

SOCIO-ECONOMIC AND DEMOGRAPHIC DETERMINANTS OF CONSUMER BUYING BEHAVIOR FOR ELECTRONIC PRODUCTS IN AKWA IBOM STATE, NIGERIA

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ABSTRACT

The study examined the effect of socio-economic and demographic factors on consumer buying behaviour of electronic products in Akwa Ibom State. Descriptive survey design was adopted for this study. The population of this study consist of all consumers of electronics in Akwa Ibom State. Data for the study were obtained through structured questionnaire administered to the respondents. A total of 363 copies of questionnaire were retrieved and used for the analysis. Six hypotheses were formulated for this study. The demographic data obtained for this study were analyzed using descriptive statistics such as tables, simple percentage, frequency and mean. Hypotheses (i), (ii), (iii), (iv), (v) and (vi) were tested using simple linear regression and multiple linear regression models. Results revealed that there is significant positive effect of personal income, reference group, occupation, availability of credit and consumer age on consumer buying behaviour of electronics products in Akwa Ibom State. The study therefore concluded that socio-economic and demographic factors play a crucial role in influencing consumer buying behaviour of electronic products in Akwa Ibom State. Based on findings of the study, it was recommended among others that electronic marketers need to take the gross income of prospective customers within the market area into consideration. This will help the marketers to provide electronics that are affordable to the customers.

Keywords: Socio-Economic Determinants, Demographic Determinants, Consumer Buying Behavior, Electronic Products, Akwa Ibom State, Nigeria.

1.0 INTRODUCTION

The electronic industry is a largely competitive one with many brands competing for the consumers available in the target market and their survival is solely dependent on the consumers purchase decision and the factors affecting their decisions. Consumer buying behaviour is defined as the process and physical activity individuals engage in when evaluating, acquiring, using or disposing of goods and services (Uford, 2018; Hassan, 2019). Consumer buying behaviour refers to the behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. Consumer purchase decision making is a very complex process which has its focus on understanding the mind of the consumer. It is also gradually becoming clearer that human decision making cannot be understood simply by studying final decisions (Khar, 2021).

According to Ajinkya, Barhate, & Linge (2022), the socio-economic factors include – as man is a social animal, the consumer's behaviour or purchasing patterns, likes and dislikes are influenced by the people around them to a great extent. The social factors affecting consumer buying behaviour or purchasing pattern are family, reference groups and roles and status. Normally, there are two types of families in the buyer's life viz. nuclear family and Joint family. In nuclear family the family size is small and individuals have higher liberty and independence to take decisions but in joint families, the family size is large and consultation of other family member in purchasing is given importance (Ajinkya et al., 2022; Akpan, Imo-Ita & Ntuen, 2024). The tastes, likes, dislikes, life styles etc. of the members are rooted in the family purchasing or buying behaviour. The family influence on the individual personality, characteristics, attitudes and evaluation criteria (Hassan, 2019).

An individual normally lives through two families, First, the family where the person gets birth and secondly, reference group. The family in which a person birth has deep influences of parents and individual's upbringing have a strong effect on the buying habits (Hassan, 2019). For instance, an individual coming from an orthodox vegetarian family may not consume meat or egg even though she may appreciate its nutritional values. Family of procreation is the family formed by an individual with his or her spouse and children (Ajinkya et al., 2022). Normally, after marriage, an individual's purchasing habits and priorities change under the influence of spouse. As the marriage gets older, the people usually settle in certain roles. For instance, a father normally takes decisions on investment whereas the mother takes decision on health of the children. From a marketing viewpoint, the level of demand for many products is dictated more by the number of households than by the number of families (Ajinkya et al., 2022).

The relevance of families to marketing is therefore much more about consumer buying behaviour than about consumer demand levels. The second family is reference group. A reference group is a group of people with whom an individual associates. It is a group of people who strongly influence a person's attitudes values and behaviour directly or indirectly. Roles and status also influence the buying or purchasing pattern. A person participates in many groups like family, clubs, and organizations. The person's position in each group can be defined in term of role and status. A role consists of the activities that a person is expected to perform. Each role carries a status. People choose products that communicate their role and status in society. Marketers must be aware of the status symbol potential of products and brands (Khar, 2021).

Thus, the pattern of human lifestyles and dimensions put in-place before acquisition of asset has been one of the major challenges tormenting business managers in recent days. This is because consumer behaviour in the actual world often varies from that predicted by economics and individual policy. Buying behaviours of consumers in purchase of household appliances is a complex process as a number of internal and external factors influence the buyer's decision making and consumption pattern (Khan, 2016). Thus, the study of consumers helps firms and organizations improve their marketing strategies by understanding issues such as the psychology of how consumers think, feel, reason, and select between different alternatives product brands; the psychology of how the consumer may be influenced by his or her environment such as culture, family, signs, media; the behaviour of consumers while shopping or making other marketing decisions (Hameedet al., Saleem & Rashid, 2018). This study

therefore investigated the influence of socio-economic and demographic factors on consumer purchase behaviour of electronic products in Akwa Ibom State.

1.1 Statement of the Problem

In recent days, the modern marketing concept place consumers at the centre stage of organizational efforts. This concept triggers a deep study on the consumers and what affects consumer buying behaviour. The study of the behaviour of the consumer is key, the nature and state of mind that triggered patronage of any goods and service. Consumer behaviour is the study of consumers and the processes they use to choose, use (consume), and dispose of products and services, including consumers' emotional, mental, and behavioural responses. Thus, marketers expect that by understanding what causes the consumers to buy particular goods and services, the organization will be able to determine which products are needed in the marketplace, which are obsolete, and how best to present the goods to the consumers. In addition, demographic factors may also influence purchase intention as consumers with different demographic will show different purchase intention (Yang, Huang & Feng, 2021).

Despite the increasing studies on socio-economic factors and consumer buying behaviour by scholars and organizations, there is still limited literature on economic factors affecting consumer purchase decision making in developing countries. It is worth noting that, much has been said about the importance of understanding consumer buying behaviour in the developed world, but studies associated with socioeconomic and demographic determinants of consumer purchase decision in developing countries are rarely found in developing country like Nigeria. This study will contribute in minimizing this gap in the literature and thereby establish the basis to understanding of some aspects of consumer buying behaviour. From the above, it becomes necessary to examine the effect of socioeconomic and demographic factors on consumer buying behaviour for electronic product in Akwa Ibom State.

1.2 Objectives of the Study

The main objective of this study was to determine the effect of socio-economic and demographic factors on consumer buying behaviour of electronic product in Akwa Ibom State. However, the specific objectives were to:

- i. Examine the effect of personal income on consumer buying behaviour on electronics products in Akwa Ibom State
- ii. Investigate the effect of reference group on consumer buying behaviour on electronics products in Akwa Ibom State
- iii. Examine the effect of occupation on consumer buying behaviour on electronics products in Akwa Ibom State
- iv. Assess the effect of availability of credit on consumer buying behaviour on electronics products in Akwa Ibom State
- v. Find out the effect of consumer age on consumer buying behaviour on electronics products in Akwa Ibom State
- vi. Determine the combined effect of personal income, reference group, occupation, availability of credit and age of consumers on consumer buying behaviour on electronics products in Akwa Ibom State

1.3 Research Hypotheses

Based on the objectives of this study, the following null hypotheses were formulated

- H01:** Personal income does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.
- H02:** Reference group does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.
- H03:** Occupation does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.
- H04:** Availability of credit does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.
- H05:** Consumer age does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.
- H06:** there is no significant combined effect of personal income, reference group, occupation and availability of credit on consumers buying behaviour electronics products in Akwa Ibom State.

2.0 REVIEW OF RELATED LITERATURE

2.1 Concept of Socio-Economic Factors

Socio-economics studies how economic activity affects and is shaped by social processes. In general, it analyzes how modern societies progress, stagnate, or regress because of their local or regional economy, or the global economy (Rani, 2014; Deb, 2015). It is the study of, pertaining to or signifying the combination or interaction of social and economic factors (Deb, 2015). Socioeconomic is a descriptive term for the position of persons in society, based on a combination of occupational, economic, and educational criteria, usually expressed in ordered categories, that is, on an ordinal scale. Socio-economic development, therefore, is the process of social and economic development in a society (Reitz et al., 2014).

Social factors according to Kotler, Wong, Saunders & Armstrong (2005), include consumer's groups, family, social roles and social status. These socio-economic, factors in the perspective of consumer buying behaviour strongly influence consumer responses to companies' products, product's price and marketing strategies (Blythe, 2008).

The term social to refer to cultural, economic as well as psychosocial factors which impact on our lives. Social factors are any variables which arise from culture, environment, community, family, organization, society, government, the state, the media, technology, religion, ideology, discourse, language, communication, and which influences the individual to think and act in a certain way. Basically, social factors serve to inform and influence individuals and groups perception of his community and cultural disposition. Sociology which concerns itself with researching, identifying and critically examining social factors and their impact on the

individual and communities makes us have clearer understanding of the issue in relation to teaching and learning (Braveman, 2011; Ndaeyo et al., 2025).

According to Janus and Duku (2007), socioeconomic variables, will in most cases include family, income, education, employment, or a combination. The socioeconomic level of people in different society differs. People's economic position is determined by the state of the economy of the country which the individuals belong. The social level of an individual is equally determined by the social value system in a nation (The World Bank Social Development Department, 2006). Economic factors include family income while social variables include educational level (British Columbia Statistics, 2013). Marketers are interested in social factors such as consumer's small groups, family, social roles and status because consumer's behaviour is shaped by these factors (Kotler et al., 2005).

2.2 Concept of Demographic Determinants

Demographic factors mean the factors that are associated with the change in the numbers and composition of the population. Change in the size of population has deep impact on the economic life of the people which in turn may further affect other aspects of life. Increase in population creates problems of unemployment, malnutrition, poverty and accommodation (Reitz et al., 2014). Hence, the balance between the size of population and natural resources of a country is important. Demography is the study of human population. 'Demos' is a Greek word which means people. Demographic factors that induce social change are fertility, mortality, migration, changing age structure, sex ratio, age at marriage, patterns of marriage, child bearing age, life expectancy, use of contraceptives, levels and types of morbidity. These factors have a far-reaching effect on society with the pressure to produce changes in social and political institutions (Reitz et al., 2014).

2.3 Dimensions of Socio-Economic and Demographic Determinants

The dimensions for socio-economic and demographic determinants are as follows:

i. References or peer group

Reference Group is a group that serves as a reference point for an individual in the formation of his/her beliefs, attitudes and behaviour (Schulz, 2015). A reference group is a collection of people that is used as a standard of comparison for ourselves. A reference group is simply a group to which a person compares themselves. Reference groups are like a ruler, or standard that a person uses to measure themselves (Kardes et al., 2015). In sociology, a reference group refers to a group to which an individual compares themselves, providing a standard of evaluation. It influences an individual's behaviour and attitudes, regardless of whether they are a member of that group. Reference groups provide points of comparison by which to evaluate attitudes and behaviour. A consumer can either be a member of a reference group (like family) or aspire to belong to a group. In first case, the individual is said to be in a membership group and in the second, the individual is part of an aspiration group (Kardes et al., 2015 and Sankar, 2016).

Informal reference groups, the most common form of reference groups in sociology, are social groups to which a person belongs casually, without rules or structure. These are often built on

circumstances or common interests in which the members have a close relationship. The most common informal reference group is a person's own family. Other examples of informal are (Sankar, 2016):

1. Friend (or peer) groups
2. Neighborhood social groups (like a local walking group)
3. Students in a class, school, or dorm

On the other hand, Formal reference groups are groups to which a person belongs that have strict rules and regulations for members. These reference groups do not form spontaneously but are intentional and goal-oriented. Examples of formal groups are:

1. Labor unions
2. Gardening club
3. Religious organizations
4. Workplace colleagues

Being a member of any of these types of groups (whether formal or informal) can influence a person's behaviours, attitudes, and beliefs as the person tries to maintain acceptance in the group and gain information from members of the same group. Reference groups refer to consumers who have their own perspectives regarding products and services. Research indicates that consumers frequently base their consumption choices on the influence and perspectives of different reference groups (Schulz, 2015). It is important for organisations to gain insight into the different referents in consumers' lives and the level of impact that these referents have on consumer buying behaviour (Cant, 2010). Marketers will benefit from studying the influence of these referents on Singletons, as it will provide them with an indication of what products and services the single consumer needs and desires (Sankar, 2016). The primary objective of an organisation from a marketing perspective is to identify the specific needs and desires of their consumers (Kardes et al., 2015 and Sankar, 2016).

2.4 Economic Factors affecting Consumer Buying Behaviour

The economic factors affecting consumer buying behaviour include;

i. Personal income

Personal income refers to all income collectively received by all individuals or households in a country. Personal income includes compensation from a number of sources, including salaries, wages, and bonuses received from employment or self-employment, dividends, and distribution received from investments, rental receipts from real estate investments, and profit sharing from businesses (Asuquo et al., 2024). The main responsibility of establishing and determining the individual's buying conduct is the personal income. Whole personal income comprises two types; disposable and discretionary income. The first one alludes to the actual income or money remaining after deducting taxes, expenses and compulsorily deductible items from the gross income. So, any expansion in the disposable income leads to an increase in the expenditure on various items and also leads to an increase in the purchasing power, behaviour and vice versa (Ingram, 2018). The discretionary personal income refers to the remaining balance after satisfying basic living necessities. That implies the available income purchases

shopping goods, durable goods and luxuries which accurate with its amount. Any increment in the discretionary income prompts an increment in the expenditure and consumption on shopping goods, luxuries etc., which improves the standard person's living (Ramya and Ali, 2016).

ii. Availability of Credit:

Availability of credit refers to how much individual have left to spend on a credit line. It can be calculated by available credit by subtracting purchases from the total credit limit on the credit account (Ingram, 2018). The arrangements of banks to lend money to consumers and businesses and companies affect the total purchasing power in the same way which affects the higher income and employment levels. By the lines of credit, consumers and companies can spend more than what they actually have which giving a static and a continual boost to their personal purchasing power. Accordingly, lenders reap the benefits of credit agreements by earning interest revenues, which gives them more money to spend in the economy and also increase the gross domestic product per capita (Ingram, 2018). Family income refers to the entire income for everyone in the family.

iii. Savings:

The biggest interest is to explain how financial literacy influences individual savings (Mutsonziw, 2017). Savings are measured as a dummy variable recorded as one if individual saved in the past 12 months. People might choose from an exhibit of products, which can be classified as formal (savings with formal financial institutions, such as a bank, MFI and rural cooperative) and informal savings (savings informal or unregistered institutions and mechanisms, for example community savings group, in jewelry or livestock), so it isn't a basic procedure (Mutsonziw, 2017).

iv. Liquid assets:

These assets allude to cash available or assets that can be easily changed to cash; it is similar to cash because it can be sold with little impact on its value. Liquid assets include cash in hand, bank balance, marketable securities, etc. If the liquid assets of an individual increase, the consumption expenditure will increase too, otherwise the increase is directed towards savings or investment funds (Nickolas, 2017).

v. Currency Considerations:

Einarsdóttir (2016) states that purchasing power influences by the variation of exchanging rates, according to other currencies. When a country imports specific goods from another country, which there is a big fluctuating between their currencies (Ramya & Ali, 2016). The imported goods will be sold at a higher price than the source country. This fact does not affect the purchasing power for domestic purchases, but for imported goods only. These businesses and enterprise may load their high costs to consumers, which contributing to increase the inflation rates and diminished domestic purchasing power (Ramya & Ali, 2016).

vi. Prices:

Refers to prices of goods and services which determinate by the government and influences by economic circumstances such as inflation. Inflation is the main enemy for the individual's purchasing power and economic development. Income, interest rates and other factors must commensurate with the increase in the prices of goods and services, in order to maintain the level of purchasing power and then making a balance in the economic society (Ramya & Ali, 2016).

vii. Inflation Rate:

The decline of money's value means inflation or expansion. When there is an enormous gap among the consumer's income and the materials' costs furthermore services goods, especially food commodities so that the purchaser can't consume products that he used to with the same price, in that case the inflation rate is high. Furthermore, it has enormous effects on the purchasing behaviour, purchasing power and on the prosperity of the consumers and the whole community (Einarsdóttir, 2016). The rule of the government is important to secure shoppers or consumers against expansion by controlling and preventing costs from further increase to guarantee that the consumers' power for buying will not highly affected that causing some issues such as long-term unemployment and poverty (Mansoor & Jalal, 2011).

2.5 Concept of Consumer Buying Behaviour

Consumer buying behaviour is defined as the behaviour that consumers display in searching, purchasing, evaluating and disposing of products and services that they expect will satisfy their needs (Radwan, 2009). Consumer decision processes (also known as buyer decision processes) refer to the decision-making stages that a consumer undergoes before, during, and after they purchase a product or service (Radwan, 2009). The consumer decision-making process can seem mysterious, but all consumers go through basic steps when making a purchase to determine what products and services will best fit their needs belief (Dibie & Unanam, 2019). The consumer decision making process is the process by which consumers become aware of and identify their needs; collect information on how to best solve these needs; evaluate alternative available options; make a purchasing decision; and evaluate their purchase (Dibie & Unanam, 2019).

According to Mfon and Uford (2022), consumer buying behaviour is the study of how individuals select, get, use, and dispose of things, experiences, ideas, and services to suit their needs, as well as the repercussions these actions have on the consumer and society, is known as consumer behaviour. Behaviour of buying products by individuals and families for their personal consumption. Consumer behaviour, in the words of Anderson & Golden (2019), entails the psychological procedures that consumers go through when they identify their wants, seek for solutions to those needs, decide what to buy, evaluate information, develop plans, and carry out those plans. Similarly, Attih (2019) asserts that consumer buying behaviour is a culmination of the user's preferences, views, goals, and decisions on the consumers response in the market when buying a product.

2.6 Review of Empirical Studies

Alade (2023) conducted a study on the influence of socio-economic factors on consumer behaviour: A theoretical explanation of reasoned action. The study aim was to investigate how

various socio-economic factors, such as income, education, employment, gender differences, and group affiliation, influence consumers' decisions regarding product purchase or demand. The research was conducted in the United States of America. The study population comprised consumers from diverse socio-economic backgrounds across different regions of the United States. Data collection was carried out using a survey method. A descriptive theoretical method was employed in the study. The analysis involved examining the relationships between socio-economic variables and consumer decision-making processes using statistical techniques and theoretical frameworks. The findings of the study revealed that socio-economic factors play a significant role in shaping consumer behaviour, influencing consumers' tendencies and decisions regarding product purchase or demand. Specifically, factors such as income, education, and employment status were found to have a significant impact on consumer behaviour. Additionally, the generalizability of the findings may be limited to the specific socio-economic context of the United States.

Bassey (2023) examined social factors influencing tobacco consumption among adolescents in Ikot Ekpene, Akwa Ibom State, Nigeria. This research aimed to examine the social factors, particularly the role of family and peer group members that influence tobacco consumption among adolescents in Ikot Ekpene. The study took place in Nigeria and utilized a survey research design. The population of the study comprised 2,245 students from three of the most populated secondary schools in Ikot Ekpene. Using the Taro Yamane formula, a sample size of 340 adolescents was selected. The researcher adopted judgmental and cluster sampling techniques to ensure a representative sample. The primary data collection instrument was a questionnaire. Data were analyzed using descriptive statistics, including mean, frequency, and percentage. Hypotheses were tested using a multiple regression model. The descriptive statistics revealed that family conditions such as parental and older sibling tobacco use, tobacco product availability, family exposure to tobacco, and family orientation towards consumption significantly influenced adolescent tobacco consumption in Ikot Ekpene. Additionally, peer influences such as tobacco consumption by classmates, gender, friends in school, and age grade also played a crucial role in adolescent tobacco use. The study recommended that parents and guardians should avoid consuming tobacco in the presence of their children to help reduce adolescent tobacco consumption. However, the research faced limitations, including the potential for self-report bias in questionnaire responses and the restriction of the study to only three schools, which may limit the generalizability of the findings to all adolescents in Ikot Ekpene.

Haymond (2022) conducted an empirical study on the effects of socioeconomic status on consumer behaviour and attitudes towards a brand's image at the University of Nebraska-Lincoln, United States. The research utilized a convenience sample comprising 100 consumers who voluntarily participated in a confidential survey. Data collection involved soliciting responses to statements rated on a scale of one to five, probing various aspects of consumer attitudes and behaviours concerning advertisements targeted at different audiences. The methodology employed in this study involved comparing data from individuals of varying socioeconomic statuses (SES) to discern differences in their perceptions of brand images and consumer behaviour. The analysis utilized statistical tools to gauge the relationship between SES and consumer attitudes and behaviours. Findings revealed that individuals from higher SES backgrounds tended to rate statements relating to consumer attitudes and behaviours higher on average compared to those from lower SES backgrounds. However, both high and

low SES groups exhibited a moderately strong relationship between consumer attitude and behaviour. The study concluded that SES significantly influences consumer behaviour and attitudes, suggesting that the advertising industry should consider developing brand images that resonate with the values of both low and high SES groups.

Mfon and Bassey (2018) examined the sociological foundation of marketing and implications for consumer behaviour in Uyo, Akwa Ibom State. The findings of the study indicated that sociology significantly contributes to marketing by providing vital concepts that enhance the understanding of consumer behaviour. The research revealed that consumers' purchase decisions are heavily influenced by their social relationships and memberships in various groups and societies. These sociological factors affect consumption patterns and determine consumer actions. The study emphasized that a comprehensive knowledge of sociological contributions is essential for marketing managers to develop effective strategies that lead to superior firm performance, customer patronage, and satisfaction. However, the study faced several limitations. Firstly, the reliance on literature review and qualitative analysis could limit the generalizability of the findings, as they are based on secondary data. Additionally, the study did not incorporate empirical data collection, such as surveys or interviews, which could have provided more concrete evidence of the sociological impact on consumer behaviour. Lastly, the research focused primarily on theoretical implications, leaving out practical applications in different marketing contexts.

3.0 RESEARCH METHODOLOGY

3.1 Research Design

This study adopted the descriptive survey design. The descriptive survey design was adopted because survey research design helped the researcher to determine the socio-economic and demographic factors affecting consumers behaviour towards electronics products in Akwa Ibom State without manipulating the variables. It also permitted investigating description and recording of information in their natural setting. This design aids the researcher to ascertain the views, ideas and feelings of those that are directly concerned with the subject matter.

3.2 Population of the Study

The population of this study consisted of all consumers of electronics in Akwa Ibom State. The population of this study therefore includes individual customer of 18years and above in Eket, Ikot Ekpene and Uyo representing major cities in Akwa Ibom State. In effect, the population of the study was sourced from National Population Census (NPC, 2015) estimated. The population matrix is shown below:

Table 1 The population matrix

S/n	Cities/Metropolis	Population
1	Uyo	165,407
2	Ikot Ekpene	93,474
3	Eket	89,302
	Total	348,183

Source: NPC, 2015 projection.

From the population matrix shown in Table 4.1, the population of the study covered 348,183 electronic customers in Akwa Ibom State.

3.3 Sample Size Determination

Since the population of the study was known and it is unrealistic for the researcher to study the entire population, Taro Yamane (1967) formula was used to determine sample size of the study as shown below:

$$n = \frac{N}{1+N(e)^2}$$

Where N is the total population of the study,

e is the error term;

n is sample size

$$n = \frac{348,183}{1+348,183(0.05)^2}$$

$$n = \frac{348,183}{1+348,183(0.0025)}$$

$$n = \frac{348,183}{1+870.4575}$$

$$n = \frac{348,183}{871.4575}$$

$$n = 399.54 \quad n \approx 400$$

400 customers of electronics were used to form the sample size of the study.

3.4 Sampling Techniques

Purposive sampling technique was adopted for this study. The purposive sampling technique helps the researcher to sample customers of electronics in the studied area, since rational decision for the purchase of electronics can be obtained from customers above 18years of age. In order to avoid biasness in allocating numbers of instrument (questionnaire) to the target respondents in the senatorial districts and major towns in Akwa Ibom State, Bowley's proportional formula was used to allocate the appropriate copies of questionnaire to the respondents:

$$\text{i. Uyo Senatorial district: } \frac{165,407}{348,183} \times \frac{400}{1} = 190 \text{ electronic customers}$$

$$\text{ii. Ikot Ekpene Senatorial district: } \frac{93,474}{348,183} \times \frac{400}{1} = 107 \text{ electronic customers}$$

iii. Eket Senatorial district: $\frac{89,302}{348.183} \times \frac{400}{1} = 103$ electronic customers

This technique helped to reduce the degree of biasness of the respondents' opinion and equity in questionnaire administration during the process of gathering information from the primary source.

3.5 Method for Data Collection

Structured questionnaire was the major instruments for data collection. The questionnaire was divided into two sections. Section A contained question on bio data of respondents while section B captured statement on research questions using a 4-point modified likert scale, ranging from Strongly agree (4), Agree (3), Disagree (2), Strongly disagree (1). This helped the researcher to extract quality scaling information from the sample in order to enhance the quality of the research. The study focused on primary data source. The primary data were obtained from questionnaire administered to the respondents.

3.6 Validity of the Research Instrument

The face and content validity of the instrument were done by my supervisors and other experts in the field of marketing. The items of the questionnaire were vetted to see whether the items of instrument are relevant to the purpose of research, reasonable, unambiguous and clear and also to ensure that the instrument includes all the items that are essential to a particular construct domain. Comments and corrections were integrated into the final draft of the instrument before production and administration.

3.7 Reliability of the Research Instrument

The test re-test method was employed by the researcher to ensure that the instrument could be related upon if used by another person. At first, 20 copies of the questionnaire were issued to the similar respondents in Akwa Ibom State and after two weeks interval, another 20 copies of the questionnaire which is exactly the same were also be issued out. Since both series of the questionnaire proved the same result, therefore, the instrument was tagged reliable. More so, the coefficient of reliability was obtained using Cronbach Alpha analytical test on the data. The researcher adopted Cronbach's Alpha technique to test the reliability of the instrument. Furthermore, the data gathered from both sets of questionnaires were subjected to Cronbach Alpha coefficient analysis to determine the internal consistency reliability of the research instrument. Thus, 40 copies of questionnaire administered and retrieved with consistent responses by the respondents and its reliability were tested and proved by Cronbach Alpha value of 0.778, which shown high level of reliability.

3.8 Method of Data Analysis

The demographic data of the respondents and objective questions of the study were analyzed with descriptive statistics such as tables, simple percentage frequency and mean. Hypotheses (i), (ii) (iii) and (vi) were tested with simple linear regression analysis model. While hypothesis (v) was tested with multiple linear regression analysis model. Regression was best fitted for the work as it is designed to ascertain the causes and effect between independent variable and

dependent variables. Statistical Package for Social Sciences (SPSS version 22) was used as the tool to enhance data analysis.

4.0 DATA PRESENTATION, ANALYSIS AND FINDINGS

This chapter was concerned with data presentation, analysis and test of hypotheses and discussion of findings.

4.1 Data Presentation

Table 2 Questionnaire administration and response rate of the respondents

Sampled areas	No. of copies Administered	%	No. of copies Returned	%
1. Uyo Senatorial district	190	47.5	175	43.8
2. Ikot Ekpene Senatorial district	107	26.8	96	24.0
3. Eket Senatorial district	103	25.7	92	23.0
Total	400	100.0	363	90.8

Source: Field survey (2024)

From Table 2, 190 copies of the questionnaire were sent out to electronics consumers in Uyo Senatorial district and 175 copies representing 43.8 percent were received in usable form. Ikot Ekpene Senatorial district had 107 copies administered with 96 copies returned in usable form representing 24.0 percent. In Eket Senatorial district, out of the 103 copies that were sent out, 92 were received in usable form representing 23.0 percent. Thus, from the total number of copies of questionnaire administered to 400 consumers of electronics in the selected areas in Akwa Ibom State, 363 copies were correctly filled and returned representing 90.8 percent response rate; 37 copies representing 9.2 percent were not returned at all. In effect, 363 copies of the questionnaire constituted the basis of our analysis.

4.2 Test of Hypotheses

Test of Hypothesis 1

Ho1: Personal income does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.

Analysis of simple linear regression analysis result for hypothesis 1.

Table 3: Simple linear regression analysis result of effect of personal income on consumer buying behaviour of electronics products in Akwa Ibom State

Variables	Parameters	Coefficient	Std error	Tcal – value
Constant	β_0	3.089	0.061	50.706***
Personal income (X_1)	β_1	0.129	0.022	5.787***
R-Square (R^2)		0.184		

Adjusted R-Square (R^2)	0.182
F – Statistics	33.491
F – Probability	0.000
Durbin-Watson stat	1.861

Decision Rule: If $F_{cal} > F_{tab}$ accept the alternate and reject Null hypothesis. Otherwise accept the null hypothesis. (***) = 1%), (**) = 5%), and (*) = 10%) denotes significance of coefficient at level respectively. t-tab value = 1.968 df = 361
Dependent Variable: consumer buying behaviour, Predictors: (Constant), personal income

Source: Field survey (2024) (SPSS Version 22)

Simple linear regression analysis was used to test hypothesis 1 and the result is as follows: Table 3 revealed that the coefficient of personal income (X1) was statistically significant at 5 percent probability level with a positive sign, implying that a unit increase in personal income leads to increase in consumer buying behaviour of electronics products in Akwa Ibom State by 0.129 unit. Statistically, t-calculated value of 0.129 was observed and t-tabulated value of 1.968 at 0.05 (95% degree of freedom). Since the calculated value is less than tabulated value in absolute terms, the researcher accepted the null hypothesis against alternative hypothesis, thus personal income has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.

The coefficient of multiple determination (R^2) was 0.184, which implies that 18.4% changes in the dependent variable was explained by changes in the independent variable, while 51.9% was unexplained by stochastic terms in the model. Thus, the independent variable (personal income) can only explain 18.4 percent of changes in consumer buying behaviour of electronics products in Akwa Ibom State, leaving 81.6% was unexplained. The R^2 adjusted was 18.2% indicating a goodness of fit of the regression model adopted in this study which is statistically significant at 5% probability level. The Durbin-Watson statistical value of 1.861 was observed which falls within 1.8 to 2.5, implying that there is no evidence of autocorrelation in the data analysis. More so, the f-statistical (calculated) value of 33.491 was observed in the analysis which is greater than t-critical (t-table) value of 1.968; and f-probability value of 0.000 was observed from the analysis which is less than 0.05 (95% of freedom), indicating that estimated regression model adopted in this study is statistically significant at 5% probability level. With this, the researcher rejected the null hypotheses and accept alternative hypothesis hence, personal income has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.

Test of Hypothesis 2

Ho2: Reference group does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.

Table 4: Simple linear regression analysis result of effect of reference group on consumer buying behaviour of electronics products in Akwa Ibom State

Variable	Parameters	Coefficient	Std error	Tcal – value
Constant	β_0	1.832	0.202	9.072***

Reference group	(X ₁)	β_1	0.736	0.036	20.170***
R-Square	(R ²)		0.528		
Adjusted R – Square	(R ⁻²)		0.526		
F – Statistics			406.839		
F – Probability			0.000		
Durbin-Watson stat			2.101		

Decision Rule: If $F_{cal} > F_{tab}$ accept the alternate and reject Null hypothesis. Otherwise accept the null hypothesis. (***) = 1%), (**) = 5%), and (*) = 10%) denotes significance of coefficient at level respectively, t-tab value = 1.968 df = 361 Dependent Variable: consumer buying behaviour, Predictors: (Constant), reference group

Source: Field survey (2024) (SPSS Version 22)

The estimated value of reference group (X₄) was statistically significant and positively related to consumer buying behaviour of electronics products in Akwa Ibom State. From the result, the t-cal value of reference group was 20.170, while the T-table value was 1.968, since the T-table value is greater than T-cal value in absolute terms, the researcher rejected the null hypothesis. This signifies that, reference group has significant effect consumer buying behaviour of electronics products in Akwa Ibom State. The result agreed with the findings of Fejoh and Faniran (2016) who assessed the impact of social environment and evaluation of consumption of consumer goods in Osun State, Nigeria. The findings showed that reference groups have significant relative effects on consumption of consumer goods.

The result of coefficient of multiple determination (R²) value was 0.528 which indicates that, 52.8% variation in the dependent variable was explained by changes in the independent variable, while 47.2% was unexplained by the stochastic variables in the model. In effect, 52.8% increase in consumer buying behaviour of electronics products in Akwa Ibom State can be attributed to reference group. The Durbin-Watson stat value was 2.101 which is close to 2.5, implying that there is no evidence of autocorrelation. F-stat value of 406.839 which is higher than 1.968; and F-prob value of 0.000 was observed from the analysis which is less than 0.05 (95% degree of freedom), indicating that, the estimated regression model adopted in this study was statistically significant at 5% significant level. With this, the researcher rejected the null hypothesis and accepted alternative hypothesis which states that, reference group has significant effect consumer buying behaviour of electronics products in Akwa Ibom State.

Test of Hypothesis 3

H₀₃: Occupation does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.

Table 5: Simple linear regression analysis result of effect of occupation on consumer buying behaviour of electronics products in Akwa Ibom State

Variables	Parameters	Coefficient	Std error	Tcal – value
Constant	β_0	3.233	0.091	35.623***
Occupation (X ₁)	β_1	1.081	0.135	8.035***

R-Square	(R ²)	0.151
Adjusted R – Square	(R ⁻²)	0.148
F – Statistics		64.554
F – Probability		0.000
Durbin-Watson stat		1.803

Decision Rule: If $F_{cal} > F_{tab}$ accept the alternate and reject Null hypothesis. Otherwise accept the null hypothesis. (***) = 1%), (**) = 5%), and (*) = 10%) denotes significance of coefficient at level respectively, t-tab value = 1.968 df = 361 Dependent Variable: consumer buying behaviour, Predictors: (Constant), occupation

Source: Field survey (2024) (SPSS Version 22)

The estimated value of occupation (X1) was statistically significant and positively related to consumer buying behaviour of electronics products in Akwa Ibom State. From the result, the t-cal value of occupation was 8.035, while the T-table value was 1.968, since the T-table value is greater than T-cal value in absolute terms, the researcher rejected the null hypothesis. This signifies that, occupation has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State. The findings showed that occupation has significant relative effects on consumer buying behaviour of electronics products in Akwa Ibom State.

The result of coefficient of multiple determination (R2) value was 0.151 which indicates that, 15.1% variation in the dependent variable was explained by changes in the independent variable, while 84.9% was unexplained by the stochastic variables in the model. In effect, 15.1% increase in consumer buying behaviour of electronics products in Akwa Ibom State can be attributed to occupation. The Durbin-Watson stat value was 1.803 which is close to 2.5, implying that there is no evidence of autocorrelation. F-stat value of 64.554 which is higher than 1.968; and F-prob value of 0.000 was observed from the analysis which is less than 0.05 (95% degree of freedom), indicating that, the estimated regression model adopted in this study was statistically significant at 5% significant level. With this, the researcher rejected the null hypothesis and accepted alternative hypothesis which states that, occupation has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.

Test of Hypothesis 4

H04: Availability of credit does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State.

Table 6: Simple linear regression analysis result of effect of availability of credit on consumer buying behaviour of electronics products in Akwa Ibom State

Variables	Parameters	Coefficient	Std error	Tcal – value
Constant	β_0	3.517	0.075	46.632***
Availability of credit (X ₁)	β_1	0.591	0.022	26.489***
R-Square	(R ²)	0.658		
Adjusted R – Square	(R ⁻²)	0.657		
F – Statistics		701.668		

F – Probability	0.000
Durbin-Watson stat	2.082

Decision Rule: If $F_{cal} > F_{tab}$ accept the alternate and reject Null hypothesis. Otherwise accept the null hypothesis. (***) = 1%), (**) = 5%), and (*) = 10%) denotes significance of coefficient at level respectively, t-tab value = 1.968 df = 361 Dependent Variable: consumer buying behaviour, Predictors: (Constant), availability of credit

Source: Field survey (2024) (SPSS Version 22)

The estimated value of availability of credit (X1) was statistically significant and positively related to consumer buying behaviour of electronics products in Akwa Ibom State at 5% probability level. The result of the coefficient of availability of credit was 0.591, indicating that a unit increase in availability of credit will lead to 0.591 increase in consumer buying behaviour of electronics products in Akwa Ibom State. Statistically, the calculated value of availability of credit was 26.489 and tabulated value of 1.968, since the calculated value is less than the tabular value in absolute terms, the researcher did not uphold null hypothesis thus, availability of credit has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State, Nigeria.

The result of coefficient of multiple determination (R^2) value was 0.658 which indicates that, 65.8% variation in the dependent variable was explained by changes in the independent variable, while 34.2% was unexplained by the stochastic variables in the model. In effect, 65.8% increase in consumer buying behaviour of electronics products in Akwa Ibom State, Nigeria can be attributed to availability of credit to consumers. The Durbin-Watson stat value was 2.082 which is close to 2.5, implying that there is no evidence of autocorrelation. F-stat value of 701.668 which is higher than 1.968; and F-prob value of 0.000 was observed from the analysis which is less than 0.05 (95% degree of freedom), indicating that, the estimated regression model adopted in this study was statistically significant at 5% significant level. With this, the researcher rejected the null hypothesis and accepted alternative hypothesis which states that, availability of credit has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State, Nigeria.

Test of Hypothesis 5

Ho5: Consumer age does not have any significant effect on consumer buying behaviour of electronics products in Akwa Ibom State

Table 7: Simple linear regression analysis result of effect of consumer age on consumer buying behaviour of electronics products in Akwa Ibom State

Variable	Parameters	Coefficient	Std error	Tcal – Value
Constant	β_0	3.915	0.053	73.496***
Consumer age (X ₁)	β_1	0.001	0.000	8.952***
R-Square (R^2)		0.180		
Adjusted R – Square (R^2)		0.178		
F – Statistics		83.133***		
F – Probability		0.000		

Decision Rule: If $F_{cal} > F_{tab}$ accept the alternate and reject Null hypothesis. Otherwise accept the null hypothesis. (***) = 1%, (**) = 5%, and (*) = 10% denotes significance of coefficient at level respectively, t-tab value = 1.968 df = 361 Dependent Variable: consumer buying behaviour, Predictors: (Constant), age

Source: Field survey (2024) (SPSS Version 22)

The coefficient of consumer age (X_1) was statistically significant at 1% level of probability with a positive sign. Implying that, an increase in age of consumers leads to increase in consumer buying behaviour of electronics products in Akwa Ibom State. Statistically, the calculated value of consumer age was 8.952 and tabulated value of 1.968, since the calculated value is less than the tabular value in absolute terms, the researcher did not uphold null hypothesis thus, consumer age has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State, Nigeria. This implies that purchase of electronic products increases with age. As noted by Kuworn (2012), as the consumers advance in age, he/she also increases experience and understanding of the market and the level of patronage increases.

The coefficient of multiple determinations (R^2) was 0.180 which implies that 18.0% variations in dependent variable were explained by changes in independent variables while 82.0% were unexplained by the stochastic variables. This implies that, independent variable (age) was able to explained 18.0percent variations in dependent variable consumer buying behaviour of electronics products in Akwa Ibom State, Nigeria) while 82.0percent was explained by the stochastic variable. F-stat value of 83.133 with F-prob. value of 0.000 which is less than 0.05 indicating a goodness of fit in the regression model adopted in this study, which is statistically significant at 5% probability level. Thus, we reject null hypothesis and accept alternative hypothesis which states that consumer age has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State, Nigeria.

Test of Hypothesis 6

H₀₆: there is no significant joint effect of personal income, reference group, occupation, availability of credit and age on consumers buying behaviour electronics products in Akwa Ibom State.

Table 8: Multiple linear regression analysis result of the effect of socioeconomic and demographic factors on consumers buying behaviour electronics products in Akwa Ibom State

Variables	Parameters	Coefficient	Std error	Tcal – value
Constant	β_0	2.495	0.261	9.567***
Personal income(X_1)	β_1	0.001	0.000	8.903***
Reference group(X_2)	β_2	0.319	0.055	5.832***
Occupation (X_3)	β_3	-0.020	0.029	-0.691
Availability of credit (X_4)	β_4	0.074	0.030	2.437**
Consumer age (X_5)	β_5	0.000	0.000	2.090**
R-Square (R^2)		0.564		
Adjusted R – Square (R^{-2})		0.559		

F – Statistics	71.250
F – Probability	0.000
Durbin-Watson stat	1.928

Decision Rule: If $F_{cal} > F_{tab}$ accept the alternate and reject Null hypothesis. Otherwise accept the null hypothesis. (** = 1%), (* = 5%), and (* = 10%) denotes significance of coefficient at level respectively t-tab value = 1.968 df = 357 Dependent Variable: consumer buying behaviour, Predictors: (Constant), consumer age, reference group, availability of credit, income, occupation

Source: Field survey (2024) (SPSS Version 22)

The result revealed that the t-calculated value of personal income and reference group are 8.903 and 5.832 respectively which are greater than t-tabulated value of 1.968 and positively significant at 1% probability level. Also, the t-calculated value of availability of credit and consumer age are 2.437 and 2.090 respectively which are greater than t-tabulated value of 1.968 and positively significant at 5% probability level. However, t-calculated value of occupation was -0.691 which is less than t-tabulated value of 1.968. Thus, personal income, reference group, availability of credit and age are significant factors that jointly affect consumers buying behaviour electronics products in Akwa Ibom State. While occupation does not jointly affect consumers buying behaviour electronics products in Akwa Ibom State. The (R²) coefficient of multiple determinations value of 0.564 was observed, implying that, 56.4% variation in dependent variable was explained by changes in the independent variable while 43.6% were unexplained by the stochastic variable. This implies that, the independent variables (personal income, reference group, occupation, availability of credit and age) were able to explain 56.4 percent disparities in dependent variable (consumers buying behaviour electronics products in Akwa Ibom State) while 43.6 percent was explained by the stochastic variable. The R² adjusted value of 55.9% was observed indicating a goodness of fit of the regression model adopted in this study which is statistically significant at 5% probability level. F-stat value of 71.250 with F-prob. value of 0.000 against 1.968 t-table value and 0.05 was observed from the regression result, indicating a goodness of fit of the regression model adopted in this study which is statistically significant at 5% probability level. Thus, the researcher concluded that, there is significant joint effect of personal income, reference group, availability of credit and age on consumers buying behaviour electronics products in Akwa Ibom State. While occupation does not jointly affect consumers buying behaviour electronics products in Akwa Ibom State.

5.0 DISCUSSION OF FINDINGS

The study examined the effect of socioeconomic and demographic factors affecting consumers buying behaviour electronics products in Akwa Ibom State. The result revealed that, personal income has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State. Reference group has significant effect consumer buying behaviour of electronics products in Akwa Ibom State. Occupation has significant relative effects on consumer buying behaviour of electronics products in Akwa Ibom State. This result was backed up by the findings of Hossain-Sarker and Rahman (2017) who examined the impact of various factors responsible in terms of consumers' purchasing decision in FMCG (Fast Moving Consumer

Goods) sector in Comilla. The result of the multiple regression analysis showed that there is a significant relationship between dependent variable (Consumers' purchasing decision) and independent variables (price/cost, product variety, salesperson, product quality, advertising, product display, income level, demand, familiar retailers, and personality). The findings of the study showed that eight out of ten variables were positively related to consumers' purchasing decision but individual personality and income of respondents have no significant effect on purchasing decision.

The empirical result revealed that occupation has significant relative effects on consumer buying behaviour of electronics products in Akwa Ibom State. Availability of credit has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State, Nigeria. Consumer age has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State, Nigeria. The result agrees with the findings of Vijayalakshmi and Gurumoorthy (2019) who carried out a study on buying decision process of fast-moving consumer goods in Singapore. The study revealed that buying decision process of fast-moving Consumer Goods are affected by consumer desire, available products and brand name. The result of the multiple regression analysis showed that there is a significant relationship between dependent variable (Consumers' purchasing decision) and independent variables (price/cost, product variety, salesperson, product quality, advertising, product display, demand, familiar retailers). Gopiseti and Linganna (2017) result supported the study, who upheld that television, quality and brand loyalty are the powerful factors to influence the consumer buying behaviour in the study area.

6.0 CONCLUDING REMARKS

6.1 Summary of Findings

This study examined the effect of socio-economic and demographic factors on consumer buying behaviour of electronic product in Akwa Ibom State. The variables of socio-economic and demographic factors were personal income, reference group, occupation, availability of credit and age. From the hypotheses tested, the following results were revealed: personal income has significant effect on consumer buying behaviour of electronics products. Reference group has significant effect consumer buying behaviour of electronics products. Occupation has significant relative effects on consumer buying behaviour of electronics products. Availability of credit has significant effect on consumer buying behaviour of electronics products. Consumer age has significant effect on consumer buying behaviour of electronics products in Akwa Ibom State, Nigeria. There is significant joint effect of personal income, reference group, availability of credit and age on consumers buying behaviour electronics products in Akwa Ibom State. While occupation does not jointly affect consumers buying behaviour electronics products in Akwa Ibom State.

6.2 Conclusion

Based on the findings of the study, it can be concluded that, personal income with 8.903 calculated value has the highest significant effect on buying behaviours of electronic consumers in Akwa Ibom State. This was followed by reference group with 5.832 calculated value and availability of credit with 2.437 cal-value. More so, consumer age followed with 2.090 cal-value above tabulated value of 1.968. However, occupation did not have much

significant effect on buying behaviours of electronic consumers in Akwa Ibom State. Thus, the researcher concluded that socio-economic and demographic factors significantly affect consumer buying behaviour of electronic product in Akwa Ibom State. Therefore, there is need for marketers should consider the factors influencing preference of customers to capture the majority of the market share and promote repeat businesses in the market.

6.3 Recommendations

Based on the findings of this study, the following recommendations were made:

1. Electronic marketers need to take the gross income of prospective customers within the market area into consideration. This will help the marketers to provide electronics that are affordable to the customers.
2. There is need for marketers of electronics to study the critical factors like target customer reference group in order to develop electronics that will attract, capture, satisfy, retain and maintain the ultimate and prospective consumers.
3. When producing electronics, less attention should be channeled to occupation of consumers, since it does not affect purchase decision.
4. There is need for electronic dealers to partners with government agencies and private firms for easy-buy concept to their customers. This will add value to some existing credit facilities to the electronic dealers.
5. Product segmentation strategy should be integrated by electronic businesses in the study area. They will help marketers provide electronics that is acceptable by consumer age, income and reference group.
6. Critical market research should be conducted by companies producing electronics goods. This will help the company to determine the appropriate price and quality, taking income of consumers into cognizance.

6.4 Suggestions for Further Research

The following suggestions were made for further studies. However, the needs to study other related areas of the subject matter arises. For this reason, this study suggested that further research should be carried out in the area such as:

1. Further studies on socioeconomic and demographic determinants extended to other states in the country with a large sample size to determine the effects of consumer buying behaviour for electronic goods in Nigeria.
2. Also, further studies on socioeconomic and demographic determinants can be carried out to include other variables to determine the effect on consumer buying behaviour of electronics Nigeria.

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