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# FACTORS INFLUENCING CONSUMER BUYING BEHAVIOUR: A CONCEPTUAL OVERVIEW

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**Abstract:** The present study examined the elements that influence consumer purchasing behaviour. It aims to identify the elements which impact customer purchasing decisions for goods and services. The study followed a qualitative approach and uses secondary data for the investigation. This research is limited to theories and does not involve empirical evidence. An additional limitation of this study is that it only considers one hypothesis of human motivation. It concludes that four major elements such as personal, psychological, social and economic considerations influence consumer purchasing behaviour. It was also resulted that a consumer's purchase decisions are influenced by various stages of the age and life cycle as well as internal factors such as motivation and perception. In addition, the consumer's surroundings have also a significant impact on their purchasing decisions.

**Keywords:** Consumer buying behaviour, Purchasing.

## I. INTRODUCTION

Fashion reflects the prevailing and imaginative expressions found in clothing, footwear, accessories (such as perfumes, cosmetics, and jewellery), hairstyles, and other forms of visual aesthetics [1]. In Nigeria, there is a strong enthusiasm for fashion, influenced by exposure to international trends through travel, social gatherings, social media, and entertainment platforms. These global influences often shape the mainstream fashion styles widely embraced across the country [2]. Similarly, many Nigerians, particularly women, spend an enormous amount of their income every day on fashion accessories in order to stay updated with trends and improve their physical appearance. Nigeria is one of the top fashion marketplaces in West Africa [3]. Particularly, at least 30% of the country's youth engage in the fashion business in a variety of capacities including tailoring, dressmaking, designing, fashion photography,

styling, accessory manufacturing and marketing. One successful strategy for enhancing the Nigerian fashion sector is to assist both manufacturers and retailers in understanding and recognizing the significant variables influencing customer buying decisions. Gaining such insights will allow them to more effectively regulate these aspects and improve business results. The establishment of consumer behaviour as the entire set of attitudes, preferences, and behaviours that people exhibit when looking for evaluating, selecting, purchasing, using and eventually disposing of products, services, or ideas that meet their needs [4].

The family as a social organization consisting up of more than one individual who have been connected by blood, marriage or adoption who are dedicated to sustaining a common bond [5]. This unit is often made up of people who live together, share common aims and ideals, and have long-term responsibilities to one another. A reference group is a set of individuals that a person looks to as a benchmark for assessing their own actions and self-image. These groups help individuals judge and define their personal traits and social attributes by offering a comparative standard against which they evaluate themselves or others [6]. Several studies have investigated the impacts of cultural and socioeconomic variables on customer purchasing choices across various locations and markets [7]. Despite this, buying habits of consumers is complicated and dynamic, impacted by a wide range of influences such as private, social, economic, psychological, and cultural aspects [8]. Due to technological advancements, increased consumer awareness and evolving societal dynamics, consumer behaviour has grown more complex, making it increasingly challenging for marketers to successfully attract and persuade consumers toward their products or services [9].

**II. METHODOLOGY**

This study aimed to uncover four significant factors on customer behaviour. The goal was to discover what inspires people to invest in items or services. The study is centered on studying the numerous factors that influence how buyers behave in marketplaces. The primary objective is to figure out the components that have the largest impact on purchasing decisions. This study adopted a qualitative research approach and relied on secondary data sources. Information was gathered from a variety of materials, including books, websites, blogs, academic journals, published papers, and research articles.

Consumer buying behaviour is primarily influenced by four key categories (see Figure 1):

- (1) Personal factors
- (2) Psychological influence
- (3) Cultural and social aspects
- (4) Economic conditions

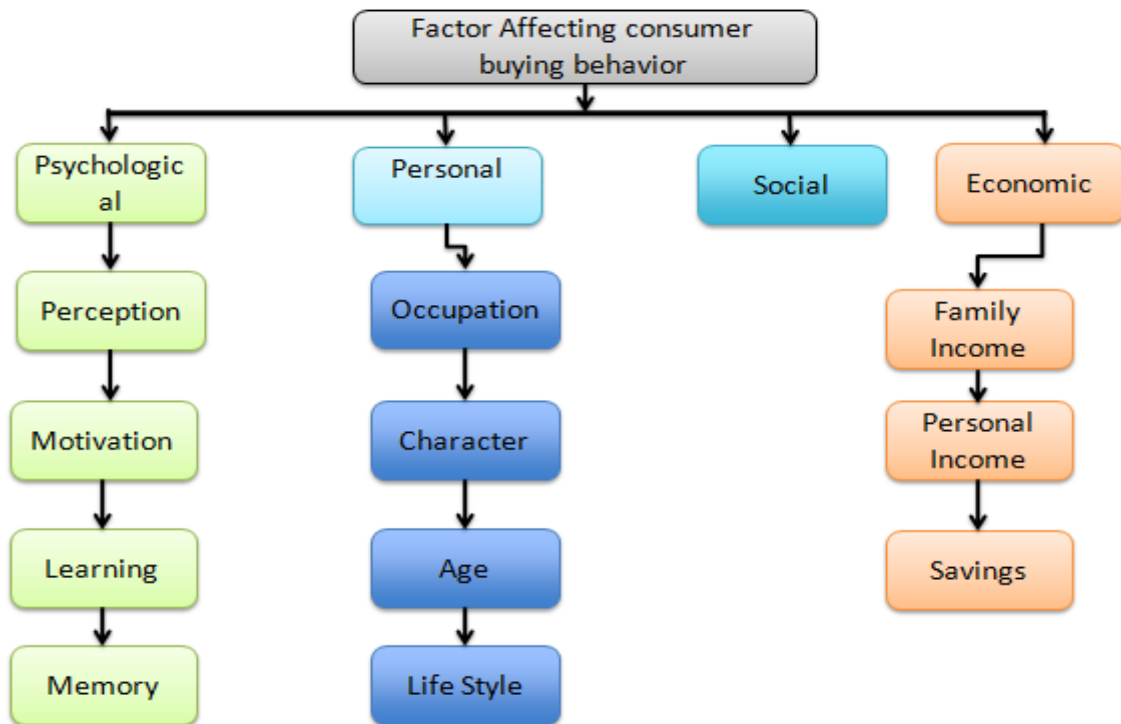
**Personal factors**

The significant influence on consumer purchasing habits is the personal aspect. It includes factors involving age, life stage, career, character traits, preferences for lifestyle, and personal beliefs. These factors drive buyer choices

collectively, with some having an immediate effect and others having a more gradual effect on buying behaviour. Given their importance, businesses should pay great attention to personal variables, especially when selling ordinary consumer goods and specialized products [10].

**Age and Stages of Life Cycle**

Consumer buying behaviour is constantly evolving and tends to shift across various stages of life, age and personal relationships. As individuals grow older, their preferences and purchasing decisions change accordingly. For instance, a 60-year-old is unlikely to be interested in buying a sports car, but may prefer a more practical family vehicle. Marketers often segment consumers by age groups such as children under 12 years, teenagers, young adults (19-25 years), adults (aged 27-35), middle-aged people between 36 to 50 and those above 50. Each age group demonstrates different buying patterns which continuously changes over time. Throughout a person's life, age seems to impact their purchasing choices. In addition to age, various phases of the human life cycle play an important role. As people progress through different stages, their tastes and purchase decisions vary to match their evolving responsibilities, needs and priorities.



**Fig. 1:** Factors affecting consumer buying behaviour

**Occupation**

Occupation refers to the kind of job that the person does in their professional capacity. It can be characterized as a

variety of jobs that have identical duties and responsibilities [11]. As a component of personal variables, occupation has a significant impact on consumer purchasing behaviour.



Businesses should consider consumers' professions when establishing commodities or pricing strategies because professional responsibilities frequently influence income levels, dietary habits, and purchase priorities. A businessperson might be more likely to buy expensive products or premium services than people in other professions like doctor, teacher or engineer due to variations in income, lifestyle and socioeconomic status.

#### Personality

Kotler et al. (2018) define personality as the unique psychological characteristics which distinguish one person or society from another. These characteristics are commonly identified as self-confidence, supremacy, social abilities, liberty, defensiveness and versatility [12]. Marketers frequently customize their approaches depending on user behavioural characteristics in order to better impact purchasing decisions for their goods or services. As an essential component of personal variables, personality has a significant effect on consumer purchasing behaviour and plays a major role in establishing individual choices [13].

The five fundamental traits that characterize brand personalities as follows:

1. **Sincerity** – Representing qualities such as honesty, wholesomeness, cheerfulness and being down-to-earth.
2. **Excitement** – Associated with traits like boldness, imagination, energy, and a modern outlook.
3. **Competence** – Reflecting reliability, intelligence, and a sense of success.
4. **Sophistication** – Conveying elegance, charm, and an upper-class appeal.
5. **Ruggedness** – Linked to a tough, adventurous, and outdoorsy image.

#### Lifestyle

Lifestyle is the way a person chooses to live, reflecting their particular behaviours, interests, and routines. Each individual establishes a unique way of life that influences how they interact with the world around them. Lifestyle refers to an individual's passion, interests and beliefs. A person's interests might involve their work, purchasing behaviours, engagement in sports and social events. Opinions express one's thoughts on social concerns and business-related topics. A person's lifestyle significantly influences their image and reputation in the society. Understanding client behaviours brings valuable advantages to organizations. Businesses can create more successful marketing tactics and generate goods which are tailored to their intended audience's interests and habits through analyzing lifestyle trends [12].

#### Psychological Influence

Psychological reasons, often known as internal consequences, play a substantial role in shaping consumer purchasing habits. According to Kotler and Keller (2022), the environment has an enormous effect on consumers' purchase decisions. People are usually influenced by the purchasing decisions of those around them, such as friends, family, and co-workers [14]. Consumers frequently express enthusiasm about freshly unveiled products, and this reaction is significantly affected by their surroundings. The environment has an extensive effect on an individual's mental state in addition to impacting behaviour. Some firms acknowledge this relationship and make advantage of it by matching their advertising strategies with psychological indicators. The identification of four key psychological factors that drive consumer behaviour: motivation, perception, learning and memory [14].

#### Motivation

Each individual possesses a unique set of needs, beginning with the most fundamental ones. According to Kotler, a motive is defined as "a need that becomes strong enough to compel a person to seek satisfaction" [12]. Over time, psychologists have proposed various theories to explain human motivation. Among the most widely recognized is Maslow's Hierarchy of Needs, developed by Abraham Maslow, which outlines a structured approach to understanding what drives human behaviour. Figure 2 illustrates Maslow's Hierarchy of Needs, which outlines human needs in ascending order—from the most basic to the most advanced. The hierarchy includes the following levels:

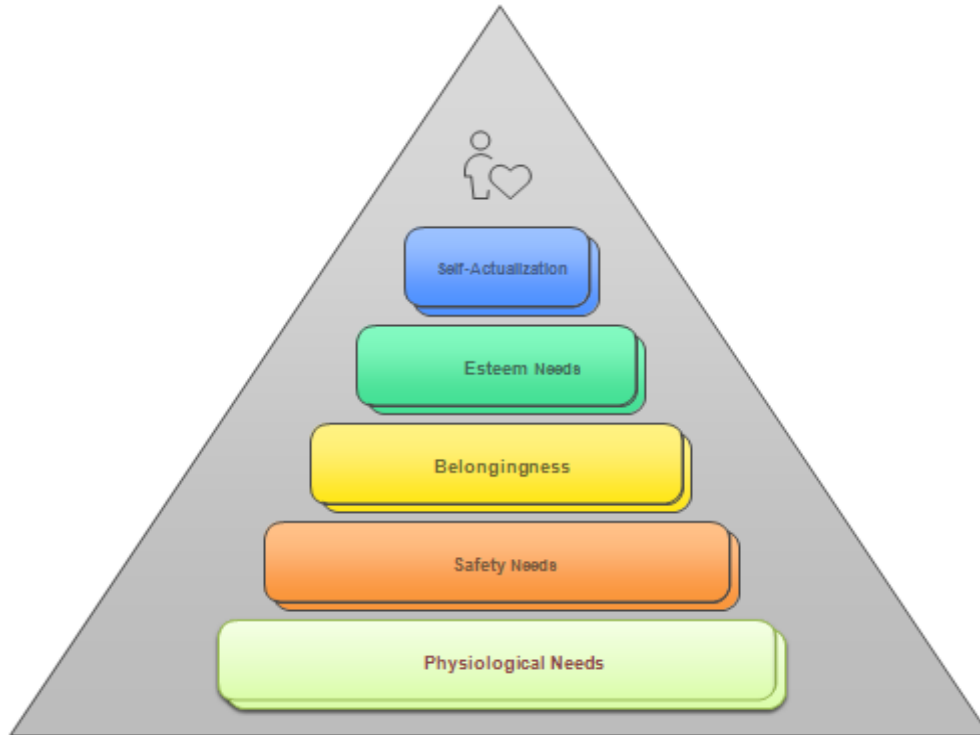
1. **Physiological Needs** – Fundamental necessities like air, food, and water.
2. **Safety Needs** – The desire for protection, stability, and security.
3. **Belongingness and Love Needs** – The need for social connection, love, and acceptance from others.
4. **Esteem Needs** – The drive to achieve, gain respect, and attain recognition or status.
5. **Self-Actualization** – The fulfilment of personal potential and self-growth.

#### Perception

Perception is the result of motivation in behaviour. A committed individual's positive response to a product leads to an optimistic attitude of that specific good. In contrast, an undesirable response results in a negative perception. Perception is a significant psychological element that drives the purchasing habits of consumers. The perception is a method by which people choose, arrange, and interpret sensory data in order to build a meaningful understanding of their immediate environment [15]. A person's perception is developed by collecting information from the five human senses viz. smell, touch, taste, sight and hearing. Consumers

receive sensory data from their surroundings and create opinions about products based on this knowledge. For example, one person may believe that fast driving is helpful or fun, whilst another may see it as dangerous or harmful. This disparity in perception illustrates the necessity of

businesses advertising their product characteristics and benefits. Businesses must concentrate on creating a favourable impression of their products in the minds of consumers in order to successfully influence their purchasing decisions.



**Fig. 2:** Maslow's Hierarchy of needs

### Learning

Learning is a procedure by which a person responds to a certain circumstance with respect to previous experiences. A person's actions generally portray what they have already learned. It has an enormous impact on behaviour. According to learning theorists, this method of learning is the outcome of the combination of several variables such as internal drives, outside stimuli, cues, reactions, and reinforcement. Learning can also be describe as "an increase in ability to solve problems which occurs through experience" [16].

### Cultural and Social Factor

Social factors play a significant role in shaping consumer buying behaviour. These factors encompass a person's social group, family, social networks, and online communities. One of the most influential elements within this category is word-of-mouth communication, which often impacts purchasing decisions through shared opinions and recommendations. Word-of-mouth is regarded as one of the most effective implications for customer buying choices. People are more impacted by the opinions of their relatives or close friends than by salespersons or firm executives

[17]. Individuals tend to show a greater faith in suggestions from their own group, particularly family, and their counsel is frequently followed more closely than that of outsiders. This emphasizes the importance of family in molding consumer decisions, as it is still one of the most trusted and influential social units in a person's life. Family recommendations are extremely significant in an individual's life and may profoundly influence purchases by customers. Among all social effects, friends and relatives frequently have the most influence over shopping decisions. In the modern era of technology, people are spending more time on social media sites, which have resulted in more social media networks [18]. These online social networks include social media platforms, blogs, and forums like Face book and Twitter. Recognizing this transition, businesses are increasingly relying on digital and social media marketing to effectively interact with their target consumers.

### Economic Factor

The economic aspect is a further substantial factor that determines consumer purchasing decisions. A consumer's economic situation has a direct impact on their purchasing



preferences and habits for specific brands or products. Samsung, for example, serves to a wide range of income levels by producing both high-end and low-cost smart phones. Personal income, household income, estimated future income, savings, consumer credit availability, and other financial variables all have a significant impact on purchasing behaviour. Personal income refers to the earnings of an individual and plays a crucial role in shaping their purchasing behaviour. Consumers typically base their buying decisions on their disposable income, which is the amount left after taxes [19]. On the other hand, family income is the combined income of two or more family members. This collective income can influence the overall purchasing power and spending patterns of a household. Income anticipation refers to the earnings a person expects to receive in the near future, such as bonuses, overtime pay, or other additional income sources. Savings are the fraction of income that remains after all monthly costs have been met. Consumer credit refers to the financial assistance offered by banks or lending institutions that allows individuals to buy items they could not afford upfront; credit cards are a common example. Inflation, economic slowdowns, and changes in government policy are all significant economic issues that might impact consumer purchasing decisions.

### III. LIMITATIONS AND FUTURE STUDY

This study evaluates several factors which influence customer decision-making throughout the process of purchasing. However, the study had some limitations. It focuses mostly on conceptual components and exclusively looks at the factors which influence customer behaviour. This study fails to incorporate any practical examples or applications from actual life situations. Future study can expand on this work by implementing the theoretical model in practical scenarios to acquire further understanding and validate the findings. Future research can also be directed toward examining specific industries, products, or brands to gain more targeted insights into consumer buying behaviour. Another limitation of this study is the absence of empirical research, which should be considered in subsequent studies to support theoretical findings with data-driven evidence. Additionally, while this study focuses on a single theory of human motivation, future work can incorporate other motivational frameworks, such as Herzberg's Two-Factor Theory or Freud's Psychoanalytic Theory, to provide a more comprehensive understanding of consumer behaviour.

### IV. CONCLUSION

This study emphasizes the primary factors which influence customer purchasing choices. Consumer choices are affected by four major categories: personal factors (such as age, life cycle stage, profession, character, and way of life),

psychological factors (such as motivation, perception, learning, and memory), social factors, and economic factors. Each of these variables influences how and why consumers make purchasing decisions. The study also suggests that consumer behaviour alters with age and stage of life. In addition, motivation and perception have an enormous effect on purchasing choices. A consumer's environment and social conditions can have an essential effect on purchasing behaviour. Overall, the investigation focused on the important elements that influence consumer merchandise decision.

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