

## Relationship between Susceptibility to Normative Influence and Purchase Intention towards Global Brands in Nigeria

Omaze Afamefuna Anthony

Husniyah Abd. Rahim

Syuhaily Osman

Faculty of Human Ecology

Department of Resources Management and Consumers Studies

Universiti Putra Malaysia, 43300, Serdang

Malaysia

### Abstract

*Due to recent globalization has led to increase with many foreign companies competing with each other making consumers purchase intention more important issues for marketers and difficult to understand. Recent study has shown that norms of groups' they associated influence consumer purchase intention. The present study was conducted to determine the relationship between susceptibility to normative and purchase intention towards global brand among consumers living in Nigeria. A total of 318 respondents were involved in this study, and they were selected based on the three local government areas in Lagos state which represent the three senatorial districts in the state. A quantitative research which employ questionnaire for data collection, and respondents were recruited using simple random sampling among Nigeria consumers living in Lagos state. Correlation analysis was used to examine the relationship between susceptibility to normative influence and purchase intention towards global brands. Result of this study showed that susceptibility to normative influence has a positive significant relationship with purchase intention towards global brands. This means that consumers with better orientation are motivated to purchase global brand in order to display their status and success to social group they belong. Consumer with higher susceptibility to normative influence is been dominant when buying brands that motivates them effectively in nature, regardless of product that is attracting attention by being impressive. Thus, it is recommended that local companies and marketers need to provide those products that increase the self esteem of the consumers. They also need to identify the type of products that the consumers used frequently that gives them respect and sense of belongings, at the same time, need to regulate the quality of product that can compete with the foreign products.*

**Keywords:** Susceptibility to normative influence, Purchase intention, Global brand, Nigerian consumers

### 1.0 Introduction

Going global seems to be an influential matter of modern marketing as researchers have found that many consumers prefer global brand products over local ones because global brand are related with superior quality, higher social prestige and worldly knowledge on consumption fashion (Pitta and Franzak 2008; Wang and Chen 2004). Global brand is a brand that is usually available and generally known (Dimofte, Johansson and Ronkainen, 2008). Consumers' perceptions toward foreign and local goods are totally different even within the same product category. For instance consumers in developing countries like Nigeria purchase goods from developed countries because they consider those goods/products to be of high quality product and they use it, as means to evince their honor, self esteem and social status in the society (Kawabata, 2009).

Most of the studies conducted on the consumers purchase intention are mainly done in developed countries, specifically, United States and Western countries in Europe. However, most of the markets around the global have now moved from developed countries, like the U.S. to emerging markets. Consumer purchase intention can be seen as an essential key point for consumers during considering and evaluating of certain product (Shabbi, Kirmani, Iqbal and Khan 2009).

According to Shah, Aziz, Jaffari, Waris, Ejaz, Fatima and Sherazi (2012); Changa and Liub (2009); Lin and Lin (2007); Kanuk and Schiffman (2007) defined it as a process through which people study and forecast the consumers behavior pertaining to their willingness of a consumer to purchase, use and focus their attention toward a specific brand which can boast consumers self esteem in the society, and sense of belong among the group associated.

Nowadays, information is vital tools for consumer's decision-making process. The rate information spread such as advertisements from the television, internet, articles that provide large amount of information, and also information from families/ or peer groups has exposed consumers to various global brands making their purchase intention or decision on global brand difficult (Yang 2009). In addition, consumer susceptibility to normative influence involves one's own readiness to uphold to other's assumption regarding purchase decision or intention and the leaning to seeking information about products and services from others (Alden, Steenkamp, and Batra 2006; Wooten and Reed 2004).

In line with this consumer susceptibility to normative influence explains the reasons that underlie purchase intention which also explains the processes through which consumers make decisions through information gathered from the group associated. However many decisions criteria usually occur in the mind of the consumers when making any purchase decision such as brand name, prices and quality. The aim of this paper was to focus on how susceptibility to normative influence contributes to consumers' purchase intention of global brand among Nigeria consumers.

## **2.0 Review of Literature**

### **2.1 Global Brand Concept**

In this study about three definitional view of global brand are been defined. For instance, Barron and Hollingshead (2004), definition of global brand from producer's concept, stipulated that a global brand always maintain the same values and the same similar position regarding its rivals globally. In the same view, Cateora and Graham (2007); Ghauri and Cateora 2010) defined global brand from consumer's view as the universal use of name, term, sign, and symbol visual or auditory design to make their products unique from their rivals. While, Townsend et al. (2009) uses geographic perspective to define global brand as a pillar of investment /or portfolio, with attractive effects for all related brands and being sold across global.

In contrast, Dimofte, Johansson and Bagozzi's (2010) recent work on global brand portrait that a global brand is a brand usually available and generally known globally. In similar view, Dimofte et al. (2008), and Rosenbloom and Haefner (2009) assert that defining a global brand is not enough criterion to tag it global brand but consumers' perception towards the product can also use as one of the criterion for interpreting whether is global brand or not. The point here is whether consumers feel the brand is marketed in many countries and is generally accept as global in these countries (Steenkamp et al., 2003). Consequently, a strong global brand is a relevant key to attract consumers and to indicate strong global brand is base on signal quality of the brand because its main factor that attract consumers to purchase that product. According to Strizhakova et al. (2011) study found the connection between brand signals, quality and self-identity are effective in developing countries and the same brand plays a completely diverse role between developing and developed countries.

In order to explain how a certain brand is been understand by local consumers in the target markets, or which signal of brands symbolized is most important, is a crucial factor for ensuring the success of local strategy, which supports global strategy. With regards to purchase intention, consumers use brands as signal to make decisions to purchase or try products and to know the performances of products rather than spending time researching for information about a particular product (Alden, Steenkamp, and Batra 2006).

### **2.2 Perception of Nigerian Consumers on Purchase of Global Brands**

Little research has been done on Nigerian consumers. As a result, facts about Nigerian consumers still remain quite scarce. In specific, few research efforts have explored Nigerian consumers' behavior regarding foreign products. Consumers from emerging market like Nigeria have greater brand choice from global and domestic companies than ever before (Anakwe 2002). Author argued that consumers in Nigeria today have contact to some products everywhere in the world due to the fact that many imported goods are always available for sale any time and any day, that make many people outside Nigeria to consider it as a country with trade liberalization.

According to Barron and Hollingshead (2004) and Kapferer (2005) stipulated, that local consumer's understanding of global brand must be put into consideration when it concern implementing of brand plan/or policy. This is rational because when a company implemented the same brand plan/or policy globally, the results would not be the same due to consumers' perception and people they associate can influence their purchase intention by giving the brand different meaning (Cova et al., 2007). For instances, several complex factors such as culture or history, consumers in different markets scene may explain the same product as having different meanings or values (Kawabata, 2009). Consumers develop different brand meanings abroad despite perceived standardized global brand platforms (Bengtsson et al., 2010).

Consumers in developing countries like Nigeria favor high-quality imported goods from abroad because people like quality of goods with a better price based on nationalistic belief and prestige (Zhong and Belk 2004). In recent time, Nigerian consumers rely on foreign made goods because of its technology, elegant and their prices than the Nigerian goods.

These imply that consumers in Nigeria believed and fairly prefer foreign made goods to goods made in Nigeria. Surely, local consumers perceived brand globalness when use global brand product and Nigeria consumers believe that purchase of global brand goods can bring joy, respect, prestige, and social status among the group associated or in the society, because they see global brand goods as best and higher in quality than other products.

### **2.3 Purchase Intention and Global Brand**

Early study on purchase intention had indicated it as vital point for consumers when considering and evaluating on a particular global brand to purchase and is the person's ambition to perform behavior (Keller 2001). In the same view, Wang and Yang (2008) stated that purchase intention is the choice to act that shows an individual's behavior regarding the global brand of product they want to buy. The intention of consumers to purchase a particular brand of good could be seen as individual willingness to buy that brand of product and after being exposed to television commercial or advert which might trigger the interest of the consumer about the brand as well. Research has shown that high intention from consumers promotes purchase the global brand of their choice (Chen and Huang 2012; Lin, Chen and Hung 2011). Studies have shown also that consumer's intention and their preference to buy a particular global brand determine the image of the global brand, the quality and its usefulness; this means that when consumers are aware of a particular global brand name when advertising them, everything come through or from their experience or information from relative and friends (Teng 2009). In fact, one way people can measure purchase intention for instance is to appraise the global brand before purchasing and expect to purchase the brand in the future (Teng, Laroche, and Huihuang 2007). While for consumers to select a particular global brand, the final decision depends on consumers' intention to accept to buy or reject the brand.

In addition, consumer's purchase intention stipulate that consumers always follow their liking, experience, and collect information from outside to assess option before making decision on type of global brand they want to purchase (Yang 2009). In other words, if a consumer examines experiences from past purchases this can be use to predict purchase intentions for future (D'Souza, Taghian, Lamb, and Peretiatkos 2006). These imply that consumer purchase intention comes from his or her perception on benefits and values acquisition from the brand he/she wants to purchase. It is an important key to predict consumer purchase behavior or intention towards global brand.

Interestingly, this is seen as a consumer's prediction of which global brand is favorable for him or her in order to make a choice to buy the brand, and as well to recognize the real reflection of consumer intention to purchase global brands of goods (Chi, Yeh, and Huang 2009). Indeed, consumers' intention to purchase a global brand is to exhibit his/her personality, social status, and also to fulfill his/her desire (Kim, Forsythe, and Moon 2002). These imply that main aim of consumers to purchase global brand goods is for self esteem, affiliation and signal quality of the brand because its major factor that attracts consumers to purchase that brand.

### **2.4 The Influence of Susceptibility to Normative Influence on Purchase Intention of Global Brand**

The influence of susceptibility to normative on consumption behavior in any situation exposed one to have intention to purchase global brand (Wooten et.al., 2004). Susceptibility to normative influence is seen as a need to recognize with others/or enhance one's image with brands or the readiness to imitate other's belief about intention or decision to purchase global brands (Alden et.al., 2006).

Indeed consumers purchase intention shows consumers leaning to purchase the product, whose likeness is very close to consumer, and they are well aware of certain product/ or brand name through their past experience or information from their friends and relatives (Teng, 2009).

Susceptibility to normative influence on consumer purchase intention is significant in situations of consuming brand goods that bring attraction to the society (Wooten et al., 2004). A study by Yim, Chan and Hung (2007), found consumers' with high susceptibility to normative influence depends on the approval of others or the group associate before making any purchase, they will always have intention to influence others to make decision to purchase global brand. These imply that those consumers may actively seek and rely on information from and the opinions of others, and as well to be ready to follow the beliefs of others which affect their purchase intention or decisions. This is because consumer's choices regarding brands they purchase were greatly influenced by the group they associate with it and also they purchase those brands for self protective, self presentation and the needs to identify with others (Burki and Muhammad 2008). In short, susceptibility to normative influence associates with values of consumer wanting to be well-respected and feeling a sense of belonging in the society or among the group members. This seems reasonable because high susceptibility to normative influence consumers/individuals purchase or accept the goods their desired group associate approves of, and ownership of such goods would serve a social signaling function, allowing for possible status and enhance self-esteem (Batra et al., 2001), this influence consumer purchase intention regarding products use. These shows, consumers' with high susceptibility to normative influence may use the information obtained from social media like advertising as a reminder not only to acquire a product with positive social benefits, but also to avoid negative social outcomes from choosing the wrong brand. In the same view, Wooten et al. (2004), show that high susceptibility to normative influence consumers always try to avoid presenting themselves in a way that may result in social disapproval.

Consumers' susceptibility to normative influence contributes to purchase intention towards global brand due to the fact that susceptibility to normative influence have been vital factor for consumers to recognize with others and to acquire a product that enrich one's statue in the society for a similar products or brands acquired, with the group togetherness playing a significant role in making global brand choice. The greater the consumer's orientation with the group members, the greater its impact will be, he/she will show affection towards a specific brand used by the group members.

### **3.0 Methodology**

This study was carried out based on a quantitative research method. Primary data were collected using self-administered questionnaire that were distributed to three local government areas in Lagos state of Nigeria. The questionnaires were distributed to the respondents by self delivery method. Simple random sampling procedure was in this study. A simple random sampling is a process where individuals are selected from the target population which leads to sampling procedure. In sampling procedure everyone should have an equal chance to be selected as sample within the target population.

Based on this study, the sample was randomly chosen from the respondents that live in the three local governments area of Lagos state that represent the three senatorial zones respectively such as Ikeja, Ojo and Surulere. This was randomly chosen without any bias and entirely by chance. From each senatorial zone, a local government was selected randomly, and all the respondents from these selected local governments were invited to participate in the study. The sample size was determined using a published table by Morgan Krejcie (1970), sample size which provide the sample size for a given sets of criteria. Data was collected from 318 respondents (consumers) who were able to fill and returned the questionnaire, 164 of whom were male respondents and 154 were female respondents.

#### **3.1 Measurement**

##### **3.1.1 Susceptibility to Normative Influence**

The measurement for susceptibility to normative influence was adopted by Bearden et al. (1989). The scale consisted of five items. All the questions utilized a Likert scale ranging from (1) strongly disagree to (4) strongly agree. The questions are "If I want to be like someone, I often try to buy the same brands that they buy", "When buying products, I generally purchase those brands that I think my friends and family will approve", "I achieve a sense of belonging by purchasing the same products and brand that friends or family purchase", "Other people's recommendation may influence my final decision",

"I like to know what brands and products make good impressions on others". The scale has Cronbach alpha value of .728, showing a high degree of reliability. High score indicate high level of susceptibility to normative influence to purchasing intention of global brand.

### **3.1.2 Purchase Intention towards Global Brand**

The purchase intention towards global brand was developed by Zeithaml (1998), and Richardson et al. (1996). The scale consisted of six items, while 4-point Likert scales were ranged from "strongly disagree" to "strongly agree". To assess some aspects of purchasing intention towards global brand, the questions are: "I intend to buy global brand", "I plan to buy global brand more often", "I consider global brand because they are worth buying". "I always want to purchase global brand, than any other product". "I would buy global brand anywhere I see it".

"I always look for global brand. The scale also has Cronbach alpha value of .796, indicating that it had a high degree of reliability. High score indicate high level of purchase intention of global brand.

### **3.1.3 Cronbach's Alpha Reliability Result**

As depicted from Table 1, the scale and reliability test scores of the cronbach alpha pilot-test and the actual study result from the constructs used surpass the preferable score of 0.70 which indicate that constructs measurement scales are consistent and stable, and the variables were found to be good reliability.

## **4.0. Data Analysis**

In order to answer objectives of the current study, an appropriate method of statistical analysis was used to explain and interpret the data collected. Statistical package for social science (SPSS, version 20) program was the data analysis method used in this study. Data analysis encompasses the division, measurement, and recognition of set of variables in variation, or either among themselves or between one or more independent variables and a dependent variable. This was used to analyze the data/ result obtained between independent variables (susceptibility to normative influence) and dependent variable (purchasing intention towards global brands). Descriptive statistic were also utilized to describe the respondents profile/or background (eg. gender, age, education etc.) Finally correlation analysis was used to analyze the relationship between susceptibility to normative influence and purchasing intention towards global brands, while independent sample t-test was also used to analyze respondents' profile differences for susceptibility to normative influence and purchase intention toward global brand.

## **5.0 Results and Discussion**

### **5.1 Respondent's Profile**

Descriptive statistic such as percentage, and frequency distribution, were used in this study to describe the respondents' background profile, see Table 2.

#### **5.1.1 Frequency distribution and percentage of respondent's profile**

As shown in Table 2, a total of 318 respondents were randomly selected. Among 318 adults surveyed, 51.6% were males and 48.4% were females. In addition, both the male and female that falls in age group of 18 to 30 represent 61.0% of the total population in the frequency distribution and the 39.0% were for age group of 31 and above.

This indicates that young males between the ages 18 to 30 years old shows that they are more influence to susceptibility to normative which influence them to have intention to purchase global brand of goods. In terms of religion, Christians were the majority respondent in the sample size with 91.5%, while the 8.5% accounted for "Others" which are observed as Islam and traditionalist in the sample population. Observation from the statistical view of the respondent's education background shows that majority of the respondents were university graduated or tertiary certificate holders that represent 82.1% of the sample size. In addition, the table shows 17.9% for "Others" which are observed as primary and secondary certificate holders. For marital status, the table shows that 62.1% out of the sample population are single, while the 37.9% accumulated for "Others" which are observed as married and widow/ widower. As noted in the table, 42.5% of the respondent in the sample population were students, 57.5% is for "Others" which are observed as civil servant and business people. Nevertheless, in the household monthly income, it was found out that the largest category answered by the respondents is in income group of the "10,000 to 50,000 naira". Over 74.8% of the respondents earned this amount of household monthly income. While the remaining 25.2% accounted for 50,000 naira above per month.

## 5.2 Correlation Analysis

The relationship between susceptibility to normative influence and purchase intention toward global brand was explored using the Pearson correlation, see Table 3.

### 5.2.1 Pearson correlation between independent variables and purchase intention

The result from Table three showed that susceptibility to normative influence ( $r = 0.385$ ,  $p \leq 0.01$ ), and purchase intention toward global brand has a significant positive relationships, with a medium correlation. This also means that susceptibility to normative influence promoted consumers purchase intention toward global brand.

The findings of current study corresponded with Wiedmann et al. (2009), and Makgosa and Mohube (2007), which showed positive significant relationship between susceptibility to normative influence and purchase intention towards global brands. In addition, the group consumers belong to, or associate and desired can influence them especially if products brand are much recognized such as scarce luxury good or one whose ownership or consumption is publicly known. It shows that the motivational aim of susceptibility to normative influence is the wish to relate and respect the norms of groups they associate or belong. These may influence not only product but also brand choice. These imply that consumers' intention to use a brand may come from wish to be respected by his peers or to relate with the standard of such group he admired.

## 5.3 T-test

Independent sample t-test was used to compare the mean difference between dependent variable, independent variable with the respondents' background such as gender, age, religion, education, marital status, occupation and income. See Table 4, and 5 respectively.

### 5.3.1 Difference in susceptibility to normative influence based on gender, age, education, marital status, religion, occupation and income

As shown on Table 4, the results of independent-sample t-test were conducted to compare the significant difference on susceptibility to normative influence, and the respondents' background, such as gender, age, religion, education, marital status, occupation and income. Finding of the study shows no significant difference on susceptibility to normative influence and gender, age, religion, education, marital status, occupation and income. The mean scores for gender ( $t = -.171$ ,  $p = .865$ ), age ( $t = -.174$ ,  $p = .862$ ), religion ( $t = .586$ ,  $p = .552$ ), education ( $t = -.153$ ,  $p = .127$ ), marital status ( $t = -.169$ ,  $p = .092$ ), occupation ( $t = -.420$ ,  $p = .675$ ), and, Income ( $t = -.483$ ,  $p = .630$ ) respectively. This finding is in agreement with Khan and Khan (2005), that young Malaysian males and females indicates no significant differences in the level of their susceptibility to informational social influence from their parents. The finding of the result also shows that the background of the respondent on this study has no significant difference on susceptibility to normative influence. Hence, no previous study has been conducted on age, religion, marital status, education, occupation and income with susceptibility to normative influence.

### 5.3.2 Difference in purchase intention towards global brand based on gender, age education, marital status, religion, occupation and income

As shown on Table 5, the results of independent-sample t-test were conducted to compare the significant difference on purchase intention towards global brand and the background of the respondents namely: gender, age, religion, marital status, education, occupation and income. The finding shows that there was no significant difference on purchase intention towards global and respondents' background such as age, religion, marital status, education, occupation and income. The mean scores for gender ( $t = .898$ ,  $p = .370$ ), age ( $t = -.432$ ,  $p = .666$ ), religion ( $t = 1.03$ ,  $p = .303$ ), education ( $t = .030$ ,  $p = .976$ ), marital status ( $t = .734$ ,  $p = .464$ ), occupation ( $t = .879$ ,  $p = .380$ ), and income ( $t = -.233$ ,  $p = .816$ ) respectively. The finding is in support of Ming Wei Sun (2011); Seringhaus (2002), and Srichansriviroj (2007), studies that there is no significant difference on consumers intention to purchase a brand and demographic variables like as age, gender, education, and marital status. Some findings however, are not consistent with earlier studies, for example, with respect to religion, occupation and income, the result found on this study is not consistent with the past research by Weirich, (2007), and Drees (2009) that religion has also been found to affect the consumers' intention to purchase global brands. In addition, Koonnaree and Wongsiriwat (2007); Mansharamani et al. (2010), found that educated consumers are more brand consumption than less educated ones. According to Dijk (2009), Black and Myles (2012), indicates that consumers' consumption of brand increases as income increases. This means that both education and income have a significant influence on people intention to purchase global brand.

## 6.0 Conclusion and Implication

It is clear to note that correlation analysis result shows that susceptibility to normative influence had a positive influence on consumers' intention to purchase a global brand. This may be because consumers with better orientation are motivated to purchase global brand in order to display their status and success to social group they belong. Thus, result of this study provides deep understanding prospective strategies for many local producers, managers and marketers. These imply that local brand managers should emulate, and take into consideration the need to provide those products that interest or exhibit the self esteem of the consumers. More especially, they need to identify the type of products that the consumers used frequently that gives them respect and sense of belongings, at the same time, they need to provide standardize and quality product that can be compete with the foreign products.

In addition, the finding may be of help for local managers/ marketers to better understand the factors influencing consumers' purchase intention toward global brand by improving the quality of their product and indirectly improve the local product in the local market. They have to enlighten the consumers' on the meaning of what global brand product is all about. It is also clear to understand that intention of a consumer to purchase a particular global brand has been seen as his or her willingness to buy that brand which means that the globality of a brand is positively related to perceived quality and prestige. If consumer's intention to purchase global brand goods is higher, then consumers may wish or have higher intention to purchase global brand goods which also shown to be a significant issue for consumers when contemplating, or estimating on specific global brand goods that would inspire trust. In fact, global brand always meets the expectation with great feelings, and also more reliable in all things, and that also would make consumers to hold utmost believe and exhibit a strong attitudes as concern branded goods, and consumers will show purchasing intention to control by market characteristic in uniformity with consumers behavior or attitudes. However, there is still more rooms for improvement in this research.

## TABLES

**Table 1: Cronbach's Alpha Reliability Result**

<b>Variables</b>		<b>Pilot-test (n=41)</b>		<b>Actual study results (n=318)</b>	
Susceptibility to normative influence	5	.727		5	.728
Purchase intention towards global brand	6	.860		6	.796

**Table 2 Frequency distribution and percentage of respondent's profile**

<b>Variables</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Gender</b>		
Male	164	51.6
Female	154	48.4
<b>Age (Years)</b>		
18-30	194	61.0
31 and above	124	39.0
<b>Religion</b>		
Christian	291	91.5
Others	27	8.5
<b>Education</b>		
Tertiary	261	82.1
Others	57	17.9
<b>Marital status</b>		
Single	200	62.1
Others	118	37.9
<b>Occupation</b>		
Students	135	42.5
Others	183	57.5
<b>Income (Naira)</b>		
10,000-50,000	238	74.8
50,000 and above	80	25.2

**Table 3 Pearson correlation between independent variables and purchase intention**

Variables	Y	X1
Y(Purchase intention towards global brand)	1	
X <sub>1</sub> (Susceptibility to normative influence)	0.385**	1

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

**Table 4 Difference in susceptibility to normative influence based on gender, age, education, marital status, religion, occupation and income**

Variables	n	Mean	SD	t	Sig
<b>Gender</b>					
Male	164	12.60	2.98	-.171	.865
Female	154	12.66	3.14		
<b>Age (Years)</b>					
18 – 30	194	12.60	2.94	-.174	.862
31 and above	124	12.66	3.23		
<b>Religion</b>					
Christian	291	12.66	3.08	.596	.552
Others	27	12.29	2.81		
<b>Education</b>					
Tertiary	261	12.50	3.01	-1.53	.127
Others	57	13.19	3.22		
<b>Marital status</b>					
Single	200	12.41	3.00	-1.69	.092
Others	118	13.00	3.12		
<b>Occupation</b>					
Student	135	12.54	3.10	-.420	.675
Others	183	12.69	3.03		
<b>Income (Naira)</b>					
10,000-50,00	238	12.58	3.04	-.483	.630
51,000 and above	80	12.77	3.10		

\*\* p≤ 0.05, \*\* p≤ 0.01.

**Table 5 Difference in purchase intention towards global brand based on gender, age education, marital status, religion, occupation and income**

Variables	n	Mean	SD	t	Sig
<b>Gender</b>					
Male	164	16.78	3.39	.898	.370
Female	154	16.45	3.18		
<b>Age (Years)</b>					
18 – 30	194	16.56	3.32	-.432	.666
31 and above	124	16.72	3.25		
<b>Religion</b>					
Christian	291	16.68	3.28	1.03	.303
Others	27	16.00	3.41		
<b>Education</b>					
Tertiary	261	16.62	3.20	.030	.976
Others	57	16.61	3.70		
<b>Marital status</b>					
Single	200	16.73	3.47	.734	.464
Others	118	16.44	2.97		
<b>Occupation</b>					
Student	135	16.81	3.28	.879	.380
Others	183	16.48	3.30		
<b>Income (Naira)</b>					
10,000-50,00	238	16.60	3.23	-.233	.816
51,000 and above	80	16.70	3.49		

\*\* p≤ 0.05, \*\* p≤ 0.01.

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