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**INFLUENCE OF PERSONAL FACTORS ON CONSUMER PURCHASE
DECISIONS OF MOBILE PHONES IN NAIROBI COUNTY, KENYA**

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094843

**Thesis Submitted in partial fulfillment of the requirements for the Degree of Master
of Commerce at Strathmore University**

**School of Management and Commerce
Strathmore University
Nairobi, Kenya**

June, 2018

DECLARATION

I declare that this work has not been previously submitted and approved for the award of a degree by this or any other University. To the best of my knowledge and belief, the thesis contains no material previously published or written by another person except where due reference is made in the thesis itself.

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Rosemary Wanjiru Njigua

7th June 2018

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DEDICATION

To my late father Brian Njigua for always believing in me
And To my daughter Natasha Nairimi for the joy and happiness she brings to my life.

ACKNOWLEDGEMENTS

I give God the glory for this far that he has brought me. It always seemed impossible in my eyes but God always made a way even when there was none. I am grateful to him for the gift of life, provision and hope for a better tomorrow.

I appreciate the immeasurable support that I have always received from my family. They were always willing to assist and most importantly encourage me when my hope was fading.

I sincerely thank my supervisor Dr. Tabitha Waithaka. She is a smart and patient lady that I have come to admire. She never gave up on me even when I could not understand what she was saying or take too long to grasp. I thank you for allowing me to intrude on your personal space as you were always available to assist.

I acknowledge the support I received from the Strathmore fraternity and I am proud to be associated with the Strathmore family. I also acknowledge the immense help that I received from my classmates who have since become my close lifelong friends.

ABSTRACT

Personal factors (age, occupation, income, lifestyle and personality) have become a key aspect in determining the purchase decisions that consumers make. Over the years the mobile phone industry has experienced major technological advancements which have occasioned a shift in the market trends. The mobile phone providers have been compelled to respond with suitable strategies to come up with products that are aligned to the consumer personal needs. The study therefore aimed at determining the relationship between consumer personal factors and their purchase decisions of mobile phones in Nairobi County. Specifically, the study focused on the influence of age, income, occupation, lifestyle, and personality on consumer purchase decision.

The study was grounded on the positivist philosophical framework and assumed a descriptive research design. The study targeted mobile phone users in Nairobi County. The sample size was 384 respondents and out of these, 298 questionnaires were gathered for analysis. Data was collected using structured questionnaires which were self-administered. Descriptive and inferential statistics with the aid of SPSS Version 22 was used to analyze and interpret the data.

The correlation findings indicated a positive and statistically significant association between personality, occupation, income, age, and lifestyle on consumer purchase decisions of mobile phones. The multiple regression findings indicate that these factors influenced consumer purchase decision by 51.4 % which was statistically significant. The results revealed that personality had the greatest influence on consumer purchase decision of mobile phones in Nairobi County followed by lifestyle, and income. The study concluded that these two personal factors influenced consumer purchase decision of mobile phones whereas age and occupation had no effect. The study recommended that mobile phone manufacturers should design products that elicited different emotions, perceptions and feelings from consumers. Secondly, the study recommended that mobile phone marketers should design advertising campaigns and marketing strategies around the personalities and lifestyles of consumers. This means that marketers should aim to identify personalities and lifestyle patterns of mobile phone consumers regularly.

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ABBREVIATIONS AND ACRONYMS

AIO	Activities, interests, Opinions
CAK	Communication Authority of Kenya
CBD	Central Business District
CCK	communication commission of Kenya
PEOU	Perceived Ease of Use
SPSS	Statistical Package for Social Sciences Software
TAM	Technology Acceptance Model
TRA	Theory of Reasoned Action

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The mobile phone industry has evolved to become one of the fastest moving industries with the highest acceptance rates of any technology in the world (Karjaluo, 2015). The persistent emergence of new technologies and inventions has stemmed to an exceedingly intense mobile phone market (Kandampully & Suhartanto, 2010). In addition to this, consumer preferences have become dynamic and are relentlessly shifting Dziwornu (2013). The consumers expect the products they purchase to reflect their lifestyle, personality, occupation, income and age (Karjaluo, 2015). Manufacturers are subsequently compelled to continually find additional components that can appeal to the consumer's lifestyle, personality, occupation, income and age in order to influence the consumers' selection of their brands over those of competitors (Comer & Wikle, 2008). The consumer hence plays a pivotal role in any business as how well they embrace a business's products and services determines its overall success (Dziwornu, 2013). Organizations have to cultivate an in depth understanding of their consumers personal factors (lifestyle, personality, occupation, income, age) and their influence on purchase decisions in order to survive and have a competitive edge (Pinki, 2014).

Consumers purchase decisions are to a large extent influenced by multiple factors (Dziwornu, 2013). Studies have been undertaken to establish the contributing elements towards consumers' purchase of mobile phones. Sathya and Nabaghan (2015) studied consumer buying behavior towards mobile phone handsets in Odisho, India and observed that price, quality, style, function and brand were the main motivating factors. Dziwornu (2013) suggested that the buying decision of mobile phones was based on product features and quality. Lay-Yee, Kok-Siew, and Yin-Fah (2013) also intimated that smart phone purchase decisions were influenced by the features of a product, brand image and convenience of use. Sata (2013) study investigated the factors determining mobile phone purchase decisions and concluded that price and phone features were the most important factors of consideration to customers.

Although the factors that have been highlighted by previous studies are essential for the consumer decision making process, it is worthwhile to note that it is increasingly challenging for organizations to compete on these aspects alone (Sata, 2013). This is credited to the fact that competing brands are progressively introducing similar features to their phones and making it tougher for consumers to distinguish them apart (Liu, 2002). Yakup (2012) opined that as competition between organizations providing similar services and goods intensified, the consumer increasingly become the central focus of businesses. Marketers are obligated to study, be more sensitive and pay close consideration to personal factors of the consumer in order for them to achieve a competitive edge that would result in the success of their brands (Pinki, 2014).

Kim (2015) advocates that mobile phone users are swayed by either factors related to their personal factors or features related to the mobile phones. The Technology Acceptance Model (TAM) reinforced that external factors which encompassed personal characteristics of the consumer influenced perception and use of technology devices. (Sata, 2013). Kotler and Keller (2011) upheld that comprehension of personal factors and the ways in which they influenced the consumer decisions was important as it equipped organizations with information that was essential in providing products and services that were suited to their needs and preferences. According to Aminetal (2013) personal factors influenced the consumer's perceptions on various products and services.

Kotler (2009) defined personal factors as the characteristics that were specific and unique to an individual and could not be shared with other people within a similar group. These personal factors include: - age, occupation, income, lifestyle and personality. In the black box model, Kotler (2009) points out that the aim of marketers was to discover what transpires in the mind of the consumer – the black box - and use marketing strategies and other stimuli to produce certain desired purchase decisions. Kotler (2009) defined this purchase decisions as judgments or processes which a consumer made before making a purchase and often began when a consumer established a likelihood of purchasing a service or product. Yakup (2012) noted that when consumers were making a purchase, they had to decide what methods of payment to use, how much money to spend, when to make the purchase, where to make the purchase and which size, brand or model to buy. Yakup (2012), pointed out that a purchase was done when a consumer initially recognized an

existing problem, then purchased a product as a solution. Solomon (2014) intimated that consumers' personal factors influenced how they recognized the problem and chose a product to solve the problem.

Studies have strived to demonstrate an association between personal factors and consumer purchase decisions. Hitesh 2015 in his study on the influencing factors instrumental to consumers in the Kenyan motor industry concluded that there was a positive affiliation between personal factors and purchase decisions. In support of these findings, Omondi (2017) in his study on the factors that determined consumer buying decisions for the domestic tourist market was able to corroborate a statistically significance between personal factors and consumer behavior. On the contrary, Tarinee (2007) in his study on the factors influencing consumer purchasing decision in Bangkok pet retailing business, Tarinee (2007) evinced that there was no notable link between personal factors and consumer purchase decisions.

Although personal factors play a crucial role in influencing consumer purchase decisions, they have been accorded limited attention. Njeru (2007) recommended that studies on personal factors should be carried out frequently in order to determine the trends in consumer behavior over time. This would provide a profound understanding of the correlation between personal factors and consumer purchase decisions. This study therefore sought to elucidate the connection between personal factors and consumer purchase decisions.

1.1.1 Personal Factors

Personal factors are the psychological elements that distinguish one individual from another (Palani & Sohrabi 2013). The personal factors comprise a person's unique behaviors, how they make their decisions, interests and opinions (Pinki, 2014). According to Swastha (2012) personal factors of each individual result in different sets of perceptions, attitudes and behavior towards goods and services. These factors include age, occupation, income, lifestyle and personality (Lautiainen 2015).Pinki (2014) highlighted that organizations needed to be able to identify the personal factors that influence consumer purchase decisions in order for them to develop successful strategies, unique value propositions and advertising campaigns that were efficient and aligned to the needs of the consumers.

There was a general consensus from previous researchers that had researched on the topic, albeit from an expansive overview, that social, personal and psychological factors had an influence on consumer purchase decisions. Nitin (2015) evaluated the effects of social, cultural, demographic, economic and psychological factors on consumer purchasing decision in the Kenyan motor industry. Lautiainen (2015) assessed the influence of social, personal and psychological factors on consumers buying decision in the selection of coffee brands. Similarly, Bishal (2009) examined the influence of social and personal factors on consumer behavior of smart phone users. In his study, Nitin (2015) recommended that marketers needed to put more emphasis on personal factors. He attributed this to the fact that personal factors were measurable and could provide vital statistics of a population that could assist in locating a niche market. Nitin (2015) emphasized that these factors were easy to measure and suited for socio-cultural and psychographic studies. This study chose to take this approach and focused on exploring the influence of personal factors on consumer purchase decisions of mobile phone users in Nairobi County.

1.1.2 Consumer Purchase Decision

Several definitions have been provided for purchasing decision but the consensus is that it is thought process that directs a consumer from need identification, generation of choices and selection of specific brands or products (Saif, Razzaq, Amad & Gul, 2012). This refers to the stages a consumer passes before purchasing a product (Nitin, 2015). A purchase consists of several decisions such as model, brand, dealer selection, product type, purchase timing, purchase amount, purchase frequency and method of payment (Peter & Donnelly, 2010).

Kotler and Armstrong (2009) asserted that understanding the consumer buying process was important to organizations as it allowed them to align their sales strategy to the needs and desires of the consumer. Recognition of the standards that drove shoppers was key to unravelling the competitive dynamics of a product (Nitin, 2015). This principles would enable organizations to develop a hierarchy that highlighted the factors that were most important to shoppers when shopping for a product. The organizations would then capitalize on them when developing products and services (Yakup & Jablonsk 2012).

1.1.3 Mobile phone industry in Kenya

The telecommunications sector was liberalized in 1998 after the introduction of the Communication Authority of Kenya (CAK) which was established as an independent supervisory body (Mokhtar, Maiyaki & Noor, 2011). According to the Communications Authority of Kenya (CAK) report of 2016, there are more than 34 million registered mobile subscriptions in Kenya with a mobile penetration of over 80% representing one of the highest in the world (Njoroge, Muathe, & Bula, 2016).

Safaricom has the highest mobile subscriptions with 27.7 million subscriptions (71.2%), Airtel follows at 6.7 million (17.6%) and Telkom (Orange) with 2.88 million (7.4%). According to Muturi (2010) mobile phones are not only becoming more obtainable, but the industry wars amongst providers have greatly reduced prices. A large number of mobile phone operators have taken advantage of this ideal price point and launched new devices to challenge the supremacy of established players (Muturi, 2010).

The high market penetration of mobile phones in Kenya has been attributed to their affordability, increase in uses of the mobile phones, increase in internet connectivity and the increase of handset features (Ofwana, 2011). The upsurge in connectivity and the economic explosion has contributed to the Kenyan economy becoming a very attractive market for new entrants to the mobile phone market evidenced by increase in the number of Chinese mobile phone brands (Muturi, 2010). These phone have introduced high technological features as well as low cost phones in the sector (Muturi, 2010). According to the Communications Authority of Kenya, the last few years have seen the mobile phone brands rising to over 30 brands (CAK, 2016). This has in turn entirely shifted the competitive landscape in the mobile phone market in Kenya as mobile phone providers have been forced to do more to attract and retain their customers (Ofwana, 2011)

1.2 Problem Statement

Competition in the global and Kenyan mobile phone industry has significantly intensified over the years (Dibbs & Simkin, 2008). The emergence of new players and non-branded mobile phones has propelled the situation as these new brands rapidly gain recognition in the market (Akar & Mbiti, 2010). The escalating presence of cheap Chinese mobile phones has escalated the competition even further (Akar & Mbiti, 2010). Popular mobile phone brands have relentlessly enhanced their product features in a bid to appeal to consumers

(Dibbs & Simkin, 2008). However, all other brands have put in the same effort and so as one company presents a new feature today, a competing brand introduces a similar or improved feature tomorrow (Chatterjee & Shukla, 2017). It has become apparent that increasingly more brands are retailing phones with similar features. Consequently, it is harder for consumers to discern brands singly on features (Dibbs & Simkin, 2008). Accordingly, it is equally arduous for mobile phone companies to achieve a competitive edge based on mobile features alone (Karjaluo, 2005).

Consumer needs and preferences have become dynamic and change regularly (Karjaluo, 2005). Uddin, Lopa and Oheduzzaman (2014) observed that as mobile phones continued to develop, their functions also evolved and consumers did not just consider them as communication devices. The consumers expected the mobile phones to reflect their lifestyle, personality, occupation, income and age (Karjaluo, 2005). The mobile phones should be able to deliver service, convenience, comfort, and entertainment for them according to their changing personal needs (Solomon, 2004). Consequently, Mobile phone providers are mandated to re-strategize and develop marketing campaigns in order to capitalize on the desires of the consumers (Trommsdorff, 2012). This can only be achieved by providing products that are aligned to their personal factors (age, occupation, income, lifestyle and personality (Karjaluo, 2005).

Trommsdorff (2012) highlighted that personal factors of the consumer were of utmost importance to the research on consumer behavior. Although personal factors influence the purchasing decisions that consumers made, limited consideration had been given to investigating their implications to the mobile phone industry (Akar & Mbiti, 2010).

The existing studies on the association between personal factors and consumer purchase decisions have elicited divergent views. On one hand, Hitesh (2015) Omondi (2017) and Njeru (2007) demonstrated that there was a significant relationship between personal factors and consumer purchase decisions factors while Tarinee (2007) maintained that there was no significant relationship. Furthermore, studies assessing the relationship between personal factors and consumer purchase decisions have used different variables to symbolize them. Pereira (2010) used marital status, living place and professional situation while Mai and Hoang (2016) used self-image, skin health attention, body attraction and aging process to represent the personal factors and focused on industries such as fashion,

coffee, motor vehicle and tourism (Pereira 2010; Mai & Hoang, 2016; Nitin, 2015; Omondi 2017). The existing research has only been able to provide a partial understanding on the subject greatly contributing to the existing knowledge gap. The study therefore sought to address these gaps by investigating the influence of personal factors on consumer purchase decisions of mobile phones in Nairobi County.

1.3 Objective of the Study

The fundamental purpose of this study was to determine the influence of personal factors which included: age, occupation, income, lifestyle and personality and their influence on consumer purchase decisions of mobile phones in Nairobi County.

The specific objectives were:-

- i. To examine the degree to which age influences consumer purchase decisions of mobile phones in Nairobi County.
- ii. To determine the extent to which occupation influences consumer purchase decisions of mobile phones in Nairobi County.
- iii. To establish the extent to which income has an influence on consumer purchase decisions of mobile phones in Nairobi County.
- iv. To ascertain the extent to which lifestyle has an influence on consumer purchase decisions of mobile phones in Nairobi County.
- v. To explore the extent to which personality has an influence on consumer purchase decisions of mobile phones in Nairobi County.

1.4 Research Questions

The study aimed at answering the subsequent research questions:-

- i. To what degree does age influence consumer purchase decisions of mobile phones in Nairobi County?
- ii. To what extent does occupation influence consumer purchase decisions of mobile phones in Nairobi County?
- iii. To what extent does income influence consumer purchase decisions of mobile phones in Nairobi County?
- iv. To what extent does extent does lifestyle influence consumer purchase decisions of mobile phones in Nairobi County?
- v. To what extent does personality influence consumer purchase decisions of mobile phones in Nairobi County?

1.5 Scope of the Study

The study scope was in Nairobi County, specifically, the study focused on Nairobi Central Business District (CBD) area. There are several mobile phone centers in Nairobi CBD area, however, the study limited its investigation to three mobile centers operated by Safaricom, Airtel and Telkom mobile phone services. Given the fact that these three have the highest mobile subscriptions in Kenya Safaricom - 27.7 million (71.2%), Airtel follows at 6.7 million (17.6%) and Telkom with 2.88 million (7.4%) (CAK report 2016). The research focused its investigation on the influence of personal factors on consumer purchase decisions. Age, occupation, income, lifestyle, and personality were the social economic factors considered in the study. Brand choice, dealer choice, and product choice were the dimensions of consumer purchase decision that the study focused on.

1.6 Significance of the Study

The study should be of relevant to several stakeholders. First, the study should be of significance to mobile phone manufacturers operating in Kenya as information from the study should advise them on the personal factors that they should consider when designing mobile phones. Secondly, marketers should use information from the study for designing marketing strategies and approaches that cater to consumer personal factors. Thirdly, the study should be of consequences to marketing practitioners as they should gain insight into the personal factors that have the greatest influence on consumer mobile phone purchase decisions. Fourthly, the study should be of importance to mobile phone consumers as manufacturers of mobile phones should cater to their personal mobile phone needs if recommendations from the study are implemented. Lastly, the study should be of importance as it adds to the existing knowledge on personal factors and consumer purchase decision of mobile phones and provide a reference for future researchers. The study should also be important for scholars in its suggested areas of further research.

1.7 Chapter summary

This chapter analyzed the context of the mobile phone industry and introduced the personal factors and highlighted their importance. This segment also established the problem that needed to be solved. The research objectives and questions were established. The study's scope of study and significance was explained.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section contains an examination of studies applicable to the study emphasizing the knowledge that already exists in relation to the topic under study. It provides theoretical foundation of the study and a conceptual framework which is a graphic presentation showing various variables and how they interact. It also illustrates the direction of the outcomes from such interactions.

2.2 Theoretical Background

This section covered the theoretical underpinning upon which the study was based. This research adopted the Technology Acceptance theory, stimulus response model (black box model) and theory of buyer behavior.

2.2.1 Technology acceptance Model (TAM)

The theory of technology Acceptance has been used to comprehend how individuals come to accept and use technology (Wu & Wang, 2005). The model not only aims at predicating but also providing an explanation as to why a technology may not be accepted (Haliru, 2013).

The model evaluates how perceived usefulness (users' believe that the increase in use of a technology would lead to an increase in their satisfaction with that product) and Perceived ease of use (extent to which a user expects that technology would be free from effort) influence peoples acceptance and use of new technology (Haliru, 2013).

Studies that have extended the model have examined the antecedents and moderating factors of perceived usefulness and ease of use (Jain & Jain, 2013). The model suggest that external factors intervene to influence perceived ease of use and perceived usefulness (Pikkarainen, Pikkarainen, Karjaluoto & Pahnla, 2004). The external factors which include personal factors form the basis of our study hence the use of the theory.

2.2.2 Stimulus Response Model (Black Box theory)

The black box theory maintains that marketing promotion and other stimuli enter into a consumers “black box” (consumer brain) and produce different purchase/choice responses (Kotler, 2009). The role of the marketer is to identify what is in the consumers “black box” and how their marketing stimuli are changed into responses (Yakup & Jablonsk, 2012). The four P’s are the elements of marketing stimuli and include promotion, place, price, and product. Other stimuli consist of major events and forces in the consumers’ environment, such as, political, cultural, technological and economic (Kotler, 2009).

These factors enter into the consumers’ brain and are converted into a group of observable responses (Jain & Jain, 2013). These responses include brand product and dealer choice (Kotler & Armstrong, 2012). The main focus of firms is to comprehend the factors influencing this conversion inside the consumers’ black box to give the desired responses (Sandhusen, 2000).

2.2.3 Theory of Buyer Behaviour (Howard Sheth Model)

The model provides a detailed combination of social, marketing, psychological and marketing factors that influence consumers to process product information in a specific comprehensible structure (Murat, 2011).

The model is grounded on the assumption that the consumer purchase behavior is rational and the process is repeated with other purchases (Sandhusen, 2000). The model explains how consumers make purchase decisions after a given length of time (Murat, 2011). The theory is applicable to the study as it focuses on four main variables which include: - stimulus inputs (marketing activities), hypothetical constructs (psychological variables in this case the consumer purchase decisions) and external variables (include the character traits of the consumer).

2.3 Empirical Review

This section covers existing literature on personal factors and their relationship with consumer purchase decisions. The empirical literature was presented in line with the research objectives.

2.3.1 Age and Consumer Purchase Decisions

Murat (2011) defines age as the time period an individual or entity has lived till date. Age carries knowledge and experience (Murat, 2011). Haliru (2013) points out that as people mature their buying decisions and trends transform because of their shifting needs, way of life and personal principles. When people are younger, they devote more on their lifestyle needs from entertainment, cinemas to style. As they become older, their expenditures on these things diminishes (Murat, 2011).

Murat (2011) contended that people's choice of brands and products started varying as they grew older. An older person may have an increase in the serious decisions they had to make and would be less fun loving than when young (Musyoka, 2015). He further noted that older adult's preferred obtaining established brands because of the experience they had with the products, routine and potential aversion to change. Musyoka (2015) maintained that older people made improved decisions with optimal options because they were inclined to concentrate specifically on a narrow assortment of dimensions. Haliru (2013) highlighted that when making consumption decisions, older people were more likely to participate in reduced information quest and raised reduced deliberation sets as a direct outcome of the restricted time they allocated to brand information.

Srinivasan, Srivastava, and Bhanot (2014) study revealed that age had an effect on the purchase of lavish products and played a role in provoking intention to buying the brand. The study found that younger consumers of not more than 40 years had a high leaning to monetary ideals in comparison to people of old age. Individuals of not less than 50 years were disposed towards the product's uniqueness while those of not more than 40 years were more concerned with a product's materialistic worth (Srinivasan, Srivastava, & Bhanot, 2014).

Laroche (2003) observed that consumers made purchases once they evaluated several elements and that the diverse age groups possessed different analyzing power. Individuals less than 40 years of age were considered as better consumers as they collected information

from several sources, made analysis by putting the information in different matrix, retained the analyzed data and then made conclusive decisions (Haliru ,2013).

2.3.2 Occupation and Consumer Purchase Decisions

A consumer's occupation was the principle activity they engaged in to earn money and a person ordinarily made purchases that matched their profession (Jain & Jain, 2013). Waheed and Husnain (2015) opined that persons who had the similar occupation often also seemed to have the same tastes in vacations, attires, and liking to music. These group of people also mingled amongst themselves, and shared the same kind of philosophies and ideals. According to Yakup and Jablonsk (2012) the livelihoods of consumers' guide their consumption inclinations in selection of services and goods. Laroche (2003) noted that marketers were obligated to ascertain strategies that were effective in influencing the buying decisions of various individuals.

Ray and Choudhury (2015) conducted a study on the contributing factors that influenced consumer decision to buying selected home appliances and products. The study included age, gender, occupation and education as the demographic factors and lifestyle, social class, personality and behavioral factors as psychographic determinants on the process of consumer decision making. The study established that occupation was the most prominent factor in the decisions consumers made.

Khaniwale (2015) study on consumer buying behavior established that an individuals' occupation had a bearing on their buying decision. People selected items which were aligned to their occupation and were needed in their profession. Khan, Rana, and Masmali (2015) conducted a study on the influence of occupation in choosing the type of retail outlets in Saudi Arabian retailers. The study found that store characteristics and occupation played a substantial role in selecting a retail store. Padmaja and Mohan (2015) study on the causes of consumer on-line buying behavior Bengaluru City, India concluded that that demographic factors like age, income and occupation had an effect on online buying behaviour.

Rouzbahani, Rezai, Goudarzi, and Naghibi (2013) examined the effect of individual factors on consumers' purchasing decisions. The personal factor dimensions investigated in the study were age and life cycle stage, occupation, economic situation, lifestyle, and personality .The results indicated that occupation did not affect the buyer's decision.

2.3.3 Income and Consumer Purchase Decisions

Taylor, Lewin, and Strutton (2011) defined income as what a person made from their occupation. The purchasing power of an individual translated from their income and earnings (Kotler et al., 2014). A person that had a higher income would in most cases buy products that were perceived to be luxurious by a person with a lower income. The magnitude of a person's income and their financial obligations influenced their capability to buy a service or product (Kotler et al., 2014).

The income level of an individual was considered a noteworthy aspect that could potentially affect a consumer's capacity to buy a product (Palani & Sohrabi, 2013). Kumar and Chaubey (2015) study on buyers' preferences of mobile phone attributes revealed that consumers of diverse income categories were sensitive concerning the different functional and product features of a mobile phone. Chatterjee and Shukla (2017) found that income was a defining factor for possessing a mobile phone as consumer were drawn to specific features in the mobile phones.

Chatterjee and Shukla (2017) purported that a person's disposition to purchase a product was hinged on their purchasing power. Taylor (2011) opined that the type and amount goods a consumer purchases were contingent to their earnings. In the possibility that the consumer had a higher income; the more the likelihood they would buy luxury goods. A decrease in the income steered a consumer to purchase inferior goods. In the incidence that old-fashioned pointers of social status, such as occupational esteem or affluence, were not obtainable, individuals decide on products that symbolized status (Fontes & Fan, 2006).

Saif (2012) studied the factors that motivated consumers in purchasing a mobile phone in Pakistan. The findings indicated that price affected consumers' choice of a mobile phone but reduced in significance as consumers progressed from low monthly income to higher income earning.

Sata and Belete (2013) study on factors of consumers' purchase decision of mobile phone devices revealed that income was an influential factor in consumer purchase decision of mobile phones. Juwaheer, Pudaruth, Vencatachellum, Ramasawmy, and Ponnusami (2013) study on factors influencing selection of mobile phones amongst young consumers established that consumers who had an inferior income had a price limit on what amount they could devote to purchase of a phone.

2.3.4 Lifestyle and Consumer Purchase Decisions

Initial definitions of lifestyle described it as a methodical impression that embodied the existing features of a definite cluster of persons or society and is different from those of other groups (Lazer, 1963). According to Kindra (1994), lifestyle was the expression of people concerning their propensities, sentiments, and desire to participate in the political, social, and economic spheres of their realms.

According to Khan (2006), the lifestyle of an individual encompassed the different lifestyle dimensions. These dimensions included, interests which are the preferences and priorities of the consumer such as food, home, or family. Activities which refer to how a person chooses to devote their time, such as, vacations, interests, or work; opinions refer to the persons feeling about different things or issues, such as, politics, products, or themselves (Plummer, 1974).

The actions, interest, and opinion (AIO) is well known as well as widely used lifestyle rating scale originally developed in the beginning of 1970's (Wells & Tigert, 1971). In an original AIO study, activities are defined as actual observable behaviors, opinions as reactions to precise events, and interests as the incessant paying of consideration to definite objects. The study used the AIO model and statements to measure the lifestyle construct.

Lifestyle patterns provide a perspective of buyers that allows marketers to gauge consumers more accurately (Kaynak & Kara, 2000). Kucukemiroglu (2008) opined that lifestyle distinctions were vital in marketing owing to its enormous influence on the regular purchase decisions by each person. These lifestyle characteristics give more concrete and precise information regarding consumers. This information can in turn be used by advertisers in providing to the demands of a sophisticated and competitive market place (Kamakura & Wedel, 1996). Consumers' lifestyle showed how a person spent money and lived. It combines an individual's current situation, their earlier experiences, and genetic characteristics and to a large extent influenced the product choices that consumers made. (Plummer, 1974)

2.3.5 Personality and Consumer Purchase Decisions

Personality is an individual's consistent pattern of response (Mehmet, 2012). Personality is an inherent configuration where behavior and experiences are connected in a methodical way. Mullin (2010) defined personality as the set of various human psychological traits that

contribute to comparatively lasting and dependable responses to provocations in the environment. Personality is the organization of a person's distinguishing practices, character traits, and attitudes (Kotler & Keller, 2006). Wright (2006) suggested that personality determined how individuals looked at themselves and the world around them and how other people saw them. Values and attitudes molded their personality. Mullin (2010) argued that personality could be perceived as steady features that elucidate how a person behaves in a specific way (Mehmet, 2012).

Ali, Babak & Seied, (2011) defined personality as the facade that people portrayed in front of others and the responses they elicited in public. Sagini and Haridas (2009) described personality as what an individual really was and that comprised their behavior, feeling, and thoughts. Murat (2011) adopted the big five personality dimensions and concluded that there was an affiliation between four of them and buying of mobile phones in Turkey. Sarker, Bose, Palit and Haque (2013) studied personality traits using nine personality dimensions from the trait theory and Neo-Freudian theory. They established a partial and complete relationships between these dimensions and consumer buying decision in Bangladesh.

Shimai and Otake (2002) analyzed the connection between personality traits and aggressiveness of children and found a substantial association between personalities and aggressiveness factors on the buying behaviour of children in Japan. Mehmet (2012); Kassarian and Sheffet (1991); Pervin (1997) and Plummer (2000) disagreed with the notion that personality had a relationship with buying behaviour. These authors concluded that it would be inaccurate to generalize personality effects because not all services and products take into thought the personality factors.

Mehmet (2012) study was restricted to experiential services and goods. He opined that it was difficult to provide a definite valuation of personality as a universal comprehensive construct or single hypothesis that predicts buying behavior without information about the consumers' motives, values demographic profile, and attitudes. Murat (2011) advocated that personality was the first element that would often be deliberated by researchers because personality factors had a crucial and substantial influence on establishing intentions and attitudes on a brand or product.

2.4 Gaps in Research

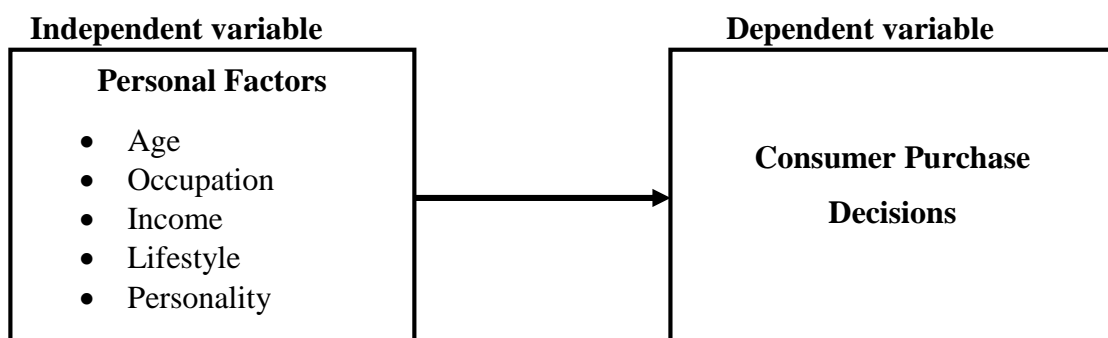
The existing literature on the influence of personal factors on consumer purchase decisions has generally been carried out in Asian countries (Puneet & Lalit, 2017, Lautiainen, 2015, Uddin et al., 2014). There was hence a need for the same study to be extended to the Kenyan geographical context. Furthermore, the studies that had been conducted had looked at the topic from an expansive perspective. These studies had examined the influence of social, economic, psychological and personal factors together interrogating their influence on consumer behavior as a wholesome (Nitin, 2015, Lautiainen, 2015, Bishal, 2009).

The findings in the existing studies had documented varied outcomes on the relationship between personal factors and consumer purchase decision. On one hand some studies conveyed that there was a significant positive relationship (Nitin, 2015, Omondi, 2017, Njeru, 2017). On the other hand, Chaipradernsak (2017) evinced little or no relationship between personal factors and consumer purchase decisions. In addition, these studies considered the study from divergent industry context focusing more on fashion, tourism, food and motor vehicle industry (Pereira et al., 2010; Mai & Hoang, 2016). The research gaps highlighted presented a need for additional research on the influence of personal factors on consumer purchase decisions of mobile phones in Nairobi County.

2.5 Conceptual framework

The conceptual model in Figure 2.1 outlines the relationship between personal factors (age, occupation, income, lifestyle, and personality) and consumer purchase decisions.

Figure 2.1: Relationship between personal factors and consumer purchase decision



Source: Author (2018)

Table 2.1: Operationalization Table

Variable	Operational Definition	Measurements	Source
Independent Variables (Personal Factors)			
Age	Young Middle aged Old	Five point scale 1=Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly agree	Murat (2011); Haliru(2013); Musyoka (2015)
Occupation	Student Formal Employed Self - Employed Skilled aborer Not employed	Five point scale 1=Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly agree	Jain and Jain (2013); Waheed and Husnain (2015);Yakup and Jablonsk (2012)
Income level	Low income Mid – level income High Income	Five point scale 1=Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly agree	Palani and Sohrabi (2013);Pereira (2010); Taylor (2011)
Lifestyle	Activities ,Interests, Opinions , Choices, preferences, values, everyday life routine.	Five point scale 1=Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly agree	Yakup and Jablonsk (2012); Wells and Tigert, 1971).
Personality	Perception, self-image, feelings, character traits, attitude, emotions, consistent behaviour habits	Five point scale 1=Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly agree	Sagini and Haridas (2009); Mehmet (2012)
Dependent Variable			
Consumer Purchase Decisions	Product, brand and dealer choice	Five point scale 1=Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly agree	Yakup and Jablonsk (2012); Wells and Tigert, 1971).

Source: Author (2018)

2.6 Chapter Summary

Theoretical Review was carried out on the theories that were used in the study. Empirical review from past studies was conducted consistent to the research objectives. The research gaps that the study anticipated to fill were also presented herein along with the study conceptual framework and a summary of the operationalization of variables. The next chapter presented the research methodology for this research.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the procedures used in collecting information, techniques adopted to conduct the research and the practices used in data collection and analysis. It was divided into eight sections; research philosophy, research design, population of study, sampling design, data collection, data analysis, research quality and lastly ethical considerations.

3.2 Research Philosophy

The research was underpinned on positivism philosophical framework. Saunders, Lewis and Thornhill (2009) argued that through positivism the researcher concentrates on actual facts and not impressions. Positivists hold that anything that can be perceived by the mind is real (Sarantakos, 2005). Positivistic studies only require researchers to collect data and interpret it unlike the social constructionism philosophy that gives provision for human interest and subjection (Crowther & Lancaster, 2008). The positivist approach was thus adopted in the study as it sought to collect data to offer solutions to the research questions.

3.3 Research Design

A research design indicates the population characteristics by presenting clearly the precise particulars of an occurrence, relationship and any other situation (Zikmund, 2003). It entails a more organized outline since it is not vague. This research design employed both qualitative and quantitative information from the selected population. This facilitates the researcher to comprehend the characteristics of a group, gauge a situation and gather data around likely variations (Zikmund, 2003).

The study embraced the descriptive research design. This design was selected as it delivered a valid and an accurate exhibition of the variables that were imperative to the study (Sekaran, 2005). Descriptive research reports the way things are (Cooper & Schindler, 2006). It was appropriate because it shielded the study from bias and endorsed for maximum reliability.

It allowed the study to generalize the findings to a larger population. According to Sekaran (2005), descriptive studies depicts an accurate profile of circumstances, events, or persons describing the prevailing situation and condition through interpretation and observation techniques. The design facilitated ample exploration of respondents on the influence of

personal factors on consumer purchase decisions of mobile phones in Nairobi County. It allowed the researcher to draw deductions devoid of the interviewee being manipulated.

3.4 Population of Study

Mugenda and Mugenda (2003) defined a population as the comprehensive universe of cases, organizations, persons, or community that possesses similar characteristics. The researcher used a population frame to provide a list of the population from which the researcher made the selection of respondents (Denscombe, 2007). The population for this research consisted of mobile phone owners in Nairobi. Given the number of mobile phone owners, sampling was conducted from retail outlets in the Nairobi Central Business District (Mugenda & Mugenda, 2003). The CAK (2018) first quarter 2017/2018 reported there were 40 million mobile subscriptions in Kenya; Safaricom - 27.7 million (71.2%), Airtel follows at 6.7 million (17.6%) and Telkom with 2.88 million (7.4%) (CAK report 2016) Fineserve Africa at 4.7%, Mobile pay at 0.2% and Sema mobile services at 0.0%.

The study was conducted among customers from the top three companies in terms of mobile phone subscriptions. Each of these companies was chosen from Nairobi County central business district to participate in the study. The region was chosen because the county has the highest population at approximately 3.9 million and Nairobi is also the largest city in Kenya with a diverse cosmopolitan population (CAK 2018).

3.5 Sampling design

The sampling design defines the sample size of the study, sampling unit, sampling procedures, and sampling frame. A sampling frame is an exhaustive list of the population that a researcher is concerned in studying (Cooper & Schindler, 2006). The study assumed Mugenda and Mugenda (2003) recommended sample size formula. The sample size was determined using statistical population survey whereby:

$$n = \frac{Z^2 p q}{d^2}$$

Where = desired minimal sample size (where pop > 10,000)

Z = Standard normal deviation which is equal to 1 at 95% confidence level.

P = Proportion of the target population estimated to have a particular characteristic being Measured. In this case it is estimated to be 0.5.

$$q = 1 - P$$

d = the level of statistical significance set which in this case is 0.05.

$$n = \frac{(1.962)^2 \times 0.5 \times 0.5}{(0.05)^2} \\ = 384$$

The sample size for the study was therefore 384 respondents. The study used convenience sampling to select three mobile phone centers in Nairobi CBD. These were Safaricom Center on Kenyatta Avenue, Airtel Center on Koinange Street, and Telkom/Orange Mobicom along Moi Avenue. In order to select participants from the sample; the study used purposive sampling strategy. According to Etikan, Musa, and Alkassim (2016), purposive sampling encompasses selection of participants of a sample that meet a stipulated criterion such as geographical closeness, availability, and accessibility, and the willingness to participate in the survey. This approach was applicable for the study as the researcher approached customer at each of the research establishments and sought authorization from the management of the outlets to allow their customers to participate in the study.

3.6 Data Collection

Data was collected using a structured questionnaire. According to Mugenda and Mugenda (2003), questionnaires are a valuable technique for gathering quantitative data from a relatively large sample. The study chose to use questionnaires because they have a structured format, easy and convenient to respondents, have the potential to safeguard in terms of confidentiality and provide respondents with time to answer to the questions (Sekaran, 2005). The study adopted a 5 point likert scale questionnaire. Mobile phone subscribers were requested to specify the degree to which they agreed or disagreed with the statements. The questionnaire consisted of six sections: demographic information of respondents, age, occupation, income, lifestyle, personality, and consumer purchase decision section.

3.7 Data Analysis

This section deliberated on the techniques utilized to analyze data and test the variables. When the questionnaires were collected, the raw data was initially coded then entered into MS- Excel spreadsheet where it was scrutinized for completeness by identifying, recording and noting errors in terms of unusual values, problematic data elements and extreme values.

The complete data was transferred to the Statistical Package for Social Sciences Software (SPSS) for meaningful analysis where descriptive, correlation, and multiple regression analysis was performed.

The statistical analysis included descriptive analysis (frequencies, percentages, means, and standard deviation), inferential statistics which included correlation analysis and multiple regression analysis. Pearson's (r) correlation was used to measure the strength of association between independent and dependent variables. Multiple regression analysis was used to measure the degree of change that independent variables had on the dependent variable. The study adopted the following regression model;

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Where: Y: Consumer Purchase Decisions

X₁: Age

X₂: Occupation

X₃: Income

X₄: Lifestyle

X₅: Personality

α: constant

β: coefficient of independent variables

ε: error term

3.8 Research Quality

Research quality was measured using reliability and validity techniques. Reliability denotes the degree to which strength of variables were consistent with the way they were intended to measure (Takaki, Taniguchi, & Fujii, 2014). A reliability test was performed on the components of personal factors using the Cronbach Alpha test.

A Cronbach alpha value (α) greater than or equal to 0.5 is usually considered reliable. All the five variables met the Cronbach's alpha criterion and were therefore considered reliable in explaining the dependent variable (consumer purchase decisions).

Validity is the extent to which constructs in an instrument accurately measure the variables in the study (Yin, 1994). For content validity, the researcher conducted a pilot study of the research instruments among a sample of 12 participants. Expert judgment of the supervisor

and proposal defense panel ensured content validity of the instrument. The construct validity was enhanced by using statements from past studies and literature review (Oso & Onen, 2005).

3.9 Ethical Consideration

The researcher liaised with mobile retail centers in Nairobi Central Business District and mobile phone user's in order to acquire their consent to participate in the research. This facilitated smooth data collection based on clear rules and guidelines (Oso & Onen, 2015). With regards to ethical behavior, the participants were allowed to choose whether or not to be part of the study. Furthermore, the respondents were reminded not to indicate their names (Yin, 2014). Moreover, study participants were assured of confidentiality. An introductory letter from the University detailing the researcher's full name, institution of study and the purpose of the survey accompanied the questionnaires (Mugenda & Mugenda, 2003).

3.10 Chapter summary

This chapter presented the approaches and techniques adopted to conduct the research. The chapter was presented in sections that included research philosophy, research design, and population of study, sampling design, data collection, data analysis, research quality and lastly ethical considerations. The next chapter presented the data analysis and interpretation.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter outlined the results of the study. The chapter was organized in sections and subsections that presented the response rate, demographic information, descriptive statistics, and inferential statistics in line with the research objectives and questions.

4.2 Response Rate

The study had an initial sample size of 384 respondents. Out of the 384 questionnaires administered, the researcher was able to get 298 questionnaires that were used in analysis representing a response rate of 77.6 per cent.

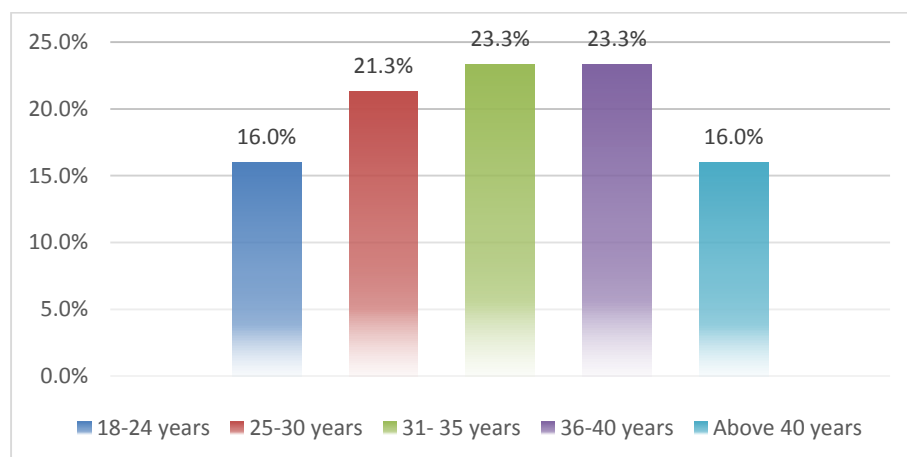
4.3 Demographic information

The study attempted to understand the demographic information of the study. This was essential for the study as the study included age, occupation and income as independent variables for the research.

4.3.1 Age

In terms of their age brackets, the results showed that the 23.3 % of the participants were between ages 31-35 years and 36-40 years respectively. This was followed by the ages 25-30 years who accounted for 21.3 % of the sample, 16.0 % of respondents were 18-24 years and above 40 years respectively as presented in Figure 4.1.

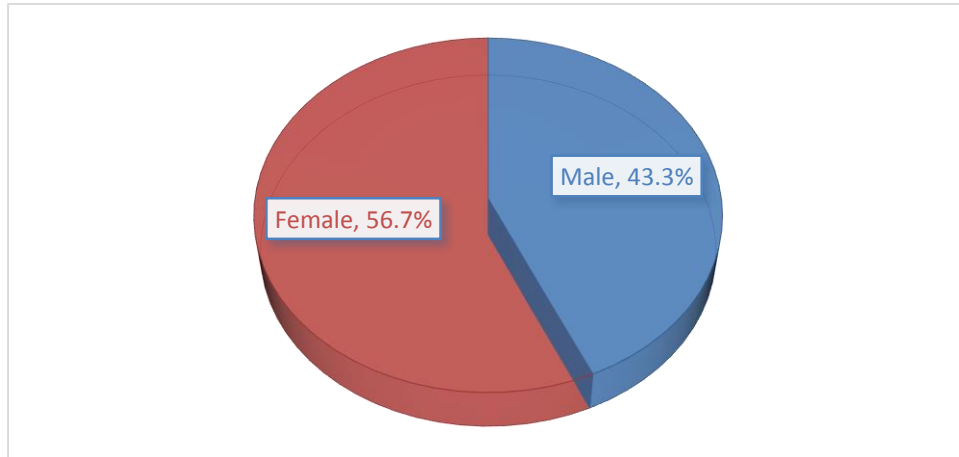
Figure 4.1: Age group distribution of respondents



4.3.2 Gender

Figure 4.2 shows the gender distribution of the study participants. 56% of the participants were female and the remaining 43.3 % were male respondents. This finding showed no significant differences in the sample as non-probability methods of selection were adopted. This implied that there was no great gender difference amongst the mobile phone consumers.

Figure 4.2: Gender distribution of respondents

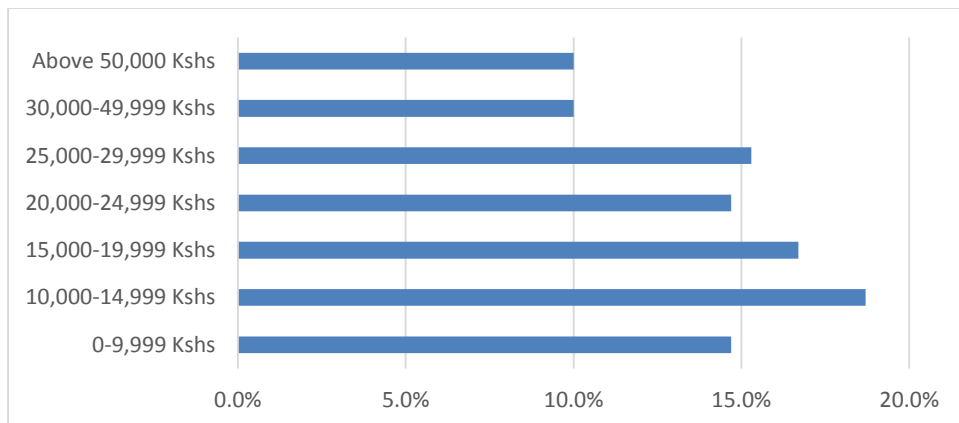


Source: Survey data (2018)

4.3.3 Income

In regard to the income levels of respondents, Figure 4.3 illustrates that those earning 10,000-14,999 Kshs accounted for 18.7 % of the sample, 16.7 % respondents earned 15,000-19,999 Kshs, 15.3 % respondents earned 25,000-29,999 Kshs, 14.7 % respondents earned 20,000-29,999 Kshs respectively and 10.0 % respondents earned 30,000-39,000 Kshs and above 50,000 Kshs respectively.

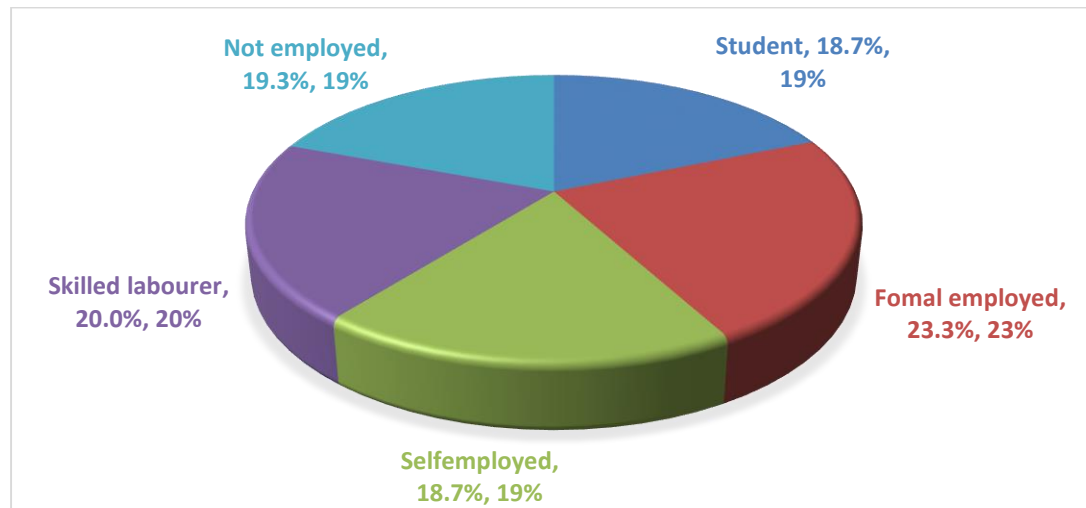
Figure 4.3: Income distribution of respondents



4.3.4 Occupation

The findings indicated that 23.3 % of the respondents were in formal employment, followed by 20.0 % in skilled labour, 19.3 % were not employed, and 18.7 % were in self-employment and students as shown in Figure 4.4.

Figure 4.4: Occupation distribution of respondents



Source: Survey data (2018)

4.4 Personal factors and consumer purchase decisions

This section analyzed the results of each of the independent variables which were the personal factors. These factors included age, occupation, income, lifestyle and personality. The analysis was based on how the respondents of the study rated the extent to which each of the personal factors influenced consumer purchase decisions. A five point likert scale (1-5) was used in which 1=strongly disagree, 2=disagree, 3=neutral, 4=agree and 5=strongly agree respectively. The results are summarised in table 4.9.

4.4.1 Age and consumer purchase decisions

The descriptive findings showed that the highest ranked age statement was my age influences how I analyzed dealers before making a purchase with a mean score of 3.88 and a standard deviation of 1.055 as shown in Table 4.1.

Table 4.1: Age and consumer purchase decision

Age statements	Mean	Std. Deviation
My age influences how I analyze dealers before making a purchase	3.88	1.055
My age influences the time I take to search and compare information on brands.	3.83	1.128
The amount of money I can spend on a product is influenced by my age.	3.73	0.919
My age determines the value I give to the uniqueness of a mobile phone	3.33	0.863
Age determines the value I give to established brands when purchasing a phone.	3.29	0.619

Source: Survey data (2018)

4.4.2 Occupation and consumer purchase decisions

Table 4.2 shows the descriptive statistics for the association between occupation and consumer purchase decisions which indicated that the highest mean score was for the statement, I purchase mobile phones associated with people of a similar profession as mine with a mean of 3.81 and a standard deviation of 1.071.

Table 4.2: Occupation and consumer purchase decision

Occupation statements	Mean	Std. Deviation
I purchase mobile phones associated with people of a similar profession as mine.	3.81	1.071
My occupation influences the attributes I look for in a phone dealer	3.61	0.996
The phone I choose to purchase is influenced by what my workmates have.	3.37	0.993
If I changed professions, I would choose another dealer.	3.31	0.942
My mobile phone must suite my occupation and assists in my professional life.	3.17	1.108

Source: Survey data (2018)

4.4.3 Income and consumer purchase decisions

The findings indicated that the statement with the highest mean score was for the statement if I earned more money I would increase the number of mobile phones I have as shown by a mean score of 4.17 and a standard deviation of 0.893 as presented in Table 4.3.

Table 4.3: Income and consumer purchase decision

Income statements	Mean	Std. Deviation
If I earned more money I would increase the number of mobile phones I have.	4.17	0.893
I would buy a brand in order to be associated with certain social class and status.	4.03	0.867
I would switch my mobile phone dealer if my income were to change.	3.28	0.646
A higher level of income would prompt me to purchase a more expensive phone.	3.09	0.590
My income level determines the time I spend looking for the best deals	3.08	1.491

Source: Survey data (2018)

4.4.4 Lifestyle and consumer purchase decisions

Amongst the occupation statements, I choose a dealer that accommodates my everyday life, choices and routine was the highest ranked statement with a mean score of 4.50 and a standard deviation of 0.693 as shown in Table 4.4.

Table 4.4: Lifestyle and consumer purchase decision

Lifestyle statements	Mean	Std. Deviation
I choose a dealer that accommodates my everyday life, choices and routine	4.50	0.693
My mobile phone must add value to my lifestyle.	4.34	0.577
My daily routine determines the mobile phone I choose to purchase	4.14	0.927
I choose to purchase my mobile phone from a brand that reflects my way of life	3.96	0.835
I purchase a mobile phone that is aligned to my interests, activities and opinions	3.94	0.929

Source: Survey data (2018)

4.4.5 Personality and consumer purchase decisions

Table 4.5 shows that the highest ranked personality statement was I have distinct attitudes and perceptions about specific mobile phone brands with a mean score of 3.61 and a standard deviation of 1.048.

Table 4.5: Personality and consumer purchase decision

Personality statements	Mean	Std. Deviation
I have distinct attitudes and perceptions about specific mobile phone brands.	3.61	1.048
I purchase mobile phones that portray my self-image	3.55	0.710
The brand I purchase must reflect who I am and how I want to be perceived.	3.40	0.976
My feelings and emotions influence the mobile phone I purchase.	3.38	1.066
I purchase my mobile phone from a dealer who makes me feel valued.	3.35	1.187

Source: Survey data (2018)

4.5 Consumer Purchase Decision

Consumer purchase decisions were the dependent variable for the study. The variable was measured using three dimensions: brand choice, product choice, and dealer choice. Table 4.6 shows the descriptive statistics for consumer purchase decisions. The findings indicated that respondents agreed that brand choice was influenced by their personality (M=4.27; SD=0.766). The respondents also agreed that their dealer choice was to a large extent influenced by my personality (M=4.33; SD=0.654). The least ranked consumer decision statement was the dealer choice I make is determined by my occupation (M=3.19; SD=0.910).

Table 4.6: Consumer purchase decision descriptive statistics

Consumer purchase statements	Mean	Std. Deviation
Brand choice		
Brand choice is influence by my personality.	4.27	0.766
The brand choice I make is determined by my occupation.	4.12	0.859
Brand choice is to a large extent determined by my level of income.	3.91	0.780
The brand I choose is influenced by my lifestyle.	3.90	0.968
The brand I choose is influenced by my age.	3.89	0.960
Product Choice		
Product choice is influenced by my personality.	3.83	1.048
The product I choose to purchase is determined by my income.	3.53	0.995
Product choice is determined by my occupation.	3.51	1.146
I am swayed to choose certain products because of my lifestyle.	3.43	0.908
Product choice is influenced by my age.	3.27	0.995
Dealer choice		
My dealer choice is to a large extent influenced by my personality.	4.33	0.815
The dealer choice I make is determined by my lifestyle.	4.25	0.768
The dealer choice I make is to a large extent influenced by my income.	4.04	0.989
The dealer I choose is influenced by my age.	3.51	1.315
The dealer choice I make is determined by my occupation.	3.19	0.910

Source: Survey data

4.6 Inferential Statistics

The association between independent and dependent variable was assessed by use of the inferential statistics. Correlation analysis and multiple regression analysis were used to measure associations between independent variables and dependent variable.

4.6.1 Correlation analysis

The correlation coefficient (r) changes over a range of positive one through zero to negative one. The correlation findings indicated a positive and statistically significant link between independent variables and dependent variable. The findings show that personality ($r = 0.631, p = 0.000$), occupation ($r = 0.543, p = 0.000$), income ($r = 0.537, p = 0.000$), age ($r = 0.499, p = 0.000$), and lifestyle ($r = 0.402, p = 0.000$) as shown in Table 4.7.

Table 4.7: Correlation coefficient results

		Age	Occupation	Personality	Income	Lifestyle
Age	Pearson Correlation	1				
Occupation	Pearson Correlation	.725**	1			
	Sig. (2-tailed)	.000				
Personality	Pearson Correlation	.663**	.699**	1		
	Sig. (2-tailed)	.000	.000			
Income	Pearson Correlation	.354**	.457**	.571**	1	
	Sig. (2-tailed)	.000	.000	.000		
Lifestyle	Pearson Correlation	.161*	.185*	.234**	.272**	1
	Sig. (2-tailed)	.049	.024	.004	.001	
Consumer Purchase Decision	Pearson Correlation	.499**	.543**	.631**	.537**	.402**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	262	262	262	262	262

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

* . Correlation is significant at the 0.05 level (2-tailed).

4.6.2 Multiple Regression analysis

Multiple regression analysis was conducted to confirm the relationship between the independent variables and the consumer purchase decision sub-variables (brand choice, product choice, and dealer choice).

4.6.2.1 Personal factors and brand choice

The findings show that the model (lifestyle factors, age, income, personality factors, and occupation) explained 20 % ($R^2 = 0.200$) of change in brand choice and this was significant from the results of the ANOVA which show a p value of 0.000. The Beta coefficients indicate that personality and lifestyle factors had a positive effect on brand choice with a B value of 0.0524 which was significant with a value of less than 0.05 as shown in Table 4.8. The regression model is thus;

$$\text{Brand choice} = 1.815 + 0.524x_5$$

Table 4.8: Personal factors and brand choice regression results

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.447 ^a	.200	.172	.48957		
a. Predictors: (Constant), Lifestyle factors, Age, Income, Personality factors, Occupation						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.621	5	1.724	7.194	.000 ^b
	Residual	34.514	144	.240		
	Total	43.135	149			
a. Dependent Variable: Brand Choice						
b. Predictors: (Constant), Lifestyle factors, Age, Income, Personality factors, Occupation						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.816	.461		3.943	.000
	Age	-.023	.111	-.024	-.206	.837
	Occupation	-.041	.105	-.048	-.395	.693
	Personality factors	.183	.124	.178	1.477	.142
	Income	-.084	.106	-.074	-.795	.428
	Lifestyle factors	.524	.097	.423	5.431	.000
a. Dependent Variable: Brand Choice						

Source: Survey data (2018)

4.6.2.2 Personal factors and product choice

The findings show that the model (lifestyle factors, age, income, personality factors, and occupation) explained 48.5 % ($R^2 = 0.485$) of change in product choice and this was significant from the results of the ANOVA which show a p value of 0.000. The Beta

coefficients indicate that occupation factors ($\beta = 0.325$), income factors ($\beta = 0.275$), and personality factors ($\beta = 0.269$) had positive effects on product choice with p values of less than 0.05 as shown in Table 4.9. The regression model is thus;

$$\text{Product choice} = 1.492 + 0.325x_2 + 0.269x_3 + 0.275x_4$$

Table 4.9: Personal factors and Product choice regression results

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.697 ^a	.485	.467	.35245		
a. Predictors: (Constant), Lifestyle factors, Age, Income, Personality factors, Occupation						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.860	5	3.372	27.145	.000 ^b
	Residual	17.888	144	.124		
	Total	34.748	149			
a. Dependent Variable: Product Choice						
b. Predictors: (Constant), Lifestyle factors, Age, Income, Personality factors, Occupation factors						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.492	.332		4.498	.000
	Age	-.156	.080	-.180	-1.950	.053
	Occupation	.325	.075	.416	4.304	.000
	Personality factors	.269	.089	.290	3.009	.003
	Income	.275	.076	.270	3.614	.000
	Lifestyle factors	-.105	.069	-.094	-1.508	.134
a. Dependent Variable: Product Choice						

Source: Survey data (2018)

4.6.2.3 Personal factors and dealer choice

This analysis involves the influence of lifestyle factors, age factors, income factors, personality factors, occupation factors on dealer choice. The findings show that the model explained 22.4 % ($R^2 = 0.224$) of change in consumer purchase decisions and this was significant from the results of the ANOVA which show a p value of 0.000. The Beta coefficients indicate that age ($\beta = 0.333$) and income factors ($\beta = 0.200$) had positive effects

on dealer choice with p values of less than 0.05 as shown in Table 4.10. The regression model is thus;

$$\text{Dealer choice} = 1.815 + 0.333x_1 + 0.200x_4$$

Table 4.10: Personal factors and dealer choice regression results

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.474 ^a	.224	.197	.42851		
a. Predictors: (Constant), Lifestyle factors, Age, Income, Personality factors, Occupation						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.649	5	1.530	8.331	.000 ^b
	Residual	26.442	144	.184		
	Total	34.091	149			
a. Dependent Variable: Dealer Choice						
b. Predictors: (Constant), Lifestyle factors, Age, Income, Personality factors, Occupation						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.815	.403		4.502	.000
	Age	.333	.097	.388	3.431	.001
	Occupation	-.114	.092	-.148	-1.247	.214
	Personality factors	.079	.109	.086	.722	.471
	Income	.200	.093	.198	2.160	.032
	Lifestyle factors	.063	.084	.057	.748	.456
a. Dependent Variable: Dealer Choice						

Source: Survey data (2018)

4.6.2.4 Personal factors and consumer purchase decision

A Regression analysis established a positive and statistically significant relationship between all the independent variables and the dependent variable. Table 4.8 showed that all the independent variables had a positive effect on consumer purchase decision. The results showed that age explained 24.9 % change in consumer purchase decision. Other

variables explained occupation (29.5 %), income (28.9 %), lifestyle (16.1 %), and personality (39.8 %).

Table 4.11: Model summary a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Age	.499 ^a	.249	.244	.25803
Occupation	.543 ^a	.295	.290	.70123
Income	.537 ^a	.289	.284	.25117
Lifestyle	.402 ^a	.161	.156	.27271
Personality	.631 ^a	.398	.394	.23112

Source: Survey data (2018)

Table 4.9 shows the coefficients results of each of the independent variables on consumer purchase decision. The findings indicated that all the personal factors had a positive and statistically significant influence on consumer purchase decisions.

Table 4.12: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.684	.216		12.422	.000
	Lifestyle	.275	.051	.402	5.338	.000
	(Constant)	2.643	.155		17.080	.000
	Income	.337	.043	.537	7.751	.000
	(Constant)	2.590	.127		20.403	.000
	Personality	.359	.036	.631	9.886	.000
	(Constant)	2.933	.116		25.281	.000
	Occupation	.260	.033	.543	7.871	.000
	(Constant)	2.872	.139		20.730	.000
	Age	.266	.038	.499	7.011	.000

a. Predictors: (Constant), Age, Occupation, Income, Lifestyle, Personality

b. Dependent Variable: Consumer purchase decision

4.6.2.5 Overall regression analysis

The findings in Table 4.10 of the multiple regression analysis show that the coefficient of determination (R^2) value as 0.514 which means that personality factors (lifestyle, age, income, personality, occupation) explained 51.4 % of the variation in consumer purchase decisions when it came to their purchase of mobile phones in Nairobi county. This means that 48.6 % of variations are thereby explained by other variables not in the study. The analysis of variance (ANOVA) as shown in Table 4.9 tests the significance of the model at 5% level of significance. The results of the study shows the F calculated was greater than

the F critical of 30.504 implying that the null hypothesis should be rejected. Further, the p value of 0.000 (less than 0.05) confirmed that the overall model is significant.

The five factors in the regression model were age, occupation, income, lifestyle, and personality. The regression coefficients revealed that personality had the greatest influence on consumer buying decision of mobile phone users whereas age had the least influence. The findings indicate that a unit increase in personality led to a 0.177 increase in consumer buying decision and this was statistically significant ($p = 0.001$). This was also revealed for lifestyle ($\beta = 0.166, p = 0.000$), and income ($\beta = 0.130, p = 0.005$). There was a positive and insignificant influence of age ($\beta = 0.051, p = 0.282$) and occupation ($\beta = 0.056, p = 0.213$) on consumer purchase decision as shown in Table 4.12. Age and occupation did not have a statistically significant effect on consumer purchase decision.

Table 4.13: Overall regression model

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.717 ^a	.514	.498	.21040		
a. Predictors: (Constant), Lifestyle factors, Age, Income, Personality factors, Occupation						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.752	5	1.350	30.504	.000 ^b
	Residual	6.375	144	.044		
	Total	13.126	149			
a. Dependent Variable: Consumer Purchase Decision						
b. Predictors: (Constant), Lifestyle factors, Age, Income, Personality factors, Occupation						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.708	.198		8.627	.000
	Age	.051	.048	.097	1.080	.282
	Occupation	.056	.045	.117	1.250	.213
	Personality factors	.177	.053	.311	3.316	.001
	Income	.130	.045	.208	2.868	.005
	Lifestyle factors	.161	.041	.235	3.878	.000
a. Dependent Variable: Consumer Purchase Decision						

Source: Survey data

4.7 Regression summary

The findings show that personality, income, and lifestyle have statistically significant effect on consumer purchase decision. Therefore, the findings interpret that a unit increase in personality results to an increase in 0.177 in consumer purchase decision. A unit increase in lifestyle leads to a 0.161 increase in consumer purchase decision. A unit increase in income results to a 0.130 increase in consumer purchase decision. The proposed regression model:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \varepsilon$$

Therefore becomes;

$$\text{Consumer purchase decision} = 1.708 + 0.177X_3 + 0.130X_4 + 0.161X_5$$

4.8 Chapter summary

This chapter presented the results and findings of the study in tables, charts, and researcher's own interpretation. The descriptive statistics were presented first followed by the correlation and multiple regression analysis between the variables.

CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presented discussions of the study findings, conveyed conclusions of the study, and recommendations for practice. The sections are deduced in line with the study research objectives. The chapter also points out some of the limitations the researcher experienced in the course of the study and recommended areas of additional research.

5.2 Discussion of Findings

This section presents a summary of findings as per the specific objectives of the study.

5.2.1 Influence of age on consumer purchase decisions of mobile phones

The descriptive statistics indicated that respondents agreed that age influenced how they scrutinized dealers before making a purchase decision. The correlation findings showed a positive and significant association between age and consumer purchase decisions. However, the regression results indicated that age had an insignificant effect on consumer purchase decision of mobile phones.

These findings suggested that age was not a crucial factor to the purchase decisions of mobile phone consumers in Nairobi County. The results showed that 23.3 % of the participants were between ages 31-35 years and 36-40 years respectively. This suggested that majority of the participants were above 30 years. The results also indicated a positive and significant association between age ($\beta = 0.333, p = 0.000$) and dealer choice but had no influence on respondents' product choice ($\beta = -0.156, p = 0.053$) and brand choice ($\beta = -0.023, p = 0.837$).

These finding contradicted past studies that had established that age contributed to the consumer purchase decision of mobile phones. Singh and Goyal (2009) study pointed out that age influenced the consumer buying behaviour of mobile handsets. The findings highlighted that consumers of certain age groups valued price as the most important factor in their decision making. Suleman and Nazar (2008) study also indicated a positive association and that age was an instrumental factor in the purchase decisions of mobile phones by consumers in Karachi. In their study, Yadav and Kaur (2015) concluded that there was a statistical relationship between online purchase of mobile phones and age. The findings proposed that as the consumers' age increased, the more likelihood that they were

going to purchase old phones online. The study concluded that age was the chief contributing factor that influenced the buyers to purchase new or refurbished phones online. Dziwornu (2013) study also suggested that age influenced consumer purchase decision of mobile phones.

5.2.2 Influence of occupation on consumer purchase decisions of mobile phones

The descriptive findings revealed that respondents' purchased mobile phones associated with people of similar profession. The prevalent group of participants indicated that they were in formal employment which represented 23.3 %, 20.0 % were in skilled labour, 19.3 % were not employed, and 18.7 % were in self-employment. These finding suggested that most of the respondents had a steady source of income.

The correlation results indicated a positive and significant association between occupation and consumer purchase decision ($r = 0.499$, $p = 0.000$) of mobile phones. However, the regression findings indicated a positive but insignificant relationship on the influence of occupation on consumer purchase decision of mobile phones. Specifically, occupation had a positive effect on product choice ($\beta = 0.325$, $p = 0.000$) but no effect on brand choice ($\beta = -0.041$, $p = 0.693$) and dealer choice ($\beta = -0.114$, $p = 0.214$). These finding imply that respondents chose certain mobile phone products based on features that could be useful to them in their occupation.

These finding oppose previous studies that had established a connection between occupation and purchase decisions of mobile phones. Das (2012) study found that student's occupational groups had a major influence on their mobile phone buying behavior. Ashaduzzaman, Ahmed, and Khan (2013) emphasized that individuals in different income levels and occupations used cellphones for both personal and occupational reasons. The findings from the study supported earlier research that found no evidence supporting the effect of occupation on consumer decisions. Vashisht (2013) research concluded that occupation had no effect on the selection and purchase of smart phones. Guleria (2015) research on consumer preference also suggested no significant connection between the desired usability features of smartphone and occupational status. Bishnoi and Mann (2015) study also concluded that occupation did not significantly differentiate reference groups' purchasing decision of mobile phone.

5.2.3 Influence of income on consumer purchase decisions of mobile phones

The descriptive findings indicated that respondents agreed that if they earned more money they would increase the number of mobile phones they owned. The results indicated that most of the respondents were earning less than Kshs 50,000 with the findings showing that 10.0 % respondents earned 30,000-39,000 Kshs and above 50,000 Kshs respectively.

The correlation analysis revealed a positive and statistically significant association between income and consumer purchase decision of mobile phones. This was confirmed by the multiple regression analysis which showed a positive and statistically significance. The study findings implied that income influenced consumer purchase decisions. The consumer predispositions were often linked to their income. Individuals inclined to higher disposable income were more probable to buy luxurious and premium products in comparison to those of a lower level or middle income.

Saif et al. (2012) opined that prices affected the selection of mobile phone by consumers but this changed once the consumers progressed from low to high incomes. The study supported findings from previous studies that found a relationship between income and consumer purchase decisions. Sata and Belete (2013) study on contributing factors to consumers' purchase decision of mobile phone devices revealed that income was a decisive factor. Juwaheer et al. (2013) study on factors influencing selection of mobile phones amongst young consumers established that those with a lower income had a price limit on what amount they could spend on a phone. Kumar and Chaubey (2015) study on buyers' preferences of mobile phone attributes revealed that consumers of diverse income categories were sensitive towards the different product functions and features of mobile phones. Chatterjee and Shukla (2017) observed that income was an influential factor of possessing a mobile phone for consumer preferences to precise features in mobile phones.

5.2.4 Influence of lifestyle on consumer purchase decisions of mobile phones

The descriptive findings indicated that respondents picked a dealer that accommodated their everyday life, choices and routine. The correlation analysis revealed a positive and statistically significant association between lifestyle and consumer purchase decision of mobile phones.

This was confirmed by the multiple regression analysis which showed a positive and statistically significant relationship between lifestyle ($\beta = 0.161, p = 0.000$) and consumer

purchase decision of mobile phones. From the analysis of the item scoring, the findings indicated that respondents chose a dealer that accommodated their everyday life, choices and routine as was illustrated by a mean score of 4.50 and a standard deviation of 0.693.

The results indicate that lifestyle had a positive effect on brand choice ($\beta = 0.524, p = 0.000$) but had no influence on dealer choice ($\beta = 0.063, p = 0.456$) and product choice ($\beta = -0.156, p = 0.053$). This results implied that certain brands of mobile phones were associated with particular lifestyles of the respondents. This was explained by the fact that certain brands of mobile phones possess particular features that are associated to definite activities and interests of consumers.

These findings supported previous studies that established a link between an individual's lifestyle and consumer purchase decisions. Shrestha (2016) study on influencing factors on consumer buying behavior of smart phones found that lifestyle influenced the choice of smartphones purchased by young consumers. Gill (2016) argued that smartphones were not only considered as a basic gadgets purchased for their utility but were also considered for their entertainment element, business aid, as well as lifestyle statement. Silaban, Saerang, and Rumokoy (2014) evinced that lifestyle influenced the consumer purchasing decision of Samsung Smartphone.

5.2.5 Personality influence on consumer purchase decisions of mobile phones

Majority of the respondents indicated having distinct attitudes and perceptions towards specific mobile phone brands. Respondents agreed that personality influenced their dealer choice, brand choice, and product choices. The correlation analysis revealed a positive and statistically significant association between personality and consumer purchase decision of mobile phones. The findings under personality and consumer purchase decision indicate that respondents were neutral to having distinct attitudes and perceptions about specific mobile phone brands as shown by a mean score of 3.61. The findings also showed a positive and significant effect of personality on product choice ($\beta = 0.161, p = 0.000$) suggesting that respondents were more inclined to particular mobile phone brands based on their personality.

Chatterjee and Shukla (2017) study found that the personality of consumers was associated with purchase behavior of mobile phone handsets. In Turkey, Murat (2011) established a relationship between four from five personality factors with the consumption of cell

phones. In their study, Soomro and Ghumro (2013) found that there was a link between cell phone usage styles and personality dimensions.

5.3 Conclusion

Respondents agreed that their age influenced how they analyzed their dealers prior to making a purchase. The findings from the correlation analysis indicated that there was a positive association between age and consumer purchase decisions of mobile phones. The study findings showed that age influenced consumer purchase decisions of mobile phones but this effect was not statistically significant. The study therefore concluded that age did not influence consumer purchase decision of mobile phones in Nairobi County.

The findings pointed out that respondents purchased mobile phones that were associated with people similar professions. The correlation analysis showed a positive and statistically significant association between consumer purchase decision of mobile phones and occupation. Regression results showed a positive but statistically insignificant influence of occupation on consumer purchase decision of mobile phones. Therefore, the study concluded that occupation did not influence consumer purchase decisions of mobile phones in Nairobi County.

Respondents revealed that they would increase the number of mobile phones they had if they earned more money. Correlation and regression analysis indicated a positive and significant association. Therefore, the study concluded that income had the second highest effect on consumer purchase decisions of mobile phones in Nairobi County.

The findings showed that respondents chose a dealer that accommodated their everyday life, choices, and routine. The regression and correlation statistics illustrated that there was a positive, statistically significant association between personal factors and a positive, significant effect on mobile phone consumer purchase decisions. The study, therefore, concluded that lifestyle had the second highest effect on mobile phone consumer purchase decisions in Nairobi County.

The findings indicated that respondents had distinct attitudes and perceptions towards specific mobile phone brands. The correlation results showed that personality had the highest and statistically significant association followed by personality. The regression results also confirmed personality had highest influence on consumer purchase decision of

mobile phones in Nairobi County. The study, therefore, concluded that personality had the highest influence on consumer purchase decision of mobile phones in Nairobi County.

5.4 Recommendations

The study made the following recommendations for managerial and policy implications.

5.4.1 Managerial implications

The study recommended that mobile phone marketers should design advertising and marketing strategies around the personalities of consumers. The study recommended that marketers should be able to come up with products and brands that elicit different emotions, perceptions and feelings from consumers. Secondly, the study also recommended that mobile phone marketers should design marketing campaigns around lifestyles of consumers. This means that marketers should aim at identifying lifestyle patterns of mobile phone consumers regularly.

5.4.2 Policy implications

The study recommended that mobile phone marketing strategies should be designed according to personal factors of consumers. The study recommended that marketing associations should develop guidelines on use of personal factor to market consumer products especially in the current hostile competitive environment.

5.5 Limitations of the study

The current study provided further insight into the influence of personal factors on consumer purchase decisions of mobile phones in Nairobi County. The results drawn from the study ought to be deduced with these limitations in mind.

The most challenging limitation was the sample size of the study, due to limitations in time and financial resources, the study was only conducted in Nairobi County. In order to gain better results for generalization, the sample size should have been larger perhaps from other mobile phone users in other counties in Kenya.

Secondly, due to limitation in time, the research used a non – probability methods (purposive and convenience sampling) which are vulnerable to errors in judgments by the researcher and may consequently the results may be biased and not generalizable. To avoid this the research may have used probability sampling method such as:-simple random

sampling, systematic random, stratified random or cluster sampling. The researcher may also have opted to use two sampling methods (probability and non- probability) together.

5.6 Suggestions for Further Study

The study investigated the influence of personal factors on consumer purchase decision of mobile phones in Nairobi County. The study suggests that comprehensive researches should be carried out on the influence of each of the personal factors separately. The research on the influence of personal factors on consumer purchase decisions should also be extended to other counties in Kenya.

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APPENDICES

APPENDIX I: INTRODUCTION LETTER

Dear Participant,

I invite you to participate in a research study on the Influence personal factors on consumer purchase decisions of mobile phones in Nairobi. I am currently enrolled in the Master of Commerce Degree at Strathmore University and in the process of writing my Master's Thesis.

The enclosed questionnaire has been designed to collect information on: Your Perception of how personal factors influence consumer purchase decisions

Your participation in this research project is completely voluntary. Your responses will remain confidential and anonymous. Data from this research will be kept highly confidential and reported only as a collective combined total. No one other than the researcher will know your individual answers to this questionnaire.

If you agree to participate in this project, please answer the questions on the questionnaire as best as you can. It should take approximately ten minutes (10) to complete. If you have any questions about this project, feel free to inquire from me.

Thank you for your assistance in this important endeavor.

Yours Sincerely,

Rosemary Njigua.

APPENDIX II: PARTICIPANT LETTER

RE: OFFICIALS OF THE MOBILE PHONE RETAIL OUTLETS

I am an MCOM student at Strathmore University conducting a research on: The influence of personal factors on consumer purchase decisions of mobile phones in Nairobi County. I hereby request for your permission to collect data by use of a questionnaire to the customers purchasing mobile phones in your outlets.

Information offered will be treated confidentially and used for the purpose of this research only. The findings of the research will ultimately help retailers and manufacturers of mobile phones in understanding how the personal factors influence consumer purchase decisions of mobile phones in Nairobi County.

Appreciation is offered as you aid in the creation of new knowledge to aid both the academy and the industry.

Regards,

Rosemary Njigua

The Researcher/ Student

APPENDIX III: QUESTIONNAIRE FOR MOBILE PHONE USERS

Section A: General Information

1. Please indicate which of the following age groups you belong to.

18-24 years ()

25-30 years ()

31-35 years ()

36-40 years ()

Above 40 years ()

2. Please indicate your gender

Male ()

Female ()

3. Please indicate your form of Occupation

Student ()

Formal Employed ()

Self - Employed ()

Skilled Laborer ()

Not Employed ()

Other (*Specify*)

4. Please indicate your income bracket

0-9,999 Kshs ()

10,000-14,999 Kshs ()

15,000-19,999 Kshs ()

20,000-24,999 Kshs ()

25,000-29,999 Kshs ()

30,000-49,999 Kshs ()

Above 50,000 Kshs ()

Section B: Personal factors and consumer purchase decisions

On a scale of 1-5 where 1 = strongly disagree, 2= disagree, 3= Not sure 4 = agree and 5= strongly agree, Please indicate the extent to which you agree with the following statements as they relate to the influence of Personal factors(age, occupation, income, personality & lifestyle) on consumer purchase decision of mobile phones.

Age and Consumer Purchase Decisions		1	2	3	4	5
a.	Age determines the value I give to established brands when purchasing a phone.					
b.	My age influences the time I take to search and compare information on brands.					
c.	The amount of money I can spend on a product is influenced by my age.					
d.	My age determines the value I give to the uniqueness of a mobile phone					
e.	My age influences how I analyze dealers before making a purchase					
Occupation and Consumer Purchase Decisions						
a.	I purchase mobile phones associated with people of a similar profession as mine.					
b.	My mobile phone must suite my occupation and assists in my professional life.					
c.	If I changed professions, I would choose another dealer.					
d.	The phone I choose to purchase is influenced by what my workmates have.					
e.	My occupation influences the attributes I look for in a phone dealer					
Income and Consumer Purchase Decisions						
a.	A higher level of income would prompt me to purchase a more expensive phone.					
b.	My income level determines the time I spend looking for the best deals					
c.	I would switch my mobile phone dealer if my income were to change.					
d.	If I earned more money I would increase the number of mobile phones I have.					
e.	I would buy a brand in order to be associated with certain social class and status.					
Lifestyle and Consumer Purchase Decisions						
a.	I choose to purchase my mobile phone from a brand that reflects my way of life					
b.	I purchase a mobile phone that is aligned to my interests, activities and opinions					
c.	I choose a dealer that accommodates my everyday life, choices and routine					
d.	My mobile phone must add value to my lifestyle.					
e.	My daily routine determines the mobile phone I choose to purchase					

Section B: Personal factors and consumer purchase decisions

On a scale of 1-5 where 1 = strongly disagree, 2= disagree, 3= Not sure 4 = agree and 5= strongly agree, Please indicate the extent to which you agree with the following statements as they relate to the influence of Personal factors (age, occupation, income, personality & lifestyle) on consumer purchase decision of mobile phones.

Personality and Consumer Purchase Decisions		1	2	3	4	5
a.	The brand I purchase must reflect who I am and how I want to be perceived.					
b.	I purchase mobile phones that portray my self-image					
c.	I purchase my mobile phone from a dealer who makes me feel valued.					
d.	I have distinct attitudes and perceptions about specific mobile phone brands.					
e.	My feelings and emotions influence the mobile phone I purchase.					

Section C: Consumer purchase decision

On a scale of 1-5 where 1 = strongly disagree, 2= disagree, 3= Not sure 4 = agree and 5= strongly agree, Please indicate the extent to which you agree with the following statements as they relate to your consumer purchase decisions.

Brand Choice		1	2	3	4	5
a.	The brand I choose is influenced by my age.					
b.	The brand choice I make is determined by my occupation.					
c.	Brand choice is to a large extent determined by my level of income.					
d.	The brand I choose is influenced by my lifestyle.					
e.	Brand choice is influence by my personality.					
Product Choice						
a.	Product choice is influenced by my age.					
b.	Product choice is determined by my occupation.					
c.	The product I choose to purchase is determined by my income.					
d.	I am swayed to choose certain products because of my lifestyle.					
e.	Product choice is influenced by my personality.					
Dealer Choice						
a.	The dealer I choose is influenced by my age.					
b.	The dealer choice I make is determined by my occupation.					
c.	The dealer choice I make is to a large extent influenced by my income.					
d.	The dealer choice I make is determined by my lifestyle.					
e.	My dealer choice is to a large extent influenced by my personality.					

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