal factors influencing consumers to buy and leverage on them to drive their business performance.

Keywords: *Personal factors, consumer buying behavior and supermarkets*

1.0 INTRODUCTION

According to Armstrong and Kotler (2009), the key influencer of consumer buying behavior is s, personal factors. Consumer buying behavior can be routine such as buying sweets; to extensive ones like buying a car, television or a house (Okach, 2002). In most cases, marketers cannot control these determinants. However, vendors can consider them in their marketing programs since they are very crucial. This will enable retailers to produce goods and services that attract their target consumers and enhance business performance (Kotler & Keller, 2013).

The individual beliefs could depend on materialistic (individualism) which is widely spread in the west or communism (care for others) which is extensively spread within the African culture (Sagie & Aycan, 2003). African consumers tend to shop for extended family and community members while Western consumers are more likely to purchase for immediate family (Matondo, 2012). In Kenya, traditional leafy vegetables are a community's cultural food due to their high nutritional value compared to exotic varieties like cabbage. The current consumer trend in urban areas is to

encourage urban vegetable vendors and supermarkets to sell these traditional foods (Orech, Akenga, Ochora, Friis, & Aagaard, 2005).

According to Ramus and Nielsen (2005), In the UK and Denmark consumers are eager to shop online for certain perceived benefits which include convenience, wide product range, as well as saving time and money (Arnold & Reynolds, 2003). Sorce, Perotti and Widrick, (2005) in a survey of over 300 students and staff from a U.S.A. university on online shopping and buying realized that most consumers feel that prices are fairer online than in physical stores. This is because they can compare prices across many brands and supermarkets for the best deal. Morganosky and Cude (2000) in their research on online consumers in the U.S.A. show that once internet search for products is done, older consumers with more disposable income actually make more purchases online than younger consumers. The older consumers with more purchasing power are comfortable paying a little more for hassle free shopping.

Nazir et al., (2012) indicate that consumers in Pakistan fear transacting online. They are concerned that they may not be able to return sub-standard products. Moreover, consumers fear that the supermarkets could deny them compensation, thus affecting their decision to purchase online. The biggest concern is that personal information of debit and credit cards could land in the wrong hands leading to defrauding of the consumer. A study by Hansen (2008) among consumers in Sweden shows that previous experiences and personal values play an important part in the attitude towards online shopping. If the experience is good, consumers have a positive attitude to buy. If the experience is unpleasant, consumers avoid buying online. Results of an internet survey with 602 Korean customers of online bookstores indicates that information quality, user interface quality, and security perceptions significantly influence actual purchase behavior (Chung-Hing & Young-Gul, 2003).

With rising cost of commodities, the consumers in Kenya are pretty cost conscious. In Kibera, Nairobi-Kenya, consumers are using energy saving cooking stoves since it helps them save money (Lambe & Senyagwa, 2013). In line with observations by De Groote and Kimenju (2008), culture influences consumers' buying behavior. In Kenya for example, consumers are buying indigenous food for their personal health benefits (Orech et al., 2005). This trend has made consumers to buy such vegetables from supermarkets that have aligned to such individual consumer needs (Neven & Reardon, 2004). In Kenya, consumers are increasingly choosing to buy traditional vegetables nationally with the current hype for traditional foods benefits from health practitioners (Grivetti & Ogle, 2000). This change in cultural perspective is influencing consumer buying behavior (Kimiye, et al., 2007). Moreover, consumers from Western Kenya buy less white maize flour while those from Central Kenya buy more of the fortified maize meal (De Groote, & Kimenju, 2008). In addition, although consumers appreciate the role genetically modified foods play in alleviating food shortage, they are not willing to buy these food products. This is because the same consumers fear possible health repercussions (Kimenju, De Groote, Karugia, Mbogoh, & Poland, 2005).

1.2 Problem Statement

The rapid expansion of supermarket business with reported huge footfalls does not explain how this industry is still experiencing dismal sales performance (Oxford Business Group, 2016). In a bid to turn around their performance, supermarkets are desperately increasing sales promotions in the hope that they will attract more consumers (Rallapalli, Ganesan, Chintalapudi, Padmanabhan & Qiu 2014). The reason as to why this is a critical challenge is due to the fact that supermarkets are still conducting business as usual. They are simply increasing the usual “me too” promotions such as price discount offers and banded promotions.

Consumers are taking advantage of the offers by purchasing and stocking products which they then use for an extended period. Thus the consumers are benefitting while the supermarkets’ sales only increase in the short time but in the long run, the sales returns are still low (Reardon et al., 2003). This is as a result of the supermarkets’ not maximizing innovative strategies such as consumer buying behavior insights to attract consumers to spend money in their outlets continuously, as opposed to hunting for promotional deals. Strategic leveraging on consumer buying behavior determinants would enable the supermarkets to grow their businesses sustainably. This study sought to establish the influence personal factors on consumer buying behavior in chain supermarkets in Kenya.

1.3 Research Objective

This study sought to determine the influence of personal factors on consumer buying behavior in chain supermarkets in Kenya.

2.0 LITERATURE REVIEW

2.1 Theoretical Framework: Theory of Reasoned Action

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

Marketers can learn several lessons from the Theory of Reasoned Action. When marketing a product to consumers, marketers must associate a purchase with a specific positive result. For instance, Axe body spray uses this concept very effectively by linking its product to desirability by women (Bosman, 2013). Men desiring to appeal to women will thus be drawn to buy Axe to fulfil this need. Secondly, the theory highlights the importance of moving consumers through the sales pipeline. Marketers can benefit from this by providing information about their brands and

convincing the consumers to buy them. (Peter & Donnelly, 2011). Research done in Finland establishes that marketers must realize that long lags between initial intention and the completion of the action, allows consumers plenty of time to talk themselves out of buying or question the outcome of the purchase (Tarkiainen, & Sundqvist, 2005).

2.2 Conceptual Framework

A conceptual framework showing how personal factors influence consumer buying behavior has been developed. It is based on Theory of Reasoned Action.

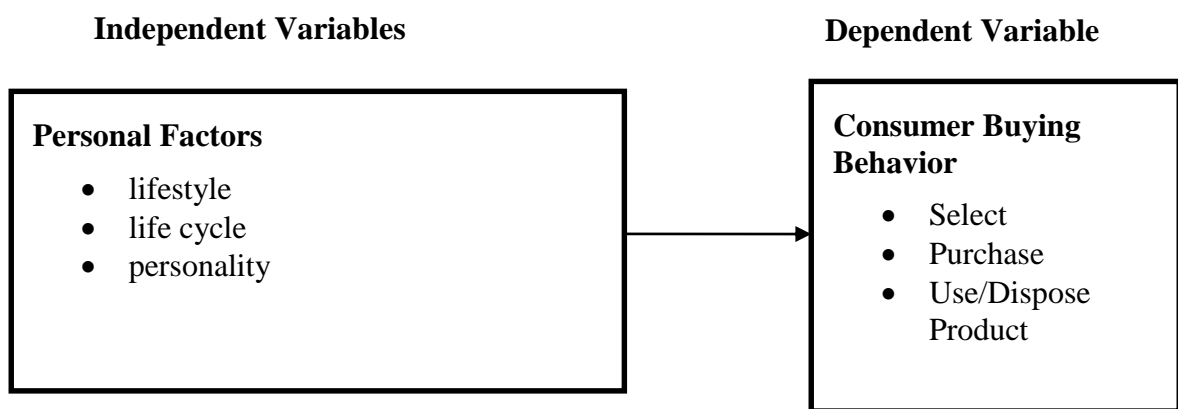


Figure 1: Conceptual Framework

2.3 Empirical Review

Consumers under difficult economic conditions such as slum areas in Kibera-Kenya usually afford to buy low unit packs of basic items (Lambe & Senyagwa, 2015). Health conscious American consumers will purchase products such as food and fitness products that promote their overall wellness according to a study by Lichtenstein et al., (2006). For example, heart patients will purchase products with low fat content. Lin (2010) from studies in Taiwan notes there is considerable relationship between personality and self-concept of an individual with the brand image they select, buy, use and dispose. For example, an extrovert and outgoing personality consumer will normally purchase brands that have excitement personality attributes such as bright colors.

Ramus and Nielsen (2005), have carried out studies in the UK and Denmark to determine what consumers think about shopping for groceries from online supermarkets. Results of the study show that consumers are eager to shop online for certain perceived benefits which include convenience, wide product range, as well as saving time and money (Arnold & Reynolds, 2003). Sorce, Perotti and Widrick, (2005) in a survey of over 300 students and staff from a U.S.A. university on online shopping and buying realized that most consumers feel that prices are fairer online than in physical stores. This is because they can compare prices across many brands and supermarkets for the best deal. Morganosky and Cude (2000) in their research on online consumers in the U.S.A. show that once internet search for products is done, older consumers with more disposable income actually

make more purchases online than younger consumers. The older consumers with more purchasing power are comfortable paying a little more for hassle free shopping.

Studies in South Africa by Donoghue and de Klerk (2006) highlight that consumer's response to dissatisfaction is influenced by individual characteristics. This is where a consumer can complain (expressive consumers) or decide not to purchase that brand again (quiet consumers). De Groote and Kimenju (2008) surveyed 600 consumers in Nairobi, Kenya, to determine attitudes and willingness to pay for genetically modified maize meal. The observations show that although most consumers appreciate agricultural advances in technology, they are concerned about the environmental and health risks such food can cause. Consequently, these consumers prefer not to buy food that is considered not "natural".

A study amongst student communities of Kenyatta University, United States International University and University of Nairobi suggests there is a positive influence on the intent to use internet mobile. Research in Kenya by Munga (2012) indicates this occurs when the consumers perceive that this technology is fun, easy to use and affordable. A study with United States University students in Nairobi-Kenya demonstrates that online purchasing behavior is encouraged amongst the youth by having an interactive website. Research shows that this is more so, if necessary information as well as security, privacy and after sales service is guaranteed (Masenge, 2015). A study done at Moi University in Kenya shows that students' individual and interpersonal influences such as age, level of education and sex affect the selection of desired clothing. This is based on attributes such as quality, color, print, price, and design. This trend is more prevalent amongst the female students according to research by Owino (2012) in Kenya.

3.0 RESEARCH METHODOLOGY

Descriptive research design was used for this study. The study population, which is the unit of analysis, were 33 chain supermarkets in Kenya. The supermarkets were from Nairobi City County, Kiambu County, Kajiado County and Machakos County (Various Supermarkets Database, 2017). The target respondents, who were the unit of observation, includes managers, assistant managers and supervisors who are employees of these supermarkets. The total number of respondents was 634. Fishers' formula was used to arrive at 193 respondents. The study adopted stratified sampling technique since the population was homogenous. Questionnaires were used to collect primary data. Primary data have the benefit of providing current information about the variables under study (Kothari, 2011).

Data preparation process as guided by Kothari (2011) was adopted. The process involves editing, coding, transcription and cleaning data. These data was analyzed using Analysis of Variance (ANOVA), which is a powerful tool for analyzing simultaneously, relationships between many independent variable and one dependent variable. This research adopted this method and simultaneously regressed the dependent variable to establish how it relates to the independent variable, using Statistical Package for Social Sciences (SPSS) (Saunders *et.al.*, 2012). This technique is suitable since the researcher presumes the independent variables are associated with the dependent variable. Moreover, SPSS facilitated the researcher to present large and complex

data in a simplified form that is easy to understand. This analysis helped to derive relationship patterns, make summaries and draw conclusions using statistical methods.

According to Kothari (2011), linear regression model is suitable for such a study. The following model was used to establish if there is an association between the independent variable and the dependent variable.

$$Y = \beta_0 + \beta_1 X + \epsilon$$

Where,

Y = Consumer Buying Behaviour

X = Personal Factors

€ = Error term

In the model, β_0 = the constant term while the coefficient β_1 = was used to measure the sensitivity of the dependent variable (Y) to unit change in the predictor variables X_1 . € is the error term which captures the unexplained variations in the model.

4.0 RESULTS AND FINDINGS

4.1 Descriptive Statistics of personal Factors

The objective of the study sought to determine the influence of personal factors on consumer buying behavior in chain supermarkets in Kenya. To achieve the respondents were requested to indicate their levels of agreement on a five point Likert scale. (1 = strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = strongly agree) was used. For the purposes of interpretation 4 & 5 (agree and strongly agree) were grouped together as agree, 1 & 2 (strongly disagree and disagree) were grouped as disagree while 3 was neutral. The results of this study are as depicted in Table 1.

Table 1: Descriptive Analysis on personal Factors

	Percentage of Responses (n=187)						Std. Deviation
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	
Life-cycle (single, married, divorced) of the consumers influences their buying behavior.	4.3	4.3	7.5	59.4	24.6	4.0	0.9
The age (child, teenager, adult) of the consumers affects their buying behavior.	0	4.3	3.2	62	30.5	4.2	0.7
The occupation of the consumers influences their buying behavior.	5.9	12.8	7.5	52.4	21.4	3.7	1.1
Consumers' lifestyle affects their buying behavior.	0	4.3	4.8	59.4	31.6	4.2	0.7
Consumers' personality influences their buying behavior.	0.5	8	7.5	59.9	24.1	4.0	0.8
The self-concept (self-identity) of consumers affects their buying behavior.	2.7	19.3	13	48.1	17.1	3.6	1.1
Overall average						3.9	0.9

As shown in table 1, majority 84.0% (59.4%+24.6%) agreed that life cycle (single, married, divorced) of consumers influences their buying behavior. The results had a mean response of 4.0 with a standard deviation of 0.9. This implies that the life cycle of consumers influences their buying behavior. Secondly, majority 92.5% (62% + 30.5%) agreed that the age (child, teenager, adult) of the consumers affect their buying behavior. The results had a mean response of 4.2 with a standard deviation of 0.7. This implies that the age of the consumers affect their buying behavior. Majority 73.8% (52.4% +21.4%) agreed that the occupation of consumers influences their buying behavior. The results had a mean response of 3.7 with a standard deviation of 1.1. This implies that the occupation of consumers affect their buying behavior. Further, 91.0% (59.4%+31.6%) agreed that consumer's lifestyles affect their buying behavior. The results had a mean response of 4.2 with a standard deviation of 0.7. This implies that consumer's lifestyles affect their buying behavior. The results agree with that of Ramus and Nielsen (2005) who from their studies on online consumers in United Kingdom and Denmark maintain that concerns regarding safe payment system affect consumers' decision to buy a product or service online. The biggest concern is that personal information of debit and credit cards could land in the wrong hands leading to defrauding of the consumer. A study by Hansen (2008) among consumers in Sweden shows that previous experiences and personal values play an important part in the attitude towards online shopping.

Moreover, 84.0% (59.9% + 24.1%) agreed that consumer’s personalities influence their buying behavior. The results had a mean response of 4.2 with a standard deviation of 0.7. This implies that consumer’s personalities influence their buying behavior. Finally, majority 65.2% (48.1% + 17.1%) agreed that the self-concept (self-identity) of consumers affects their buying behavior. The results had a mean response of 3.6 with a standard deviation of 1.1. This implies that the self-concept of consumers affects their buying behavior. Overall, the average mean of the responses was 3.9 which means that majority of the respondents were agreeing to the statements in the questionnaire. The standard deviation was 0.9 meaning that the responses were clustered around the mean response. The findings agree with those of Munga (2012) who argue that consumers perceive that technology is fun, easy to use and affordable. A study with United States University students in Nairobi-Kenya demonstrates that online purchasing behavior is encouraged amongst the youth by having an interactive website. Research shows that this is more so, if necessary information as well as security, privacy and after sales service is guaranteed (Masenge, 2015).

4. 2 Sampling Adequacy

To examine whether the data collected was adequate and appropriate for inferential statistical tests such as the factor analysis, multiple linear regression analysis and other statistical tests, two main tests were performed namely; Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett’s Test of Sphericity. For a data set to be regarded as adequate and appropriate for statistical analysis, the value of KMO should be greater than 0.5 (Field, 2000). The results of the KMO and Bartlett’s Test are summarized in Table 2.

Table 2: Personal Factors KMO Sampling Adequacy and Bartlett's Sphericity Tests

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.706
	Approx. Chi-Square	167.002
Bartlett's Test of Sphericity	Df	15
	Sig.	.000

Findings in Table 2 showed that the KMO statistic was .706 which was significantly high; that is greater than the critical level of significance of the test which was set at 0.5 (Field, 2000). In addition to the KMO test, the Bartlett’s Test of Sphericity was also highly significant (Chi-square = 167.002 with 15 degree of freedom, at $p < 0.05$). These results provide an excellent justification for further statistical analysis to be conducted.

According to Kaiser (1974), factor loading values that are greater than 0.4 should be accepted and values below 0.5 should lead to collection of more data to help researcher to determine the values to include. Values between 0.5 and 0.7 are mediocre, values between 0.7 and 0.8 are good, values between 0.8 and 0.9 are great, and values above 0.9 are superb. Factor analysis was conducted on statements regarding physical factors and all the indicators attracted a coefficient of more than 0.5

hence were retained for further analysis in regression. Results of the factor analysis are presented in table 3.

Table 3: Personal factors Analysis Component Matrix

Statement	Components
Life-cycle (single, married, divorced) of the consumers influences their buying behavior.	.710
The age (child, teenager, adult) of the consumers affects their buying behavior.	.642
The occupation of the consumers influences their buying behavior.	.587
Consumers' lifestyle affects their buying behavior.	.664
Consumers' personality influences their buying behavior.	.612
The self-concept (self-identity) of consumers affects their buying behavior.	.581

Results in table 3 revealed that the statement that life-cycle (single, married, divorced) of the consumers influences their buying behavior had a component coefficient of 0.710. The statement that the age (child, teenager, adult) of the consumers affects their buying behavior had a coefficient of 0.642. The statement that the occupation of the consumers influences their buying behavior had a coefficient of 0.587. The statement that consumers' lifestyle affects their buying behavior had a coefficient of 0.664 while the statement that consumers' personality influences their buying behavior had a coefficient of 0.612. Finally, the statement that the self-concept (self-identity) of consumers affects their buying behavior had coefficients of 0.581

4.3 Regression Analysis for Personal Factors

The results presented in Table 4 present the fitness of model used in the regression model for explaining the study phenomena.

Table 4: Model Fitness of Personal Factors

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.585	0.34	0.34	0.88

Personal factors were found to be satisfactory in explaining Consumer Buying Behavior. This is supported by coefficient of determination also known as the R square of 34%. This means that personal factors explain 34% of the variations in the dependent variable which is Consumer Buying Behavior. Results of the model fitness back up the study by Lin (2010) who notes that

there is considerable relationship between personality and self-concept of an individual with the brand image they select, buy, use and dispose. For example, an extrovert and outgoing personality consumer will normally purchase brands that have excitement personality attributes such as bright colors.

Table 5: ANOVA on Personal Factors

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	74.095	1	74.095	96.22	.000a
Residual	142.462	185	0.77		
Total	216.557	186			

a. Predictors: (Constant), Personal Factors

Table 5 provides the results on the analysis of the variance (ANOVA). The results indicate that the overall model was statistically significant. Further, the results imply that the independent variable is a good predictor of Consumer Buying Behavior. This was supported by an F statistic of 96.22 and the reported p value (0.000) which was less than the conventional probability of 0.05 significance level.

Table 6: Regression of Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.293	.639		2.023	.045
<i>Life-cycle</i> (single, married, divorced) of the consumers influences their buying behavior.	0.091	.089	-.079	2.024	.030
<i>The age</i> (child, teenager, adult) of the consumers affects their buying behavior.	-.113	.136	-.072	-1.982	.040
<i>The occupation</i> of the consumers influences their buying behavior.	.007	.080	.007	2.181	.003
<i>Consumers' lifestyle</i> affects their buying behavior.	.116	.132	.076	1.993	.038
<i>Consumers' personality</i> influences their buying behavior.	.071	.114	.055	2.012	.005
<i>The self-concept</i> (self-identity) of consumers affects their buying behavior.	.021	.083	.021	.252	.802

Regression of coefficients results in table 6 showed that life-cycle and Consumer Buying Behavior had a positive and significant relationship ($r=0.091$, $p=0.030$). The results also revealed that age and Consumer Buying Behavior had a negative and significant relationship ($r=-0.113$, $p=0.040$). The results also revealed that occupation and Consumer Buying Behavior had a positive and significant relationship ($r=0.007$, $p=0.003$). The results also revealed that consumers lifecycle and Consumer Buying Behavior had a positive and significant relationship ($r=0.116$, $p=0.038$). The results also showed that Consumers' personality and Consumer Buying Behavior had a positive and significant relationship ($r=0.071$, $p=0.005$). The results further showed that the self-concept and Consumer Buying Behavior had a positive and insignificant relationship ($r=0.021$, $p=0.802$). The results agree with that of Ramus and Nielsen (2005) who from their studies on online consumers in United Kingdom and Denmark maintain that concerns regarding safe payment system affect consumers' decision to buy a product or service online. The biggest concern is that personal information of debit and credit cards could land in the wrong hands leading to defrauding of the consumer. A study by Hansen (2008) among consumers in Sweden shows that previous experiences and personal values play an important part in the attitude towards online shopping.

Table 7: Optimal Model for Personal Factors

Model	Unstandardized		Standardized		
	Coefficients		Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	0.212	0.064		3.296	0.001
Personal Factors	0.62	0.063	0.585	9.809	0.000

Regression coefficients in Table 7, revealed that there was a positive and significant relationship between personal factors and consumer buying behavior ($r=0.62$, $p=0.000$). This was supported by a calculated t-statistic of 9.809 which is larger than the critical t-statistic of 1.96 (Kothari, 2011). The results agree with Lin (2010) who notes that there is considerable relationship between personality and self-concept of an individual with the brand image they select, buy, use and dispose. For example, an extrovert and outgoing personality consumer will normally purchase brands that have excitement personality attributes such as bright colors.

$$Y = 0.212 + 0.62X$$

Where Y = Consumer Buying Behavior

X= Personal Factors

Hypothesis testing for Personal Factors

The Hypothesis to be tested was:

H₀: Personal factors do not influence consumer buying behavior in chain supermarkets in Kenya.

The hypothesis was tested by using simple linear regression (Kothari, 2011) and determined using p-value (Table 7). The acceptance/rejection criteria was that, if the p value is greater than 0.05, we fail to reject the H₀ but if it's less than 0.05, the H₀ is rejected. Therefore the null hypothesis is that personal factors do not influence consumer buying behavior in chain supermarkets in Kenya. Results in Table 7 show that the p-value was 0.000. This was supported by a calculated t-statistic of 9.809 which is larger than the critical t-statistic of 1.96. The null hypothesis was therefore rejected. The study therefore adopted the alternative hypothesis that personal factors influence consumer buying behavior in chain supermarkets in Kenya. The findings agree with those of Munga (2012) who argue that consumers perceive that technology is fun, easy to use and affordable. A study with United States University students in Nairobi-Kenya demonstrates that online purchasing behavior is encouraged amongst the youth by having an interactive website. Research shows that this is more so, if necessary information as well as security, privacy and after sales service is guaranteed (Masenge, 2015).

5.0 CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

The study concluded that personal factors have a positive and significant effect on Consumer Buying Behavior. Consumer uses imagination and psychological benefit associations of the brand to meet personal needs such as self-enhancement or consistency. Such consumers are more likely to purchase products and services associated with certain groups. There is considerable relationship between personality and self-concept of an individual with the brand image they select, buy, use and dispose. For example, an extrovert and outgoing personality consumer will normally purchase brands that have excitement personality attributes such as bright colors.

5.2 Recommendations

It was found out that personal factors have a positive and significant effect on Consumer Buying Behavior. To tap into higher sales-opportunity, the study recommends for the supermarkets to understand the personal factors influencing consumers to buy and leverage on them to drive their business performance. The retail sector in Kenya should embrace the marketing orientation perspective. This pertains to the target market, product variety, service levels and store ambience. In addition, store activities and experience, procurement, price decisions, communication and location decisions contribute significantly to the retailer's success in boosting performance and should be considered.

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