INFLUENCE OF LIFESTYLE ON THE BUYING BEHAVIOUR OF UNDERGRADUATE STUDENTS IN UNIVERSITIES IN CROSS RIVER STATE, NIGERIA

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ABSTRACT

The undergraduate students in universities in Nigeria are a major and growing market for providers of consumer goods and services in the towns and cities where universities are located. The few empirical studies that have been conducted on this population were focused on the demographic and cultural dimensions whose limitations at explaining and predicting consumer behaviour have been acknowledged by many scholars and researchers. Those studies also did not consider the moderating effect of socio-demographic factors which have been shown to improve the predictability of consumer behavior. This study, therefore, aimed at assessing the relationship between lifestyle and buying behavior among undergraduate students in universities in Cross River State, Nigeria. Lifestyle was measured on the activities, interests and opinion framework. A sample of 323 undergraduate students was drawn from the two universities in Cross River State, using a three-stage sampling technique. Multiple regression analysis was used in testing the hypotheses. The study shows that lifestyle significantly influence buying behaviour of undergraduate students in universities in Cross River State, with interest making the greatest contribution on the impact of lifestyle on buying behaviour. The study also reveals that socio-demographic variables have significant moderating effect on the influence of lifestyle on buying behaviour with interest making the greatest contribution to buying behaviour and gender making the least contribution. The study concluded that lifestyle is a significant predictor of buying behaviour of undergraduate students in Nigeria. It was recommended that universities students should be segmented on the dimension of lifestyle. The study further recommended that marketers and businesses should factor lifestyle in the development of new products and designing of marketing communication strategies.

Keywords: *Lifestyle, buying behavior, activities, interests, opinion*

1. INTRODUCTION

Goods, experience, organizations and services are produced, priced, promoted and distributed to consumers and business buyers with a view to delivering value and satisfaction. Customers' responses to these market offerings are influenced not only by cultural, social and psychological factors but also by personal variables. One of the personal variables documented in marketing literatures to impact on consumer behaviour is lifestyle (Kucukemiroglu, 1997; Assael, 2002; Atchariyachanvanich & Okada, 2007; Suwanvijit & Promsa-ad, 2009; Lindgren, 2010; Liu & Tsai, 2010; Schiffman & Kanuk, 2010; Khan & Nasr, 2011; Solomon, 2011; Pandey & Pandey, 2012). Tamboli (2008: 14) define lifestyle as a "pattern of living as expressed in activities, interests, and opinions," while Anderson and Golden (1984) defined it from the perspectives of how people allocate their time, spent their money and the economic level at which they live. What lifestyle mean in the context of marketing - as opposed to general usage - is not the lifestyle of an individual, but as Lazer (1963: 131) explained, that of "a certain society or group of people (or set of individuals), which also differ from those of other societies and group of people."

Two of the major attractions of the lifestyle construct in consumer behaviour studies are the ease with which it can be quantitatively measured and its ability to combine psychological and socio-demographic characteristics of consumer. The fusion of many variables into lifestyle studies allows marketers to understand more about consumers which invariably allow them to serve consumers better (Ma, 2004). Lifestyle measurement popularly referred to as psychographic (Bearden, Ingram & Lafurge, 1995; Kucukemiroglu, 1997; Arnould, Price & Zinkhan, 2002; Vyncke, 2002; Blythe, 2008; Pandey & Pandey, 2012; Sathish & Rajamohan, 2012) identifies and build lifestyle profiles or typologies of specific market segment. Different lifestyle frameworks use different variables to categorize consumers into different market segments. The popular lifestyle classification schemes are: the Activities, Interest, and Opinion, simply referred to as 'AIO' (Plummer, 1974; Wells &Tigert, 1971); Value of Lives Styles (VALS) developed by the Stanford Research Institute (Evans & Berman, 1995; Arnould, Price & Zinkhan, 2002; Schiffman & Kanuk, 2010; Solomon, 2011); Lists of Values (LOV) suggested by Kahle (1983); and, Potential Rating Index for Zip Markets (PRIZM) (Hawkins, Best & Coney 1995; Burns & Bush, 2010). Of these lifestyle measurement approaches, the most popular among

researchers, scholars, and marketing practitioners is the AIO framework (Kucukemiroglu, 1997; Rao, 2009; Liu & Tsai, 2010; Lin & Shih, 2012). Buying behaviour here is defined in terms of how individuals buy, what they buy, when they buy and why they buy.

A segment of consumer often not considered in most studies on consumer behaviour but whose importance is increasingly felt in business and marketplace in Nigeria, is the universities' undergraduate students. The students' population in any university in Nigeria is a major market for providers of goods and services in the towns or cities where universities are located. In Calabar, for example, where we have two universities, the business climate experiences doldrums whenever these schools are on vacations and more acutely during periods of industrial action in the university system. The gravity of these can be appreciated when one considers the fact that most of these universities are located in, or close to, the political, administrative and business capital of each state. A business doldrums in the capital city would have serious repercussions on the social and economic climate of that state in particular and the country in general. In spite of their importance little is known about their buying behaviour, which implies an under exploitation of a potentially great market. Most past studies assessed consumer behaviour from the dimensions of demography and culture whose limitations have been pointed out by scholars such as, Plummer (1974), Evans and Berman (1995), Kucukemiroglu (1997), Vyncke (2002) Schiffman & Kanuk (2010), Krishnan (2011) and Solomon (2011). Even fewer examined the moderating effect of socio-demographic factors on the influence of personality on buying behaviour which scholars such as Solomon, (2011) has shown improve the prediction of buying behaviour.

This research questions for this study can therefore be stated: (1) how does lifestyle (define in terms of activities, interests, and opinion) influence buying behaviour of undergraduate students in universities in Cross River State, Nigeria?; and, (2) how does socio demographic variables (gender, age, marital status, family size, monthly income, allowance source, residence, school, level of study and department) moderate the influence of lifestyle on buying behaviour of undergraduate students in universities in Cross River State, Nigeria? Lifestyle is the independent variable while buying behaviour is the dependent variable.

2. LITERATURE REVIEW

2.1 Lifestyle

The term lifestyle is not new and can be intuitively understood, "but its application to marketing has been rather recent" (Rao, 2009: para.1). Its definition has been a source of challenge to scholars and researchers. A study by Wells and Tigert (1971) had a total of 32 different definitions of lifestyle. Lazer (in Plummer, 1974: 33) defined lifestyle as "…a distinctive mode of living in the aggregate and broadest sense….It embodies the pattern that develop and emerge from the dynamics of living in a society." Other authors choose to define lifestyle in very simple term. Among them are Smith (2001: 74) who defines it as "…the way we lives"; and, Shah (2010: 3) as "the way a person lives in a society as expressed by the things in his/her surroundings." The aforementioned definitions may not be very useful to marketers, especially consumer behaviourists as it did not capture consumption behaviour. Kucukermiroglu (1997: 473) defines lifestyle as "…thereof individuals, a small group of interacting people, and large groups of people (e.g market segment), acting as a potential consumers.

Some authors define lifestyle from an economic perspective. These include, Anderson and Golden (1984: 405) who define it as "…the economic level at which people live, how they spend their money, and how they allocate their time, and Solomon (2011: 253) as"…a pattern of consumption that reflects a person's choices of how to spend her time and money." The popular definition of lifestyle was influenced by Plummer (in Khan & Nasr, 2011) who introduced the lifestyle dimension that consisted of activities, interests, opinion and demographics. Bearden, Ingram and Engel (1995), Blythe (2008), Tamboli (2008) and Kotler and Keller (2009), are some of the writers in marketing who were influenced by Plummer's conceptualization of lifestyle. Bearden, Ingram and Lafurge (1995: 119), for example, define lifestyle as "a person's pattern of living as expressed in activities, interests, and opinion." Kotler and Keller (2009: 199) similarly define it as "a person's pattern of living in the world as expressed in activities, interests, and opinions."

2.2 AIO classification scheme

The initial lifestyle psychographics was conceptualized on a three dimension of people's Activities, Interests, and Opinions (Kucukemiroglu, 1997; Arnould, Price and Zinkhan, 2002; Liu & Tsai, 2010; Solomon, 2011). In activities, Interest and Opinion (AIO) study, a large sample of respondents is given a long list of statement to express their degree of agreement or disagreement to each statement (Arnould, Price and Zinkhan, 2002; Ma, 2004; Solomon, 2011). The statement describes the activities, interests, and opinion of consumers on various issues. Activities indicate how consumers spend his or her time and it is manifested in actions such as work, hobbies, social events, entertainment, shopping and so on (Ma, 2004; Rao, 2009; Sathish & Rajamohan, 2012).

Interests define consumer's preferences or priorities (Sathish & Rajamohan, 2012). It describes consumers' excitements and arousal concerning some anticipation happening or event. Opinion is on how consumers feel about economic, social, scientific, cultural issues. In an AIO research, a large sample of consumers is presented with lengthy inventory of questionnaire to express their degree of agreement or disagreement to statements on the three dimensions. In Well and Tigert's (1971) study, 300 AIO items were contained in the questionnaire, while Cosmos (1982) employed a questionnaire containing 250 statements

2.3 Relationship between lifestyle and consumer buying behavior

The link between lifestyle and consumer behavior has been a growing subject of research. A study carried out by Atchariyachanvanich and Okada (2007) to empirically test the relationship between net-oriented lifestyle and online purchase behaviour, and innovative lifestyle and online purchase behavior, shows strong correlations in both cases. A study by Hsu and Chang (in Khan & Nasr, 2011) on the influence of communication patterns and lifestyle of young adults on purchase of sports shoes and casual clothing shows strong correlation with buying behaviour. Khan and Nasr's (2011) study on Pakistani women revealed a significant relationship between lifestyle and brand choice. The findings of a research conducted by Lin and Shih (2012: 19) on 'the relationship of university student's lifestyle, money attitude, personal values and their purchase decision' also showed that "lifestyle has a significant positive influence on purchase decision."

Three separate studies by, Alpert and Gatty, Reynolds and Darden, and Cosmas (in Krishnan, 2011) showed linkage between lifestyle and product assortments. Alpert and Gatty's work particularly revealed that a person's purchase is determined by his or her lifestyle. On the strength of these past studies, Krishnan (2011) carried out a research in which the researcher segment people based on lifestyle segments and, investigated the brand choice behavior of the different segments. The study revealed that "that there was a significant association between the lifestyle of the consumers and the brands of product used by them" Krishnan (2011: 283). The researcher concludes that consumers chose brands that are associated with their lifestyle. A study by Lee, Lim, Jolly and Lee (2009) found lifestyle to be a significant antecedent of adoption of high technology products. Studies by Kucukemiroglu (1997) and Krisjanti (2011) on the influence of lifestyle on ethnic buying behavior shows strong correlations between certain dimension of lifestyle and behavior constructs. Pandey and Pandey's (2012) work shows a strong relationship between lifestyle and brand preference. An investigation carried out in China shows a strong linkage between lifestyle and brand choice (Ma, 2004). Using refrigerator and cola drinks as example of brands, Ma's (2004) study revealed that 'Achievement-oriented' consumers show a positive preference for foreign brands while 'Tradition-oriented consumers are more likely to buy local brands.

3. METHODOLOGY

3.1 Study design and sampling

This study adopted a cross-sectional survey design. All the undergraduate students of the 2012-2013 academic session of the University of Calabar, Calabar and the multi-campus Cross River University of Technology (at Calabar, Obubra, Ogoja and Okuku campuses) - which are the only universities in Cross River State - were the target population of study. The multi-stage and simple random sampling methods were used in the selection of faculties and departments from both universities. The University of Calabar (hereafter referred to as UNICAL) and the Cross River University of Technology (hereafter referred to as CRUTECH) were stratified into twelve and nine mutually exclusive groups respectively based on faculty. From each school, simple random method was used to select eight faculties from UNICAL (one of the faculties, UNICAL Consultancy services, is peculiar in that it runs remedial, diploma and certificate programmes which do not have the normal four years programme – except the sandwich course) and six faculties from CRUTECH. From each of the faculties sampled, simple random method was again used to select three departments from UNICAL, given a total of 21 departments and three units (the three units are from UNICAL Consultancy Services). Repeating the same procedure at CRUTECH resulted in 18 departments. This gave a total of 39 departments from both universities.

The Topman formula as presented by Luck and Rubin (1997) was used in the determination of sample size, which yielded a sample size of 323 undergraduate students. The assumption of the study was that there are four level of study in the all the departments in both universities. Thus, for departments with 5 levels of study, the last two levels (i.e, 4th year and 5th year were both taken as 4th or final year). Based on this assumption, the convenience sampling method was used in selecting respondents. Two undergraduate students were sampled from each level of study of the selected departments. This resulted in a total of eight undergraduate students per department or 168 undergraduate students from the 21 departments of UNICAL. From UNICAL Consultancy Services, four students were samples from each of the Remedial and the Diploma programmes and three from the Certificate programmes. This gives a total sample size of 179 for UNICAL. The same procedure when applied to CRUTECH resulted in eight students per department or 144 students from the 18 sampled

departments of CRUTECH. The addition of 179 undergraduate students from UNICAL and 144 from CRUTECH gave the total study sample size of 323 undergraduate students.

3.2 Questionnaire

An elaborate review of literature on, lifestyle research and buying behavior studies preceded the development of the questionnaire. The items in the questionnaire were both standardized and ad hoc. Standardized statements were used as they have been tested by past researchers for reliability and validity. Ad hoc statements were used to reflect the social and cultural peculiarity in which the research was carried out. The questionnaire was an eight-page instrument measuring lifestyle, buying behaviour and socio-demographics. The different sections of the questionnaire are as follow:

Section A: statements measuring lifestyle of respondents. The items were designed on the basis of the dimension proposed by Wells and TIgert (1971) and Cosmos (1982). But the questionnaires by these scholars contain long and extensive statement, 300 in Wells and Tigert (1971) and 250 in Cosmos (1982). Such long questionnaire would be burdensome to complete and might negatively affect the return rate of completed questionnaire. In this study, 16 statements were used each for activities, interests and opinion, summing up to 48 AIO statements for lifestyle dimension.

Section B: this section measured buying behavior in terms of how students buy, what they buy, when they buy and why they buy.. This section consisted of 10 items

Section C: this section used multiple choice questions to measure 10 socio-demographics' information. These were: gender, age, marital status, family size, average monthly expenses, allowance source, residence, school, level of study, and department.

The study used a structured, close-ended questions formatted on a 5-point Likert Scale. The Scale ranged from Strongly Disagree (with 1 point) to Strongly Agree (with 5 points). The questionnaires were administered through the assistant of class representatives (class captains) of the respective classes (levels) of each department. Completed questionnaire were collected (through the class representative) within three days of distribution. Before the survey, a pilot study was undertaken with a small group of respondents in both universities during which the questionnaire was pre-tested. The instrument was also vetted by academics in test and measurement in the University of Calabar. The validity of the questionnaires would be further enhanced by the fact that some of the lifestyle and personality statements have been used by widely cited researches. According to Wen-Hsien (in Liu & Tsai, 2010: 1027) "…if the questionnaire items are based on theoretical foundation, logical inference, and expert consensus, the questionnaire can be viewed as having high validity." The questionnaire in this study met the first two conditions and partially the third condition, and, therefore, be considered as having high validity. The Cronbach Alpha reliability Coefficient (α) was used in testing for the reliability of lifestyle variables, personality variable and brand choice. According to Guieford (in Liu & Tsai, 2010), Cronbach (α) above 0.70 indicates high reliability, Cronbach (α) in the range 0.55 – 0.7 is acceptable and modification of the questionnaire is required if Cronbach (α) is below 0.54. The Scientific Package for Social Science (SPSS) version 18 was used in the analysis of all data. Table I shows that Cronbach (α) coefficient ranged between 0.65 and 0.75 for the four dimensions and was considered sufficient and adequate for the study.

TABLE 1

4. ANALYSIS AND RESULT

4.1 Analysis of respondents' socio-demographics

A total of 323 questionnaires were distributed among participants from both universities out of which 228 (70.6%) were fully and correctly completed. The 228 returned questionnaires constituted the workable sample for this research work. The distribution of each of the social and demographic factors in terms of frequency and percentage is presented in Table 2.

TABLE 2

4.2 Test of hypotheses

The two hypotheses for this study were tested using multiple-regression analysis at 0.05 level of significance. The Scientific Package for Social Science (SPSS) version 18 was used in testing the hypotheses.

Hypothesis one

There is no significant relationship between lifestyle (activities, interests and opinion) and buying behaviour of undergraduate students in universities in Cross River State.

The independent variable in this hypothesis is undergraduate students' life style in terms of activities, interests and opinion, while the dependent variable is buying behaviour. The result of the analysis is presented in Table 3.

TABLE 3

The table shows that the combination of undergraduate students' lifestyles in terms of activities, interests and opinion yielded a coefficient of multiple regression (R) of .316 and a multiple regression R-square (R^2) of .100. The result also shows that Analysis of variance for the multiple regression data produced an F–ratio of 8.269 which is greater than the critical F-value of 2.62 and was significant at .05 level [F-statistic (4, 224) = 8.269 compared to F0 .05 (4, 224) = 2.62]. *H*o**:** μ = μo was rejected and *H*o**:** μ ≠ μo was accepted. The null hypothesis which states that, 'there is no significant relationship between lifestyle (activities, interests and opinion) and buying behaviour of undergraduate students in universities in Cross River State was rejected and the alternative hypothesis was accepted. Thus, when these variables are taken together, they significantly predicted undergraduate students' buying behaviour. This implied that undergraduate students' lifestyle in terms of activities, interests and opinion when taken together are significant predictors of students' buying behaviour. A multiple R^2 of .100 implies that the independent variables (undergraduate students' lifestyles in terms of activity, interest and opinion) jointly explain 10 percent of the variance in students' buying behaviour.

To find out the relative contributions of the individual factors, a test of regression weight was carried out. The result shows that the standardized regression weights (Beta) ranged from .180 to -.436 and t–ratio from 1.877 to -4.809. The Beta weights of all three variables (activities, interests and opinion) were significant at .05 level. This result implies that when the variables were taken individually each significantly predict students' buying behaviour. The result further showed that interests (-4.809) made the greatest contribution to buying behaviour, followed by opinion (2.517), while activities (1.877) made the least contribution to buying behaviour.

Hypothesis two
Socio-demographic variables (gender, age, marital status, family size, monthly expenses, allowance source, residence, school, level of study and department) have no significant moderating effect on the influence of lifestyle (activities, interests and opinion) on buying behaviour of undergraduate students in universities in Cross River State.

The independent variables in this hypothesis are undergraduate students' life style (in terms of activities, interests and opinion), while the dependent variable is buying behaviour. The result of the analysis is presented in Table 3. The table shows that the combination

TABLE 4

Table 4, shows that a combination of the moderating effect of socio-demographic variables on the influence of lifestyles on buying behaviour yielded a coefficient of multiple regression (R) of .517 and a multiple regression R-square (R^2) of .267. The result also shows that analysis of variance for the multiple regression data produced an F–ratio of 5.962 which is higher than the critical F-value of 1.67 and was significant at .05 level [F-statistic (14, 214) = 5.962 compared to F0 .05 (14, 214) = 1.67]. *H*o**:** μ = μo was rejected and *H*o**:** μ ≠ μo was accepted. The null hypothesis is rejected and the alternative hypothesis which states that socio-demographic variables of undergraduate students in universities in Cross River State have significant moderating effect on the influence of lifestyle on buying behaviour was accepted. Thus, when socio-demographic and lifestyle variables are taken together, they significantly predict undergraduate students' buying behaviour. A multiple R^2 of .267 implies that the independent variables (socio-demographic variables and lifestyles) jointly explain 26.7 percent of the variance in buying behaviour.

To find out the relative contributions of the individual factors, a test of regression weight was carried out. The result shows that the standardized regression weights (Beta) ranged from .021 to 1.281 and t – ratio from .060 to -4.316. The Beta weight of seven variables (activities, interests, opinion, monthly expenses, school, level of study and department) were significant at .05 level, while the other six variables (gender, marital status, family size, allowance and residence) were not significant at .05 level. This result implies that when the variables were taken individually, only seven namely: activities, interests, opinion, monthly expenses, school, level of study and department significantly predict undergraduate students' buying behaviour. The result further showed that interests (t = -4.316) made the greatest contribution to brand choice, followed by level (t = 3.558), and then activities (t = 2.674), while gender (t = .060) made the least contribution to buying behaviour.

5. FINDINGS AND DISCUSSION OF STUDY

The test of hypothesis at 0.05 level of significance produced an F-ratio of 8.269 which is higher than the critical F-value. This revealed that the relationship between lifestyle and buying behaviour of undergraduate students in

universities in Cross River State was significant. Activities, interests and opinion were each significant predictors of buying behaviour. The result of this research work that lifestyle significantly predict buying behavior collaborates the findings of Kucukemiroglu (1997), Ma (2004), Atachariyachanvanich and Okada (2007), Tamboli (2008), Lee, et al. (2009), Oyedele (2009), Khari and Nasr (2011), Krisjanti (2011), Krishnan (2011), Lin and Shih (2012), and Pandey and Pandey (2012) that lifestyle is a strong predictor of consumer buying behaviour. The finding of this research work also agreed with authors like Hawkins, Best and Coney (1995), Arnould, Price and Zinkhan (2002), Schiffman and Kanuk (2010) and Solomon (2011) that there is a strong significant relationship between lifestyle and consumer buying behavior.

In the literature reviewed, all the researchers and scholars pointed to a strong correlation between lifestyle and buying behavior irrespective of how the buying behavior or lifestyle was defined and also irrespective of the environment the study was carried out. Thus, Atchariyachanvanich and Okada (2007) in Japan, found a significant relationship between lifestyle and online buying behaviour (internet shopping), Liu and Tsai (2010) in Taiwan found a significant relationship between lifestyle and channel choice in the health food industry. This study was not specific on any brand of product but Krishnan (2011) work carried out in India was focused on brands of refrigerators and found that lifestyle was a significant predictor of the brands of refrigerator consumers buy. Lin and Shih (2012) study carried among universities students in ten universities in Taiwan revealed that lifestyle was a significant predictor of buying behavior. The result also showed that of the three lifestyle variables, interests had the greatest weight in predicting buying behavior followed by opinion. From the concept of self image, consumer would buy products that they are interested in and this represents their ideal self-image or their real self-image and self-image is a constituent of lifestyle.

When tested at 0.05 significant level, the combination of socio-demographic variables (gender, age, marital status, family size, monthly expenses, allowance source, residence, school, level of study and department) and lifestyle (activities, interests and opinion) yielded a F-ratio of 5.962. This imply that socio-demographic variables have significant moderating effect on the influence of lifestyle on buying behaviour of undergraduate students in universities in Cross River State. However it is observed that the F-ratio fell from 8.269 when activities, interests and opinion were the predictor variables to 5.962 when the 10 socio-demographic variables were combined with the lifestyle variables. It can be inferred that socio-demographic variables taken alone are poor predictor of consumer buying behavior. This finding collaborates those of Plummer (1974), Evans and Berman (1995), Kucukemiroglu (1997), Vyncke (2002) Schiffman & Kanuk (2010), Krishnan (2011) and Solomon (2011) that Social and demographic factors are poor tools for predicting consumer behaviour. Combining them with lifestyle improve the prediction of consumer behaviour.

6. CONCLUSION
The study was on the influence of personality and lifestyles on the buying behaviour of undergraduate students in universities in Cross River State. From the result of the empirical studyit can be concluded that lifestyle has significant influence on the buying behaviour of undergraduate students in universities in Cross River State. The activities, interests and opinion of students influence what they buy, why they buy it and how they buy it. they buy it. It can also be concluded from the study that socio-demographic variables have significant moderating effect on the influence of lifestyle on buying behaviour. The demography of students and social factors like monthly expenses, level of study and department of study strongly moderate the relationship between lifestyle and buying behaviour..

7. RECOMMENDATION OF STUDY
Given the significant influence lifestyle has on buying behaviour of universities' students, the study recommended that students market should be segmented on the lifestyle dimension. The study also recommended that when marketers and business practitioners are developing new products, positioning their market offerings, and designing their marketing communication strategies, the lifestyle of target markets should be a critical consideration. People buy products that define or actualize their lifestyle. Their search, purchase, consumption and disposal of goods and services is influenced by their activities, interests and opinion. This information can enable marketers and business practitioners to deliver value to their target market in a competitive and cost effective manner. The implication of this study for researchers is that in trying to understand and predict the buying behaviour of consumers, interest should be redirected from demographic and cultural emphasis – which is the common practice - to the more holistic approach as offered by lifestyle study. By given premium to lifestyle study, researchers would be able to answer, 'the what?' 'the who?' 'the how?' and 'the why?' of consumer buying behaviour, implying a better exploitation a market segment which is large and fast growing but currently underexploited.

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Table 1: Test for reliability

No of items	Variable	X	SD	Alfa Coefficient
16	Activities	49.48	3.97	0.73
16	Interests	49.36	4.80	0.66
16	Opinion	47.60	4.54	0.75
10	Buying behaviour	30.44	5.22	0.65

Table 2: Socio-demographic characteristics of respondents

Characteristics	Scale description	Frequency	Percentage
Gender	Male	120	52.6
	Female	108	47.4
		228	**100.0**
Age (Years)	> 16	0	0.0
	16-18	27	11.8
	19-21	57	25.0
	22-24	61	26.8
	25-27	39	17.1
	28-30	41	13.6
	31-33	7	3.1
	34 +	6	2.6
		228	**100.0**
Marital Status	Single	174	70.3
	Married	50	21.9
	Separated/Divorced	4	1.8
	Widowed	0	0.0
		228	**100.0**
Family size`	1	21	9.2
	2-3	33	14.5
	4-5	87	38.2
	6-7	58	25.4
	8+	28	12.7
		228	**100.0**
Monthly income (average)	>10,000	17	7.5
	10,000 - >20,000	31	13.6
	20,000 - >30,000	71	31.1
	30,000 - >40,000	77	33.8
	40,000 +	32	14.0
		228	**100.0**
Allowance Source	Family support (FS)	110	48.2
	Part-time job (PTJ)	12	5.3
	Friend (F)	18	7.9
	Mainly FS, partly F	15	6.6
	Mainly FS, partly PTJ	7	3.1
	Mainly FS, partly PTJ, partly F	13	5.7
	Mainly PTJ, partly FS	8	3.5
	Mainly PTJ, partly F	5	2.2
	Mainly PTJ, partly FS, partly F	4	1.8
	Mainly F, partly FS	21	9.2
	Mainly F, partly PTJ	9	3.9
	Mainly F, partly FS, partly, PTJ	2	.9
	Scholarship/Student aid	3	1.3
	Other sources	1	.4
		228	**100.0**

Residence	Hostel	76	33.3
	Rent apartment outside school/at staff quarter	86	37.7
	Live with relative/guardian	66	29.0
		228	**100.0**
School	University of Calabar	126	55.3
	Cross River University of Technology	102	44.7
		228	**100.0**
Level of study	100	61	26.8
	200	35	15.4
	300	59	25.9
	400	73	32.0
		228.0	**100.0**
Department	Accounting	**7**	3.1
	Agricultural economic & Extension	6	2.6
	Agronomy	8	3.5
	Animal Science	6	2.6
	Architecture	4	1.8
	Banking & Finance	8	3.5
	Biochemistry	4	1.8
	Biological Science	8	3.5
	Business Administration & Mgt.	4	1.8
	Chemical Science	8	3.5
	Chemistry	8	3.5
	Civil Engineering	2	.9
	Computer Science	7	3.1
	Crop Science	2	.9
	Curriculum & Teaching	6	2.6
	Economics	8	3.5
	Educational Electronic Engineering	4	1.8
	English &Literary Studies	6	2.6
	Estate Management	**7**	3.1
	Fisheries & Aquatic Science	**7**	3.1
	Forestry &Wildlife Management	0	0.0
	Genetics & Biochemistry	8	3.5
	Geography &Regional Planning	6	2.6
	Hospitality & Tourism Management	7	3.1
	Human Anatomy	7	3.1
	Linguistics & Communication Science	6	2.6
	Management	5	2.2
	Marketing	4	1.8
	Mechanical Engineering	2	.9
	Medical Biochemistry	7	3.1
	Medical Physiology	7	3.1
	Microbiology	4	1.8
	Nursing Science	8	3.5
	Radiology	7	3.1
	Sociology	8	3.5
	Theatre & Medical Studies	4	1.8
	Urban &Regional Planning	8	3.5
	Vocational Education	8	3.5
		228	**100.0**

Table 3: Multiple regression analysis of the influence of lifestyles on buying behaviour (N=228)

Model	R	R. square	Adjusted R. square	Std error of the estimate	
1	.316a	.100	.088	5.51165	
Model	Sum of square	df	Mean square	F	p-value
Regression	753.573	3	251.191	8.269*	.000
Residual	6804.743	224	30.378		
Total	7558.316	227			
Variables	Unstandardized B	Unstandardized Std. Error	Standardized Beta	t	p-value
Constant	32.773	5.359		6.115*	.000
Activities	.180	.096	.132	1.877	.062
Interests	-.436	.091	-.351	-4.809	.000
Opinion	.223	.089	.177	2.517	.013

Not Significant at .05 level.   Critical F-value = 2.62

Table 4: Multiple regression analysis of the moderating effect of socio-demographic variables on the influence of lifestyle on buying behaviour (N=228)

Model	R	R square	Adjusted R square	Std error of the estimate	
1	.517a	.267	.222	5.09484	
Model	Sum of square	df	Mean square	F	p-value
Regression	2012.020	13	154.771	5.962*	.000a
Residual	5528.931	213	25.957		
Total	7540.952	226			
Variables	Unstandardized B	Unstandardized Std. Error	Standardized Beta	t	p-value
Constant	21.322	5.506		3.872	.000
Activities	.241	.090	.177	2.674	.008
Interests	.383	.089	.309	-4.316	.000
Opinion	.201	.085	.159	2.381	.018
Gender	.041	.686	.004	.060	.952
Age	-.091	.347	-.023	-.261	.794
Marital status	1.056	.902	.087	1.171	.243
Family size	.399	.307	.080	1.301	.195
Expenses	.568	.320	.113	1.774	.077
Allowance	.021	.114	.013	.182	.855
Residence	-.230	.462	.031	-.498	.619
School	-1.277	.717	.116	-1.780	.076
Level	1.281	.360	.264	3.558	.000
Department	.078	.031	.159	2.523	.012

* Significant at .05 level. Critical F-value = 1.67

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