

NIGERIAN CONSUMER BEHAVIOR TOWARDS AGRICULTURAL
PRODUCTS

(A CASE STUDY OF MILK)

Research dissertation presented in partial fulfilment of the requirements
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22nd May 2020

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I certify that the dissertation entitled:

Nigerian Consumer Behaviour Towards Agricultural Products: A Case Study of milk

Submitted for the degree of: MSc in International Business Management is the result of my own work and that where reference is made to the work of others, due acknowledgment is given.

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Dedication

This study is dedicated to Almighty God and my family.

Acknowledgements

I would like to thank my husband Kelechi for his patience and understanding throughout my studies. I would like to appreciate my siblings Chichi, Victor, Amaka and Kc for all the numerous suggestions and encouragements you gave throughout this process, also my brother in-law and his wife for helping me look after my children through this period.

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Abstract

Nigerian Consumer Behavior towards Agricultural Product: *A case study of milk*

Ihechiluru Blessing Ejike

This research explored the Nigerian consumer behavior towards milk, and the factors that contribute to low consumption of milk was brought to the fore. It is imperative for producers and marketers to have an insight into the behavior of consumers to channel marketing efforts to meet the needs of consumers, for consumer's satisfaction, benefits to producers, marketers and the economy at large.

The purpose of this study is to identify the factors that influence consumer behaviors, the perception of milk and to analyze the effect of advertisement on consumer behavior. Using a qualitative approach and interpretivist paradigm, data was gathered from semi-structured interviews conducted on three participants in Nigeria. This data was analyzed using open axial coding where reoccurring themes were identified. Results showed that people were favorably disposed to milk. However, the income of consumers, the price of milk was a major reason for low consumption. Also, poor electricity leading to preservation problem contributed negatively. The perception of milk to be mainly for children, seems to leave out the young adults and the elderly from active interest in milk consumption. Furthermore, deficient advertisement which focuses more on children coupled with government inadequacies in areas of electricity and local production contribute to low consumption.

The implication of the research showed the need for functional inclusive advertisements with sufficient information on the benefits of milk, the need for marketers to understand the need of all segments of the population and improved government policies in terms of providing electricity and better preservation options.

Further studies need to establish the best means of creating effective inclusive awareness, increased options for food that complements milk and improvement of government policies in terms of electricity and improved local production.

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APPENDIX 1 EXTRACT FROM INTERVIEWS.....A

1.0 Introduction

Consumer behavior studies the progression in the manner an individual or a group engages in making choices when they want to make purchases to meet their needs. There are factors that influence the buying behavior of consumers. These factors could be through external or internal stimuli these factors are for example, income, status, education level, awareness, and status.

The understanding and prediction of consumer's behavior are extremely important. In a world that is more competitive, it is pertinent that marketers and government policymakers understand their consumers' needs in order to not only meet, but exceed their expectations. This action will increase returns on investments, customer retention and lead to economic growth.

In the context of this research, the Nigerian consumer behavior towards milk product is studied.

Milk is not only a good source of healthy nutrition, but also a source of living for farmers and a means for economic growth. To be able to maximize the benefits of this sector, consumers, marketers and the government need to be well informed about the situation. Consumers are the ones who make buying decisions and their decision to buy or not to buy determines the viability of the dairy sector, thus the importance of studying consumer behavior in the Nigerian context.

According to IFPRI (2015), Nigeria is not able to produce nutritious, quality and sustainable food products. The small farm livestock farmers do not have sufficient technology and machinery to produce. There have been some interventions to enable agriculture to contribute to economic growth and lead to the elimination of malnutrition, hunger, and poverty but this has not been possible (Hendriks, 2018)

1.1 Overview

The research is focused on analyzing consumer behavior towards milk as an Agricultural product in Nigeria. It will identify the impact of different variables on the consumer's decision in the process of buying milk in Nigeria. The research question to serve as a guide in this research is

What are the factors contributing to low consumption of milk in Nigeria?

1.2 Research Purpose

According to the economist (2005) dairy sector constitutes about 35% of the Agricultural sector in Nigeria, the study of consumer behaviour assists marketers to forecast the buying behaviors of consumers and not only enable them understand them but to lead them to understand why the consumers purchase it (Kumar,2004).

The national average consumption of milk in Nigeria is 20 to 25 litres per capita in a year which is below the least quantity suggested by the World Health Organization (Frank, 2016). According to FAO (food and agriculture organization of the United Nations) by universal rule, consumption of milk is high in developed countries and low in countries that are developing, also consumption of milk seems to be less in hot weather climate.

In addition PWC (Price Water Corporation) report mentions that Nigerians consumption of milk at 10 litres per person as compared to 28 litres per person in Africa and 40 litres per person globally is low (dairyreporter.com, 2005).

This study therefore, will give insight into understanding the factors affecting consumers' consumption and how their needs will be met. With the rising population of Nigeria, there is a capacity of the dairy sector to contribute to job creation and increase national revenue. Recently the government plans to give loans to local producers of milk and dairy products (Soto&Alake 2019). However, there is a need to understand how consumers will respond to these policies if there will be any significant results

In addition, there is limited literature as regards Nigerian consumer behavior towards dairy products. This study will be relevant to the dairy sector, to consumers who would

want better products, to government policy-makers and marketers, as well as producers of dairy products in understanding Nigerian consumer's behavior and responding accordingly to meet consumer's needs.

1.3 Significance of the Study

Behaviors are activities that consumers exhibit in the process of finding buying, the use of, and weighing of alternative options to the point of disposing of products and services. Various factors influence the decision taken by consumers, some factors are individual or environmental. On the other hand, marketing is the ability to understand what consumer needs are. It involves the act of forming, expressing, delivering and exchanging value propositions to consumers and society.

The study of consumer behavior is important in marketing as it enables the marketer to understand the needs, what motivates the customer and potential customer, what affects their perceptions and attitude and actions, in recent times marketing has gone beyond urging or persuading consumers into buying products and services, but it's about understanding what consumer needs are, understanding their persona, and the factors that influence why they do things. Globalization and international business have increased aggressive competition and businesses need to find the best methods to capture customers'. This research study will be beneficial in providing insights to business people.

Globalization has led to an increase in competition between brands. White et al (2019) stated that sustainable change in consumer behavior can be stimulated by revealing the social influence habit formulation, the individual self-feelings cognition, and tangibility. The success of any business is in understanding the exact behavior of the consumer as they are the most essential reason for business and for any significant breakthrough in financial turnover (Mansoor and Jalal, 2010). He further stated that consumer behavior is not constant and this makes the study of consumer buying behavior difficult for both academicians and commercial bodies.

1.4 Research Objective

Consumer behaviour is complex, being that every consumer has a different perspective and mind set towards the purchase, consumption, and disposal of a product. It goes beyond buying things (Solomon 1999). With Agriculture as a sustaining sector of the economy, this research seeks to analyse consumer behaviour towards agricultural products, with focus on milk.

Considering the negative health and economic effects of insufficient calcium intake, in the authors view it is important to recognize the factors influencing dietary consumer behaviour towards milk and milk products consumed in Nigeria and how this can be improved for better nutrient intake and economic value.

Through the authors experience in telesales campaign management where feedback from consumers as to the reasons they purchase goods and services, their perception, feelings about the product and what they may want to be done better by all the units involved in delivering service to them, the author experienced first-hand how these feedback and consumer behaviour study led to improved service delivery, customer satisfaction and increased sales. The author, in this case, studies the factors affecting consumer behaviour in Nigeria with the hope that it gives better insight to the variables that affect consumer attitude to milk and how marketers and companies that produce milk will understand consumer needs and respond to these variables. This will improve their performance leading to positive contribution to the Nigerian economy.

In relation to this, the aim of this study is to:

1. To identify the internal factors contributing to low consumption of milk in Nigeria
2. To identify consumers perception of milk in Nigeria
3. To analyse the effect of advertisement on consumer attitude towards milk
4. To Identify external factors influencing consumption of milk

1.5 Structure of the Study

This thesis comprises of five chapters that play unique roles in the process of attaining the objectives of this study.

Chapter 1, comprises of an introduction to the topic, the objectives of the research, the structure of the study, its significance and limitations.

Chapter 2, reviews the literature on consumer behaviour, the conceptual framework, the economic issues, social issues, opportunities, consumption, perception and advertisement, of milk. Here, the empirical study will be explored.

Chapter 3, will consist of research methodology that was implored in collecting primary data and the process of how information was obtained. Also, the reason for the method chosen. It will also contain the philosophy and approach, access and ethical issues that will be addressed.

Chapter 4, includes the analysis of data with the use of an excel spreadsheet for the coding process and applying findings of the study from the data collected to the EKB theory.

Chapter 5, comprises a discussion of findings, comparing it to past literature, the implications of the research, the limitations of the study, the recommendations for practice, future research, and conclusions.

2 Literature Review

2.0 Introduction

A review signifies an effort that uses the synthesis and analysis of previous works to make deductions on a group of pieces of evidence (Steward, 2004). The core purpose of this chapter is to recognize, assess and understand previous existing studies and debates that are relevant to this study. The research question that serves as a guide to this study is, what are the factors contributing to the low consumption of milk in Nigeria? The study aims to understand the internal and external factors that influence consumers' behavior towards milk to enable marketers to understand what these needs are. Also, to analyze the effects of advertisements on consumers' behavior and the perception of milk. The chapter reviews the literature that was important to the primary area of interest in this study. The areas where first, an overview of Agriculture in Nigeria, second, the perception of milk, third, effects of advertisement, fourth, internal factors influencing consumer behavior, fifth, external factors influencing consumer behavior, sixth, the effects of milk consumption on dairy sector, seventh is the conceptual framework. These points are not exclusive but are interlinked to each other and are the points looked at in this study.

While studies have addressed the infrastructural and policy problems in milk production issues, only recently the government banned the importation of milk but not many work has been made on consumer's behavior towards milk in Nigeria. This study attempts to contribute to the body of research and fills this gap with its focal point on the factors influencing consumer behavior towards milk.

To understand the factors that influence consumer behavior and how a better understanding of the internal factors can help marketers to apply the appropriate external marketing efforts to influence consumer behavior positively for an increase in consumption, a graphical representation to indicate the link between these factors are made in Fig 1

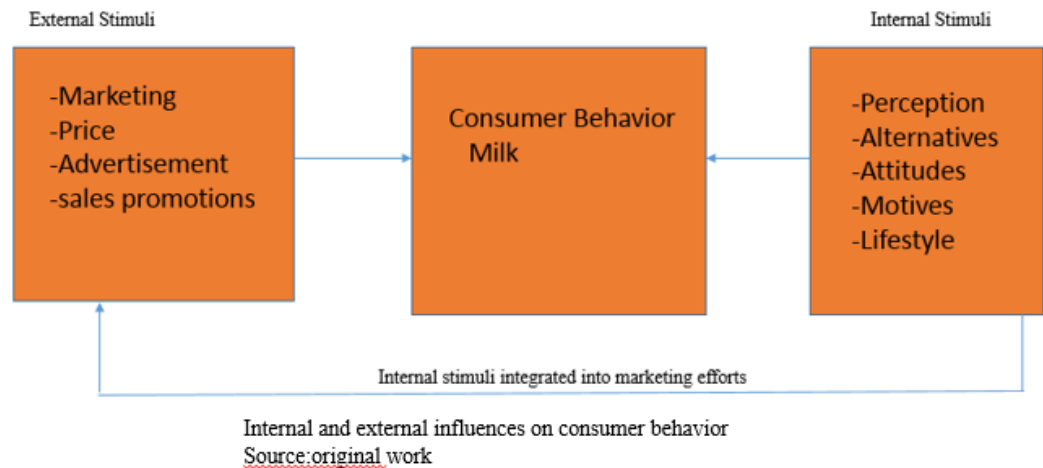


Fig 1

2.1 Overview

Overview of Agriculture in Nigeria

Prior, to the political crisis of 1967 to 1970, agriculture was the sustaining factor of the Nigerian economy and it provided a source of living to the increasing population (Amaze, 2000). 70% of the working population in Nigeria is from agriculture and the agriculture sector of Nigeria contributes to 40% of its GDP (G. Ukpung 2013). Even though agriculture remains the largest sector of the Nigerian economy and employs two-thirds of the entire labour force, the production hurdles have significantly stifled the performance of the sector. Over the past 20 years, value-added per capita in agriculture has risen by less than 1 percent annually. It is estimated that Nigeria has lost USD 10 billion in annual export opportunities from groundnut, palm oil, cocoa and cotton alone due to continuous decline in the production of those commodities. FAO (2019).

Major crops include beans, rice, sesame, cashew nuts, cassava cocoa, beans, groundnuts, gum Arabic, kola nut, maize (corn), melon, millet, palm kernel, palm oil, plantains, rice, rubber, sorghum, soybeans, banana, and yams

However, it has been observed that Livestock is an essential part of Nigerian agriculture which has enormous social and economic potentials. Most of the population of livestock

is found in the steppes areas mostly handled by pastoralists. The production by this livestock is very low compared to the demand of its products this has led to the importation of animal products such as milk and milk products, the production of this livestock is limited by low productive breeds, insufficient access to feeds and land for grazing and in recent times constant farmer pastoral disagreements, there is also insufficient facilities for processing and very low technology in the handling of the animals and their diseases.

Besides, livestock sector has the potential to create new opportunities that will enable farmers, to produce products that are more healthy and affordable, the handling of this opportunity needs a comprehensive process that will improve income and employment opportunities in rural and urban areas, provide job security for farmers and at the same time make available enough provision to the society a better option to live healthy (Ayodele E. Fashogbon, 2012).

Production Problems

Meeting the demand of milk and dairy products is daunting, data from FAO (2008) states that there is expected to be a rise in the demand for milk in developing countries, this implies that the request for milk and dairy product is increasing as the population is increasing but production is on the low side. However, according to Muehlhoff et al, (2013) the UN forecasts that by 2050, there will be an increase in Africa's population to 2.5 billion, where urban area will be occupied by 50 percent of the population and this will have a significant effect on Africans agriculture. Its gross domestic products is forecasted to increase, meaning that there will be rise in the ability to spend. The positive effect of this on agriculture is that people will be disposed to go for more nutritious food, this makes it hopeful that there is an opportunity for production levels to be improved.

For any significant positive development and forward-thinking necessary to capture value from livestock, there has to be investment in unconventional methods such as the purchase of advance machinery, Thelma P.Pans (2002) posits that new technologies are beneficial to the improvement of the crop-animal structures. Consequently, practice measures to enable the purchase and maintenance of technology used for milk production are required for any meaningful impact. According to Oni and Fashogbon (2012) the highest number of food consumed in the rural part of Nigeria is carbohydrates. F and C (2014) posits that milk consumption increases as income rises.

The source of income for farms and optimization of milk production through an increase in production is largely dependent on the application of most suitable technology (Tassew and Seifu, 2009). An upgraded adoption of technology may encourage a twist from current production levels which are low and subsistence farming to a more profitable commercialized farming (Awotide and Diagne 2016).

Furthermore, part of the problem is the poor availability of energy, the challenge being that refrigeration and cooling is dependent on the availability of electricity that is inexpensive and reliable, which is most times in shortage in developing countries (Puri, 2016). Likewise Burnes (2019) posits that electricity is a step towards achieving productivity and good quality life. A solution to electricity problems by constant supply may encourage consumers to purchase milk with the assurance that it will be preserved and also to prevent food wastage which can occur after purchase by consumers (Block *et al.*, 2016).

2.2 Perceptions for Milk Purchase

Milk has a lot of nutrients such as protein, minerals (Dror and Allen 2011). Milk intake by malnourished children reduces deficiencies in their nutrition which develops mental functions and reduces mortality rates. Conversely, a decrease in type 2 diabetes, cardiac and vascular ailments has been linked with milk consumption (Jung *et al.*, 2015). Again, Anderson-wise (2019) believes milk has a combination of calcium and Vitamin D, and potassium which gives a variety of health benefits for ideal development in children, the reduction of chronic diseases and also contains nutrients in amounts not available in other foods.

Furthermore, Maghoshodi *et al.*, (2013) in their study suggested that a diet which is deficient in milk is linked to chronic ailments such as stroke. This perspective is reaffirmed by Wham and Worsley (2003) who points out that low milk consumption harms the nutritional health status of bone health.

Notwithstanding these benefits, the fat content in milk has been recognized as the reason why some people seek milk alternatives. McCarthy et al., (2017) agree that non-dairy is considered due to factors such as lower carbohydrates and fat.

On the other hand, Ducharme (2018) posits that findings have shown that in a bid to reduce fat intake people use refined carbohydrates to interchange the lost calories lost in avoiding intake of milk. Anderson –wise (2019) also agrees that although there is a move for plant-based products to replace milk, the point is that milk gives a high source of protein with a special combination of nutrients for good health, it has the most balanced composed mix of protein, fat, and carbohydrate which is not easy to replace in a healthy diet.

According to Taborecka-Petrovicova (2015), in such a time when people are more knowledgeable, the way for a business to be more successful, it is vital to understand the consumption pattern of consumers and to understand the factors that impact their decision making to be meet their needs. Consumer attitude is impacted by values and range of beliefs (Kempen et al, 2017).

Several research work has shown that the beliefs and perceptions of people towards a certain product can reflect on how they consume that product. Producers of milk need to understand how Nigerians react towards milk to have a true picture of why they behave the way they do.

Howard et al., (1995) believe that most women think that an increase in their consumption of milk will have a serious negative effect such as high blood cholesterol or heart issues or they may believe that milk will not have any effect at all on their health. He further posits that even though younger women mostly will accept the health benefits of milk, the weight increase is a factor they find discouraging. Conversely, Bus and Worsley, (2013) agree that taking whole milk was more associated with parenthood while intake of lower-fat milk was prevalent with the young women and the elderly

On the other hand, the major cause of deficiencies of vitamin D in older persons is a reduction in milk consumption (Horlicks 1986).

2.3 Effects of Advertisement

An advertisement has a direct impact on consumers although it is capital intensive, it creates awareness that can motivate them to buy a product. Advertising serves as a means of conveying messages that are rhetorical, symbolic and metaphoric (Hirschman 2003). Ippolito and Mathios, (1990) in their study opined that advertising is an essential foundation of information that has a positive impact on consumption and product innovation. However, Teisl *et al.*, (1999) argues that information about health advertisement could influence purchase decisions in terms of stimulating the decision to purchase healthier products but information that explains the link between diet and disease through reliable source for example new media, is more likely to give a wider stimulus for considering healthy options while making purchases and while providing better education to the public.

Perception in terms of advertisement is the impression created through advertisement which a consumer has of a product that may not be based on truth. Perception of an advertisement is when an advertisement gives consumer information that is new or that can have a little change in the perception of reality, more knowledge on that specific subject has the likelihood of changing perceptions of consumers. Lanre (2000) agrees that with repeated publicity of adverts that arouse the interest of consumers to a product, they eventually respond favourably than to first time exposure.

However, Warne (1962) argues that advertising is unreliable and a misleading activity that exposes the rivalry between brands, he further states that efficient marketing is such that studies and understands another person's stance. The reason for establishing a product is to increase the purchase and consumption of the product or to stimulate trial by prompting potential consumers, therefore the style of product promotion is to influence the behavior of consumers (Fill, 2009).). For example, children enjoy the privilege of influencing family purchase decisions, this has endeared them to marketers because children grab the advert message quickly and are easily influenced by television adverts (Mittal 2009).

A similar position was taken by Robertson (1992) that there should be knowledge of the variations in politics, culture and economic structures. Reaffirming, Gbadamosi, et al,

(2012) posits that children derive joy from advert messages that were presented in local languages. Advertisements are supposed to be fair, more respectful and with the genuine aim of making consumers more aware, better informed and not manipulated. Besides, cultural variables can influence the variance of consumption(mooij,2003) the moment marketers identify subcultures they can create a strategized marketing program to meet their goals (Lamb *et al.*, 2008). Supporting this view, Langrial et al, (2014) propose that consumers attitude towards consumption cannot be determined except it is studied in multiple environments.

Also, Jung *et al.*, (2015) suggest that messages to stimulate the consumption of milk should aim at the consumer's belief of milk and by so doing channel ways to increase their consumption. According to De Alwis et al., (2011) there should be avenues created to give precise communication about the health value of milk. The use of labels builds trust, brand loyalty and leads to an increase in the pricing power of sellers. Labels provide calculation and details of the taste, the contents and the production process of a product for consumers (Dhār and Faltz, 2005). Globalization has placed the world in a sort of commonality through technology and people want and desire what they see through international advert (Levitt 1983).

Likewise, Kellaris *et al.*, (1993) in their study found that the reception of message in advertisement is affected by the interaction between attention gaining value together with music-message congruency of which an increase in the responsiveness of the audience to the music promotes the reception of the message when the music stirs up thoughts about the message.

According to Alozie (2010), most advertisements in Nigeria focus on financially stable privileges. Advertisement stimulates the purchase and utilization of commodities and services that the majority of people cannot afford thereby twisting the economic development of developing countries (Alozie 2013). Jubril, (2017) in his study, found that contemporary advertisement has an invisible force to influence consumers from accepting goods or services or concepts. According to Vaster H et al., (2013) the misconceptions of milk can be rectified by the elucidation of the main nutrients contained in milk and this should be done by all involved such as producers, policymakers, health professionals, consumers, and caregivers.

For effective communication in an advertisement, information passed has to be focused to meet the needs of the group targeted. According to Staelin R. (1984) information on the nutritional knowledge and what the product is made up affects the early stages of information processing by a consumer. The lack of sufficient information about the characteristics of the product at this stage undermines the essence of advertisement which is supposed to communicate to consumers the functions of a product and to persuade them. Advertisement can influence the cultural disposition of a country, the behavior and lifestyle of individuals (Latif and Saleem 2011). Stigler (1961) in his study opined that the industry that produces information is advertising.

Similarly, Anthony Jakes (2009) supports this view that advertising is an essential instrument used by firms to relay information on the characteristics and cost of their products to prospective consumers. On the other hand, Anderson and Renault (2006) found out that most adverts by the firm do not have clear and direct information and do not provide information about their prices. Likewise, (Ackerberg, 2001) argues that advertisement that portrays association or prestige and image should influence consumers who have used the product and those who have not, while informative advertisement should be for inexperienced users. Ackerberg suggests a complimenting of the prestige advert with the informational advert. The success of marketing is achieved when the goal of the audience has been positively influenced by the advertisement done (Natarajan, 2019).

In recent times, companies have realized that consumers are more interested in healthy food and have shifted from marketing which was majorly directed at children to encouraging a health conscious way of living (Castonguay, 2015). Gardner, (2018) in his study posits that an individual's feeling towards a brand is affected by the feelings towards the advertisement as much as it is whether a brand evaluation or not. The attitude of consumers to the advertisement can be in favour of the business or vice versa, the emotional impact on consumers after viewing an advertisement message is reflected in their attitude after the advertisement which can influence the purchase intention.

Spiteri et al., (2015) in their findings suggests that most consumers attempt to eat healthy food in response to health messages but are stalled by insufficient dietary information, nutrition knowledge that is rather weak and deficient which restricts the

consumers and leaves them in confusion, he further states that consumers felt policymakers are unclear about messages which result in consumers relying on advertisements and commercials from other means which provide information but are vague.

Marketers are to capitalize on this communication insufficiency to target consumers through verbal, visuals, or any other means clearly and effectively to widen the reach of their consumers. This raises a prompt in the buying behavior of consumers through images created by marketers and when well implemented has encourages consumers to buy (Ahmed et al., 2013). According to Kumar,(2012) consumers widely develop a positive behavior towards billboards, the billboard is a large outdoor structure used to gain the attention of people and to relay messages about a product or service. However deceptive advertising causes feelings of distrust among consumers (Aghakhani and Main, 2019). Fortenberry Jr. *et al.*, (2010) in their studies on the effect of billboards advertising in healthcare, found that high billboards were a positive influence on consumer's behavior and had a high ability to significantly educate people. On the other hand, there was waning interest by the audience after a few weeks, this indicates that billboards are better to be alternated between periods. In terms of milk consumption, billboards can be used to target consumers which could be mothers or fathers who arrange lunch boxes of their children, children who buy milk at lunchtime in school, breakfast providers, and manufacturers who make products using milk. However, excessive advertising is considered to be unappealing to the target audience such that over-reliance on advertisement could be unproductive (Agwu *et al.*, 2014) the message has to be clear for consumers to be properly aware of the full benefits of the products.

In recent times, the social media has become an increasingly prevalent spot for marketers Social media is a simulated area where patronisers share information, the business also advertises their products on this platform because consumers are found on the platform ((Talih Akkaya *et al.*, 2017). The internet is an essential avenue for information to consumers therefore it is a huge avenue marketers explore to provide information to target consumers (Faber *et al.*, 2004). Although the internet can join features of print, radio, and television in one display of text, video, and sound, it is constrained by speed and bandwidth (Cook and Coupey, 1998).

Also, schools have been known to give people information as to the benefits of milk. Due to the impact of schools' teachings about food and its effect on health and academics, scholars should reflect on food practices(Weaver-Hightower, 2011).

2.4 Internal Factors Influencing Consumer Behavior

The utmost task of marketing is the ability to identify what the consumers' needs are, what they buy, where they buy, how they buy a product and services and how they dispose of it. It is challenging but understanding the consumer's behavior and what influences the consumer to buy the product is vital. To build effective and successful marketing strategies, marketers need to understand the internal factors that influence consumers(Grebitus and Bruhn, 2011). Internal factors involve cognition which refers to the process of thinking, knowing, remembering, perception and planning. Grebitus and Bruhn (2011) further posit that in obtaining the interest of target consumers with lesser cognitive make-up, simpler emotional marketing approaches should be used, while marketing strategies for consumers with more complex cognitive makeup should be based on information considering that these consumers are more involved. Involvement is an individual distinct and internal position that is a reflection of how much interest or attention a person displays in response to specific stimuli (Mitchell, 1979).

Similarly, Lastovicka and Gardner (1978) in their study agree with Grebitus and Bruhn, that how complex the consumers' cognition is, is necessary, in terms of information processing and this reflects in their level of involvement because there is a difference between the low involved and the high involved. Cognition is an internal factor in an individual that propels behavior response to external stimuli(Roy, 2013).

The personal income of a consumer influences a consumer's behavior because it determines the extent to which spending is made on products and services. According to Leonard H. et al., (2006) a significant means to increase the consumption of healthy food is by increasing the cost of alternatives or to reduce the price of more healthy

alternatives. They further state that money factor is related to how consumers substitute healthy food for unhealthy food.

However, Philip and Ashaolu (2013) believe that increasing the real income and education of the people in a country will increase the demand for healthy choices. Conversely, Safri et al (2012) state that the barrier to the demand for milk in countries that are developing is its price. Ikudayisi et al., (2019) reaffirms this by suggesting that a change in prices and income can determine the extent to which food is accessed and utilized.

In addition, Wilde et al (1999) Argue that when families have increased money for food, rather than purchasing healthier alternatives they purchase food that is less healthy which they are used to. Adam Drewnowski, SE Specter, (2004) posits that there is a relationship between poverty and both are linked with low expenses on food and low-quality diet consumption. According to Privitera *et al.*,(2019) when the prices of food is higher, the quantity purchased is affected negatively and men are most vulnerable to price changes, he further explained that perceptions of price in terms of consumers choice can be improved by tailoring the perception of men towards placing value on the health benefits of a food product over the cost. On the other hand, women are more conscious of health and place value above cost.

In promotion efforts, words that will be better in informing consumers should be used. Words such as minerals, healthy, but words such as skim which are not well accepted by low-income audiences should be avoided. Finnell (2017)

Linking the internal factors that influence consumer behavior to the external stimuli will create a broader and narrower understanding of the consumer that will guide strategy formulation to meet the needs of the consumer. Zeithaml (1988) affirms that companies can create extrinsic prompts to influence the perceived value of product service. However, Zeithaml further states that the use of his strategy is largely dependent on how consumers define value and perceptions.

Lifestyle

Lifestyle includes patterns of behavior, interaction, consumption, work, activities and interest that describes how a person spends their time and money. In exploring the factors that impact the process of the financial decision-making process by the teenage consumer segment, Montoya and Scott, (2013) demonstrate that the lifestyle-based depletion affects the pattern of consumption made by teens and is most common with teenagers who do not have a strong relationship with their parents. . Lifestyle is an idea which makes understanding consumer behavior less difficult because it involves the effects of past experiences, ways of living and also personal structures that are based on one's current situation, lifestyle affects the consumption patterns of individuals and their people (da Silva *et al.*, 2016).

Furthermore, they opine that from their studies depleted consumers are likely to make financial decisions that are below prime financial choices.

Motivation

Motivation means reasons for acting or behaving in a particular way, consumer motivation is an internal state that drives people into action to achieve their goals. Extrinsic incentives, on the other hand, are necessary to motivate people to adopt new behaviors, this has worked in health promotions, however, promoters of health products need to understand the intrinsic values which the knowledge of, will be applied to the enhancement of programs that will promote intrinsic motivation (Seifert *et al.*, 2012). Motivation is vital to life, although to succeed in resolving the clashes between inner motivations , outward limitations and intentions, self-regulation is needed (Baumeister and Vohs, 2007). Motivations signifies ambitions, desires, wishes, which begins the system of proceedings that is known as behavior (Bayton, 1958). Bayton further explains that only one aspect of behavior will make other areas of consumer behavior unclear, all aspects should rather be studied.

Attitude

Attitude is a tendency to react in favour or disfavour to an object, person or event (Ajzen, 2005). A consumer who has a positive attitude towards a product is most likely to purchase the product and there is a chance of liking or not liking a product. The consistency of information increases the reliability of this information by consumers especially when a prevailing belief is being validated by health experts that are qualified and certified (Bruhn *et al.*, 2002). The acceptance or disapproval of some types of food can be influenced by attitudes, beliefs, and opinions of consumers (Barrios and Costell, 2004). Consumers develop an opinion in terms of the composition of a product including the feelings derived in its consumption (Bruhn *et al.*, 1992). While considering the safety of the product (Resurreccion and Galvez, 1999). Similarly, consumers consider sensory attributes in their acceptance of some products (Hashim *et al.*, 2009).

Knowledge

Espejel *et al.*, (2008) in their research found that the main motivation for consumers in terms of satisfaction and devotion to a product is from the observed quality and intrinsic features such as color, appearance, and taste. Brucks, (1985) states that there is a conceptual difference between objectives and subjective knowledge and that obtaining new information and improved search activities is driven by previous knowledge. According to House *et al* (2004), it is necessary for policy makers and marketers to understand the differences between objective and subjective knowledge. They further suggested that researchers should be careful when studying the effects of knowledge on a product by measuring the type of knowledge that is relevant to the study and not on simplistic questions that focuses on true or false questions

2.5 External Factors Influencing Consumer Behavior

The market nowadays is customer-centric and involves having an in-depth knowledge of a customer, this means knowing and anticipating the internal factors that influence a consumer and combining it with the external factors to meet the consumers' needs and achieve customer retention. Aydinli *et al.*, (2014) in their study found that price promotion goes beyond being an incentive in monetary terms but it influences the reduction of price, gives opportunities for companies to become more active in emotionally relating with customers. However, the size of the container and packaging which are external stimuli can influence how much a consumer takes in because consumers do not find it easy to measure how much they consume from a bigger container and can be a means of increasing the consumption of healthy food(Wansink and Park, 2001).

Culture

Culture is a collection of learned belief, values and customs that serves to regulate consumer behavior, the impact of culture is organic and deeply rooted that sometimes its impact is overlooked. Research on differences in culture shows that culture can be grouped into individualistic and collectivist (Hofstede, 2011). Similarly, Triandis, (2018) in his study showed that there is a relationship between the constructs of individualism and collectivism culture and horizontal and vertical relationships, where the vertical accepts that members of a group can be different from one another, emphasizing on equality. According to Hofstede, Hofstede, and Minkov (2010) individualistic cultures add values or personality intangible characteristics to a product conversely, a collectivistic culture is more concerned about tangible products due to not being used to reasoning conceptually. This cultural understanding of the consumer is understood by marketers to be strategic in their marketing efforts, by this target customers and their needs are met leading to an increase in consumption levels. Culture has a significant impact on consumers intention to buy a product(Lou, 2010). According to Bagga and Bhatt,(2013) companies should examine marketing from several and efficient points of view and acknowledge that consumers are more informed and engagement with a consumer is more than a business transaction but understanding who they are.

Culture explains the reason why a product may sell relatively well in some areas and sell poorly in another region. Hofstede, (1984) argues that culture is a conditioning of the mind done collectively and it is unique from one group to another. This suggests that culture is imbibed from a group of people or their society. Although it is important to examine culture at the national level (Hofstede, 1984). It is relevant to understand the culture at regional and individual points (Samaha *et al.*, 2014). In any culture, some behave more like collectivists and others as individualists (Triandis, 2018). Henry, (1976) affirms that culture is a contributing factor to how consumers behave, he further mentioned that values that are generally believed can influence what is regarded as a valued product or products not to be valued. He opined that the understanding of relations between people's values and consumption may reveal that values could be the determining factor for changing consumption patterns. socio-cultural factors influence consumer attitudes in various geographical areas and sound knowledge of a consumer's orientation provides an understanding of the needs of the consumer, this propels a better marketing strategy that goes beyond consideration of only differences in demography and psychograph (Vinson *et al.*, 1977). Equally, Lam *et al.*, (2009) maintain that marketers are to observe critically the cultural values of their market.

Social class

It is generally believed that the rich have the purchasing power to buy more goods as compared to those with lower income. Social class is mostly based on the socio-economic position of a person and can be graded by income, education, and occupation of the people. This represents wealth, power and reputation. A person's pattern of consumption signifies his class level and this social class is a more significant factor that controls how a consumer buys (Martineau, 1958). Advocates of social class argue that it is a useful way of segmenting individuals in such a manner that using only income may not accomplish (Myers *et al.*, 1971). The position people hold in a society has a reasonable influence on activities and decisions that are made such as what to buy, where to live. social class boosts the feelings of social belonging.

In recent times there is a large gap between social class which is a result of the changes in the make-up of the society and this calls for the understanding of the impacts of social class on how consumers to act (Shavitt *et al.*, 2016). However, Rich and Jain, (1968) in their studies opined that the concept of segmentation is out of date.

Demographics

Demographic factors such as age, sex, income, occupation, education, marital status, and family background influence consumer behaviors. As people grow older their needs change. These factors are necessary for marketing research to meet the needs of consumers.

Past studies show that the age pattern of a population and the racial distribution in it has an enormous impact on the sales of milk and essential to deliberate these aspects in advertisement and marketing of milk (Kinnucan, 1986). Equally, Deshmukh-Taskar *et al.*, (2007) affirm that food expert who faces a population which is diverse need to take cognizance the impact of income, education, ethnicity status in the method of consumption when planning education programs. In like manner, Hendijani and Karim, (2010) opined that the consumption behavior of consumers also depends on their area whether urban or rural as consumers in urban areas had higher values to milk when compared to consumers in rural areas. In contrast, Bus and Worsley, (2003) in their study found that socio-demographic factors were not significant in milk consumption. However, Kahle, L.R. (1984) argues that demographics are not enough, but to add attitudinal data such as values and lifestyle to segmentation of consumers because their consumption behavior varies. Similarly, Yuspeh, (1984) positioned that the syndicated segmentation methods are to be used as a descriptive means and not for the choosing of a market focus.

Sales Promotion

Sales promotion involves the encouraging of consumers to purchase a product. Consumer's response is influenced by promotional activities (Lattin and Bucklin, 1989). Sales promotion mix affects both consumers' utility and choice (Swait and Erdem, 2002). With a decrease in advertisement and a rise in promotions, consumers tend to be more sensitive to price and promotion (Mela *et al.*, 1997).

Conversely, Jedidi *et al.*, (1999) posits that promotions harm consumer behavior towards brands. In like manner, Papatla and Krishnamurthi, (1996) show that increase in purchases that involve the use of coupons corrodes the loyalty to the brand.

2.6 Effect of Milk Consumption on Dairy Sector

For the Expansion and full optimization of the potentials and benefits of the dairy sector, the policies, the approaches for growth has to be transformed for improvement. Tassew and Seiful (2009) posit that for durable and viable milk production, the strategy has to incorporate the socio-economic established and agro-ecological situation to meet the desires of consumers and producers. Also, Abalu & Yayock (1980) agree that low-level production is due to the inability of farmers to access appropriate technologies.

An agricultural cooperative is a farmers group that engages in the buying and use of the equipment and other necessary resources to market and make productions. Cooperative is vital as they assist members to access credit purchase, store and distribute these products, the investment in smallholder corporative will open up opportunities that are inherent in this method. B.O Bebe et al, (2002) agrees that durable, relevant and efficient support activities and structures develop dairy systems

Dairy products in Nigeria are obtained both locally and internationally. The local dairy product which is in high demand is nunu (sour milk), cuku (Fulani cheese), Kindrimo (sour yogurt) and wara (Yoruba cheese). The imported varieties are sweetened (not concentrated and unsweetened (concentrated) milk and cream, butter, cheese, and curd. However, the milk product is either being imported in powdered or liquid form, baby milk, butter, evaporated milk, yogurt, cheese and yogurt (Jabbar and Domenico, 1990) as cited in Akinyosoye (2019). Consumer perception of the quality dairy product is made up of four areas, which are hedonic, health consciousness, convenience, and process-related. The information about the product and not the physiological properties influences if a consumer will accept the product or not, the health and process-related quality is as a result of consumer trust in the way the information is communicated Grunert et al (2000).

Consumer characteristics of consumption of milk indicate that men, middle-aged people and people who have no calcium concerns preferred to take soda and alcoholic drinks and people who had health issues took more milk products. (Lu Hsu and Lin, 2006). Consumers develop negative and positive perceptions towards dairy products through a complex process and this perception affects their attitude. The purchasing behavior is influenced by their perception, for dairy products it is critical because consumer's perceptions may change quickly G.S Abatek (2019).

In terms of milk consumption, it is vital to identify how personal factors and environmental factors are connected to influence the ability of people to consume milk. Consumption goes beyond the activities of buying goods and services but involves the social connections that are present in providing, allocating and using goods and services (Halkier, 2001). Phoung et al., (2013) in their study posits that current consumer research shows that consumers are more interested in the quality and nutritional value of food as a result of recent diversity in consumption of food. Similarly, Balasurbramanian and Cole (2002) affirm that consumers pay more attention to information that is easier to understand in nutrition claims as opposed to information displayed in the nutrition facts panel. Important factors that drive food consumption as identified by several authors are the health benefits. In developing countries, there is an assiduous rate of under nutrition which is a result of low consumption of food required for healthy living (Hartog et al., 2006). Health value is an imperative reason consumers consider food products and health consciousness shows in actual and intended behavior (Grunert *et al.*, 1995). Similarly, Phoung et al., (2013a) posits that socioeconomic and demographic factors such as age, gender, the presence of young children influences the consumption of dairy products.

However, Warde (1997) Argues that contemporary consumption is a process of a continuous selection from a wide range of items that are widely accessible and available informally and commercially. Conversely, Mobley *et al.*, (2014) in their study found that positive attitude towards the taste of milk and the belief that milk is necessary for healthy bones was the reason for milk consumption, although the gastrointestinal side effect was a turn-off.

2.7 Conceptual Framework

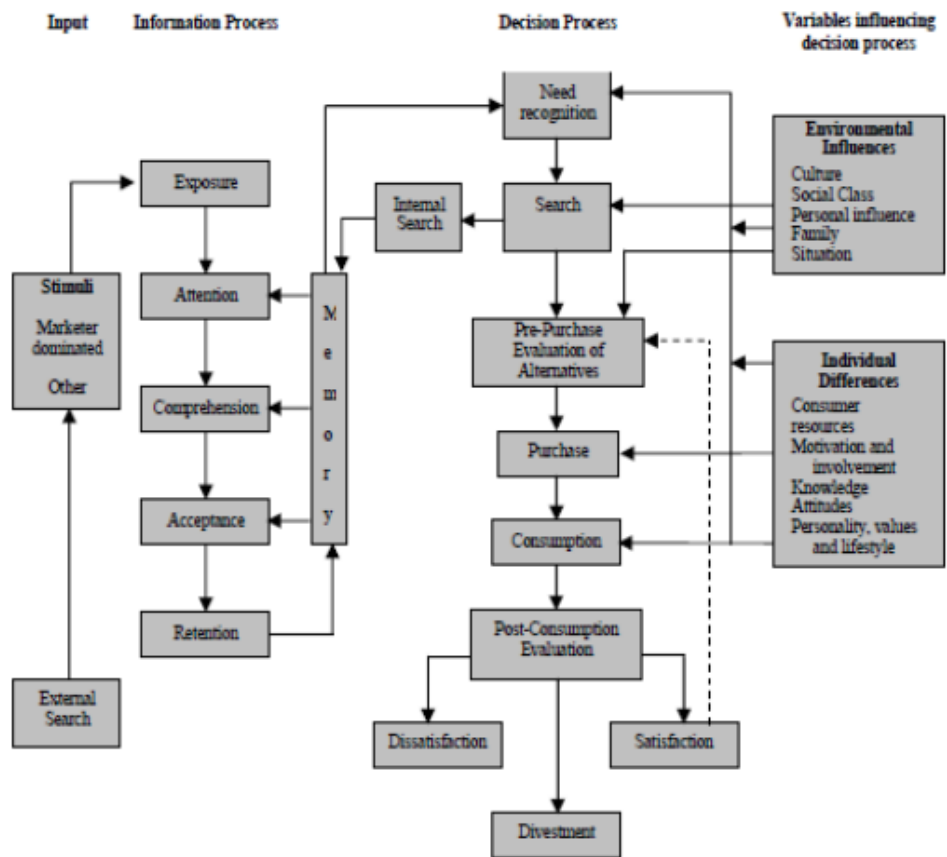
The conceptual framework used in this study for examining the internal and external factors that influence milk consumption was formed based on the various literature reviewed. The factors taken into account that influences the consumption of milk comprise of perception, health benefits, weighing of alternatives, attitudes, motivations,

knowledge, gender, education, presence of children and the external factors such as price, convenience, advertisements, promotions, and income.

The market is currently customer-centric, therefore having an in-depth knowledge of a consumer involves understanding and anticipating the internal and external factors that influence a consumer to better understand and implement the appropriate external stimuli which can be through advertisements, promotions to meet the needs of consumers and earn their loyalty.

The Engel, Kollat, and Blackwell model was used in this study. The model was first formed by Engel, Kollat, and Blackwell in 1967. Professor Paul Miniard became part of the team and the model became known as the Kollat, Blackwell, and Miniard Model. However, it has been generally known as the EKB model and will be referred to as so for this study. This model is used as the theoretical framework for proposing relationships between variables expected to influence consumers' behavior towards milk. (Fig 2). The model shows how input factors, information processing, and variables influencing decision process are involved in influencing decision making. The model then shows the seven stages of the decision-making. These stages are need recognition, search for information, Alternative evaluation, purchase, consumption, post-consumption, and divestment.

Consumer Decision Process



Source: (Blackwell, Miniard et al. 2001)

Fig 2

The EKB suggests that consumers' decision process goes through stages that are experienced by a consumer before making purchases of goods or services. It suggests that individual differences such as knowledge, attitudes, motivations, consumer resources, personality, values, and lifestyle provide an understanding of how consumers behave towards milk consumption. This model was selected because it offered a comprehensive framework and integrated the factors that are important to consumer's behavior. The link between the EKB model and research question is shown in the diagram in Fig 3.

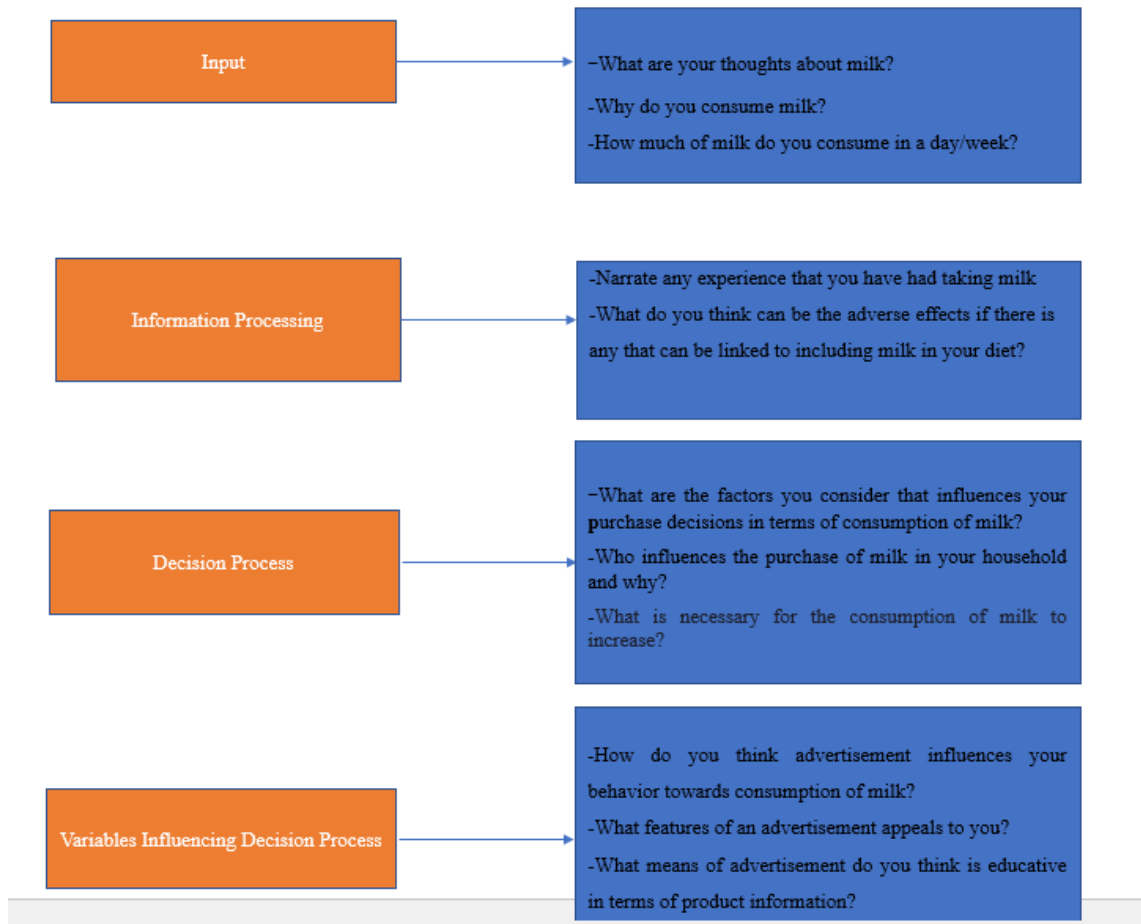


Fig. 3

Need Recognition

The EKB defines problem recognition to be the difference between a preferred state and the real state which is enough to propel the decision process.

The gap in the need recognition changes according to the level of the gap between a seeming ideal status and the actual status. Consumers make purchases when there is a belief that the gap will be closed and in the ability for the product to solve a need .the need recognition of milk by a consumer is influenced by variables such as beliefs, lifestyle, attitude, intentions. On the other hand factors like family influence, cultural norms can make an individual indicate milk as a need.

Search for Information

The factors earlier mentioned enables a consumer to search for milk that could bring in a solution to a problem, this search can be done internally, this could be through

memory bank and externally through advertisements or display of goods and marketing stimuli. In searching for information the consumer may check out magazines or television advertisements or take suggestions from reference groups. The depth of information is dependent on variables, for instance, social class, income, personality, past experiences, perception, and satisfaction.

Alternative Evaluations

In the process of evaluating alternatives, a consumer evaluates the various substitutes and analysis are made to compare the knowledge of a particular product and what they believe is more relevant to them. Evaluation of alternatives is individualistic, therefore it is based on different characteristics. According to the EKB model, these attributes are as a result of lifestyle, beliefs towards milk for instance milk is healthy or not healthy or somewhat healthy, the price whether cheap or expensive, the quality, the size.

Purchase

After comparing options, consumers consider other aspects such as the best occasion, their willingness to purchase, what to buy, where to buy and how they choose to pay. There are internal and external influences on purchase the norms in terms of milk consumption is important in its purchase.

Consumption

The purchase of a product does not necessarily mean it will be consumed. Consumption is the use of a product. For a business to thrive it has to be sure consumers consume their products. The experience of consumers as to if they derived satisfaction or not from the use of a product will influence their decisions in the future. The Geographic subcultures and situation influences consumption (Hawkins *et al.*, 1981) (Gentry *et al.*, 1988). A better understanding of how a product is used and how much used will give insight to marketers in terms of improving services such as packaging.

Post consumption

In the aftermath of consuming a product or service, consumers determine if they had a positive or negative experience. If there is a gap between the expected result it means

they are dissatisfied but if the outcome is congruent with the expectation then there is satisfaction, these experiences are stored in the memory of consumers and will be used in the future. The post-consumption stage is significant because evaluations are kept in this stage.

It is necessary to be cautious of the gap between pre-purchase and the outcome after consumption. A consumer who is satisfied with a product after consumption becomes positive about the product and the brand. However, if the post-consumption experience is negative the consumer may have regrets and negative feelings toward the brand and product or become a detractor to the business and also spread negative messages about it to other potential consumers.

Divestment

This is the disposal of a product that could be through recycling. This may not apply to milk because it is perishable.

Discussion of Literature Review

The literature indicates the internal and external factors and how they influence how consumers behave. Internal factors such as perception of consumers in terms of milk have a significant effect on a business, and marketers strive to ensure that their consumers have a positive perception. Milk has a positive perception because of its health benefits (Dror and Allen 2011), on the contrary, some other people perceive milk as containing high fat (Ducharme 2018). Proper education on the specific benefits of milk and its proper quantity in an unambiguous way facilitates a better understanding.

Internal factors involve the process of thinking, remembering, and planning (Greibitus and Bruhn 2011). Marketing programs that are easier to understand should be targeted to customers based on their cognitive levels. Lastovicka and Gardner (1978) affirms that the cognitive ability of consumers should be considered in obtaining their interest in a product or service.

Literature indicates that cognition is internal and individualistic and triggers a response to the external environment (Roy 2013). Being aware that cognition levels differ in

individuals will enable a marketer to be open-minded to different responses a consumer may have towards the product.

Also, the literature points that income influences a consumer's behavior towards the consumption of healthy food (Leonard et al., 2006) although families when they had an increase in money purchase food that is less healthy because they are already used to it (Wilde et al., 1999). Privitera et al., (2019) posits that value should be placed over the health benefits of a product than over cost. Similarly, Literature indicates that gender affects the consumption of milk as women are more concerned about health than men. Dairy products with round edges are believed to be for female while meat and products with sharp edges are believed to be for men this makes them face a struggle between what they prefer genuinely as compared to norms in terms of gender, on the contrary women seem not affected by gender norms in making buying decisions (Gal and Wilkie, 2010)

Furthermore, intrinsic motivations of consumers should be understood (Seifert et al 2012), consistency in information influences consumer attitude (Bruhn et al., 2002) and (Barrios and Costell 2004). Besides, culture is the addition of beliefs and values and regulates consumers' behaviors (Hofstede 2011) and explains why a product may sell or not sell in a region. Social class can reflect in a person's consumption pattern (Martineau 1958) and demographics should be used as demographics and not segmentation (Yuseph 1984).

Finally, the literature indicates that the effect of the internal factors and external factors after being studied by marketers will improve the external stimuli which will be specifically made to meet the need of the consumer thereby having a positive effect on the dairy sector and vice versa in a situation of poor marketing because consumption goes beyond activities of buying and selling but having a connection in providing and allocating goods and services (Halkier 2001) (Phoung et al., 2013).

2.8 Conclusion

The above literature provides a comprehensive overview of previous studies that are relevant to consumer behavior and the internal factors such as motivation, lifestyle. The perception was identified and external factors such as advertisement, promotions, culture that influence the consumption of milk were analysed, the gaps in literature were identified. The conceptual framework of the EKB (Engel, Kollat, and Blackwell) which was formed in 1968 and revised to Engel Blackwell and Miniard model but generally known as the EKB model was used in this study, showing the linkage between variables of internal and external stimuli that influences consumer's behavior.

In the next chapter, the reader will understand a lot more about the methodology used to carry out this research and how the literature review interacts with the methods for data collection and is related with the objectives of the study, research paradigm and strategy.

3 Methodology and Research Design

3.1 Overview

This chapter forms the justification of the research philosophy, approach and methodology in collecting and analysing primary data to propel addressing the research objectives. The qualitative paradigm is used to discover truth and the instruments used in having a clear understanding and expressing of human experiences are qualitative studies. Therefore the research philosophy for studying consumer behavior towards milk was approached from a qualitative point of view. The objectives of this study is to determine the factors that influence consumers behavior towards milk, to analyse the effects of advertisement on consumer behavior and identify the perception of milk by consumers who are faced with choices. The study is centred on interpretative philosophy and the approach is qualitative.

3.2 Research Philosophy and Approach

Interpretativist search for reasons and results of peoples behaviors and response to issues and to other members of a society (Whitley, 1984). Part of the research objective of this study is to identify the "effects" of advertisements on consumer's behaviors, "effect "is a subjective word and which is relative depending on feelings and views of an individual this implies that the interpretation will vary between individuals. The philosophy of this research is therefore based on interpretivism because of its subjectivity. The true denotation of information in interpretivism is dependent on perspective (Myers, 2019). Therefore interpretivism philosophy is the most suitable for this study as each individual will make interpretations based on their unique experiences and viewpoints. Unlike the use of quantitative methods used by positivists, interpretivists use methods to define and decode the meanings of occurring experiences in the social world. Social reality is in the minds of individuals and are subjective because experiences are different (Collis and Hussey, 2009).

In the course of this research work, the focus was to identify the factors that influence consumer's behavior towards milk. To determine, their perceptions of milk and how functional advertisement and information can affect their behaviors.

To achieve effective and dependable results the inductive method is used to evaluate qualitative data (Thomas, 2006). The inductive approach is used which is the most suitable for the interpretivism paradigm philosophy.

The qualitative research method was implored, this is because through the Qualitative method the views, opinions, feelings, and thoughts of respondents are revealed. An exploratory research method was used to give insight into the factors that contribute to the consumption of milk, the perception of milk and the effect of advertisements on consumer behavior.

3.3 Research Strategy

A case study examines a phenomenon, according to Anderson *et al.*, (2005) it is a strategy that increases knowledge. A case study of milk has been used because an in-depth study of that particular sector of the Agricultural sector is to be examined for a better understanding of the sector. An in-depth study of the factors that contribute to low consumption of milk, the effect of proper advert education about milk and whether it will improve consumption or not, and the opinions of the consumers as regards this issue. The objective of the study is to find patterns in the data collected and identify themes that will be used for analysis.

The qualitative strategy consists of the use of phone interviews as a means of data collection in answering the research questions. The intention of the researcher was to use one on one interviews to engage participants but due to restriction of one on one meetings by the Irish government in response to curbing the unprecedented circumstances caused by the Covid-19 pandemic, phone interviews was conducted and to do this, open ended questions in the interviews were used to understand consumer motives, perceptions and experiences. This study used responses from participant

consumers in Nigeria to identify their perception, experience and behaviour towards milk.

The use of semi structured interviews reassured the qualitative nature of the study while using an inductive approach to find patterns identified in the data collected and decode the themes therein. The objective of the study is to find patterns in the data collected and identify themes that will be used for analysis.

3.4 Collection Primary Data

Semi structured questionnaires was used for this study because it is efficient in the understanding of behavior, attitude, opinion, and experiences. The questionnaire was open-ended in obtaining quality data. This study used responses from participant consumers in Nigeria to identify their perception, experience and behavior towards milk. Phone interviews were conducted with a number of three individuals for the reason of obtaining different perspectives. Each interview lasted between forty five minutes to one hour. The transcripts were then labelled interview 1{INT1}, interview 2{INT2}, interview 3{INT3} for the purpose of references and confidentiality. To minimize researcher bias, the interviews were recorded which enabled the researcher to transcribe the participants words verbatim and also the use of memos and coding done manually was helpful.

The nature of the study is qualitative and one of the benefits is that it allows participants to indicate issues that the interviewer may not have envisaged and because participants experiences are different, the use of interviews gives an opportunity for them to reveal their experiences(Wolgemuth *et al.*, 2015). All the interviews were recorded and transcribed, some of the questions asked, as a frame to address the research objectives and answer the research question are:

- What are your thoughts about milk?
- What are the factors you consider that influences your purchase decisions in terms of consumption of milk?
- How do you think advertisement influences your behavior towards consumption of milk?

- What is necessary for your consumption of milk to increase?

3.4.1 Sources

Vast experience of Nigerians were used to receive a robust information on the consumer's behavior from different experiences, of consumers in Nigeria. Consumer behavior are influenced by perceptions of consumers. In terms of this, three participants were interviewed with same questions asked, and the interview was recorded and transcribed verbatim.

Memos were used whereby observations were written as new meanings were discovered during the interview with participants. For proper analysis of data, memoing can be used by researchers as a system of analysis used to explore data and to facilitate communication(Birks *et al.*, 2008). Secondary data was drawn from the literature reviewed.

3.4.2 Access and Ethical Issues

The researcher lived for so many years in Nigeria and has access to consumers of milk products, the objective of this study is to identify consumer's perception and attitude towards milk, to understand what their feelings and thoughts are towards it therefore, existing contacts were used. Ethical issues in terms of protection of personal information was strictly adhered to, the researcher followed the rules in the ethical forms submitted to the school faculty, this includes informing the respondents the purpose of the study, obtaining their permission before asking questions and being professional and showing integrity. In doing this, sensitive and private questions were not asked and the questions were framed in such a way that respondents were comfortable in giving their responses.

3.5 Approach to Data Analysis

This study is using the qualitative method, the researcher used excel spreadsheet to analyse data collected, coding is a system of labelling data and placing them in categories (Flick, 2014). Coding is administered in order to group patterns collected in the data, and then these patterns were placed in categories that were linked to themes formed in the literature review.

The inductive approach is the formation of theory arising from emerging data. Inductive approach arises from observations, patterns and regular experiences that are observed to arrive at conclusions. It reveals diversities, regularities and irregularities (Klauer and Phey, 2008). The primary data collected from participants were used in the coding process a posteriori then open coding to label concepts and develop categories were used based on their content. Axial coding was then used in linking data to participant's responses and finding links between data, and selective coding was used as the last stage of analysing data after the main concepts has been identified. To ensure that there is proper understanding and explanation of meanings, the open, axial and selective coding was used and excel spreadsheet to analyse qualitative data.

3.6 Conclusion

The purpose of this study was to identify the factors that affect Nigerian consumers' behavior towards milk, to identify the factors contributing to low consumption level and possible ways it can be resolved. This chapter presents the approaches and methods that will be engaged to develop themes and findings. Interpretivism is congruent to the philosophical paradigm of this study and was selected because it is appropriate for the research topic. Inductive approach allowed themes to emerge from an in-depth study of the data collected

This potential outcome of this study is a value-added to marketers who will want return on investment by having a better knowledge of their consumers, also government policymakers can benefit from this study to identify ways policies can be formulated and implemented to resolve challenges of local producers of milk considering the socio-economic potential of the dairy sector.

In terms of health, this study intends to know how advertisement i.e. functional education and awareness of a product can influence attitude. From the findings it will be known if more education and awareness about the nutritional value of milk and dairy products will improve consumption.

There is not enough study as regards Nigerian consumer behavior towards milk, the aim of this study is to contribute to existing knowledge as regards this. This study will encourage more researchers to study the Nigerian agriculture sector as it has high potentials to sustain the economy even as oil which is the main source of national income is dwindling. The aim of chapter four is to present the findings of the study and show that it followed the method as referred to in chapter three.

4 Findings on Nigerian Consumer Behavior towards Milk: Presentation and Discussion

4.1 Introduction

This chapter shows and discusses the findings obtained from the primary data which was collected from interviews conducted and analysed following the research design stated in the research and methods chapter. The findings were derived from interviews that were done on consumers from different fields of work with wide experience and knowledge, they consisted of two males and a female. The participants comprised of an accountant, a retired marketing manager, and an architect, who are all consumers of milk and have lived all their lives in Nigeria. Their age bracket is between 32 and 71 years of age. A demographic summary of the participants can be viewed in table 1 below.

Participant	Gender	Age	Occupation
Interview 1	Female	34	Accountant
Interview 2	Male	71	Retired Marketing Manager
Interview 3	Male	32	Architect

In this analysis, the relationship between the interviews was identified with past literature. As described in chapter 3, coding was used to identify the relationships between the interviews with past literature, about 16 themes were used for description and analysis. Verbatim quotes from the interviews were used to explain these themes to elucidate the honest response of participants in terms of expressing their opinions on Nigerian consumer behavior towards milk. The research objectives were to identify the internal and external factors that contribute to low consumption of milk, the perception of milk, and to analyse the effect of advertisements on consumer behavior.

The findings reflect the contribution of participants in answering the research questions and gives insights on the Nigerian consumer behavior towards milk.

In this chapter, the findings are presented. The implications of findings on the research objectives are discussed in the conclusion which is at the close of the chapter and is further discussed in the last chapter.

4.2 Research Background

The research for this study was conducted on consumers in Nigeria, the factors that influence consumer behavior was broadly discussed in the literature review chapter. During the interviews, most participants identified price, income, poor preservation issues, government policies, all-inclusive advertisement, substitute products, packaging, perception were disclosed as factors that influence consumer behavior towards milk. This insight was discussed in the findings. To gain robust insights, a Semi-structured interview was used to enable an open discussion as regards Nigerian consumer behavior and the experiences, perception, and attitude of participants towards milk. To achieve this, questions were drafted and on the spot, clarification questions were asked to gain further explanations. The interviews were conducted individually in April and lasted between forty-five minutes to one hour. Before the interview the participants were sent the research code of ethics, they were well informed on the purpose of the study to make them more comfortable and establish trust. The interview was transcribed and a total of about 18,000 words was obtained from the three transcripts and the analysis of data was done using an excel spreadsheet.

4.3 Findings on Nigerian Consumer Behavior

In this section, the findings are presented and discussed relating the research questions to the answers provided by participants and linked to the theoretical framework which is the EKB model discussed in the literature review.

4.3.1 Input Factors

The EKB model describes the process which a consumer goes through in making purchases. The first stage is the input stage where the marketing stimuli are absorbed by the consumer, this is influenced by the psychological activities the consumer engages in such as belief. When participants were asked about their thought about milk, a participant mentioned, *“you know when it comes to milk I see it as food which should be taken to make the body perform better that’s my own opinion, that’s the way I see milk”*. {INT1-Q6} likewise another reference to milk from a participant is *“milk is an Agric product, just an Agric product that is meant for consumption, that gives protein as a class of food”* {INT2-Q7}, another participant affirms that *“milk is a breakfast food, good for the body”* {INT3-Q6}. Also, individual-level processing that influences consumers is reflected by a participant who stated *“I have the psychological effect that I have been well nourished after taking milk because milk is what we know is very nourishing for the body. And so the psychological effect of just knowing that I have been well nourished for the day just makes me feel very good”*{INT3-Q7}.

Similarly, consumer’s motivation as an internal state of mind inspires a consumer to purchase products and services that fulfil their needs. This is apparent in the view of a participant who disclosed that milk is refreshing and good for the skin ... *“it is very refreshing, if you take a lot of milk you’ll find out that you will have fresh skin, you know, and very bright eyes because it is rich in calcium and Vitamin A”*.{INT1-Q16}. Also, when consumers are motivated about a product they purchase it, this reflects in a statement made by a participant *“I also get a tin of milk a month, at the end of the month, I try to get myself a tin of milk which I take at home, I take with cereals, okay I take with tea”*{INT1-Q17}. Another participant mentioned *“we can buy about 2kg yes, we can buy about the net weight between 1.19kg and 2kg of milk, that can serve for at least one month”*{INT2-Q27}. Likewise, another participant affirms that milk forms part of consumption *“We usually always add milk, sometimes not enough, at least 30% of our consumption in a week was milk”* {INT3-Q14}.

On the other hand, some participants revealed that insufficient fund can be a discouraging factor *“growing up in Nigeria we did not have much of milk as a child because I remember then that we have to take all five children in the family we have to share one sachet of milk that was basically because there wasn't enough money”* {INT1-Q57}. Another participant stated that *“ yes, children need milk more than adults that are like my age, I don't need much of milk now because I've reached the peak of my growth you know, but the children need it for their growth in particular”*{1NT2-Q11}.

Similarly, a participant opined that *“it’s either I’m having breakfast or lunch or dinner, and then the only reason milk comes in is if it’s a component of those foods”* {INT3-Q24}....” *I see it that in a lot of homes that’s the way it plays out, milk is not a necessity it is more of a luxury”* {INT1-Q57}. This may suggest that some people are not motivated to purchase milk because of money and some are not motivated to consume much milk because they believe they have reached the peak of growth and others assuming milk to be a luxury product and not essential.

4.3.2 Information Processing

Exposure

The information processing stage in the consumer decision process by Engel Kollat Blackwell model consists of the consumer’s acceptance of the information, and this message is conveyed from input long-term memory, this implies that consumer reserves information about a product in their memory, a participant mentioned *“let me go back to my days in college, we used to take milk as a provision, as part of our provision and it was to help us in our intake of food, so when we want to take cereals you know and other flakes, you could do that using milk, for me that was the purpose it served at that time”*{INT-Q12}. *“So while growing up, when in school in the boarding school, at least three essential things that you must come to school with is milk”* {INT3-Q14}.According to another participant referring to long-term memory of milk, *“it is for nourishment from us even as a child, okay, you know that that product has been so useful* {INT-Q9}. This may imply the lasting retention of knowledge of a product and their feelings about it.

Consequently, the processing of this stored knowledge involves exposure of the product to the consumers as implied by participants *“I love to read the description on the body of the milk to see okay what nutrients are in this compared to others”* {INT1-Q24}. Also, consumers' attention can be obtained through visuals or audible means. A participant mentioned that *“I will talk about what has had an effect on me, TV has had a lot of effect on me”*{INT1-Q5}.In the same way, when a participant was asked what means of product exposure was more appealing the response was Television *“Okay, that’s TV because you see the people, see the products and you see how it’s been demonstrated that will attract my attention”* {INT2-Q53}. Also, a participant revealed, *“I think the TV does very well”* {INT3-Q41}

However, a participant reveals that *"but when you talk of billboards it also depends on where it is strategically located there are some billboards that are too high and in the middle of nowhere to me that kind of billboard will not get me"*{INT1-Q45}. While another participant explains that radio will be a good means of exposure to people in rural areas and the use of more technology such as phones *"because even the rural areas, they can use radio, radio can appeal to them to buy the product, you know, then in the urban cities you can use the TV and also the newspaper too, and now with technology, you can even use the phones and many people have more phones now than the TV, you can use phones for adverts"*{INT2-56} This could indicate that how milk is publicized and displayed to a consumer, influences the attitude they give to the product and can encourage or discourage them to purchase milk.

Comprehension

The comprehension of messages according to EKB model depicts how consumers are influenced by the features of the messages passed, a participant comments that companies that produce milk should engage in top of mind awareness to create distinctive message *"to create a distinctive message or messages that will draw customers in, letting them know more about milk so, it will always be in the mind, it will always be refreshing in the minds of the customers"*. {INT2-Q42} another participant disclosed that some advertisements were hated because it showed a lifestyle not appreciated *"I didn't like the JAGO adverts, one it spoke to kids, two it showed a ghetto environment which I don't want to, I don't want to see, you know that is the lifestyle I don't want to have"*{INT3-Q35}. Also, a participant mentioned *"if the adverts lets me know the nutritional values of the milk the necessary nutrients that have been added take for instances peak milk has 28 vitamins let me know what the nutritional values of the milk, the necessary nutrients that have been added take for instance some milk have vitamin A, some milk now have soy added to them, some has been fortified with vitamin D, Vitamin K, so these are the things I look so if you tell me the milk has been fortified with calcium, more calcium, more vitamin A more vitamin d, more vitamin k, I will look at for the milk take for instance peak milk has 28 vitamins so I love to go for peak because I feel it has been fortified with vitamins than so many other milk I also look at*

the age bracket who can take it and who cannot take it, some milk are for diabetic people, some milk have sugar, so these are the things I consider". This may indicate that consumers take into consideration the messages about milk that is passed by producers and marketers and could imply that marketers channel efforts in ensuring that the messages communicated to consumers are easy to understand.

Furthermore, most participants revealed that the messages about milk were more focused on children *"I didn't like the JAGO adverts, one, it spoke to kids"* {INT3-Q35}, *" a lot of times these adverts concentrate on what milk can do for children of ages 5, 3 to 10, so you find out that the perception people have is keep the milk for the children, so how about the working-class, people my age bracket how about elderly ones that need milk, that have high BP, how about babies?"*{INT1-Q35} this may suggest that advertisements are not inclusive and marketers are to invest in the advertisement that will include young adults, men, and the elderly as part of the focus.

Elaboration

The manner to which consumers deliberate on products and how messages are remembered is a part of information processing. A participant mentions that the message in an advertisement jingle can be remembered *"I still remember one jingle you know, that was fun, then about peak milk, Okay and they so portrayed how milk helps a child that up till today, I still remember the slogan. Peak Milk, Milk at its peak, I still remember it. That's to tell you the effect that had on me"* {INT1-Q34}. Likewise, another participant disclosed that *"Well, I like the music. I like the choice of people they used the people to remind me or paint the picture of the kind of family I would like to have you know"* {INT3-Q34}. This may imply that the ability of marketers to make consumers retain information about the product can determine the behavior towards the product.

4.3.3 Decision Process

The main focus of the EKB model is on the decision-making process and this comprises of:

Need recognition

This is where the consumer recognizes there is a difference between their present state and on the desired state where they want to be and the desire to get to the desired state. This motivates consumers to purchase a product, as disclosed by a participant *"I look at the nutritional values, some milk is more nutritious, have more nutrients than the other ones"* {INT1-Q24}. The participant further explains *"that the next thing that matters to me is the taste, some of the milk is more creamy, they taste very creamy compared to other ones"* {INT1-Q24}. Similarly, a participant opined that *"the factors I consider one, the quality, the quality of milk? Second, what's the supply? The availability of it. Is it frequently supplied? Can I always get it when I need it? The third one is the value chain. What is the value chain of it? Of milk, does it give me value? Then the next factor is the satisfaction of the product, am I satisfied? These are the things, will it give me satisfaction? Then how about service delivery? From the company or the suppliers, you know...how do I feel about their service if they are to supply me is the service delivery Okay. Do they care about satisfying my need? Then another factor is from the company side too is the company adopting marketing concepts or production concepts just to produce? Do you know without caring for the customer? I must have to be satisfied and these are the things that will make me go for more, these are factors that I will consider before purchasing"*{INT2-Q34} this response may imply that consumer considers the quality of milk, the supply, availability, service delivery before purchasing for milk. Another participant revealed that the need for milk is recognized depending on purchasing power *"if I typically want to go for the for the high, the high-quality milk which is peak milk which we have in Nigeria, that's at the highest quality, but if I check around and I don't have enough money purchase PEAK milk at that time, then I go for lower brands Dano milk or cowbell, basically it's based on purchasing power."* INT3-Q26.

Furthermore, a participant disclosed that the only reason milk comes to mind is for breakfast or dinner *"The only reason milk comes to my mind is that I need to have breakfast or to have dinner and then what I'm what I'm having for breakfast or dinner needs milk"* {INT3-Q27} also another participant mentioned *"Yes, despite the fact that I know how important it is to take milk and I know how refreshing it is but I'm still limited to the amount of funds I have. So if I don't have many funds, to even get the cereal. Why would I even look for money to get the milk? A lot of times I use the milk to go for my*

cereals to go together with my cereals. Look at it this way, if I don't have enough money to get cereals so why do I have to go for the milk, so I think with a limitation of funds, it will also ehm...affect my intake of milk” {INT1-Q25}. This implies that consumers purchase products if they feel the cost of the product is low or sufficient to close the gap of where they are or where they want to be.

Search for Information

After recognizing a need, consumers move on to search information, this can be through their own experience or information stored or from external information search as one participant explains *“I cannot know everything in the market I can sit in my sitting room and watch somebody present to me a particular product and let me know the nutritional values to my family so tomorrow if I find myself in the market I may just spot that product and I will be like okay since they have told me about that product in the advert can I also give it a try? I have tried so many products that way, okay, so I believe that advertisement does a lot to help consumer’s consumption” {INT1-Q33}. This may imply that the need for information can be in unplanned buying. Also, in terms of information search, a participant affirms that *“from parents down to school teachers, and of course adverts from the milk company they just give us the impression that milk is good and then we go to school and hear that milk is good the nutritional value of milk”{INT3-Q12}. This implies that information stored about milk influences consumer decisions.**

Pre Purchase evaluation of Alternatives

During the pre-purchase evaluation, consumers weigh alternatives after gathering information. Here, a comparison is made between products, and the most important product to them is selected. One participant stated that *“at my age, I don't consume more of animal milk, rather I consume more of plant milk, like milk that comes from plants or seeds like soya beans, almonds seeds, you know, these are, the milk that comes from these products, these plant products is what I need most and not milk that comes from the cow or so. In a day in a day, I can consume about some certain grams of milk one cup of milk is okay for me per day {INT2-Q21}. Another participant disclosed that major brands should produce low-fat milk for the elderly *“the major brands should look at making milk for the older guys, low-fat milk, and low-calorie milk{INT3-Q54}* Similarly, another participant stated *“there are some milk that you wouldn't need to use**

sugar, so much of sugar okay when you use them so this helps me to conserve my money more, so I don't buy so much of sugar if I already have this milk that tastes very sweet"{INT1-Q24}, "I also look at the age bracket who can take it and who cannot take it, some milk are for diabetic people, some milk has sugar, so these are the things I consider"{INT1-Q43}. Also, consumers compare prices before selecting which to purchase "that's also another reason why I go for 900 Naira because the ones of 900 Naira is are a lot sweeter. They are sweeter, they are tastier, they are creamier, they have more nutritional values and if you take just a little of that you feel refreshed compared to the one of 650 naira"{INT-Q24}. This implies that consumers weigh products and services considering the features and the prices.

Purchase

Purchase is influenced by consumers purchasing from brands they are familiar with, a participant mentioned "the reason I say that is because I've got parents and they don't take the normal milk by the major brands because they don't need those ingredients that are present in their brand, they don't need fat, they don't need those ingredients that are present in their brands" {INT3-Q56}. Also, another participant affirms that branding is considered in making purchases "from the company are they adding value to what they are producing, are they getting the supply right? How about their branding their market branding does it compete favourably well with other competitors, with other brands within the same category? what is the strategy of the company are they really you know, do they try to secure the patronage, do they try to seek the loyalty of the company, is the repetitive sales of their product, do they have an advertisement that will attract public, do they pass through their messages attract and draw the customers in their product? Do they let the customers know about their product, about the milk?"{INT3-Q26}.Purchase can be planned or unplanned, in a fully planned purchase, the consumers choose products and brands ahead of purchase, a participant revealed "if I typically want to go for the for the high, the high-quality milk which is peak milk which we have in Nigeria, that's at the highest quality, but if I check around and I don't have enough money to purchase PEAK milk at that time, then I go for lower brands" {INT3-Q26}, this point on consumers was further disclosed "the PEAK milk I like it because I like the brand"{INT3-Q35}.

However, for unplanned purchase the choice of the product and the brand are made at the point where the product is sold, this is depicted by a participant *“if I find myself in the market I may just spot that product and I will be like okay since they have told me about that product in the advert can I also give it a try? I have tried so many products that way”* {INT1-Q33}. also, the price of the milk influences its purchase, a participant reveals *“so the price also affects which one I go for because when I don't have much money then I have to go for the cheaper ones despite the fact that I prefer the creamier ones but because of the price I will have to go for something I can afford, unlike something available”* {INT1-24, *“if the price comes down yes Nigerians will buy more of milk”*{INT1-Q51}, another participant mentioned *“it is dependent upon the income, the purchasing power I have”*{INT2-Q26}, *“basically it's based on purchasing power”*{INT3-Q26}, also a participant revealed *“Then I now ask myself okay I need milk, then how much do I have to buy? If I have enough money, I buy, if I don't have enough money then I don't”* {INT3-Q27} *“This could suggest that the income of consumers and the prices of milk influences their purchase of milk.*

Consumption

Consumption is the use of a product. Purchase is not enough to assure marketers of a sustainable business. The frequency of use can reveal how much satisfaction consumers derive from milk, as one participant mentioned *“I also get a tin of milk a month, at the end of the month, I try to get myself a tin of milk which I take at home, I take with cereals, okay, I take with tea”*{INT1-17} another participant revealed *“I consume less depending upon my income, then I could consume less, but on the average about 1.19kg”*{INT2-Q29} another participant mentioned *“I would say to two to three spoonful of milk”*{INT3-Q16} likewise, a participant comments that tea makes up the most consumption of milk *“so if you bring out the list of food I consume with milk, tea make up like 75% of that consumption”*{INT3-Q20}, and participant mentioned the availability of milk is considered for consumption to take place *“the availability is another thing that will make me take milk, if milk is always available, I would always take it, but if it is not available of course it will adversely affect the way I take milk”*{INT-28}. This may mean the availability of milk influences its consumption.

On the contrary, obstacles to consumption as stated by a participant is poor quality. *“In my own opinion, the obstacles are when the value, when the quality of the milk is poor*

when the availability of it and supply are not there" {INT2-46} this suggests the low quality of milk could affect the quantity of milk purchased. Also, a participant revealed that "because of the power situation, you can't really store milk" {INT3-18} likewise another participant revealed "milk goes sour very easily" {INT1-Q36}, "we are in Nigeria where electricity is almost luxury you cannot vouch for electricity. So because of that, make use of things that wouldn't make too much of preservation" {INT1-Q38}. This could suggest that poor preservation issues might we need more grazing fields, we need more ranching, if we have more ranching the better for us we need more veterinary, we need more veterinary institutions, we need more farmers to grow more of the plants that give us milk we need more lands to grow more of those plants, at contributing to the consumption of milk negatively.

Also, a participant stated that "if I have more foods that go with milk, maybe I may consume more"{INT3-Q30}, and when asked of opinion on how to increase consumption, the response was "Increase the foods that go with milk"{INT3-Q43}, "increase the food that goes with milk and they would naturally increase milk consumption. One that is very good is oat, oatmeal, but people see it as a meal for the elderly" {INT3-Q48}. This may suggest that increase in the food that goes with milk may increase consumption. Furthermore, another participant mentioned "they reduced quantity by making sachets for the low-income earners" {INT2-Q66}, another participant revealed "if they can give us smaller servings, cheaper packs, that will make the price come down so we can have milk at a reduced cost, it will be fine"{INT3-53}. when a respondent was asked what is necessary for the consumption to increase "well, we need more grazing fields, we need more ranching, if we have more ranching the better for us we need more veterinary, we need more veterinary institutions" INT2-Q57, Also a participant responded "yes, the supply, we are deficient in supply, the supply and the value chain we have not gotten it right"{INT2-Q60}, similarly another participant explains "well, I think in Nigeria I don't know that we are very doing well in milk consumption of milk"{INT3-Q54}. This could imply that low consumption of milk is affected by limited supply.

To increase consumption, some other issues were disclosed "my recommendation is that government agencies should come up with a policy to enforce intake of milk, take for instance schools should make it compulsory for children to come to school with at least a sachet of milk, a lot of parents will work hard to put milk in their lunch box. Also, the

government can make it compulsory for organizations to give their staff milk every morning because it is going to help our economy to grow, it will help young people, it will help people in the place of work, I strongly believe that government can do this, I believe media can make enlightenment on milk”{INT1-48}. Marketers need to gain insight into the factors that are influencing the consumption of these products. I think most participants are willing to consume milk if the supply is more efficient if these issues are addressed.

Post Consumption Evaluation

Evaluations which consumers make after the use of a product or service is the post-production analysis. These experiences and evaluations are retained in the memory of consumers to be used later. Satisfaction depicts to positive image of the brand, a participant explains *“like the company I buy their product PEAK, Because this is always available.it is a household product, when you mention PEAK, aha, because of the quality, the service delivery, because of the value, availability, these are the things that satisfy me as a customer and because of that the company is securing my patronage that is my behavior now, my loyalty, they are making their gain because they have adopted marketing concepts, which is to satisfy my need”{INT2-Q66}*, likewise another participant revealed *“the high quality milk which is peak milk which we have in Nigeria, that’s at the highest quality”{INT3-29}*, *“so if you tell me the milk has been fortified with calcium , more calcium, more vitamin A more vitamin d, more vitamin k, I will look at for the milk take for instance peak milk has 28 vitamins so I love to go for peak because I feel it has been fortified with vitamins than so many other milk”{INT1-43}*. I found that most participants relate loyalty to products and brands because they are satisfied with it. This suggests that the feelings of the consumers after using a product determines if they will use it again or not. Dissatisfaction leads to complaints. I think that products that do not meet the top list of most consumers need to do more of post-consumption evaluation of their customers to close the gap that exists between the expectation before purchase and the experience of consumers after consumption.

Divestment

Divestment is the last stage of consumption where the product is disposed of or recycled a participant explains *“milk goes sour very easily and then when it goes sour it makes what you have made it with to also get spoilt”* {INT1-39}. I think because milk is a perishable product at this stage of divestment which is the post-consumption it is disposed of.

4.3.4 Variables Influencing Decision Process

Consumer behavior is complex and changes and understanding of the variables that influence the decisions of consumers are necessary. From the findings from the interviews conducted in this study, the factors that influence consumer decisions are explored.

Internal Factors

Personal and ever-changing varying factors depict the uniqueness of a consumer. The identification of the unique features will be beneficial to marketers to improve the response they receive from consumers. Demographic information can give better insight to market segmenting. This is depicted in the view of a participant that *“ the major brands should look at making milk for the older guys, low-fat milk, and low-calorie milk”*{INT3-Q54}, also, *“getting older my appetite for milk just gets reduced”*{INT3-Q22} similarly, another participant explained that *“children need milk more than adults that are like my age, I don’t need much of milk now because I’ve reached to the peak of my growth”*{INT2-Q11}. This could imply that getting older, milk seems not to be seen as important. I found that most participants believe that as they get older milk is not taken as much. On the other hand, another participant suggests that organizations should give their staff milk every morning *“Also government can make it compulsory for organizations to give their staff milk every morning because it is going to help our economy to grow, it will help young people, it will help people in the place of work, I strongly believe that government can do this”* {INT1-8}. This could indicate that understanding the specific needs of a market segment may be more effective as the specific demography needs of consumers can then be met.

Perception

Through a close inquiry of how milk was perceived, a common pattern emerged. From my analysis, I found that milk was perceived positively to be of nutritional value by most people, *"because going by my experience growing up and even presently at work, I see that milk does a lot to help relax you"* {INT1-Q9}, *"it is highly nutritional, it is high in protein because you know its animal protein, so it's a good source of protein and for me, it does a lot to the body, it helps to stabilize the heart, it helps with the memory yes, it helps with memory"* {INT2-Q7}. This may suggest that milk is perceived to be of nutritional value.

However, some other people saw milk primarily as a product basically for breakfast as revealed by a participant *"ninety-five percent of the time I have taken milk in my life is breakfast. I mean, our meals here do not require milk except the light ones and we take light foods in the morning for breakfast"* {INT3-Q8}. This could imply that milk is perceived to be a compliment to the breakfast of which when breakfast is not taken, then milk will not be taken. Likewise, some participants perceive milk to be mostly for children *"so you find out that the perception people have is keep the milk for the children, so how about people working-class, people my age bracket how about elderly ones that need milk, that have high BP, how about babies?"*{INT1-35} another participant mentioned *"Yes, I need milk, but not as much as the children"* {INT2-Q12}. Milk is seen as something majorly for children as mentioned on several occasions may imply that the young adults or the elderly may be relegated by companies that produce milk. I found that most young adults and the elderly are not so particular about their milk intake.

Even though people acknowledge the nutritional value of milk some feel that milk is difficult to digest especially the dried milk *"the dried milk is more efficacious, I believe in the efficacy of the dried one, the liquid one may not make digestion very easy, but the dried one has been proved for my age to make digestion very easy"* {INT2-Q23}. This could suggest that people are not disposed favourably to liquid milk because they don't find it easy to digest. Also, a participant revealed *"nutritionist has told us this and they have advised us to, you know, to use dried powdered milk and even if we are to use the cow milk, we have been advised not to use the liquid one but to use the non-fat milk, is better"* {INT2-25} while another participant explains *"if the major brands can focus on*

revision of their brands in regards to the elderly then I can buy them. I think there are some public brands I'm able to buy for my parents if I'm able to buy these local brands...I mean, we have grown with these local brands so why cut off their lives at their old age" {INT3-Q57}. I think the problem is that marketers and producers do not recognize the needs of consumers who want low-fat milk, there seems to be lack of communication and that segment of consumers don't feel they are considered, as one participant mentioned, "a lot of times these adverts concentrate on what milk can do for children of ages 5, 3 to 10, so you find out that the perception people have is keep the milk for the children, so how about people working-class, people my age bracket how about elderly ones that need milk, that have high BP, how about babies?"{INT1-35}. This may suggest that more focus is made on the benefits of milk to ages 3,5,10 while babies, young adults, and the elderly are not highlighted in most of the awareness done on milk.

In addition, I found that milk is not taken by some people because of some illness they suffer from as a participant mentioned *"another thing is that there are some sicknesses which they say we should avoid dairy products, of which milk is one of the dairy products, you know, they say we should avoid the dairy product, something like the prostate gland enlargement, they said we should not take dairy products" {INT2-Q50}. This may infer that some people do not take milk because they suffer from certain illnesses and are advised by their health advisers not to take milk. I think that if this is considered by producers they may find how to find a way to meet the needs of these people in producing something that can address their needs, for instance, low-fat milk or more fortified milk.*

Furthermore, a participant noted that *"milk is not a necessity it is more of a luxury" {INT1-Q57} and further explained "we would rather have garri, staple foods in the house than have milk, milk was at the bottom of the budget after spending on other local food, and you then buy milk" {INT1-Q55}. This could imply that milk is not considered major nutrition or food.*

Consumer Resources and Knowledge

The resources consumers have to influence their behavior towards a product I found that income, money impacts consumers' consumption of milk. A participant mentioned *"despite the fact that I know how important it is to take the milk and I know how*

refreshing it is but I'm still limited to the amount of funds I have"{INT1-25} another participant disclosed *"Yes, the determiners of consumer behavior, one of it is income, the demand for goods depends on the income of people, the greater the income, the greater the demand for milk"*{INT2-Q62}, *" basically it's based on purchasing power"*{INT3-26}. I found that income determines how much milk people are willing to purchase. I think producers are to consider the average income of consumers and implement that in their pricing strategy.

Knowledge through Advertisement

Consumer knowledge is derived from personal and impersonal sources, the knowledge comprises of information that consumers put into action at the time of purchasing a product and the time when this embedded knowledge combines with relevant information. The factor that impacts the acceptance of a product is the existing knowledge the consumers have of the product (Moreau et al., 2001). During the analysis, there were several references made as to how advertisements provide knowledge of a product. One participant revealed, *"I think the TV does very well"*{INT3-Q41}, *"Okay, that's TV because you see the people, see the products and you see how it's been demonstrated that will attract my attention"*{INT2-Q53} another participant noted *"I remember adverts really well, especially visual adverts, I still remember peak, milk at its peak okay. That is right from childhood. I remember adverts, it sticks to me as me especially when I now get to the position where I have to make a choice. You know, and somehow I just reflect and remember what was said about this product? Okay. As supposed to another product I have not heard anything about"*{INT1-Q46}. Most participants revealed that Television adverts give information about milk. However, a participant explained *"In fact, I want to think there is more advertisement on the radio of milk than on the visuals, the television, they're a lot of jingles out there okay, to reach out to people on milk so with that I strongly believe that advertisement goes a long way to affect the Nigerian populace be it milk or not"*{INT1-Q33}, another participant mentioned *"but generally because you know in Nigeria the percentage of people who watch TV is lower than those who don't watch the TV. so in Nigeria, it should be a combination of radio and TV because even the rural areas, they can use radio, radio can appeal to them to buy the product, you know, then in the urban*

cities you can use the TV and the newspaper too, and now with technology, you can even use the phones and many people have more phones now than the TV, you can use phones for adverts” {INT2-Q56}. I think that most people consider that mixed methods of advertisement will provide better awareness as a participant disclosed “I have people who just look at the jingle, what are the words that are used, is it interesting and all of that” {INT1-Q43}, Also another participant, when asked the features of, a most appealing advertisement stated “Well, I like the music” {INT3-Q37}. This may imply that music influences human beings and marketers use it as a stimulating measure while advertising on radio and television.

A business aims to create awareness of their product through brand awareness. A participant disclosed “*Advertisement has done a lot*”{INT1-Q34}, another participant comments “*I love to look at the nutritional things that have been pointed in the adverts so if the adverts let me know the nutritional values of the milk the necessary nutrients that have been added take for instances peak milk has 28 vitamins let me know what the nutritional values of the milk, the necessary nutrients that have been added take, for instance, some milk have vitamin A,*” {INT1-Q43} and .however, the participant went on to reveal that “*I believe there is much to be done, milk is not for children, a lot of these adverts, they portray milk as just for children, milk does a lot for the elderly, for people that have high blood pressure milk does a lot for them milk helps relieve a lot of stress I don't think I have seen an advert that shows working-class people taking milk*”{INT1-Q34}. Similarly, another participant mentioned “*there is something that is missing in the advert, that thing that is missing in the advert is they should create a distinctive message, the messages are attractive but should be distinctive*” {INT2-Q40}, the participant further explained “*the advertisement should make the customers rush for the product, the advertisement should be attractive, and should send the message, the message clear, that will make customers know much about the product, and it should be consistent, repetitive, and painstaking in their message delivery to engage customers*”{INT2-37}. When another participant was asked if the advertisement has done a good job in showing the benefits of milk, the response was “*I'm not sure they have been able to do that very well*” {INT3-Q39}. This may imply that the advertisements have not been very efficient in capturing consumers. I think that the messages used in advertisements of milk do not capture the interest of all segments of

customers, this could be a contributor to the low contribution of purchase and subsequent low consumption of milk.

The knowledge of milk as disclosed by most participants has been from schools, a participant mentioned *“I mean, at home parents tell you it’s good but they don’t tell you how good it is”*{INT3-Q61}, another participant reveals *“in some schools, especially in very high brow schools, you find that a lot of the school management has made it compulsory for children to come to school in their lunch boxes, so as a parent if I do not put milk for my child in lunch box it gives him a kind of complex in relation to his own peers”*{INT1-Q31}, however, a participant suggests that milk should be made compulsory to schools *“my recommendation is that government agencies should come up with a policy to enforce intake of milk, take for instance schools should make it compulsory for children to come to school with at least a sachet of milk, a lot of parents will work hard to put milk in their lunch box”*{INT1-Q48}. Williams *et al.*, (2015) in their study, found that nutrition education mediation that was fruitful in school environments where those that focused on classroom tutoring and enlightening parents through inspiring a change in actions they take at home in terms of nutrition and by circulars. I think that awareness of the benefits of milk will influence an increase in consumption.

External Factors Influencing Decision Process

Culture

Culture is a combination of ideas, values, and can be influenced by factors such as ethnicity, national identity. Culture plays a role in influencing the intention of consumers to make purchases (Lou, 2001). I found that the consumer's behavior towards milk is closely related to the culture of people, consisting of their way of life, how they eat, and their values. *“Nigerians are kind of lifestyle people, you know we have this togetherness and our population too, we are on the large side so you find out that people do not have experience on their own on some things, so when someone comes to say, okay, I have used this, I have used this and it worked for me, you find out that Nigerians easily buy into it”*{INT1-Q33}, similarly, another participant revealed

"Nigerians our culture is typically light food in the morning and heavy foods in the afternoon, heavy foods that have to do with you know carbohydrates, our local stuff. You know the the soups, the pounded yams, those heavy carbohydrate foods, you know that's typically what we have for lunch then dinner is something else their best bet is bringing out more foods as options for dinner I mean dinner will do it a lot and probably snacks" {INT3-Q45}, "But then again, because the food that we know that that need milk are basically breakfasted food. So I can only have breakfast once a day. So no matter how will you tell me I can only have breakfast once in a day, so except there is a meal for dinner and for lunch that could include milk I won't take more than once a day no matter what"{INT3-Q40}, "we would rather have garri, staple foods in the house than have milk, milk was at the bottom of the budget after spending on other local food, and you then buy milk"' {INT1-58}. Another participant disclosed "if you do not take milk, and then especially when it's on health basis people will begin to look at you like you are not okay, like there is something really strange, of course, we have very few people that are lactose intolerant in Nigeria"{INT1-Q29}, "I think there is a good disposition of Nigerians towards milk except for those who are lactose intolerance that's the reason they don't consume milk ehm they are usually in their forties"{INT3-Q54}. This may suggest that Nigerians are favourably disposed towards milk.

However, a participant also revealed that *"yes and even men, it's more of children and women, mothers and their children, you hardly see men, so if I were to be a man, after watching those adverts I wouldn't see the need for a man to take milk, they should bring in the men, they should bring out the fathers let them also, let the fathers give the children milk too, let it not be just mother and children. I noticed they use a lot of sports, it's not only sportspeople that need milk" {INT1-Q55}. This may denote that the men are not actively involved in the purchase of milk, similarly when participants were asked who influenced the purchase of milk in the household, most revealed "okay, basically my mother because she does the groceries, she is the one who determines what to buy and what not to buy, so, my mother" {INT1-Q41}, "the children, influenced, they are the ones that influenced buying of milk because the parents will want the children to grow, so they are the ones that influence the purchase of milk"{INT2-Q44} I found that it is majorly the children and women that are actively involved in the purchase of milk.*

Economic Factors

Through inquiry of the reason for the low consumption of milk, a common pattern that emerged was government policies as an influence on the behavior of consumers. A participant mentioned *"I strongly believe if government agency makes policies to tell people"* {INT1-Q47}. This may imply that government policies are not doing enough to improve consumption I think government policies are to blend with market solutions to meet the needs of consumers.

In terms of government intervention to improve consumption, a participant disclosed *"unfortunately, the herders and farmers clash, cows are not well catered for, we need more grazing fields, we need more ranching, if we have more ranching the better for us we need more vetinary, we need more vetinary institutions"*{INT2-Q57}.and also indicating more research institute *"we need more research our agric research institute should be given more money to do more research in agric in regards to milk productions"*{INT2-Q57}. This may suggest that production of milk will improve consumption *"it's very few that produce milk here in Nigeria so we need more companies, so that is why supply and availability are necessary"*{INT2-Q59}, similarly, another participant opined that *"government can make it compulsory for organizations to give their staff milk every morning because it is going to help our economy to grow, it will help young people, it will help people in the place of work"*{INT1-Q48}. This suggests that the level of active involvement by organizations in milk consumption is needed.

There were also suggestions in terms of electricity as a participant comment *"because of the power situation, you can't really store milk, sometimes I can afford it, but because I don't have power or the facility to store it or if I don't want to store it, it's not convenient for me to store one, that's why. My consumption has been over my lifetime is I would say 80% dry milk and 20 % liquid milk."*{INT3-Q18}, *"it will be the preservation of the milk take for instance the evaporated milk if once you open one a day, you have to finish it so that one discourages me from buying the evaporated milk so when I think of how to preserve it, I don't buy it at all"*{INT1-Q52}. I found that the poor electricity situation affects the preservation of milk and discourages the purchase and consumption of milk. This could suggest that a resolution to the electricity problem will improve the consumption of milk

On the other hand, a participant mentioned those producers can improve consumption by providing smaller packs *"if they can give us smaller servings, cheaper packs, that will make the price come down so we can have milk at a reduced cost, it will be fine"*{INT3-Q53}. Similarly, another participant revealed *"PEAK Company, that I patronize adopts marketing concepts they reduced quantity by making sachets for the low-income earners"* {INT2-Q66}. I think considering the poor electricity issues linked to poor preservation which restrains consumers from purchasing milk in bigger packaging for the fear of it being spoilt, maybe a positive move to suit packaging to meet the needs of consumers.

4.4 Conclusion

In conclusion, I found that there was a positive disposition of consumers towards milk, it was perceived to be of nutritional value and benefits to the body because of its nutritional component, all the participants believed milk is a good source of protein, vitamins, and mainly it was seen as a complementary product which is used with mainly cereal, breakfast, and snacks.

However, the elderly don't feel that they need to take milk as much as the children because they see milk to be majorly for strong teeth formation and growth.

In terms of the research questions about identifying the factors that contribute to low consumption of milk, and the objectives of the study, occurring themes between participants showed that although participants are favourably disposed to consuming milk, the price of milk affects how they buy milk, the theme of income emerged consistently as participants confirmed how much they earn will determine if they will purchase and consume milk, likewise, the preservation of milk was a recurring theme where participants indicated that milk goes sour easily coupled with the poor electricity supply situation which makes it difficult to store milk.

I found from participants that the elderly who are suffering from certain illnesses such as prostate gland enlargement are told to avoid milk, a theme that also reoccurred was that the elderly are not inclined to take milk. I think this implies that the population of the elderly do not consume much milk. Also, a recurring theme was on the awareness on the benefit of milk not sufficient enough to increase or nudge the interest in the

consumption of milk, The participants indicated that the media through advertisements can do more in terms of enlightening consumers more and also by targeting not only children who love sports in the adverts but should include men, babies, the young adults and the elderly as most of the present advertisements and messages focus on children.

Also, from participants, I found suggestions were made for local brands to produce low-fat milk to meet the needs of the elderly. All participants revealed that the television is the best means of advertisement they have experienced while also revealing that government policies do not enlighten people enough on the benefits of milk. It was found that the production of more grazing fields, ranches, and research institutes to improve the local supply chain and the production of smaller packages for low-income earners will increase consumption. The discussion and critical analysis of the themes are shown in chapter five.

5.0 Concluding on Nigerian Consumer Behavior towards Milk: Discussion, Recommendations and Suggestions for Further Research

5.1 Introduction

The previous chapter presented findings on the Nigerian consumer behavior towards milk. These findings were presented, analysed. The chapter consisted of a conclusion and summary of the findings and how it answered the research questions. This final chapter consists of discussion of the main findings in relation to the literature on the factors that influences consumer behavior, perception of milk, and the effect of advertisement. The chapter contains discussion, the limitations, recommendations and implications of my findings on the research questions.

5.2 Implications of Findings for the Research Questions

The findings have major impact on the research questions and objective of this research is to identify the internal factors that contribute to consumption of milk, to identify the perception of milk ,to identify the external factor that contribute to milk consumption and to analyse the effect of advertisement on consumer behavior towards milk. Milk was used as a case study to give insight on the dairy sector. The factors that influence consumer behavior was explored using the EKB theory. The behavior of consumers being dynamic and experience of each consumer is different, it explains the differences in the opinion of each participant in this study.

5.2.1 Discussion of Findings

The themes that emerged from this study is described in the following sections.

Perception of milk

This study found that all participants believed in the nutritional value of milk. This perception is vital in motivating consumers and affirms with literature that implies that belief about a product affects the behavior of consumers towards that product (Kempen et al, 2017). These beliefs can be as a result of consumer's exposure to the information about the product and its benefits (Jung *et al.*, 2015). All participants disclosed that milk

is nutritional, refreshing and important for growth and a balanced diet. This value of milk was the reason for consuming it.

This may imply that a better understanding of the values of milk not just as a complement food, but sufficient knowledge of the benefits of milk and how it may help prevent some health problems will give a rise in consumption .

However, the demotivation factor towards the consumption of milk was due to the fat content which makes people search for alternatives (McCarthy et al., 2017) this is evident in a participant who confirmed that plant milk was recommended by the nutritionist because it is non-fat and of more benefit to the elderly or for people with health issues such as enlarged prostate. A better understanding of these beliefs will inform a better approach to meeting the needs of consumers.

Availability of Purchasing Power

All participants were of the opinion that their income and the amount of money they have influences the amount of milk they buy and consume. This theme about income being a factor in milk consumption is consistent with what is in literature in terms of consumer behavior studies. Philip and Ashaolu (2013) in their study believe that an increase in income will increase demand. This suggests that a reduction in price of milk may increase consumption

Effect of Advertisement

This study is harmonious with the literature that discusses the impact of advertisement in terms of consumer behavior as a means of conveying information about a product (Hirschman 2003). All participants revealed that most of the information known about milk was through advertisement. On the other hand, a participant revealed that billboards were effective in passing messages only if they are positioned strategically in areas that it can be seen by consumers such as in traffic spots. This is in line with the study by Fortenberry Jr. *et al.*, (2010) who in their study found that billboards had a positive influence on consumer behavior and can educate people.

However, all participants affirmed that more has to be done by advertisements in delivering distinctive messages. This is consistent with literature, according to Agwu *et al.*, (2014), advert messages has to be clear for proper awareness in relation to the

benefits of a product. Some participants revealed that music in the advertisements were appealing to them. This is in line with the literature, in terms of the effect of music on advertisement. Kellaris *et al.*, (1993) in their study found that the reception of message in the advertisement is affected by the interaction between attention-gaining values together with music message congruency of which an increase in the responsiveness of the audience to music promotes the reception of the message when the music stirs up thoughts about the message. This may infer that effective, functional and inclusive advertisement that will stress on the health benefits of milk will educate consumers more.

Gender factor in consumer behavior

Gal and Wilkie, (2010) in their study found that dairy products and products with round edges were believed to be for females while meat and products with sharp round edges were seen to be for male. The view of a participant that most men are not actively involved in the purchase of milk and the advertisements of milk does not focus on men is in congruent with the literature as regards the role of gender in consumer behavior towards milk.

This study's stance is that marketers and businesses are to be inclusive in their adverts, to understand the intrinsic preference of men and to encourage men to focus on this rather than on gender norms.

Prices and Quality

The emphasis on price by participants is an indicator that the prices of milk will determine how much of milk will be bought. This is in line with literature which posits that when prices of food is higher, the purchase is affected negatively(Privitera *et al.*,2019).In addition to price, the quality of milk determines consumer behavior as all participants disclosed that they consider the quality of milk before purchase, this is congruent with literature Espejel *et al.*, (2008) in their study found that the satisfaction and devotion to a product is observed in its quality. Also, Phoung *et al.*, (2013) in their study posits that consumers are more interested in the nutrition and quality of their food.

Alternatives

In the process of purchase evaluations consumers weigh alternatives after gathering information. Here, a comparison is made between products, and the most important product to them is selected. A participant revealed that the elderly are advised by nutritionists to go for plant milk because of its low fat content. This is in line with literature where Anderson –wise (2019) agrees that although there is a move for plant-based products to replace milk, the point is that milk gives a high source of protein with a special combination of nutrients for good health.

Packaging

Most participants confirmed that a reduction in the size of milk will increase consumption. This is consistent with literature reviewed as pointed by Wansink and Park, (2001) the size of the container and packaging which are external stimuli can influence how much a consumer takes in because consumers do not find it easy to measure how much they consume from a bigger container and can be a means of increasing the consumption of healthy food. This infers that the packaging can improve consumption. In addition, (Sehrawet and Kundu, 2007) in their study found that packaging is determined by how easy it is for storage purposes.

Government Policies

Most participants opined that government policies in terms of awareness should be more active, this is consistent with literature. According to Vaster H et al., (2013) the misconceptions of milk can be rectified by the elucidation of the main nutrients contained in milk and this should be done by all involved such as producers, policymakers, health professionals, consumers, and caregivers.

All participants confirmed that improved government policies in terms of local production, creation of ranches and research institutes will increase consumption. This is in line with the literature as regards production hurdles being a hindrance to the performance of the dairy sector (Fao 2019). Similarly, Thelma p.pans (2002), posits that new technologies are effective in the improvement of crop- animal structures. This

study highlights the importance of improvement of local production to increase productivity as most of milk in Nigeria is being imported.

In addition, all participants revealed that the electricity affects the preservation of milk and is a factor that is considered while purchasing milk as it goes sour easily. This is congruent with literature in terms of availability of energy in developing countries, the challenge being that refrigeration and cooling is dependent on the availability of electricity that is inexpensive and reliable, which is most times in shortage in developing countries (Puri, 2016). Likewise, Burnes (2019) posits that electricity is a step towards achieving productivity and good quality life.

This study emphasizes that a solution to electricity problems by constant supply will encourage consumers to purchase milk with the assurance that it will be preserved and also to prevent food wastage which can occur after purchase by consumers (Block *et al.*, 2016).

5.3 Contribution and Limitation of Research

This study was exploratory in nature and contributes to existing literature and to the Nigerian dairy sector. It provides a comprehensive interpretation of the factors that influence consumer behavior towards milk. Qualitative analysis and case study approach was used and the objective was to discover the feelings and opinions of consumers in terms of milk consumption.

The limitation of the study was the use of a few sample size, this was due to the global pandemic that was caused by Covid-19, where there was lockdown in most countries to stop the spread of the virus. During the pandemic, most people were not willing to participate in the interviews because psychologically people were more concerned about their health and safety. Also, the short time frame was a limitation to the study.

5.4 Recommendations for Practice

In applying marketing efforts, producers and marketers should understand the internal and external factors that influence consumer behavior, this will enable them to use the appropriate external measures which could be through advertisements, service delivery,

or other means to meet and exceed the needs of consumers. Recognizing the variables that influence purchase and consumption process and devising means to meet these needs will influence consumer's attitudes from the point of need recognition to post-consumption.

Also, government policymakers should provide infrastructure for electricity for local production and preservation purposes. This will increase production levels which will increase availability and lower prices since the majority of milk is imported, which will, on the other hand, encourage an increase in consumption.

5.5 Recommendations for Future Research

This study was short of diversity of participants across the country. Also qualitative method was identified as the best for this study with the use of interviews, however, quantitative survey can be used to obtain a wider coverage of the population. Further research could be done on the best means of creating effective inclusive awareness, increased options for food that complements milk and improvement of government policies in terms of electricity and improved local production.

5.6 Final Conclusion and Reflections

The result of this study suggested that there are eight themes that are identified as factors that influences Nigerian consumer behavior towards milk, these are perception of milk, availability of purchasing power, the price and quality of milk, effects of advertisement, gender factor, alternatives, packaging and government policies.

All participants agreed that milk is of nutritional value and rich in protein although some are not motivated to take milk because of its fat content. Also, the availability of money to buy milk determines how much will be bought, though a participant revealed that milk will not be consumed if there is nothing to take it with because it is a complementary food. Companies can motivate consumers by introducing other meal options that go with milk which is different from the ones already available.

In terms of the effects of advertisement, all participants confirmed that advertisements played a major role in enlightening them about milk, however, advertisements were

more focused on children leaving out the elderly, babies and young adults. Marketers can utilize this opportunity by channelling marketing efforts into a more functional advertisement that is all inclusive to educate consumers on the health benefits of milk and on the illness that sufficient milk intake can help prevent.

As regards packaging, emphasis was made on smaller sizes suitable for low income earners to make milk affordable to them. Also some participants opined that men were not actively involved in the purchase of milk as women did most of the shopping and even the adverts do not portray men as actively involved in the purchase of milk in the household. This suggests that marketers can involve men to be actively involved in advertisements and other marketing efforts done to capture the interest of consumers.

In addition, production issues in terms of ranches, research institutes and electricity were identified. This suggests Government policy makers to put in efforts to make policies that are beneficial and that will increase local production and thereby increase consumption.

This study provides insights on the opportunities for marketers to understand these factors that influence consumer behavior and policy makers to strategize to improve consumption levels.

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Appendices

Appendix A – Extract from Interview

APPENDICES

APPENDIX 1- Excerpt from sample of coded interviews

I: Okay, thank you. So I will like to know what your thoughts about milk are?

R: “you know when it comes to milk I see it as food which should be taken to make the body perform better that’s my own opinion, that’s the way I see milk. It is highly nutritional, it is high in protein because you know its animal protein, so it’s a good source of protein”

Milk perceived to be of nutritional value

I: Okay, so what are the factors you consider that influences your purchase decisions in terms of consumption of milk?

R: “Wow, okay. I look at the nutritional values, some of the milk are more nutritious , have more nutrients than the other ones, I look at, I love to read the description on the body of the milk to see okay what nutrients are in this compared to others, after that the next thing that matters to me is the taste, some of the milk are more creamy, they taste very creamy compared to others ones then some are really very sweet compared to the others, there are some milk that you wouldn’t need to use sugar, so much of sugar okay, when you use them so this helps me to conserve my money more, so I don’t buy so much of sugar if I already have this milk that tastes very sweet, So that’s also another reason why I go for 900 Naira because the ones of 900 Naira is a lot sweeter. They are sweeter, they are tastier, they are creamier, they have more nutritional values and if you take just a little of that you feel refreshed compared to the one of 650 naira, so these are the things, so the price also affects which one I go for because when I don’t have much money then I have to go for the cheaper ones despite the fact that I prefer the creamier ones but because of the price I will have to go for something I can afford, unlike something that is available”.

Information about product

Taste of milk

I: Okay. So what do you think? What do you think about advertisement and the way it affects consumer’s behavior

Price of milk

R: I just want to say that advertisement is very important because it is part of enlightenment so when you talk about enlighten people on milk, advertisement is one key thing, and I will like to say here that a lot of the adverts on milk do similar things, we are seeing children portrayed, children and women, either they show the mother of the house giving milk to the children for energy and vitality, yes we know all of that but there is a lot more to milk these adverts should cover especially as to how refreshing milk is to the working class people, to the elderly yes and even men, it’s more of children and women, mothers and their children, you hardly see men, so if I were to be a man, after watching those adverts I wouldn’t see the need for a man to take milk, they should bring in the men, they should bring out the fathers”

Advertisement a form of enlightenment

Children more focused on in Adverts

Advertisements not portraying men as actively involved in purchase of