

T.C.
UNIVERSITY OF GAZIANTEP
GRADUATE SCHOOL OF SOCIAL SCIENCES
DEPARTMENT OF BUSINESS ADMINISTRATION



RELIGION, CULTURE, LUXURY CONSUMPTION: A
BEHAVIORAL STUDY ON NIGERIAN CONSUMERS

MASTER'S OF ART THESIS

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GAZIANTEP
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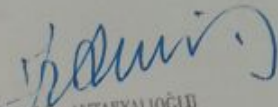
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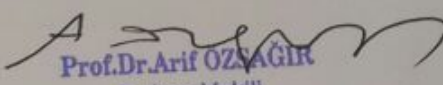
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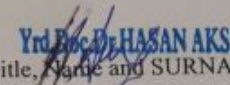
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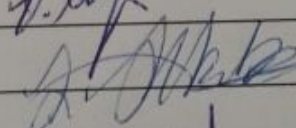
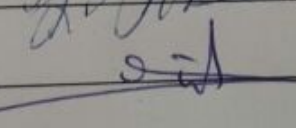
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All information extracted and presented in this work were obtained and presented in accordance with academic rules and ethical standards and conduct. I declare that, I have followed the rules accordingly and I have fully cited all material and results that are not original to this work and references have been made there to.

Abdulfatai, Olaide Yusuf



ABSTRACT

RELIGION, CULTURE, LUXURY CONSUMPTION: A BEHAVIORAL STUDY ON NIGERIAN CONSUMERS

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Supervisor: Assist. Prof. Hasan AKSOY

This thesis work seeks to find out the influence of religion and culture on luxury consumption behavior among Nigerians. The thesis attempts to evaluate and review cultural and religious factors influencing the behavior of Nigerians in terms of luxury goods consumption. The work begins with the review of the meanings of religion and culture on determining consumer behavior towards luxury goods; the word "religion" is derived from a Latin word relig'. In this research three major research questions were examined: (i) what is the religious impact on luxury consumption of Nigerian consumers? (ii) What is the cultural orientation of Nigerian consumers? (iii) What factors impact on consumers' intention to purchase luxury goods? A link was sent to respondents from kwicksurvey.com and where requested to forward the link/share with their friends and family. Data was collected from a sample of 372 respondents both Nigerian abroad and home. These people belonged to both genders. Snowball sampling method was frequently used to identify respondents in rare populations such as the one of interest here. Attitudinal and normative beliefs have a positive effect on Nigerian consumers behavior towards purchasing luxury goods.

Research Purpose, Objectives, and Orientation

This thesis work seeks to find out the influence of religion and culture on luxury consumption behavior among Nigeria's major tribes – *Hausa, Igbo and Yoruba*. Considering the cultural differences, will there be heterogeneous attitude to luxury consumption among these tribes? This is particularly important because of the sharp differences in the cultural values and religious differences among the various sectors of the Nigerian society. This paper attempts to evaluate and review cultural and religious factors influencing the behavior of Nigerians in terms of luxury goods consumption.

Key Words: Luxury goods Consumption, Religion, Culture.

ÖZET

Religion, Culture and Luxury Consumption: A Behavioral Study on Nigerian Consumers

Abdulfatai Olaide Yusuf

Yüksek Lisans İŞLETME

Danışman: Doç. Hasan AKSOY

FEBUARY 2017

Bu çalışma din ve kültürün Nijeryalıların lüks tüketim davranışları üzerindeki etkisini araştırmaktadır. Bu araştırmada lüks mallara yönelik tüketici davranışlarını belirlemede kültür ve dinin etkisi incelenmektedir. Bu bağlamda üç ana araştırma sorusu belirlenmiştir (i) dinin lüks tüketime etkisi nedir? (ii) Nijeryalı tüketicilerin kültürel yönelimi nedir? (iii) tüketicilerin lüks ürün alma niyetini etkileyen faktörler nelerdir? Veriler online düzenlenen anket aracılığıyla toplanmıştır. 372 Nijeryalı tüketiciden kartopu yöntemi ile anketler elde edilmiştir. Araştırmanın bulguları kişisel ve normatif inanışların lüks satın alma davranışını etkilediğini göstermektedir.

DEDICATION

To God is the Glory.

My family deserves utmost respect and love from me for the solidarity and support throughout my life. The show of love and encouragement received during my study years is highly appreciated; hence, this study is highly dedicated to all my family members.



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In the name of ALLAH, the beneficent the merciful, first of all, I wish to record immeasurable gratitude and appreciativeness to the one and only creator of the universe and mankind – our sustainer. It is only through His mercy and help that this work was completed, and it is certainly desired that this little effort be accepted by Him to be of some service to the cause of humanity.

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I must register my gratitude to the following Turkish people for making me feel at home throughout my stay in Turkiye: Emren Erden and Musa Attaçan, thank you for your kindness, you are indeed worthy to be called parents.

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Abbreviation

Adjusted Goodness of Fit Index

Attitudinal Beliefs (AB)

Chinese Values Survey (CVS)

Comparative Fit Index (CFI)

Conspicuous Consumption CC

Descriptive Statistics: Normative Norms (NB)

Goodness of- Fit Index (GFI)

Gross Domestic Product (GDP)

Kaiser-Meyer-Olkin (KMO)

National Population Commission (NPC)

National Universities Commission (NUC)

No Normed Fit Index (NNFI)

Organization of The Petroleum Exporting Countries (OPEC)

Perceived Behavioral Control (PBC)

Root Mean Square Error of Approximation (RMSEA),

Root Mean Square Residual (RMR)

Search Engine Marketing (SEM)

Safe Working Load, (SWL)

Standardized Root Mean Square Residual (SRMR)

Subjective Norm (SN)

Theory of Planed Action (TPA)

Theory of Reasoned Action (TRA)

Term Orientation (LTO)

Tucker Lewis Index (TLI)

Using Structural Equation Modeling (SEM)

Yoruba Culture Orientation (YCO)

1. Introduction

This is a review of literature concerning luxury goods consumption behavior among people of different cultures and religions. The chapter begins with the review of meaning of culture and religion on determining consumer behavior towards luxury goods; the word "religion" is derived from a Latin word "religio" and it carries the meaning "good faith," "ritual," belief etc. These dogmas, attitudes, sentiments, behavior or conduct, etc., representing man's attitudes and relationship towards presumably unseen but existing powers and philosophies that creates and controls the universe, mainly referred to as a deity or goddesses; to explicitly or severally express a belief in god or gods, a creator or in a group of supernatural beings, an organized structure of philosophies and dogmas, rituals, and rubrics used in veneration of a god or an assembly of gods. There are many religions around the globe, such as Buddhism, Christianity, Hinduism, Islam, and Judaism (webstr.com/dictionary/religion). Two factors that determine behavioral intentions in consumption of luxury good among Nigerians: a personal or "attitudinal" factor and a social or "normative" factor. First, component of the person's attitude toward specific behavior, second, component, subjective norms, entails an actor's observations of important specific referent an individuals or groups think he or she should do. In this case foreign companies should space themselves from anything that could be construed as offensive to Islam. Islam forbids the depiction of Allah's image, including the writing of his name, this have lead many companies to change logos and packaging system to fit in. In 1990s, when Unilever Arabia executives' saw the new corporate logo days before its global launch, some felt that from a certain angle it look like the word *Allah* written in Arabic. In another market, the executives' would have ignored the risk, but they knew better than to do so in Saudi Arabia. Despite the costs, Unilever Arabia worked with global headquarters to develop a new logo before its launch. Arab believes that Islam is the heart of their culture (Mahajan, 2013).

In this research three major research questions was examined: (i) what is the religious impact on luxury consumption of Nigerian consumers? (ii) What is the cultural orientation of Nigerian consumers? (iii) What factors impact on consumers' intention to purchase luxury goods? The variables related to this question were behavioral intention

to purchase luxury goods attitudinal beliefs, attitude toward purchasing luxury goods, subjective norm, and perceived behavioral control, as well as evaluation of the beliefs, normative beliefs, motivation to comply, control beliefs, perceived power; and (c) how personal cultural orientation influence Nigerian consumers' intention to purchase luxury goods.

Religion: is a belief in worship, or obedience to a supernatural power or powers cogitated as divine or to have control of human intention. They are different definition that describes religion. It can also be define on what group of people belief in. Some see religion has doing the right thing in right way (British Dictionary).

Culture is the individualities and knowledge of a particular group of people, defined by everything from language, religion, cooking, social habits, music and arts. For instance, Africa, European, Arab, Asian and American, all have their culture, either related in one place or another. Culture is communication among people and communication is culture (Oatey, 2012).

Luxury is one, which is aspirational and irregular in its purchase occurrence, it aims to increase personal well-being and self-pleasure through peer and self-identification of the outset of personal brand identity, some sees it has status symbols or sign of superiority. Religion, culture and luxury goods are all independent to each other, but not in all causes, it also depends on a country perception of the people in the society.

In this study, the goodness-of-fit indices as follows were adopted to test proposed models and measure how well one model did over another model. Chi-square test (χ^2) is one of the most basic measures of absolute fit. However, Chi-square is very sensitive to the sample size and to deviations from normality (Hair et. al., 1995).

CHAPTER 1

RELIGIONS, CULTURE AND LUXURY CONSUMSION

Conspicuous consumption (CC), consumers vary in their desire, for highly pleasurable and distinguish themselves from other as to who they are as well or who they are not. Some are frequently products, services, and experiences to. Some culture focuses on how humans use superiority in luxury fashion. Some luxury goods also qualify by showing class, acceptance, high status, and good test as well. Furthermore, luxury fashion and culture provide new concept, techniques of method and finding. Culture serves to describe, approve and focuses on personal expression of self and model, also helps human manage and response to luxury fashion performances.

Around the world, culture, religious impregnations, luxury is strongly linked to social issues it is never the same according to culture or belief/faith. Some luxury fashions are strictly link to historical, cultural, ethical and religious backgrounds. Religious has a decisive influence that is too often neglected on the behavior and representation of luxury good (Morand, 2012). The relationship between religiousness and materialism is complex, so most religious consumers value worldly possession and this may create incongruence between their belief and behavior. Several studies show that religiousness opposes materialism and luxury brand consumption, realities suggest otherwise (Arli, et. al., 2015).

1.1 Religion

Religion is what group of people or society belief in. It can also be describe as a belief in worship or obedience to a supernatural powers cogitated as divine or to have control of human objective. They are different definition that describes religion. Some see religion has doing the right thing in right way (British Dictionary).

Culture is the individualities and knowledge of a certain society or a group of societies, defined by the entirety of their way of life ranging from dialectal, religious, cooking, habits, music and arts and crafts. For instance, Africa, European, Arab, Asian and American, all have their culture, either related in one place or another. Culture is

communication among people and communication is culture (Oatey, 2012).

Luxury however, is ambitious and asymmetrical in its acquisition occurrence, the aims of which is improvement of personal comfort and self-desires bringing about self-recognition and creation of identity through brand use etc., some sees it has status symbols or sign of superiority. Religion, culture and luxury goods are all independent to each other, but not in all causes, it also depends on a country perception of the people in the society (Published Oxford University, 2015).

Mahajan, (2011) suggests that corporations and business entities particularly foreign companies should avoid using images and logos and promotional materials that could be seen as offensive to religion and beliefs. As an example, Islam prohibits pictorial illustration of Allah's and Prophet Muhammad (s.a.w)'s image, writing of their names on commercial products etc. several entities have had to rebrand and repackage their products to enable them compete. Some reports during the late 1990s show how Unilever Arabia executives' were disturbed when they understood that there could be conflict if their intended corporate logo was misunderstood for the word Allah in Arabic. Unilever Arabia took religious sensibilities serious considering the region they will operate, so, they initiated a change and developed a new logo that will suit their market to avoid the anger of their potential customers. In other markets, there could be no consequences and the company would have ignored the risks. The Arabs are so passionate about their beliefs and took Islam as the core of their culture – a way of life. They would rather businesses stay away from being tempted to do anything that can spoil the name of the religion and strictly do their commerce.

This shows the influence of religion on Arab consumers. While in non-Arab countries may not be case. Not only in Arab country, similarly, some countries reacted when it comes to WORD ALLAH! or comparable. But only depend on the ratio of Muslims or how religious they are in the country. The negative effect could be high. Religion may have an impact on consumption, either luxury or not.

1.2 Population

Nigeria, with a population of above 167 million (N P C 2012), is the most populous country in Africa. There are ethnic groups in Nigeria distinctive from each other by geography and the environment, as at 2016, the population increased to 185,771,711 (Nigeria population commission, 2016) with more than 500 ethnic groups each of which speaking different language with varying degree of similarity in dialects among diverse ethnic groups. There is no accurate statistics about the number of Nigerian languages because of the similarity of dialects in some places. The numbers of dialects in one ethnic group have further made it even more difficult to classify the languages accurately (NUC, 2003).

Nigeria was born in 1914 following the amalgamation of the Northern and the Southern protectorates by the colonial powers for the purpose of serving well, their economic and political interests – administrative convenience, revenue collection and trade in especially raw materials and manufactured goods. Nigeria has three major ethnic groups speaking Hausa, Igbo, and Yoruba languages even as it adopted English as its official language. These major ethnic groups constitute about 75 percent of the population with the Hausas inhabiting the Northern part, the Igbos are based in the Eastern part while the Yorubas are found in the Western part (Mullan, 2013). You may recall that the population of Nigeria stood at about 167 million (August, 2012). The well-known ethnic groups in Nigeria include Hausa, Yoruba, Igbo, Fulani, Kanuri, Efik, (Ijaw) Edo, among others. For example, one language may have several varieties, which at times are not mutually intelligible. Although, the index of Nigerian languages 1993 identified 452 languages, the Ethnologue identified 529 languages (2013). There are over 500 ethnic groups, each speaking its own language, In Nigeria, the majority of the languages belong to the Niger-Congo Phylum, while there are substantial number of languages belonging to the Afro-Asiatic phylum especially the Chadic family. Nigeria is generally recognized one of the principal linguistic intersection of Africa (NPC, 2012).

1.3 Major Tribes

About 40 Million people or over 21% of the population speak Yoruba language; this ranks them second largest language group in Africa. They almost entirely populate Southwestern Nigeria. The Yoruba Muslims and Christians mix their religious traditions

and practices with the trade-cultural beliefs of the old religion. Some Yoruba's have been observed to allow culture to have more influence on their lives than the dictates of their Abrahamic religion. On the other hand, the Hausa/Fulani make up about 29% of the population and geographically located in the Northern part of Nigeria, and are opposite of the Yoruba because, religion is completely the driver of social life among them, so, religion has a strong influence on their daily lives and pattern of behavior. While about 18 million people speak the Igbo language comprising of about 30 diverse dialects and they occupy the Eastern part of the country. The country's major ethnic groups include, Yoruba in western Nigeria, and the Igbo in eastern Nigeria, Hausa and Fulani in the north. These ethnic groups, makes up about two-thirds of the total population, official language of the country is English. While Hausa, Igbo, and Yoruba are usually spoken (Mullen, 2004).

They arranged their communities by tribe lines. Over 20million people speak Yoruba worldwide that makes the language second largest cluster in. At 21% of the total population, and this translate to about 40 Million people. Southwestern Nigeria is major part of Yoruba speakers, while northern part of Nigeria is home to the Hausa and Fulani ethnic groups, who make up 29% of the total population and the Igbo Spoken by 18 million people, there are roughly 30 diverse dialects. These three major languages make up to 70% of Nigeria population (Yoruba culture orientation, 2008).

1.3.1 The Hausa and culture

The Hausa ethnic group is occupying the northwest region of Nigeria and a few others sporadically spread across the entire northern region and majority of which are Muslims with only a minute animists. The Hausa also have so many dialects, similarly with the Yoruba's, however have been united by a common dialect used for reading and writing, and this is largely spoken in Kano. They further united through Islam and a centralized system of administration, common trades, and vocation.

In 15th century Kano, Zaria and Katsina was where most important Hausa rulers came from, which they adopted Islam in their social as well as political and economic systems. The predominant languages of Hausa are found in the northwestern part of the

country and were greatly Islamized. Hausa history was marked through migration and takeover. Before the coming of colonial powers, it had comparatively enhanced technology and improved economy than the other tribes, as they are well known with high expertise in leather processing, cloth dyeing, and blacksmithing, weaving as well as farming. Their major mechanisms of economy are industry and commerce, which are forefront of the Nigerian economy as they are. The main crops include amongst others are guinea corn, maize, millet and beans etc. Their women have giant economic liberty above other women of the countryside; they can freely operate own private businesses and have supreme power over their income. Hausa cultures bestow women to be included in the process of economic production and be paid for labor rendered to their husband. As records have shown some of their women are wealthier than their husbands, nevertheless that never affected the family. Their good reputation of Hausa people in international trade especially with Arabs has significantly brunt them by making most of them literates, as most can read and write in Arabic language as a result of contact with Islam. Hence more, many Hausa culture analogous Arab's culture respectively (NUC, 2003).

1.3.2 The Yoruba and Culture

The Yoruba were originally known as Oyo, but the coming of the Europeans changed their name to Yoruba, since then, the name Yoruba is widely recognized. Yoruba myth suggested that Oduduwa their ancestor was sent by God to bring about the earth. Yoruba's are mostly famous for their trading and craftsmanship. Yoruba people believed in ancestors. These are dead family members who turned to deities and worshipped by the family members. Yoruba marriages are exogenous (NUC, 2003). Christian. Converts were even mandated to wear shirt and trousers as marks of Christianity and civilization. Therefore, in their agitations for independence, Yoruba elite, especially those in Lagos, Abeokuta, and Ibadan, began to agitate for a cultural renaissance in their dressing because Yoruba dressing possesses the innate quality of establishing, expressing, and reinforcing power both at the individual and group level (Oyèniyì, 2012).

In Yoruba land, great importance was attached to a bride being found Virgo

intacta, and this was the rule for both high and low alike. In every division of Yoruba land it as already been stated that two female members by marriage of the bride's extended family were detailed to remain with her until after the chief event of the 'bridal night'. The culture also permits two women to sleep outside the door of the bridal couple's room on the occasion of the expected defloration. Those two women would be straining their ears to catch any exclamation of pain coming from the bride; should she's not found non virgo intacta, they would leave at that night, never mace of the danger.

Other associates (egbe) of the bride who had to look after thier own safety, as the husband can be violent due to the disappointment. While bride on the other hand, who was found virgo intact was the cause of much rejoicing to her husband, and of rejoicing and self-congratulation to her parents and relatives. A hen sacrifice to the 'head' as part from the ritual, some family will present the bride and her family with a special gift. These show a sign of love and respect to the family (Fadipe, 1970). Yoruba people have been impacted by religion lives, the sociological habits and life of the Yoruba people has conversely shaped their religion. Yoruba religious beliefs and creed emanated from so many traditions it was not known who founded it. Religion is strictly connected with the traditional customs of Yoruba life; so, lives of Yoruba people have shaped with religion at the same time life has shaped their religion. In Yoruba religion, the divinities are called Òrìṣà.

Yoruba land has more than 401 deities. Some of these deities are classify according to their names and duty, which are: Òṙ únmilà-the upholder - represented by Ifa (in other way Babalawos are the mediator to human they reveal the Òṙ únmilà message to humans). Their culture similar is the evident in their beliefs, ethics, societies and practices, the Yoruba believed in traditional religion before they adopted Islam and Christianity later. Each and every community revered their distinct deity or group of deities in agreement with their religious needs. The Yoruba culture has been among the richest and most exciting and enduring on the African continent (Odejobi, 2014).

1.3.3 The Igbo and Culture

Southeastern Nigeria is a home to the Igbo people (Ibo, Eboans, Heebo or Indi Igbo), are an ethnic group living chiefly in southeaster Nigeria. They speak Igbo language in many dialects, majority of the Igbo speak English because of their earlier contact with Europeans The Igbo legend and origin traces back to Nri Kingdom; is considered as the bosom of the Ibo people. Their culture is unique. They are assiduous and made a statuette ceremonial vessel as part of the culture and heritage, they love Igbo-Ukwu art culture and Arochukwu reigned supreme in their spiritual dominion.

They all have vital and critical role to play in the Igbo political set up. The artifacts found at Igbo-Ukwu are not alike to the Bini in terms of style, Ife or any other Nigerian arts as they are initially local in shape and content. The findings show a very well developed economy with excessive engaged in artistic production. They operate segmental system of political governance where hierarchy of power from the family to the age group and to special titles in Igbo land. The power is disseminated among the following titleholders: Ichie, Ozo, Ozioko, Mazi, Nze, Okpara, Diokpa, Isi and Ezejiand amongst others. Therefore, other powers include elders, priests, diviners, Okparas, medicine men, members of secret society and age grades.

1.4 Luxury goods consumption index among Nigerians

Nigeria is one of the oil exporting countries in the world –the sixth largest producer among organization of the petroleum exporting countries (OPEC) countries. Nigeria is heavily dependent on oil revenue to finance over 80 per cent of its total outflow, making its budget vulnerable to fiscal shocks. According to 2009 estimates, the country is endowed with considerable and enormous energy resources - particularly oil reserves estimated to stand at about 36 billion barrels, further, about 187 trillion cubic feet of gas reserves have been identified. Daily oil production stands at over 2 million barrels. The oil sector is the most important, strategic, and substantive developer of the attractive Nigerian economy (Adenikinju and Olaniyan, 2008). As the Africa’s largest economy with high growth rate, across the states Nigerian consumers have a handful of concept stores mixing western luxury brands as well as Africans. The recent

developments in Nigeria's retail setting designate and initiate retail revolution. Nigeria's retail segment is seen as chiefly and available market for retail brands, including luxury brands. The nation has been increasing growth in the country's luxury market. Prices of many 'emerging' luxury markets are generally and significantly higher than the comprehensive average and selection is limited.

Moreover, by 2020 the spending power of the Nigeria's most heavily populated and commercial city of Lagos is expected to reach \$25B. The recent report by (African Business center, 2014) revealed that there are over 10,000 US dollar millionaires in Lagos alone. Amongst the causative factors towards the growth and demand for luxury brands is the country's rapid increase of middle class that have increase of disposable income.

1.5 The Scope of Fuel Subsidy in Nigeria

The scope of fuel subsidy in Nigeria has significantly impacted on the economy over the years with the cost hitting the ceiling and draining the foreign currency reserve; this is particularly so because of increasing domestic demands that must be imported. A report in 2006 puts the cost at a whopping sum of N261.1 billion or equivalently US 2.03billion at 1.4% of the total GDP. The following year – 2007, there was an astronomical rise in that amount to N 278.9 billion or US 2.3 billion, which is 1.3% of the GDP. In 2008, understandably because of the oil price increase in the international market and falling Naira value against the dollar, fuel subsidy gulped about N 633.2billion or US 5.37 billion, which is about 3 times the cost in 2007. Liu, (2013) reports that an incredible growth process in the economy has fueled Nigerian's new taste for luxury goods. During the period under review, GDP of the country multiplied 3 times within 12 years, between the year 2000 from \$ 170 billion to \$ 451 billion in 2012 (when estimates for the informal sector is included, it can reach \$630 billion), while per capita GDP per person rose by 200% in the same period from \$ 1,400 to \$ 2,800, again, (inclusion of the informal sector puts the figure at \$ 3,900). The effect of fuel subsidy has continued to grow exponentially. This is relatively due to the rising cost of fuel due to Nigerians increasingly population which resulted in increased fuel consumption, together these pressure made the cost of fuel subsidy unsustainable. This means that the government has to spend even more to keep domestic prices low and also the price of

crude oil increased from 30.4 dollar per barrel in 2000 to 94.9 in 2010. In 2011 the fuel subsidy accounted for 30% of the Nigerians government expenditure and it was about 4% to GDP and 118% of the capital budget.

Since 2000, Nigerians has issued at least 20 refineries licenses to private companies, however not one refineries licensees to private companies, however not one refinery has been built because investors could not recoup their investment under the artificial low price structure. In addition, keeping the domestic price of soil artificially low with the fuel subsidy has discouraged additional investment in Nigerians oil sector. This is especially problematic given that the oil sector is the lifeblood of the Nigerian economy. The population grew quickly from 120 million in 2000 to 160 million in 2010. While recently, there has been increase in the GDP of 6.18% in the second quarter in 2013. Nigeria has increased in its global GDP ranking from 44th in 2010 to 36th in 2012. Some report predicts that Nigeria is among the countries that are listed as the major global growth generators, which implies an upward trace of consumption. So, these impact luxury consumer markets to improve help Nigeria (Daily sun newspaper, 2012).

1.6 Why luxury consumption is high in Nigeria?

Nigeria has seen a rise in the number of the middle class and that means a substantial increase in disposable income among the population, which was made possible by increased economic growth. The largest beneficiary of this increased number of middle class is of course the country's luxury market. Lagos is the most populous city in Nigeria and its commercial capital, it was estimated that the people in the city could have a spending clout of about \$25 billion by the year 2020. The African Business Magazine puts its estimate of dollar millionaires to around 10,000 people in Lagos city alone (Kate, 2014).

The World Wealth Report of 2014 indicates shows that Nigerians are the third-highest non-Europeans spenders in England's city of London in 2012. A forecast by Wealth Insight showed that there would be an increase of extremely wealthy personalities in Nigeria worth well above \$ 30M by about 200% or even more within 10 years from 2015. The Euro monitor International suggests that these extremely rich

personalities are people doing businesses in the oil and energy sector as executives, cement/construction and sugar business moguls, and dealers in consumer goods. Victoria Island is among the most expensive and richest neighborhoods in the city Lagos. So many millionaires and entrepreneurs from across the globe are investing and residing in Victoria Island. The attention of a world-renowned luxury carmaker - Porsche was drawn to Lagos; as a result, it opened a showroom and a dealership in V.I. in 2013, which happened to be its first shop in the country.

Over the last five years, the economy has seen a growth of about by 7% on the average annually, and that of Lagos by a rate of 8%. The extremely rich in Nigeria have shown insatiable crave for luxury items from exotic overseas shops around the world, notably, Dubai, Paris, London, Milan and other western shopping resorts. In 2014, Nigeria witnessed an explosion of spread of luxury brands and labels especially in Victoria Island Lagos; outstandingly, Italian fashion labels, Hugo Boss, and so many franchise stores from Europe and America had set foot in Nigeria and are busy selling their products in one of the biggest markets of luxury goods in the world. Now, so many Shopping Malls are sprouting in other places in Lagos and across the country. The tremendous successes recorded by established luxury franchises in Nigeria have led to other global trademarks showing interest to tap from the Nigerian market by opening new shops.

Currently, Nigerians are among the largest consumers of French exotic drinks in the world - cognac, Hennessy etc. figures show South Africa, Mexico, and Canadian markets trailing Nigeria in consuming French cognac – reaching up to above a million liters. The youth made the large chunk of Nigeria’s population and the luxury market is expected to continuously tap from them for its sustained growth. The Knight Frank Wealth Report of 2014 projected the expected growth of luxury brands in Nigeria to be among the highest in the world in the next decade. Oil industry executives, entrepreneurs in commodities such as sugar and cement, owners of booming consumer-driven businesses (Nigeria’s economy has grown by an average annual rate of 7% in the last five years, and by 8% in Lagos) and well-heeled politicians.” Nigeria’s HNWIs have generally purchased their luxury brand items from overseas shopping hotspots, such as Milan, Paris, London, and Dubai. In the not so distant past, Nigeria’s retail environment

was not perceived as being too hospitable to foreign luxury brands despite the huge demand. However, this perception is changing fast. (Liu, 2013).

1.7 Significance of luxury consumption studies in Nigeria

Consumption of luxury brands and products in Nigeria is increasing at a very high rate owing to the increase in economic growth and the disposable income among the middle class. There is this need to find out the motivation behind this trend and the pattern and rate at which it is growing especially as Nigeria is becoming a very important luxury market in the African continent. However, there is no substantive academic material to study in addressing this need.

Owing to the fact that some studies have shown how culture influenced consumer behaviors in other climes, is Nigeria's luxury consumption behavior motivated only by western cultures or there are other variables pushing it? Since Nigerians are religiously and culturally sensitive people, it has become necessary to investigate whether or not the prevailing religion and culture in the country have influenced this behavior of Luxury purchase and to what extent?

The results from this study is therefore expected to help provide business management specialists, consultants and especially luxury brands owners and promoters with a first-hand information about the drivers of the growing luxury market in Nigeria with a view to how best to improve on the market's huge potentials (Nwokah et. al., 2008).

CHAPTER 2

LITERATURE REVIEW

Studies on luxury consumption and other consumer behaviors, attitudes and motivations are very few and far in-between in Nigeria. Most researches in the past about consumption of luxury items had only to do with Veblen's study of comparison on noticeable consumption patterns like status etc. A unique research of consumption of luxury in a specific market in a certain country is rare; these permits buyer compartments to differ according to cultural values and beliefs and features of markets (Vigneron et. al., 1999).

Nigeria is a religious and culturally sensitive country, with its own unique features. Religion is an aspect of subculture having serious influences on consumers' professed values, impulses, and opinions about merchandises, comprises those that may be termed as are luxurious in nature (Del, 1981). The religiosity of Nigerian consumers is markedly one of the most remarkable cultural features and it saturates many facets of life. It is therefore expected that such markets and the consumers could hypothetically be more intricate and exceptional. Following this, validity of motivations for western style luxury consumption could be questioned and cannot be directly applied in other cultures and social class in Africa and especially Nigeria markets. Differences in culture and social status among consumers of different countries of the world may lead to better understanding of how to market luxury products in a particular country under consideration (Mokhlis, 2006).

Consumer attitudes change toward luxury goods, when purchases are associated with income (Dubois and Duquesne 1993). Some as a universal human phenomenon regards the pursuit of status. At a 20 to 200 percent premium over average goods, luxury goods are priced and represent what is termed the "democratization" of luxury (Vickers and Renand, 2003). Status can be acquired through achievement, ascription, and consumption (Eastman et. al., 1999). Acquired of status varies substantially between cultures. It has been proposed that consumers from collectivist cultures are likely to place more emphasis on publicly ownerships than consumers from individualistic societies (Wong and Ahuvia, 1998), and luxury goods is a broad conceptualization

(Vigneron and Johnson, 1999), symbolic interaction and conspicuous consumption roots remain to be acknowledged by modern scholars (Vigneron and Johnson, 1999), and replicating an individual's need for distinctiveness applicable to the masses and view conspicuous consumption as a signal of wealth a snob effect (Belk, 1998). A brand's individuality is a vital fundamental of the brand's equity and brand individuality philosophers, become related with certain behavior traits through knowledge and familiarity and is related to the value a consumer gives to the brand (Keller, 1993).

Marketers of luxury goods can find it very easy to apply known strategy if studies were able to show similarities of motivation among people of different cultures and social backgrounds. Improvement in marketing strategies and decisions by would be luxury products suppliers in Nigeria can follow from conclusions of studies of the influences of culture and religion on luxury consumption behavior Nigerians. A deeper understanding of Nigeria's luxury market can therefore be guaranteed when motivations of luxury consumption as relate culture and religion is known considering the cultural and religious dispositions of Nigerians (Entrepreneur Lending powered, 2015). Inspirations of uniqueness, and consumption of luxury goods are well known and sufficiently summarized (Vigneron and Johnson, 1999).

Conformity, and self-esteem in the purchase of individual's possession and consumption of one or more luxury goods help to define the individual's sense of self. Users purchase and consume luxury goods are perceived as different from products acquired by the masses. Such differences arise because the chosen good is seen as productive, disliked, or simply different (Tian, et, al., 2001). Some luxury goods demand increases more than consistently as consumer income rises. Such goods are considered by high compassions to economic growths and slumps, comparatively high prices and profit margins, and relative scarcity. Observations on the good along an "ordinary prestige" dimension has make others to assign "public meanings" of value to a luxury good based on their feelings or culture (Richins, 1994).

With manufacturers and retailers consumers of luxury goods can be seen as co-producers of value, sense a value in use that is essentially personal and objective (Atwal and Williams, 2009). Thus, "traditional luxury" goods can be eminent from "new

luxury” goods, and some luxury goods are termed. According to “Veblen goods,” having a positive price elasticity of demand. (Silverstein and Fiske, 2003). More conceptually, luxury products also defined as “meaning-producing devices” flowing in a specific cultural circumstantial whose meanings derive from social stratification (Mortelmans, 2005). Some researchers have described luxury goods by relating characteristics of these goods to characteristics of mass consumption goods. (Blunden, 2004), and some consumers are motivated to purchase and consume the same luxury goods to boosts their private consciousness of self-esteem, prestige, or show off. These consumers attain a contentment based on the “Me-self” in mind (James, 1890), In addition, the conception of luxury goods differs from culture to culture (Kemp, 1998), some consumers sees high price and superb quality as characteristic features of luxury goods, that include, attractive design, custom, status, uniqueness, prestige, unaffordability, and clear image of celebrity (Dubois and Duquesne, 1993; Nueno and Quelch, 1998). As a result of this clarification process, the brand values endorsed to a possession by its owner and endorsed to it by members of society (Richins, 1994).

Luxury brands are signs that are interpreted by individual consumers (private meaning or self-symbolism) and by society at large (public meaning or social symbolism; Elliott, 1997), and Seringhaus, (2005) argued that luxury brands combine a mixture of emotion: image and celebrity; with self-concept; and communication of these ideas figuratively in brand identity. And consumer behavior concerning luxury goods is the result of reasons of sociability and expressiveness (Vigneron and Johnson, 1999, 2004). Wiedmann et. al., (2007) pronounced that luxury goods consumption can be understood as a special global type of culture. The purchasing behavior of consumer concerning luxury goods ought to be conducted under the statement that consumers can gain both “inner” experience value and “external” social status by purchasing luxury goods. Luxury consumption can be based on reasons which are linked both to ‘external’ motives, which are, therefore, ‘interpersonal’ (Mandel, Petrova, and Cialdini 2006; Shukla 2011), It is remarkable that fashion retailers are consistently recognized as the most prolific of international retailers (Moore, Doherty, and Doyle 2010). Mono-brand stores have become an effective marketing tool for luxury fashion companies (cf. Moore and Fairhurst 2003), and to ‘internal’ or ‘personal’ motives (Corneo and Jeanne 1997;

Dubois and Laurent 1996; Bearden and Etzel (1982) have identified two classes of luxury products: 'public' luxury goods and 'private' luxury goods.

Kapferer and Bastien, (2009) have highlighted the difference between luxury 'for others' (as a demonstration of success and social marker) and luxury 'for oneself' (as access to pleasure, characterized by a strong personal and hedonic component), which constitute two different facets of luxury purchases. Therefore, luxury products can be consumed either for social recognition, social status (Nelissen and Meijers, 2011). Multiple motivations regarding consumer behavior of towards luxury goods is the results of i.e., specifically Veblen effect, snob effect, and bandwagon effect, and two types of personal effects, precisely the hedonic effect, and conscientiousness effect (Vigneron and Johnson, 1999).

2.1 Consumer behaviors and the role of religion

Strong religious beliefs greatly impacts on particularly dubious attitudes and culturally unacceptable behaviors. Persons with very strong religious faiths seem more likely to see that consumer motivations and decisions are quite immoral. So many studies have posited that devoutness to religion can influences consumers' moral decision making (Arli and Tjiptono, 2014). Other researchers postulated that labeling of products as halal have solid religious and cultural implications; this means religion is the central cultural factor that stimulates behavior and choices of consumption. From researches, it was found that Muslims with a very faithful beliefs in the tenets of the religion prefer halal meat and products not only as a choice but because it is dictated by Islam. There are other groups of Muslims who only consume halal products as a matter of choice as dictated by its availability within their social environment (Bonne et. al., 2007). The Halal labels are leveraging on the influence of Islam as contained in the teachings of Quran and the traditions of the Prophet of Islam (Muhammad s.a.w). As an example, pork meat and alcoholic drinks were prohibited. Academics have reported that the halal food trade worldwide is generating about \$150 billion annually.

Muslims Americans have a combined spending power of \$12 billion as estimated in 1999 \$3 billion of which is being spent on halal meat and poultry. So, halal food is a huge market (Bonne et. al., 2007). Jamal and Sharifuddin, (2015) states that patronage of halal foods and products are influenced by very strong Islamic beliefs. Additionally, the

Muslim community in Britain strongly bank on other options not only labels. The products should not only be hundred percent halal but must be in concomitance with Islamic law, it also has to be absolutely harmless, healthy, and nontoxic and of good quality Sharifuddin, (2015); Alqudsi, (2014) suggest that Muslims should strive to purchase only the foods labeled as ‘halal’ being of high quality the price implication notwithstanding. The Quran specifies exact rules for Muslims regarding the choice of food they eat. These are detached as being either halal or haram.

The halal label suggests safety, hygiene, purity, and the excellence of the food consumed. Also some non-Muslim consumers on the other hand, value *halal* since the health benefits it provides which is purely voluntary on an individual decision rather than because to obey religion requirement (Mathew et. al., 2014). The experience with halal food with spiritual dimension and customer acceptance has strong influence on the customer’s emotional experience, suggesting that they have higher indicative on the experience (Tama et. al., 2014). Dean, (2014) asserts that Muslims must only buy and consume halal products, engage only in trading and revenue generation systems that are in harmony with the halal dogma. Two very important ways of ensuring these were suggested, one – all good things permissible by that Allah should not be forbidden; two – accept that “the food of those who received the book is lawful to you, and your food is lawful to them. Influence of religion affects choices in consumption of items (Mukhtar et. al., 2012).

Individual impacts of each religion on trade can also distinguishing without those religions that foster trade from those that discourage trade (Lee, 2013). Researchers assert that people’s consumption activities have been largely influenced by religious dogmas. Consumers are strongly inclined to patronize and only do business with entities and companies that respect and or promote their religious values. As they see it has part of their way of faith, belief and had to be obeyed and followed in all directions (Krist et. al., 2009). Çelen, (2015) concluded that fasting is strongly connected to religion and spirituality. Haram is a word that defines anything forbidden in Islam and is strictly so among strongly faithful Muslims.

One of the most forbidden things in Islam is alcohol, and is often described as “the root of all evils” and a very shameful act and product to consume – anything in no

matter what quantity that makes it consumer *high* (intoxicates) is strictly prohibited whether or not is called Alcohol. Alcohol, especially exotic ones are one of the luxury goods in the markets, and it is expected that luxury goods suppliers should be careful in marketing it in Muslims communities in Nigeria (Faridah, 2010). Kamarulzaman and Saifuddeen, (2010) acknowledged that sharia requires the preservation and the protection of human self-esteem and dignity, keep mankind from harmful acts and activities, self-destruction and to pivot for same a way towards successful life in this world and the world beyond. Lessening of haram is therefore accepted as an obligation in order to maintain good faith, existence, intellect, and prosperity of mankind. Religion is seen as primarily impacting on the categories, forms and kinds of merchandises and goods traded. Muslim traders and storekeepers of meat and products and general stores keepers supplying a wide-ranging assortment of foodstuffs and non-food substances are widespread in numerous large and small towns and cities across so many countries of the world. In India for example, there is an attitude of denunciation and disinterestedness among followers of the Jainism sect from worldly sensations, this is a classical case of how religion impacts on consumers in Muslim India (Iyer, 1999).

Some researchers have acknowledged that consumer apparent beliefs, inspirations, and enthusiasm on merchandises etc. that includes those ones that can be referred as being luxurious, are in nature influenced by religion. Consumers are likely to recognize themselves as adherents of a certain religious groups like Islam etc. however; it may be found that from their consumption pattern, they may not be recognized as followers of that particular religion (Teimourpour and Heidarzadeh, 2011). Religion has been categorized into components of relationships and obligations. Strong commitments to religious beliefs among others have been established to likely influence consumers to only patronize substances, goods, services, and items and even further recommend same to other folks the stores supplying such products and services that are being sold at very low prices and are in conformity with religious prescriptions (Swimberghe et. al., 2009).

Researchers have claims that consumers dissatisfied with products and services tend to develop twofold sophisticated ways of how to deal with the situation – is the situation threatening any part of their religion like ethical standards and values, self-respect, and secondly on who the responsibility of correction lies? Consumers, who see

religion as their identity, tend to ill assess their discontents and discontent using religious instruments to take decisions (Swimberghe et. al., 2009), Lee, (2013) observed that there is an existence of two neutralizing paraphernalia on global trade. One, moderation of transaction rates and costs through the use of internationalized religious beliefs enhanced by faith and foster a network effects that can help decrease expenses and costs amongst trading partners. Second, certain religious philosophies and cultures support and embolden global trade that will not bridge their religion while some others are against international trading; accordingly, there are differences on the constructive and undesirable influential effects of a particular religion on international trade and these differ from other religious cultures.

Koenig, (2012) observe the possibility of a strong link and relationship between faith based associations and shopping habits and maintain that some adherents of certain religion feel obliged to keep to certain standards of values and morality in their shopping lifestyles; even as it was agreed that they are not being compelled by their religious dogmas to do so. Meer, (2013) suggested that unfavorable opinions of Jewish and Muslim communities in the U.S and some European countries are extremely high owing to their religious dispositions and shopping activities. Chen et. al., (2004) opined that human society is constituted by religious beliefs; rules etc. and these have effects on attitudes and other social behaviors including luxury consumption. Cleveland, et, al., (2013) state that faith-based groups' consumption pattern is beginning to make a hand shake with global influences and agree with the global cultural influences on consumption. There is a growing integration, adaptation and absorption among cultures globally thereby increasing cultural similarity. Mokhlis, (2009) is of the opinion that religious individuals tend to have preference for very high quality products when they shop at any place, even as they put their belief before any other things.

2.2 Cultural roles in Shaping Consumers' Habits

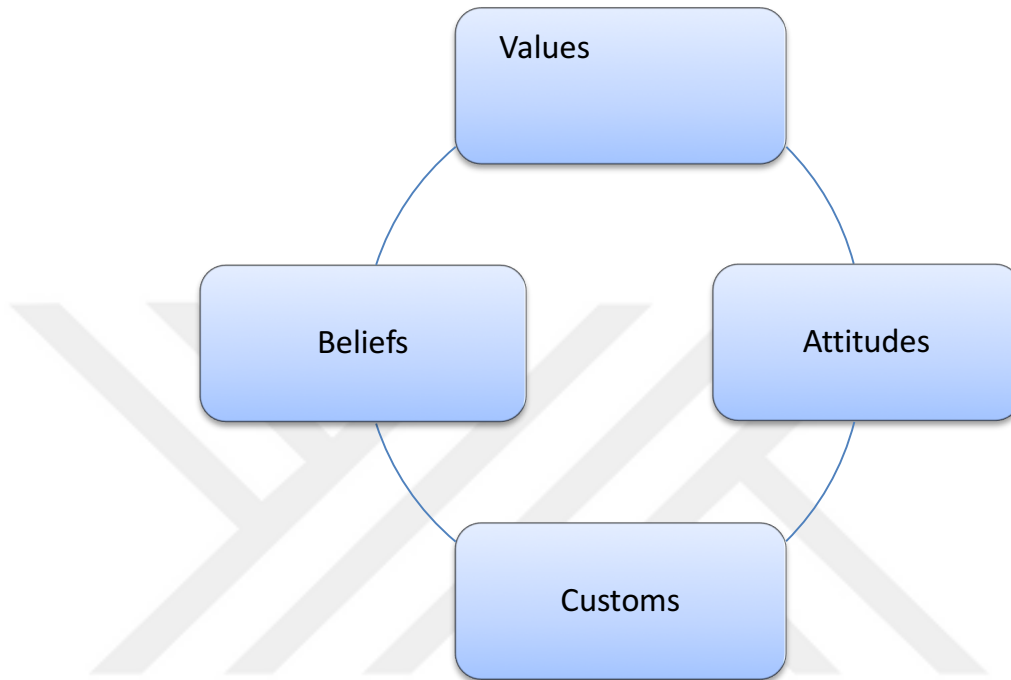
Oriented cultures assume concern of workers' work performance only, and not anything else; workers'-oriented principles undertake a broader responsibility for their workers' wellbeing (Hofstede, 1989), and if a culture has traditionally defined a terrain marked by the conflicts between intellect and creativity, rationality and emotion,

significance and signification, these critics have offered, “Affect” as a challenge to the weight of culture even as they reproduce culture’s internal confusions and flaws (Lawrence, 2013).

Hofstede, (1989) state that culture is psychological software that influences on the way we perceive the world, reason, sense and act. This software is not openly seen but only observable in our behavior/action; hence, it may be easily ignored without distinct cognizance. Specificity of culture is defined not only by the set of activities that is controlled within a geo-historical context but also by that context itself understood as a culture. Culture is the problematic answer to an impossible normative question in the face of disputation between the universalism of mediation (Grossberg, 2013), and culture treatment can stimulate effect person or individual. Once they’re treated in their own cultural way or language, these help to respond better to treatment.

The therapy appears to be effective if it is exact to customers’ cultural upbringings and backgrounds. When the treatment is culturally motivated and explicitly precise, the further effective it will perhaps attest and inspire their response to the treatment (Smith et. al., 2011). Lawrence and Grossberg, (2013) argued that, if cultural intercession—meaning, value or imagination defines the universal condition of human existence, then culture embraces the creative power of all human activities even as opportunities a subset of activities as the specific existence of the universal.

Figure 2.1 Culture Structure



Minkov and Hofstede, (2014) understood that universal religions don't necessarily show a uniting and bonding effect on their sectarianism in various nations. Universal religions hardly unite together their affiliates and divisions in diverse nations into a strongly united international cultural organizations. As research has claims that, cultural differences in customs should ensure that their items are well understood, and means the same thing, in all cultural environments under study (Minkov et. al., 2013), and cultural awareness is important for international organizations as differences in national culture have impact on business conduct, communication and decision making.

Powers distance the degree to which people accept social orders (Hofstede, 2001). Moreover, cultural consciousness is a strong weapon in the hands of those who play it very well giving them a competitive advantage over their rivals in a volatile and anxious market setting. Hofstede, (1989). Some researchers acknowledged that uncertainty avoidance could be the degree to which persons become vulnerable by uncertain conditions prompting them to build systems that can prevent from such

circumstances (Seaver, 2010; Chung et. al., 2011). Virility versus Femininity are what motivates people aspiring and working to be the finest and greatest – i.e. Masculinity, or love of what one does translating into – Feminist”. Further, peoples concern on the yet to come or the contemporary and the bygone is understood to be a “Long-term” orientation while Indulgence versus Restriction – Pleasure versus control of simple social needs and cravings has been referred to as “Short-term” orientation as interconnected to enjoying life to the fullest (Hofstede, 2011; Ronald et, al., 2014).

Other researchers have also identified seven cultural dimensions model view as Universalism versus Particularism, Individuality versus Communitarianism, Nonaligned versus Sentimental, Definite versus Diffuse, Accomplishment versus Attribution, Internal versus Outer Control, Sequential-Time versus Synchronic (Trompenaars and Hampden, 2012). Minko et. al., (2013) identify another dimension; “monumentalize versus flexibility” (also spelled “flex humility”) described it as a gap amongst cultures with many personalities that look like a gratified and unwavering and a vast monument against cultures with several characters that look humble and simple. Hofstede, (1991) in subsequent publication made a fifth addition to his earlier model. This was adapted from a survey about students’ values carried out with Chinese Values Survey (CVS) instrument conducted in 23 countries. He adopted the result and he named it as “Long-versus Short-Term Orientation” (LTO).

Teimourpour et. al., (2011) show how consumers in diverse regions of the world seem to advance same reasons for preference of some products, here; a strategic marketing as economies of scale should be applied. On the other hand, if customers from diverse countries indicate preference of some products for diverse reasons, then, marketing strategy to be adopted here should be specifically culturally focused.

2.3 The Role of Luxury Goods In Consumer Behavior

Luxury goods can be seen as experience not only for image, prestige, wealth or showoff in the society. Effects of mere use of luxury experiences may also be disadvantageous to an individual’s SWL (Hudders and Pandelaere, 2015), and luxury goods can be ambitious and asymmetrical in its acquisition frequency, its objectives are rise in individual thriving and personality-preference/fulfillment through group and self-

recognition of the construction/continuation of personal trademark distinctiveness (Davies et. al., 2012). Furthermore, luxury can be marked as superior class components and constituents, compact manufacture, trendy in looks and appearance, greater robustness, higher performance, cutting-edge etc. etc. these kind of merchandises are perceived as 'luxury' since they portray class distinction and power of purchase, and it shows the social and economic status of the people that procure them, as some believe that luxury is worth the price paid to acquire it (Joshi, 2014).

Some researchers claim that creativity and excellent marketing dexterity have made many luxury trademarks to attain acceptability and fame, thereby stamping their authority in the market. The designer and or initiator being creative, persuasive and appealing can create encouraging media attention and customer's recognition. According to Amatulli and Guido, (2012), pretention proposition luxury goods may be purchased with the aim to show off wealth; in this case, retail managers should emphasize on high price of the branded products and their value as status symbols.

Researchers note that the influence results when customers value the apparent efficacy of a luxury brand to stimulate special outlooks and touching states (Gil et. al., 2012), consumer's approach for luxury brands absolutely influences customer evenhandedness and equity, it is therefore interesting and significant the relationship concerning attitude towards superfluity and luxury brands and brand equity is significant (Kim et. al., 2012). It is also observed that other consumers note peer consumption behaviors and in the process identify prevalent and popular luxury products that is the in thing which everyone need to have "to get into the sway of things" so that one also belongs, and "be among one of the boys or group", effectively restoring and or recreating "bandwagon effects" (Kastanakis et. al., 2012), and happiness can also affect individual luxury consumption level.

Researchers have drawn a more realistic picture by arguing that happiness depends mainly on relative wealth and relative luxury consumption levels (Dumludag, 2015). Yeoman, (2011) asserts that the elites are not any more the only ones who seek and enjoy luxury. Some feels luxury is superior than monetary value, while to some consumers, they run side by side. Luxury over the year naturally become a lot less noisy, a lot less flashy but it remains a potent and almost universal motivation nonetheless.

Societies where consumers take center stage are in pursuance of 'positional goods' to exhibit peer group attachment, recognize themselves and show how they are different from the others through acquisition of 'positional goods', these kind of groups derive satisfaction from a product's scarcity and social elitism (Nwankwo et. al., 2014). Consumers make choices and decisions based on what they want; prices serve as guide to evidence of high quality or symbol, while some other consumers make purchase decisions on prices termed as 'bandwagon' because of the high premium placed on price (Uzgoren and Guney, 2012).

Only a few among researchers claim that luxury is social and connected to necessity; however, they infer that discussion of luxury cannot be complete without mentioning of necessity. Luxury may not be seen as something crystal clear but technical or sensational. Ownership of luxury products differentially affects an individual (Hudders and Pandelaere, 2015).

Researchers identified that using logos appropriately creates class distinction, from three sets of experiments involving short-sleeved polo shirts; the first experiment showed that luxury and non-luxury brand-logo displayed on the shirts are does connected strongly with prosperity and prestige. The finding was further strengthened in the second experiment where people who donned clothes with luxury logos are highly favored over others putting on clothes that have no logos on them even as the clothes were from the same makers (J. Lee et. al., 2014). Persons acquiring and consuming luxury items might be showing affluence, prosperity and prestige, some other abilities or features. So, in this research, luxury is not about show off, it also helps to gain opportunity or more advantage over others in a public guarding (Lee et. al., 2015).

Shukla, (2011) note the special effects of the normative and the informational interpersonal stimuli, origin of brands and brand image on luxury acquisition intentions as investigated, similarly, existence of branding signs modifies the relationship concerning interpersonal influence and luxury acquisition intentions. Some researchers have identified two methods to discover customer needs, passive and active. The passive method simply classifies the existing customers. Alternatively, the active method finds customers who over their lifetime can be profitable for companies (Kim et. al., 2009). Some researchers observe that, quality and efficiency of goods and products drives the

decision of people from all cultural and social orientations when consuming luxury. It was also observed that some consumers place their trust on logo and how high the price of a particular commodity is in identifying high quality and luxury (Teimourpour and Hanzae, 2011). Substantial differences have been found to exist in the level of status consumption by generational groups (Eastman et. al., 2012).

2.4 Theory of Reasoned Action

Theory of reasoned action (TRA) is the factors of people's behavioral intentions are people's attitudes toward performing the given behavior (attitude), and while the supposed normative pressure to perform that behavior (subjective norm). Subjective norm was calculated as a function of two components: normative beliefs of others and motivation to comply with them (Banerjee et. al., 2007).

Purpose to do the behavior, that intention is strong-minded by a person's manners toward the performing the act and his or her subjective norms considering the behavior and subjective norms are influenced by the action (Burak et. al., 2013). Few studies claim that objective can be determined by two concepts: attitude and subjective norm. Overall attitude valuation shows what it would be like to perform a behavior of a person, while subjective norm refers to social influence of the person's images to do, or not to do, the exact behavior.

A Perceived behavioral control (PBC) exactly reflect the amount of actual control over the behavioral performance, which additional forecast behavior with people's perceptions of control (Langdrige et, al., 2007). Aim to involve in a specific behavior is based on manners toward the behavior, and if a person believes a optimistic result and feels that imperative of others would inspire such behavior, as well as subjective norms and the more the probability to attract in the behavior, objective (inspiration) to involve in the behavior the greater the intention to carryout the action (Howard, 2005). Two "MAJOR" influences that decide behavioral intentions: an individual or "attitudinal" aspect and a group or "normative" aspect. First, element of the individual's attitude to perform a exact behavior, second, element, subjective norms, involves an actor's observations of a specific referent of an person or groups think he or she should do (Vallerand, 1992).

Attitudes can be affected by other persons' attitudes or behavior and is among the basic claims of social psychology. Displayed attitudes, ideas, decisions, and favorites are behaviors that allow various forms of symbolic interaction among persons, including relational influences in which individuals' attitudes affect or are affected by other persons' attitudes (Friedkin 2010), and Bleakley and Hennessy, (2012) acknowledge that attitudes remain single-minded by one's action or beliefs of performing the behavior that will lead to certain positive or negative significances (i.e., outcome anticipations).

A positive attitude virtually uses of physical restraints (that is favoring restraints), the perceived expectations of others, and the perceived perfection of the behavior are important influences on intention to other people (Werner and Mendelsson, 2001). Some researchers claim that (attitudes towards behavior), the possible is the behavioral purpose to act to the behavior, and the more promising will be the attitude towards doing the action (attitude towards object), and the greater the behavioral intention, the more likely to act toward the behavior (Ramayah et. al., 2009).

Gentry et. al., (2001) some luxury brands is identify for the superior quality or the brand logo name exposed in the brand name before some consumers purchase. Some luxury brands buyer senses superior product class can performance better than non-luxury brands (Vigneron and Johnson, 2004). Some consumers perceive more value from luxury products because it associates with superior brand quality (Dekimpe et. al., 1997).

Some researchers also claim that extreme value is seen as essential characteristic of a luxury product (Quelch, 1987). Luxury users think that the thing they buy to worthy the money, perform as expected and as promised and work right, to worth the money pay for and last a long time (Fennell, 1978). Some luxury shopper sees high price as a sign of superiority, which is frequently regarded as an originator to noticeable consumption (Mason, 1981), and remained to be of more standing as a product attribute in communist as paralleled to individualist societies (Wickliffe and Pysarchik, 2001).

2.5 Theory of planed action

Two theories were identify and the difference between them, are the theory of planned behavior has added perceived behavioral control as the determinant of

behavioral intention, as well as control beliefs, which affect the perceived behavioral control, while planned behavior is an addition of theory of reasoned action. Both theories affect human when making regular decisions according to information available to them (Chang, 1998), and Song et. al., (2006) . Theory intention to perform a behavior is subjective to the person, attitude toward a behavior, is subjective norm, and his or her perceived control over perceived difficulty of performing the behavior. According to Romano and Netland, (2008) and Mullan et. al., (2013) Manners toward the behavior and toward subjective norms are each formed, to assess the main beliefs related to the behavior in the subject. An essential chain is expected, with attitudes toward forecasting behavioral intentions and behavioral intentions continuously forecasting behavior. Theory of reason action (TRA) address individual risk and protective factors in deterrence, of probability variables whereas endorsing variables that preserve and improve the individual. Few states that findings indicate that emphasizing enjoy ability and controllability in physical activity interventions should make inclined refrainers more likely to act (de Bruijn et. al., 2014).

CHAPTER 3

METHODOLOGY

3.1 Research Design

Kwiksurvey.com was used. A snowball sampling procedure was used as the study's population of interest. The sampling method was frequently used to identify respondents in rare populations such the one of interest here. Respondents were contacted either by what sap, Facebook, email and other social network and asked to partake academic research. A link was send to some of the participant to the data collection form kwicksurvey.com and a request to forward the link/share with their friends and family. The survey website promised namelessness to all respondents and stressed the academic nature of the study.

3.2 Profile and Analysis of Respondents

Over two month to get data collected producing a sample of 372 respondents both Nigerian abroad and home. These people belonged to both genders, male, 68%, female 32%, different tribes Hausa 36%, Igbo 23%, Yoruba 40%, income groups below 500 dollar 35%, 500 dollar - 1000 23%, 1000 - 1500 dollar 30%, above 1500 dollar 40 13%, religions Christianity 42%, Islam 54%, age groups 20 - 30, 163 47%, 30 - 40, 81 24%, 40 - 50, 57 18%, above 50, 47 17% and education level, high school 7%, bachelor degree 64%, master /PhD 29%.

People that bought luxury goods in past one year 62% of the total population sample, while those that did not 38%. According to findings, there is a relation between age and kind of luxury product that consumers intend to buy and the place from which they like to buy luxury brands. Age and income also show relationship that influence to buy luxury products and intention to repurchase the brand; there is also a relation between younger people between 30-40 years showed a higher rating towards materialistic value and self-identity value, financial value, as compared to older people. 50 years above showed a higher rating towards uniqueness value.

There is a significant difference in perception of usability value among people of

different age groups. People in the age group of 20-30 years showed a higher rating towards prestige value as compared to other age groups. These show different characteristics of how age group affect purchasing of luxury goods in the society. Behavior is useful to know consumers' behavior toward consumption of luxury goods. Hofstede's model of nationwide philosophy and study papers pertaining religious impact culture on consumer. Some findings also support the notion, consumers in evaluating luxury dimensions that are cultural differences between values.

Table 3.1: Gender and Age Characteristics of the Respondents

Gender/age	Number of Participants	%
Male	234	68
Female	111	32
Age (year)		
20-32	165	48
30-40	81	23
40-50	57	16
50 above	43	12

Table 3.2: Education Characteristics of the Respondents

Educational attainment	Number of respondents'	%
High school	22	6
Bachelor degree	218	64
Masters/PhD	100	29

Table 3.3: Income Characteristics of the Respondents

Income	Number of respondents'	%
<\$500	111	55
\$500-999	73	23
\$1000-1499	93	29
>\$1500	40	13

3.3 Descriptive Analysis of the Main Variables of Interest

Three major research questions were examined: (i) what is the religious impact on luxury consumption of Nigerian consumers? (ii) What is the cultural orientation of Nigerian consumers? (iii) What factors impact purchase of luxury goods?

Descriptive Analysis of the Main Variables of Interest

The correlated variables to this issue were behavioral intent to buy luxury goods, purchasing of luxury goods is the attitude toward, subjective norms and observed behavioral control, as well as normative beliefs, assessment control beliefs, alleged power, incentive to fulfill; and (c) in what way an individual and social direction persuade Nigerian consumers' towards purchase of luxury. This question has investigated the previous variables involved. Table 3.4 illustrates the maximum, minimum, mean scores and average divergence for the variables examine in this analysis. This study employs the concepts established (Triandis et al. 1998).

The minimum, maximum, mean, average divergence of the 11 items used to measure the Cc, Ci constructs of cultural dimensions were demonstrated in Table 11 items have positive mean scores. The item "It is my duty to take care of my family even when I have to sacrifice what I want." got the highest mean score (M=3,8638; SD=0,77), followed by the item " My personal identity, independent of others, is very important to me " (M=3,7962; SD=1.045). " Family members should stick together, no matter what sacrifices are required." had the least mean score compare to other mean, we observed a least different from all variables (M=3,0129; SD=1.028).

Table 3.4: Descriptive Statistics: Cultural Orientations

Cultural Orientation	Min	Max	Mean	Std.Dev
I'd like to depend on myself than others	1	5	3.7524	1.0022
Most of the time, I rely on myself; I don't like to rely on others	1	5	3.6731	0.999
I frequently like to do "my own thing.	1	5	3.5256	1.0665
My personal identity, independent of others, is very important to me.	1	5	3.7962	.840
It is important that I do my job better than others.	1	5	3.7188	.9211
Winning is everything.	1	5	3.3006	1.0456
Competition is the law of nature.	1	5	3.6497	.951
When another person does better than I do, I get tense and aroused.	1	5	3.0129	1.028
Given a choice, I would rather work alone than with a group	1	5	3.1556	1.017
If you want to get something done right, you have got to do it yourself.	1	5	3.3754	.974
I feel that winning is important in both work and games.	1	5	3.5431	.953
If a coworker gets a prize, I would feel proud.	1	5	3.5367	.951
The well-being of my coworkers is important to me	1	5	3.5205	.979
To me, pleasure is spending time with others.	1	5	3.5333	.955
I feel good when I cooperate with others.	1	5	3.6921	.897

Parents and children must stay together as much as possible.	1	5	3.7209	.927
It is my duty to take care of my family even when I have to sacrifice what I want.	1	5	3.8638	.883
Family members should stick together, no matter what sacrifices are required.	1	5	3.7645	.983
It is important to me that I respect the decisions made by my groups.	1	5	3.5994	.942

In this research, Religion was measured with 11 items by using bipolar 5-point scale. The item " To me religion is more important (M=3,967; SD=1.033). The outcomes implied that the respondents' overall response toward religion remained positive, and the respondents were in supports of religion.

Table 3.5: Descriptive Statistics: Religion

Religion	Min	Max	Mean	Std. Dev.
I enjoy spending time with others of my religious affiliation	1	5	3.4986	.913
I often read books and magazines about my religion	1	5	3.5481	0.965
It is important to me to spend periods of time in private religious thought and prayer	1	5	3.729	.935
Religion is especially important to me	1	5	3.967	1.003
Religious beliefs influence all my dealings in life	1	5	3.845	.933
My religious beliefs lie behind my whole approach to life	1	5	3.723	.969
Being wasteful is a sin according to my religion	1	5	3.829	.956
I spend time trying to grow in understanding of my religion	1	5	3.765	.920
My religious belief lie between my whole purposes in life.	1	5	3.666	1.027
I consider myself active in my faith (I spend some time in church or mosque).	1	5	3.684	.931
Keep well informed about my local religious group and have influence in its decisions. .	1	5	3.468	.943

Subjective norm (SN) was measured with two items on a 5-point rating scale as shown in Table3.5. The mean scores of subjective norm were positive, which shown that

it is the possible to be influenced by the people who were principal to them in their buying choice towards luxury fashion goods.

Table 3.6: Descriptive Statistics: Subjective Norm (SN)

Subjective Norms	Min	Max	Mean	Std. Dev.
I think that my friends expect me to have luxury fashion goods	1	5	3.420	.971 .913
I think that people who are important to me have luxury fashion goods	1	5	3.264	1.063
People who are important to me expect me to have luxury fashion goods.	1	5	3.235	1.123
I feel under social pressure to buy luxury fashion goods	1	5	2.987	1.027

Normative beliefs were to examine the level to which suggestion a cluster was expected to perceive think that the respondents should buy luxury fashion goods. In this case normative beliefs were measured with four items on a 5-point rating scale as shown in Table 3.6. All referent groups had positive mean scores ranging from 2.993 to 3.853, which suggested that the respondents believed that it was possible that the reference groups, i.e., family, friends, spokesperson, and other colleagues, would support their purchasing luxury fashion goods. The mean score of family was the lowest (M=2.993, SD=1.027), and the mean score of friends was the highest (M=3.853, SD=.984) Some groups would strongly believe their reference would support their purchasing luxury fashion goods according to the outcome of respondents.

Table 3.7: Descriptive Statistics: Normative Norms (NB)

Normative Norms	Min	Max	Mean	Std. Dev.
My family would support my purchasing luxury fashion goods	1	5	3.229	.976 .913
My friends would support my purchasing luxury fashion goods	1	5	3.853	.984
I believe that my friends have influence on my purchasing luxury fashion goods	1	5	3.114	1.019
The influence of the spoke person would make me purchase luxury fashion goods	1	5	2.993	1.027

Attitude toward purchasing luxury fashion goods was measured in this research, with four items: "My attitude toward buying luxury fashion goods is negative or positive", "My attitude toward buying luxury fashion goods is unfavorable or favorable", "My attitude toward buying luxury fashion goods is necessary or unnecessary" and "My attitude toward purchasing luxury style goods is admirable or worthless "using bipolar 5-point scale. The mean scores for four semantic difference scales for attitude toward purchasing luxury goods were 2.394, 2.626, 2.870, 2.917 (see Table 3.7). According to the results, respondents' general impression toward purchasing luxury goods was positive, and that makes respondents in favour of purchasing luxury goods.

Table: 3.8 Descriptive Statistics: Attitude toward Purchasing Luxury Goods

Attitude toward Purchasing Luxury Goods	Min	Max	Mean	Std.Dev
Positive- Negative	1	5	2,394	.954 .913
Unfavorable-Favorable	1	5	2.626	.985
Necessary or Unnecessary	1	5	2.870	1.140
Worthy- Unworthy	1	5	2.917	1.171

Attitude toward a behavior entails of beliefs nearly the effects of doing the behavior. In this study attitudinal belief was examined by asking respondents their views about purchasing luxury goods on a 5-point rating scale. Respondent beliefs about purchasing luxury goods measured the five standards of luxury goods that consumers may gain by purchasing luxury goods, i.e., unique value, social value, hedonic value, and quality value, which in this research a scale measured were developed. The mean scores of beliefs about purchasing luxury goods were all positive which showed that the respondents seemed to believe that purchasing luxury goods would provide them with these four values. The respondents gave hedonic the highest score (M=3.423, SD=.628), followed by unique values (M=3.420, SD=.641), social (M=3.381 SD=.701), quality (M=3.257, SD=.764).

Table: 3.9 Descriptive Statistics: Beliefs about Purchasing Luxury Goods

Beliefs about Purchasing Luxury Goods	Min	Max	Mean	Stn. Dev.
Social	1	5	3.381	.701 .913
Hedonic	1	5	3.423	.698
Quality	1	5	3.257	.764
Unique	1	5	3.420	.641

3.4 Reliability and Validity

Lee, (1951) developed Alpha in order to provide magnitude of internal consistency/uniformity of a test or measurement; internal consistency describes the degree or level to which all variables have same conception in a test; moreover, it is also associated with the correlated the objects of the test. Alfa value ranges between 0 and 1. However, for research purpose, internal uniformity and consistency test should be firstly determined before any test is employed in order to guarantee its validity and reliability (Tavakol et. al., 2011). Also Churchill in 1979 recommended that coefficient alpha should be the first thing to be calculated in order to measure the internal consistency of set values. Accordingly, Cronbach's alpha of items measured the attitudinal thoughts and belief toward purchasing luxury goods; cultural orientation, subjective norms and perceived behavioral controls were also computed. A yielding coefficient alpha shows that the items in the scale are not constant with the concept (Churchill, 1979).

The unreliable items that are inadequately performed in capturing the construct can be removed. Additionally, some high test and fashion consumers, want to boaster, they belief that it shows who they are, as some akin to luxury and flashy goods with unique style or logo "many people around who have luxury fashion goods" were remove from the measure of "subjective norms"; as well as the item "it is up to myself whether to buy luxury and fashion goods or not" was removed from the measure of "perceived

behavioral control". The alpha measurement of the scales was better after these items with low coefficient alpha were deleted.

Measures are free from random errors while reliability is the degree level of a yield and stable results throughout and across situations (Zikmund, 2000). Cranach's coefficient alpha is a common approach used in measuring reliability. Cranach's coefficient alpha analysis was used in order to study and examine the reliability of the scales in the test of this research. However, Kumar et, al., (2002) argued that coefficient alpha has several restrictions, even though, it is mostly used to measure consistency. According to some researchers, which clearly pointed out that unidimensionality alone, cannot be sufficient to guarantee the usefulness of a scale (Gerbing et. al., 1988). For that purpose, the consistency of the complex score should be evaluated after unidimensionality has been sufficiently established (Koufteros, 1999). Even though, "a perfectly unidimensional (and otherwise construct valid) scale would be of diminutive or not suitable if the resultant composite score were primarily determined by measurement error; the values of the scores are widely fluctuating over repeated measurements" Gerbing and Anderson (1988), found that concept pointers shares in their measurement of a construct, since composite reliability is the degree of a set. Koufteros (1999) opined that composite reliability value greater than 0.6 is sufficient for reliability of a scale (Bagozzi and Yi, 1988). The formula below was applied to calculate composite reliability.

$$PC = \frac{\sum X^2}{Q \sum O} \quad (5)$$

Where,

pc: composite reliability

X: indicator loading

O: indicator error variance

This study assessed the content validity and construct validity accordingly. Investigative study has been established through pretesting the questionnaire and content validity. Construct validity is another critical validity. However, there are two basic elements for creating concept validity of a scale, discriminant validity and convergent validity (Campbell and Fiske, 1959). Discriminant validity is the level of degree that

measures uniqueness of different variables while convergent validity is the degree level of correlation between the two different sources responding to the same measure; on the contrary (Devellis, 1991). Measured constructs are to be used for further structural equation modeling, since various studies have highlighted that construct validity to be established (Gerbing and Anderson, 1988).

Table: 3.10 Construct Items

S. Factor loadings	S.E.	Composite Reliability		Average Variance Extracted (AVE)
Collectivism				
C2	0,67	0,45	0,82	0,50
C5	0,65	0,46		
C6	0,76	0,31		
C7	0,65	0,51		
C8	0,53	0,59		
Individualism				
I1	0,66	0,48	0,73	0,42
I2	0,65	0,49		
I3	0,58	0,63		
I5	0,57	0,49		

KMO=. 84, Barlett Test=1591,738

Construct of cultural orientations and composite reliabilities are all above the benchmark of 0.60 consistent with the recommendations (Fornell and Larcker, 1981), (seeTable 3.9). The outcome offered confirmation of reliability of constructs of cultural

orientations. The AVE standards of the constructs, excluding individualism (AVE=0.42), reached the acceptable value of 0.50 (see Table 3.10).

Therefore, to evaluate discriminant validity, the matrix of correlation of the constructs was replaced the diagonal with the square root of the AVE the constructs for evaluating construct of cultural orientations were deemed to exhibit convergence validity (see Table 3.4). Square root of the AVE in each construct was greater than the correlation between the constructs. Since the validity for constructs culture was established.

Table 3.11 Measurement of Latent Constructs of Religion

Construct	Items	S. Factor loadings	S.E.	Composite Reliability	Average Variance Extracted (AVE)
Religion	R ₂	.53	.28	.87	.50
	R ₃	.75	.56		
	R ₄	.68	.46		
	R ₅	.52	.27		
	R ₆	.61	.38		
	R ₈	.53	.28		
	R ₁₀	.53	.28		

All composite reliabilities values for the construct of cultural orientations and reliable with the references of Fornell and Larcker, (1981), were above the benchmark of 0.60 (see Table 3.11). This result specified indication of reliability of constructs of cultural orientations. In addition, the AVE values of the constructs, reached the acceptable value of 0.50 (see Table 3.12).

Table 3.12 Measurement of Latent Constructs of Attitudinal Beliefs

Construct	Items	S. Factor loadings	S.E.	Composite Reliability	Average Variance Extracted (AVE)
Social	Soc ₁	.56	.45	.80	.50
	Soc ₂	.57	.48		
	Soc ₃	.69	.33		
	Soc ₄	.67	.32		
Hedonism	H ₁	.63	.38	.75	.50
	H ₂	.62	.28		
	H ₃	.62	.28		
Uniqueness	Unq ₃	.50	.36	.67	.50
	Unq ₄	.60	.25		
Quality	Q ₁	.57	.40	.75	.50
	Q ₂	.53	.28		
	Q ₃	.64	.32		

Attitudinal Beliefs were above the benchmark of 0.60. Outcome provided confirmation of reliability of constructs of attitudinal beliefs. Therefore, constructs for calculating construct of cultural orientations remained held to exhibit conjunction validity. In addition, the AVE values of the constructs, reached the acceptable value of 0.50. This result offered confirmation of reliability of constructs Attitudinal Beliefs (AB).

KMO=.873, Barlett Test=919.454

KMO=.866, Barlett's Test=1320.211

KMO= .746, Barlett's Test= 357.948

SN-KMO= .706, Barlett's Test= 212.856

NB-KMO= .627, Barlett's Test= 174.033

BI-KMO= .749, Barlett's Test= 236.791

In this case we have different outcome of value, which shows Measurement of Latent Constructs of TPB is important to determine the result of the research, while average variance extracted (AVE) is above .50.

3.5 Using Structural Equation Modeling (SEM)

These structured is a fairness of natural extension of indexing. With indexing, risks control with analytical to produce consistent long-term enactment relative to a market benchmark. Their effectiveness can disperse over a period of time as a result of the independent innovation of similar strategies by academics and practitioner as the market becomes more proficiently priced (Wicas, 2006).

In this study structural equation modeling was used to test abstract models and projected hypotheses. Amos 7.0 software was used followed the idea of experts to use operates SEM. Measurement models simultaneously (Baumgartner et. al., 1996), and the benefits of its allowing researchers to compare alternative models (Baumgartner and Homburg, 1996; Diamantopoulos, 1994). Allowing researchers to compare alternative models using the structural and the benefits of its merit of SEM comes from the benefits (Baumgartner et, al., 1996).

Table 3.13 Critical Point For Reference

Fit index	Criteria	Break Points for acceptance	References
χ^2	P=0,05	-	-
χ^2 / df		≤ 2 = excellent fit $\leq 2,5$ = excellent fit (in small samples) ≤ 3 = excellent fit (in big samples) ≤ 5 = average fit	(Tabachnick, Fidell, 1989) (Kline, 2005). (Kline, 2005; Summers, 2006). (Summers, 2006).
GFI	0 (no fit) 1 (excellent fit)	$\geq 0,85$ = acceptable fit $\geq 0,90$ = good fit $\geq 0,95$ = excellent fit	(Stewart, 1981; Foxall, (2005). (Schumacker, Lomax, 1996). Summers, 2006).
AGFI	0 (no fit) 1 (excellent fit)	$\geq 0,80$ = acceptable fit $\geq 0,90$ = good fit $\geq 0,95$ = excellent fit	(Stewart, 1981; Fox, 2002). (Schumacker, Lomax, 1996). (Summers, 2006).
RMSEA	0 (excellent fit) 1 (no fit)	$\leq 0,05$ = excellent fit $\leq 0,06$ = good fit $\leq 0,07$ = good fit $\leq 0,08$ = good fit $\leq 0,10$ = poor fit	(Browne, 1993; Maccallum, 2000; Lomax, 1996; Summers, 2006). (Hu, Bentler, 1999; Thompson, 2004). (Stewart, 1981). Summers, 2006). (Kemp, Tabachnick, Fidell, (1989).
SRMR	0 (excellent fit) 1 (no fit)	$\leq 0,05$ = excellent fit $\leq 0,08$ = good fit $\leq 0,10$ = average fit	(Browne, 1993; Byrne, 2001). (Browne, 1993; Hu, Bentler: 1999). (Kline, 2005).
CFI	0 (no fit) 1 (excellent fit)	$\geq 0,90$ = good fit $\geq 0,95$ = excellent fit	(Hu, Bentler, 1999; Summers, 2006).

	fit)		(Hu, Bentler, 1999; Summers, 2006, Thompson, 2007).
NFI/ NNFI	0 (no fit) 1(excellent fit)	$\geq 0,90$ = good fit $\geq 0,95$ = excellent fit	Kemp, 1998; S Lomax, Summer, 2006; Thompson, 2007). (Hu, Bentler, 1999; Summers, 2006).
ECVI		The value of ECVI that is generated for model < the value that is generated for saturated model	(Hu, Bentler, 1999).

The assessment of goodness-of-fit is one of the primary goals in application of SEM. This research employed multiple criteria to evaluate goodness-of-fit in SEM in view of no single statistical significance test that can identify a correct model (Engel et, al., 2003). Byrne, (2001) suggested that evaluation of model fit should be based on several criteria that can assess model fit from a diversity of perspectives. Baumgartner and Homburg, (1996) criticized too heavy reliance on the Chi-square statistic as a measure of overall model fit and too little use of alternative fit indices, and they further recommended a variety of different fit indices that should be reported in a study.

In this study, the goodness-of-fit indices as follows were adopted to test proposed models and measure how well one model did over another model. Chi-square test (χ^2) is one of the most basic measures of absolute fit. However, Chi-square is very sensitive to the sample size and to deviations from normality (Hair et, al., 1995). For example, the larger the sample size, the more likely the p-value associated with the χ^2 will result a significant difference between the model and the data (Kline, 2005). Therefore, researchers often use normed chi-square (χ^2/df), i.e., divide chi-square value by the degrees of freedom, as a measure of absolute fit of the model. The ratio lower than 5.0 is considered as good fit (Byrne, 2001). Due to the limitations of the χ^2 , a number of alternatives goodness-of-fit measures have been developed to determine whether the

data supports a hypothesized model in SEM the model fit indices can be divided into two types, i.e., absolute fit indices and increment fit indices (Hu and Bentler, 1999). Absolute fit indices evaluate the degree to which the specified model reproduces the sample data. The commonly used absolute fit indices include the root mean square residual (RMR), the standardized root mean square residual (SRMR), the root mean square error of approximation (RMSEA), the goodness of-fit index (GFI), and the adjusted goodness-of-fit index (AGFI). Incremental fit indices measure the proportionate amount of improvement in fit when a target model is compared with a more restricted baseline model that is a null model in which all the observed variables are uncorrelated.

The Tucker Lewis index (TLI), also known as the no normed fit index (NNFI), and the comparative fit index (CFI) are commonly used as incremental fit indices. Root mean square error of approximation (RMSEA) is a measure of approximate fit in the population (Schermele et al., 2003).

The RMSEA has a value close to zero indicating perfect fit with values increasing as model fit deteriorates. (Browne and Cudeck, 1993) suggested that RMSEA values lower than .05 can be considered as a good fit, values between .05 and .08 as an adequate fit, and values between .08 and .10 as a mediocre fit, whereas values $> .10$ are not acceptable. In this research, RMSEA values of 0.08 or less were considered as indicating good model fit. MacCallum and Austin, (2000) strongly recommended researchers to use the RMSEA in assessing the model fit because RMSEA has a feature that is not available for other fit indices, i.e., the availability of the confidence interval that provides important information about the precision of the estimate of fit. The GFI gives an indication of the relative amounts of the covariances among the latent variables that are accounted for by the model (Tannenbaum and Salas, 1992).

The GFI is based on a ratio of the sum of the squared differences between the observed and reproduced matrices to the observed variances. The AGFI is the GFI adjusted for the degrees of freedom of the model relative to the number of variables. The GFI and AGFI typically range between zero and one with higher values indicating better fit. GFI values greater than .90 are usually interpreted as indicating an acceptable fit, and AGFI values greater than .80 may be considered as an acceptable fit (Scott, 1995).

The NFI values range from 0 to 1, with higher values indicating better fit (Engel et al, 2003). The NFI values greater than .90 are regarded as an acceptable fit (Bentler and Bonett, 1980). Due to the disadvantage that the NFI is affected by sample size, NNFI (also referred to as TLI) was developed, which is one of the fit indices less affected by sample size (Engel et al., 2003).

Higher TLI values indicate better fit, and values greater than .90 can be interpreted as good fit (Bentler and Bonett, 1980). The CFI index was proposed by (Bentler, 1990). It measures the improvement in going from a target model to an independence model. The CFI ranges from zero to one with higher values indicating better fit (Hu and Bentler, 1999). CFI values close to 0.90 or above indicate satisfactory model fit (Baumgartner and Homburg, 1996). These indices enable researchers to compare models in order to justify the most plausible model to explain the structural relationships. In this research, three groups of hypotheses were discussed. The first group of hypothesis was associated with the structure of Nigerian consumers' cultural orientation; the second group of hypotheses were related to the factors in the TPB model; and third group of hypotheses were concerned with the relationships between cultural orientation and the factors in the TPB model.

3.6 Hypothesis Testing Using SEM

KMO Test: It is using for test the suitability of the sample size in factor analysis. In case of the value of KMO lower than 0.50-factor analysis cannot be continued. Depending on the value found for KMO, following comments can be made about sample size (Akdağ, 2011).

- ✓ Between 0.50 and 0.60 “poor”,
- ✓ Between 0.60 and 0.70 “fair”,
- ✓ Between 0.70 and 0.80 “average”,
- ✓ Between 0.80 and 0.90 “good”,
- ✓ 0.90 and more “excellent”.

Bartlett Test: It using for determine whether data stem from multivariate normal distribution or not. This test gives the value of χ^2 . Should be looked at significance level as done in χ^2 test. If significance level lower than 0.05 can be said

that data stem from multivariate normal distribution and can be continued to analyze. If significance level more than 0.05 cannot be done factor analysis. While in KMO test, values lower than 0.50 express values that are unacceptable; 0.90 and above is considered excellent (Ang vd., 2000; akt Bülül, 2003).



CHAPTER 4

FINDINGS

Table 4.1 Fitness Measure for the Model

<u>Fit Measure</u>	<u>The Model</u>
Chi-square (%2)	1213,505
Degree of freedom (df)	758
Normed chi-square (χ^2) /df)	1,525
Root mean square of error of estimation (RMR)	0,52
Root mean square of error of estimation (RMSEA)	0,03
Goodness-of-fit index (GFI)	0,860
Adjusted of goodness-of-fit index (AGFI)	0,840
Tucker-Lewis Index (TLI)	0,893
Comparative Fit Index (CFI)	0,902

The GFI for the overall model was 0.863, and AGFI was 0.845, which exceeded the recommended levels. Tucker-Lewis Index (TLI=.894), and comparative fit index (CFI=.902), were higher than the acceptable level of 0.90. The model fit indices consistently indicated that the overall fit of the competing model represented an adequate fit to the data. Hypothesis 1 predicted that Culture would be positively related with attitudinal beliefs on luxury consuming intention, while hypothesis 2 the model analysis supported this positive relationship ($\beta = 1,048, p < .001$).

In Hypothesis 3 also presumed a relationship between culture and purchasing intention on luxury goods. (a) Attitudinal beliefs toward buying luxury goods ($\beta = -.15, p >, 052$); (b) Normative beliefs towards buying luxury goods on subjective norm on intention to buy luxury goods ($\beta = .79, p < .01$).

The scope of fuel subsidy in Nigeria has significantly impacted on the economy over the years with the cost hitting the ceiling and draining the foreign currency reserve.

During the period under review, GDP of the country multiplied 3 times within 12 years, between the year 2000 from \$170 billion to \$451 billion in 2012 (when estimates for the informal sector is included, it can reach \$630 billion), while per capita GDP per person rose by 200% in the same period from \$1,400 to \$2,800, again, (inclusion of the informal sector puts the figure at \$3,900).

Nigerians are the third-highest non-Europeans spenders in England's city of London in 2012. A forecast by wealth Insight showed that there would be an increase of extremely wealthy personalities in Nigeria worth well above \$30M by about 200% or even more within 10 years from 2015. Over the last five years, the economy has seen a growth of about by 7% on the average annually, and that of Lagos by a rate of 8%. The extremely rich in Nigeria have shown insatiable crave for luxury items from exotic overseas shops around the world, notably, Dubai, Paris, London, Milan and other western shopping resorts. Two *MAJOR* factors that determine behavioral intentions: a personal or "attitudinal" factor and a social or "normative" factor. First, component of the person's attitude toward a specific behavior, second, component, subjective norms, entails an actor's observations of important specific referent an individuals or groups think he or she should do. 11 items have positive mean scores.

H1: Cultural orientation has significant impact on Nigerian consumers' attitudinal beliefs about purchasing luxury goods.

The first hypothesis dealt with the cultural orientation impacts on Nigerian consumer's attitudinal beliefs. Specifically, in my Hypothesis 1 expected that Culture would be positively related with attitudinal beliefs on luxury consuming intention. The SEM analysis showed the relationship was statistically significant ($\beta = 0,48, p > .001$).

H2: Cultural orientation has significant impact on Nigerian consumers' religious beliefs about purchasing luxury goods.

Similarly, Hypothesis 2 predicted cultural orientation has significant impact on Nigerian consumers' religious beliefs. The model analysis supported this positive relationship ($\beta = 1,048, p < .001$).

H3: Cultural orientation has significant impact on Nigerian consumers' purchasing intentions on luxury goods.

Hypothesis 3 also assumed a relationship between culture and purchasing intention on luxury goods. However, the estimate for the path linking cultural orientation to behavioral intention was not significant ($p=0.947$), that is, cultural orientations hence had no direct effect on consumers' intention to purchase luxury goods. Therefore, hypothesis 3 was rejected. Attitudinal belief, normative belief, the influence of cultural orientations was exerted through beliefs.

H4: Attitudinal beliefs about purchasing luxury goods have a positive effect on Nigerian consumers' attitude toward purchasing luxury goods.

H5: Normative beliefs about purchasing luxury goods have a positive effect on Nigerian consumers' subjective norm in relation to purchasing luxury goods.

Hypotheses 4 and 5 were concerned with the relationships that attitudinal and normative beliefs with the subjective norm and attitude toward purchasing luxury goods. The estimates of the standardized coefficients presented in Table 3.8 suggested an effect of: (a) Attitudinal beliefs attitude toward purchasing luxury goods on intention to purchase luxury goods ($\beta = -.15, p >, 052$); (b) Normative beliefs towards purchasing luxury goods on subjective norm on intention to purchase luxury goods ($\beta = .79, p < .01$). The model demonstrated that relationship was significantly related to normative beliefs toward the subjective norms and attitudinal beliefs

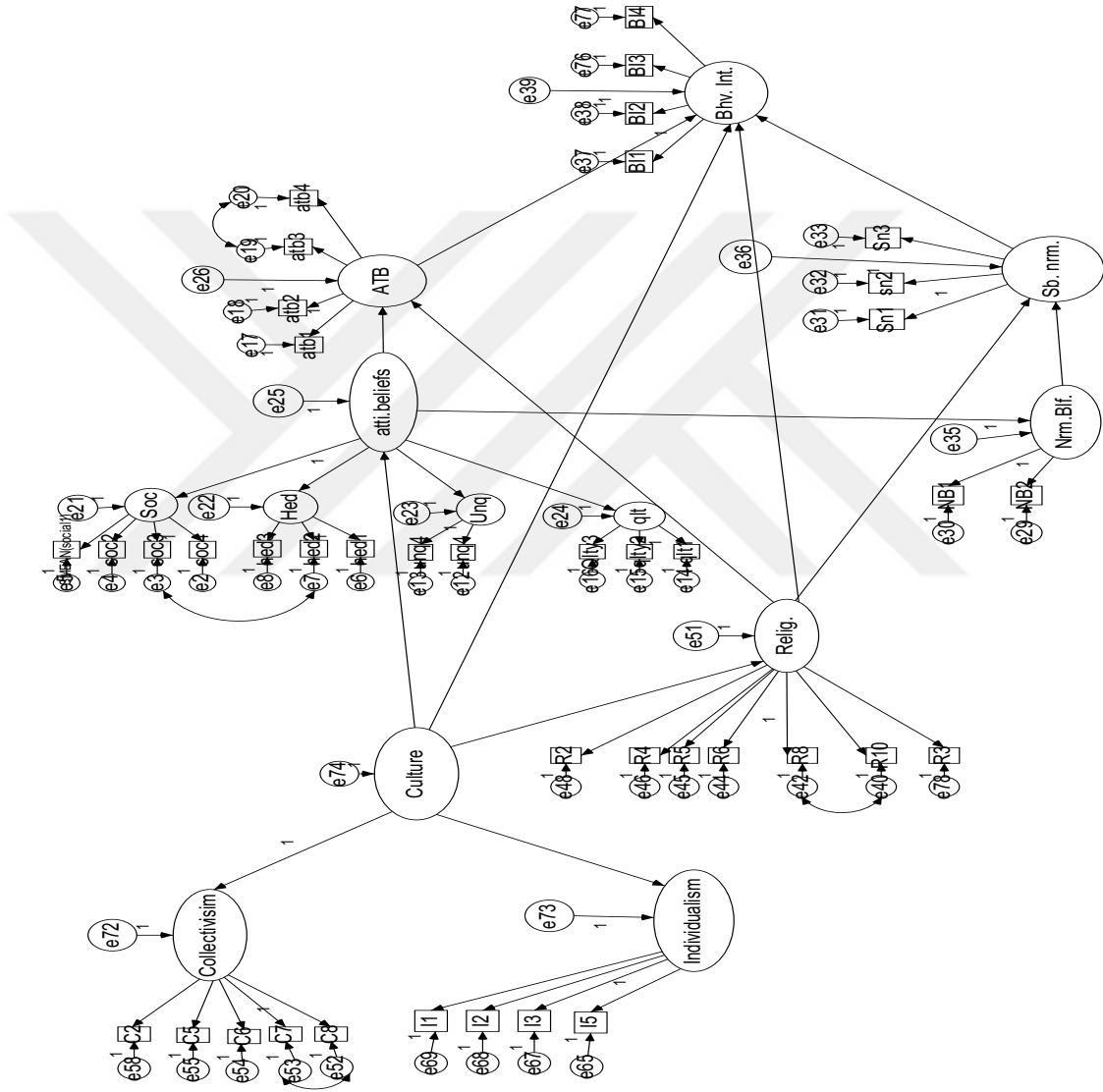
H6: Religious beliefs intention to purchasing luxury goods has a positive causal effect on Nigerian consumers' intention to purchase luxury goods.

H7: Attitude toward purchasing luxury goods has a positive causal effect on Nigerian consumers' intention to purchase luxury goods.

H8: Subjective norm in relation to purchasing luxury goods has a positive causal effect on Nigerian consumers' intention to purchase luxury goods.

The estimates of the standardized coefficients presented in Table 3.9 suggested a direct effect of: (a) Religious beliefs on intention to purchasing luxury goods on intention to purchase luxury goods ($p= 0,88$); (b) subjective norm on intention to purchase luxury goods ($p=0,961$); (c) Attitude toward to intention to purchase luxury goods. ($\beta =0.65$, $p<0.001$). Attitude was the direct determinants of Nigerian consumers' intention to purchase luxury goods. Therefore, 7 were supported. But subjective norm and religious belief did not illustrate a high relative influence on behavioral intention. Therefore, hypothesis 6 and 8 were rejected.

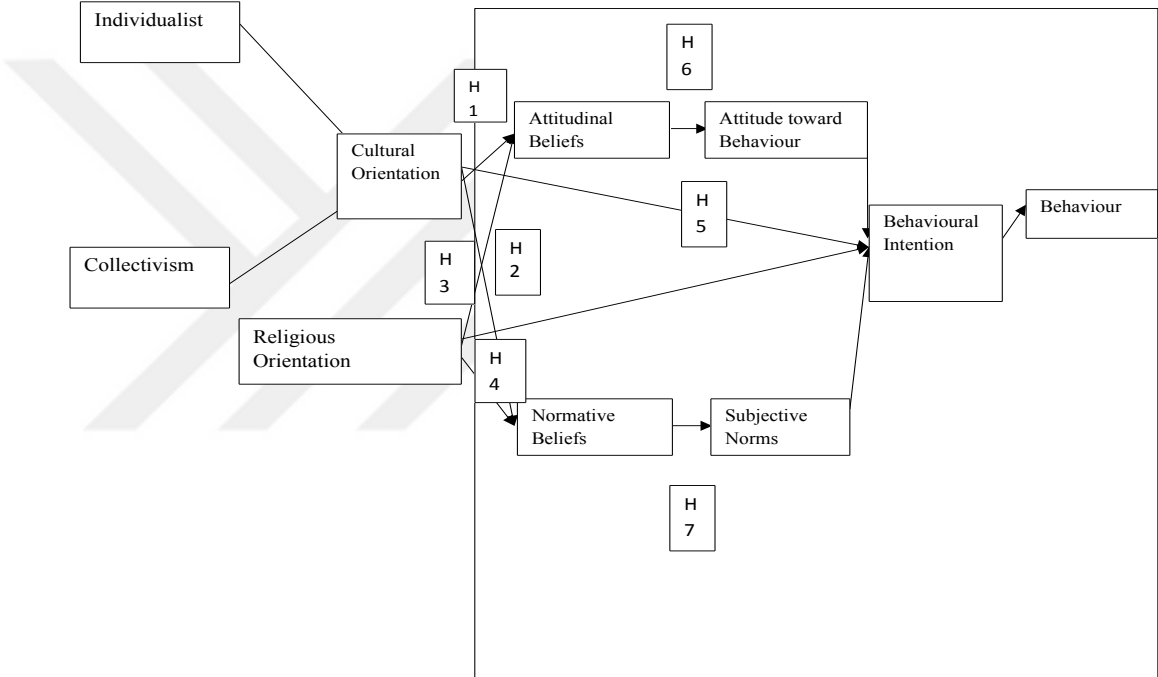
Figure 4.1: Theory of Reasoned Action



The results of model evaluation were shown in Table 4.1 The model yielded a Chi-square statistic of 1163,105 ($p < 0.001$) with 758 degrees of freedom. Normed chi-square ($\chi^2/df=1.534$) was smaller than the recommended threshold 5. The RMSEA value of 0.03 was well within the recommended range of acceptability (< 0.05). The GFI for the overall model was 0.863, and AGFI was 0.845, which exceeded the recommended levels. Tucker-Lewis Index (TLI=.894), and comparative fit index (CFI=.902), were higher than the acceptable level of 0.90. The model fit indices consistently indicated that the overall fit of the competing model represented an adequate fit to the data.



Figure 4.3: Model of the study



Mullan et. al., (2013), and According to Romano and Netland, (2008) to evaluate the salient beliefs related to the behavior in question. A fundamental chain is assumed, with attitudes toward predicting behavioral intentions and behavioral intentions successively predicting behavior. Attitudes toward the behavior and toward subjective norms are each created. TRA address individual risk and defensive factors in prevention, reducing risk variables whereas promoting variables that safeguard and enhance the individual. Few states that findings indicate that emphasizing enjoy ability and controllability in physical activity interventions should make inclined refrainers more likely to act (de Bruijn et. al., 2014).



CHAPTER 5

CONCLUSION

The study analyzes the dimensions of luxury values, considering cultural and religious factors that influence Nigerian consumer behavior. This paper has reviewed many studies that help marketers gain conceptual insight. In summary, we can describe the importance of luxury items among Nigerians consumers. These claims can be used as propositions for future research. Some values, due to cultural considerations or religion are more important than others and include price value, quality value, usability value, materialistic value, and conspicuousness value. This article provides a framework of cross-cultural consumer behavior. The framework is of a practical nature so that managers and consumer researchers can easily understand how culture and religion shapes consumer behavior

Religion: is a belief in worship, or obedience to a supernatural power or powers cogitated as divine or to have control of human intention. Culture is the individualities and knowledge of a certain society or a group of societies, defined by the entirety of their way of life ranging from dialectal, religious, cooking, habits, music and arts and crafts. Luxury however, is ambitious and asymmetrical in its acquisition occurrence, the aims of which is improvement of personal comfort and self-desires bringing about self-recognition and creation of identity through brand use. Nigeria, with a population of above 167 million (National Population Commission 2012), is the most populous country in Africa. There are ethnic groups in Nigeria distinctive from each other by geography and the environment. There is no accurate statistics about the number of Nigerian languages because of the similarity of dialects in some places.

Nigeria has three major ethnic groups speaking Hausa, Igbo, and Yoruba languages even as it adopted English as its official language.

H1: Cultural orientation has significant impact on Nigerian consumers' attitudinal beliefs about purchasing luxury goods. The first hypothesis dealt with the cultural orientation impacts on Nigerian consumer's attitudinal beliefs. Specifically, in my Hypothesis 1

expected that Culture would be positively related with attitudinal beliefs on luxury consuming intention. In Hypothesis 3 also presumed a relationship between culture and purchasing intention on luxury goods. (a) Attitudinal beliefs toward purchasing luxury goods an intention to purchase luxury goods ($\beta = -.15, p >, 052$), (b) Normative beliefs towards purchasing luxury good s on subjective norm on intention to purchase luxury goods ($\beta = .79, p < .01$). Hypothesis 3 also assumed a relationship between culture and purchasing intention on luxury goods among Nigerians. However, the estimate for the path linking cultural orientation to behavioral intention was not significant ($p=0.947$), that is, cultural orientations hence had no direct effect on consumers' intention to purchase luxury goods. Hypotheses 4 and 5 were concerned with the relationships that attitudinal and normative beliefs with the subjective norm and attitude toward purchasing luxury in Nigeria. The estimates of the standardized coefficients presented in Table 3.9 suggested an effect of: (a) Attitudinal beliefs attitude toward purchasing luxury goods on intention to purchase luxury goods ($\beta = -.15, p >, 052$); (b) Normative beliefs towards purchasing luxury good s on subjective norm on intention to purchase luxury goods ($\beta = .79, p < .01$). The model demonstrated that relationship was significantly related to normative beliefs toward the subjective norms and attitudinal beliefs. The estimates of the standardized coefficients presented in Table 3.7 suggested a direct effect of: (a) Religious beliefs on intention to purchasing luxury goods on intention to purchase luxury goods ($p= 0, 88$); (b) subjective norm on intention to purchase luxury goods ($p=0,961$); (c) Attitude toward to intention to purchase luxury goods. ($\beta =0.65, p<0.001$). Method used, snowball sampling frequently used to identify respondents in rare. Respondents were contacted either by watt sap, Facebook, email and other social network and where asked to partake academic in research. A link was send to some of the participant to the data collection form kwicksurvey.com and a request to forward the link/share with their friends and family.

SUGGESTION

Managers can use the framework as a template to examine how consumers in foreign markets will react to their products or services. For instance, if one of the luxury value dimensions is not such an important value in a culture, marketers should not focus

on this value when they want to advertise for luxury goods. Instead, marketers should look at bold important values for introducing or advertising luxury goods. Even the words and the displaying of goods are important. For example, in Nigeria, the marketers can focus on price value because Nigerian people are concerned with price deals and they believe that high price means high quality and luxury goods are recognized by price. Despite the advantages of market research, Nigerian culture decision-making is based on group influence; there are many addition aspects that should not be ignored. Although culture is an important factor in consumer behavior toward luxury value, personal differences need to be addressed as well. There are many people living in the same society with different cultural values. Consumers are surrounded by material objects (i.e., signifier) about which they are influenced to accept symbolic meanings as designated by a brand (i.e., signified) and/or to which they assign symbolic meanings. Therefore, consumer researchers must go beyond the classical economic view and the objective functions of material possessions to understand what possessions mean to people and the role culture and religion play in their everyday relationships in the social environment.

Additional work in future research is clearly required to consider the wide range of other potentially relevant variables. The findings also should be tested in a sample, using statistical tools that ensure an understanding of the general findings.

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APPENDIX

Respondent are invited to participate in a research study titled ‘Impact of religion and culture on luxury consumption among Nigerians: This study is being conducted by ABDULFATAI OLAIDE YUSUF from the faculty of Economics and administrative studies at Gaziantep University, Turkey.

Contact, Prof. **Hasan AKSOY** hasanaks@gmail.com, haksoy@gantep.edu.tr or abdula9090@gmail.com

Tick as appropriate plase

Personal Information

GENDER

MALE	FEMALE

AGE

<20	20-24	25-29	30-34	35-39	40-44	45-49	50-55	55-59	59<

RELIGION

ISLAM	CRISTANITY	ATHEISM	JUDAISM	OTHERS

TRIBE

HAUSA	IGBO	YORUBA	OTHERS [please specify]

agreement or disagreement to the following statements by ticking the appropriate number	Strongly Disagree	Disagree	Undecided	Strongly Agree
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EDUCATION

High School or less	Junior (NCE/OND/CERT.)	Bachelor/HND	Master / PhD

MONTHLY PERSONAL INCOME (Dollar)

<500	500-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3499	3500-3999	4000-4499	5000<

Have you ever bought any luxury goods in the past one-year?

Yes

No

I think that my friends expect me to have luxury fashion goods	1	2	3	4	5
I think that people who are important to me have luxury fashion goods	1	2	3	4	5
People who are important to me expect me to have luxury fashion goods.	1	2	3	4	5
I feel under social pressure to buy luxury fashion goods	1	2	3	4	5
My family would support my purchasing luxury fashion goods	1	2	3	4	5
My friends would support my purchasing luxury fashion goods	1	2	3	4	5
The influence of the spoke person would make me purchase luxury fashion goods	1	2	3	4	5
I believe that my friends have influence on my purchasing luxury fashion goods	1	2	3	4	5

C) Please indicate your attitude toward purchasing luxury goods						
Negative	1	2	3	4	5	Positive
Unfavorable	1	2	3	4	5	Favorable
Unnecessary	1	2	3	4	5	Necessary
Unworthy	1	2	3	4	5	Worth

D) Please state the strength of agreement or disagreement to the following statements.	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
Purchasing luxury fashion goods can help enhance my image	1	2	3	4	5
Purchasing luxury fashion goods is a reward for effort and achievement	1	2	3	4	5

Consumption of luxury fashion goods is a symbol of successful people	1	2	3	4	5
Consumption of luxury fashion goods reflects an affluent lifestyle	1	2	3	4	5
Luxury fashion goods can serve as a symbolic marker of group membership	1	2	3	4	5
It is important to me to own really nice things	1	2	3	4	5
Buying luxury accessories gives me a lot of pleasure	1	2	3	4	5
Luxury products can provide sensory beauty and pleasure	1	2	3	4	5
Consumers can experience gratification and pleasure during the process of purchasing luxury fashion goods	1	2	3	4	5
I like new and limited edition luxury fashion goods	1	2	3	4	5
I lose interest in luxury fashion goods that are consumed by the general population	1	2	3	4	5
I am highly attracted to unique luxury products	1	2	3	4	5
I like those luxury goods with unique style	1	2	3	4	5
In my mind higher price equals higher quality	1	2	3	4	5
An item being higher in price makes it more desirable	1	2	3	4	5
Luxury fashion goods is a good choice for price paid.	1	2	3	4	5

E) Please indicate the possibility of your luxury goods during the next twelve months						
Impossible	1	2	3	4	5	Possible
Uncertain	1	2	3	4	5	certain
Definitely	1	2	3	4	5	Indefinitely

F) For me, purchasing luxury fashion goods is...						
Difficult	1	2	3	4	5	Easy

G) Please state the strength of agreement or disagreement to the following statements.	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
I enjoy spending time with others of my religious affiliation	1	2	3	4	5
I often read books and magazines about my religion	1	2	3	4	5
It is important to me to spend periods of time in private religious thought and prayer	1	2	3	4	5
Religion is especially important to me	1	2	3	4	5
Religious beliefs influence all my dealings in life	1	2	3	4	5
My religious beliefs lie behind my whole approach to life	1	2	3	4	5
Being wasteful is a sin according to my religion	1	2	3	4	5
I spend time trying to grow in understanding of my religion	1	2	3	4	5
My religious beliefs lie between my whole purpose in life.					
I consider myself active in my faith (I spend some time in church or mosque).					
keep well informed about my local religious group and have influence in its decisions. .					

H) Please state the strength of agreement or disagreement to the following statements.	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree

I'd rather depend on myself than others	1	2	3	4	5
I rely on myself most of the time; I rarely rely on others	1	2	3	4	5
I often do "my own thing.	1	2	3	4	5
My personal identity, independent of others, is very important to me.	1	2	3	4	5
It is important that I do my job better than others.	1	2	3	4	5
Winning is everything.	1	2	3	4	5
Competition is the law of nature.	1	2	3	4	5
When another person does better than I do, I get tense and aroused.	1	2	3	4	5
If a coworker gets a prize, I would feel proud.	1	2	3	4	5
The well-being of my coworkers is important to me	1	2	3	4	5
To me, pleasure is spending time with others.	1	2	3	4	5
I feel good when I cooperate with others.	1	2	3	4	5
I feel that winning is important in both work and games.	1	2	3	4	5
Given a choice, I would rather work alone than with a group	1	2	3	4	5
If you want to get something done right, you have got to do it yourself.	1	2	3	4	5
Parents and children must stay together as much as possible.	1	2	3	4	5
It is my duty to take care of my family even when I have to sacrifice what I want.	1	2	3	4	5
1	2	3	4	5	
It is important to me that I respect the decisions made by my groups.	1	2	3	4	5

