



DEMOGRAPHIC VARIABLES AND RETAIL CHOICE PATTERN AMONGST URBAN NIGERIA CONSUMERS



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ABSTRACT

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The policy importance of demographic studies is yet to be fully tapped as changes in retail pattern in most cities are worth explaining. The study looked at the impact of consumer demographics variables on consumer store choice. The study analysed the difference between retail choice based on consumer sex, age, marital status, education, income amongst others. A sample of 435 consumers was randomly and clustered selected from four major commercial cities in Nigeria namely; Kano, Abuja, Lagos and Port Harcourt, while Pearson chi-square was adopted to test the hypotheses. Results indicated that there is no significant difference between retail pattern choice and sex, marital status and religion while there is a significant difference between store choice based on income, age, education and economic position of the consumer. It concluded that demographic has a great difference on the patronage and choice of retail outlet. It recommended the possibility of targeting and segmenting retail along demographic profile.

1. INTRODUCTION

Retail outlets are basically set to create possession utility to the ultimate customers. These outlets engage in exchange process and contribute significantly to standard of living, income generation, employment and economic development by selling varieties of goods and in bit quantities to the generally public. Their importance are felt by the different typology in retail outlets which exist virtually everywhere and in diverse classification of multiple ownerships, geographical locations, kind of customer interaction, level of product merchandising provided, mode of operation. For the purpose of this research work retail outlet in Nigeria will be classified as follows; Local Traditional markets, Street trading and Modern Retail Outlet (MRO).

Although not much is said in literature about retailing in the developing countries, Nigeria in particular, one should expect that the structure of the retail distribution system in Nigeria would be different from what is obtainable in the developed economies. Just as is the case anywhere else, a notable feature of retailing in Nigeria is the bulk-breaking function of the operators; goods are made

available to the customers in such smaller quantities as they may desire and can afford. A closer work at the structure of retail outlets will undoubtedly provide a clearer picture of the process of retailing in Nigeria. This approach is particularly relevant given the nature and direction of the issues under investigation in this study.

Ndubisi (2003) stated that the retail structure of an economy is a result of supply and demand force, the structure of retail institutions in Nigeria suggests that the life style and culture of a people will largely influence the retail structure of their economy. Prior to the colonial period, the traditionally recognized and most used retail outlet for the distribution of consumer goods in Nigeria was the local market (LM) that is the open market place. The introduction of the supermarket and department stores were initially established in major city centers to take care of the needs of European merchants and officials of the colonial administration added another dimension to the retail system. The rapid growth of this modern retail outlet system since independence changed the monolithic structure of the retail system in city centers of the country. Consequently, the modern retail outlet system (MRO) provides an alternative source of supply to the consumers particularly the elite and middle class consumers who have acquired new life styles. In effect, Nigeria now has three “major” types of retail outlets – the Local Market, street trading and the Modern Outlet, with the emergence of shopping malls, and shopping plazas, now making the waves in the modern retail outlet.

Growing middle class and rapid urbanization boost retailing in Nigeria. Department Stores and Supermarkets are different from Nigeria’s traditional retail institutions (that is, the local traditional market) in terms of structure, organization, the environment or atmosphere, the location, services rendered, the merchandise selection/ assortment, the mode of operation, the time of operation, promotional appeals and even price policies. The three categories of retail institutions most probably have their respective target customers who may differ on socio-economic, demographic and perhaps psychographic variables. It is, therefore possible that the existence of these alternative retail institutions/outlets, particularly in the major cities may influence the shopping behavior of consumers. Thus a consumer may, over time, develop favourable disposition to buying required goods and services from one outlet using some objective (and in some cases subjective) criteria. It is expected that the pattern of retail outlet patronage will be established where a consumer consistently buys a particular item/product from a particular retail outlet over time. Considering the importance of demographic in policy issues and patronage, and very few scarce findings proved that shopping behaviour support that consumer profile correlate to purchase and loyalty of retail store (e.g. Korgaonkar *et al.*, 1985). Against this, the aim of the study was to uncover the how consumer’s demographic characteristics behaviour relates or differs among retail pattern in Nigeria

2. THEORETICAL REVIEW

2.1. Store loyalty

Store loyalty means continue patronage of a store brand and difficulty to defect to competitor’s store offering irrespective of marketing offerings. Loyalty is a worthy goal to be pursuit by every marketing entity because it contributes to costing saving, profitability, (Jones & Sasser, 1995) minimizes time of service delivery, provide word of mouth, willingness to pay higher prices, advocacy, increased resistance to competitive pressure and organizational success (Oliver, 1999; Rowley, 2005). Customer loyalty has multidimensional constructs such as attitudinal and behavioural (Dick & Basu, 1994; Knox, 1998; Ekerete, 1996; Rowley, 2005), and are meaningful in repeat purchase, referral, and intention to buy. To secure and guarantee store loyalty, marketers must devise strategies like merchandise assortment and display, select strategic store location and design layout, employ efficient and effective customer service and order processing, give reasonable, cheap and competitive pricing, provide convenience store service and adequate promotion (Knox, 1998). Nigerian consumers have diverse profile as such are prone to be loyal to certain store. Some may be loyal due to their particular demographic characteristics age sex, education and religion,

2.2. Age

Age constitutes consumer's longevity of life as measured in quantitative figure of time passage. Empirical evidences attest that shoppers' age and demographic characteristics in general associate with kind of store loyalty behaviour (e.g., [Bellenger et al., 1976](#); [Korgaonkar et al., 1985](#)). Marketers devise a niche and segment their market on age bracket. As ones' age increases, he/she gathers more shopping experience and may decide to go for better store or remain with former one. Frequent shoppers are likely to be middle age of 30-50, well educated, with higher income, who tend to shop in modern retail store ([Crask & Reynolds \(1978\)](#)). Young shoppers are more time conscious as such refrain from regular visit to retail outlet whereas older shoppers visit frequently see shopping as opportunity to socialize, recreate and even derive intrinsic satisfaction on shopping floor during sales bargaining ([Roy, 1994](#); [Westbrook & Black, 1985](#)). As such would prefer to visit organized shopping malls.

2.3. Income/ economic position

Income defines the quantity of money individual receives at a given time period, say monthly. Income has been an old determinant of store choice. There is also an assumption that at different income levels customer has different tastes, desires and needs for goods and different attitudes towards price, services and store facilities or atmosphere, in addition to different abilities to buy. [Livesey & Lennon \(1978\)](#) also suggested that income may influence not only the type and quantity of goods bought but where they are bought as well. It is expected that a change in customer income may affect his choice of outlet. For instance, an increase in income or an improvement in customers economic situation may give rise to increased expectation; the increased expectation being a product of an increase in his affluence and sophistication. Hence, a patron of the local market may consider that the outlet is no longer in consonance with his new status and may, subsequently, switch his patronage to favour the modern outlet. Also worthy of note is the fact that families with big income bracket are more likely to buy wider product assortment and this naturally make them frequent visit store the more, especially mall and supermarket ([Bawa & Ghosh, 1999](#)). In Nigeria the higher income and wealthy class plan their shopping and regularly shop in the big mall that befits their class. Families and shoppers whose income increase have propensity to switch store so as to augment their income shift ([Leszczyc & Timmermans, 1997](#)). In contrast, [Goldman \(1977\)](#) observed that low-income family and shoppers are not too conscious of time, as they would prefer to spend enough time comparing goods in order get better maximization of small price differential and quality. This research work is more holistic and comprehensive as it takes into consideration more variables at the same time and unlike others tries them with store choice.

2.4. Religion

Customer's faith, religion, belief has the ability to direct one's place and choice of patronage ([Terpstra and Sarathy, 2000](#)). Every consumer is a religious being, and his religious belief, norms, doctrines form and influence consumption and choices. It is common in Nigeria for a Muslim brother to exhibit trait of loyalty to his fellow Muslim brother store choice; the same is observable with the varying denominations in the Christian faith ([Delener, 1994](#); [Mokhlis, 2006](#)). Nigerian are religious people with religious affinity as is predominant in our daily life and proliferations of churches, religious holidays, feasting and celebrations and these help to influence marketing activities. Ones' religion detects the kind of food, clothes, household consumable goods and lifestyle to patronize.

2.5. Education

Education here considers the amount of time spent in formal learning in school and the level of knowledge and certification acquired. [McDaniel and Burnett \(1990\)](#) found that education is one variable that is less strongly associated with retail store evaluative criteria. This tends to suggest that education may not influence consumer choice of outlet. However, Education is seen as being strongly associated with retail outlet choice or patronage in Nigeria, a highly educated person will be mindful of where he or she does his purchases, this is because his level of education will certainly structure his and perception to event, exposure, class and skill and will in turn influence where to buy from ([Bergadaa, 1990](#)). In Nigeria, apart from political class and job influence, educations click

shape people's behaviour to where how and when of purchase. Similarly Eneh (1989) in a study of Urban Housing in Nigeria found out that housing preferences and tastes are affected by the level of education; consequently, it has become imperative to investigate the role of education in consumer choice of retail outlet in Nigeria. Supported by Igwe and Chukwu (2014), they unveiled that level of educational attainment influence the choice and usage pattern of GSM services.

2.6. Prior research on demographic characteristics and consumer choice/ patronage

No single demographic characteristics can best predict store loyalty. Income is a strong determinant of consumer store purchase loyalty, but to get a better predictive power, income is often complemented and combined with other variables, like occupation, age sex, education, social status and religion to have over riding effect on loyalty, (Enis & Paul, 1990; Cort & Dominguez, 1988; Igwe & Chukwu, 2014). Studies confirmed that family income has a strong and positive driver of store loyalty (Reynolds *et al.*, 1975). There are evidences to support gender (male more than female) has different loyalty pattern in bank and mobile phone services (Fry *et al.*, 1994; Igwe & Chukwu, 2014). Social class structures also have been found to positively influence store type and loyalty (Cox, 1971). In Nigeria, very low income earners, low in education, low job or no jobs at all tend to patronise street traders (Chukwu, 2013). Schooling increases man's ego and behaviour towards what and where to consume. Educational attainment is found to influence choice of store and loyalty (Peters & Fort, 1992). Bellenger *et al.* (1976) confirmed that varying indexes of consumer characteristics; marital status, income and occupation have higher propensity on women's decision and orientation on retail types canters. It is based on this line of expectation and argument that the following hypotheses are formed.

2.7. Hypothesis

H_{O1}: Significant difference does not exist between retail outlet choices based on consumer's age

H_{O2}: Significant difference does not exist between retail outlet choices based on consumer's sex

H_{O3}: Significant difference does not exist between retail outlet choices based on consumer's educational level

H_{O4}: Significant difference does not between retail outlet choices based on consumer's income

H_{O5}: Significant difference does not exist between retail outlet choices based on consumer's economic position

H_{O6}: Significant difference does not exist between retail outlet choices based on consumer's marital status

2.8. Method

Sample of 500 consumers who are directly or indirectly involved in shopping activities were randomly surveyed from four cities in Nigeria, namely: Port Harcourt, Abuja, Lagos and Kano, out which 435 questionnaires were returned fully completed. Questionnaire was structured on demographics characteristic and the data were mostly in there nominal scale. Though few were coded in 5- Point Likert Scale of extent of agreement especially on measure of retail outlet choice type and loyalty. Bivariate Analysis, Pearson Chi square test has been used to test the hypothesis.

3. DATA PRESENTATION

3.1. Horizontal analysis on retail pattern choice and sex

The analysis on the table shows that majority of both sexes prefer the modern retail outlet with 178 of the male respondent and 140 of the females prefer the modern retail outlet, making it a total of 318 of the 435 respondent. The analysis of the above using the Pearson chi-square test, the Probability value = 0.739 which is greater than 0.05, which shows that sex has no difference on store type choice.

Table-1a. Sex* Retail pattern choice crosstabulation count

		Choice of retail pattern			Total
		Local market	Street trading	Modern retail outlet	
Sex	Male	22	48	178	248
	Female	16	31	140	187
Total		38	79	318	435

Table-1b. Chi-square tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi Square	0.604a	2	0.739
Likelihood Ratio	0.608	2	0.738
Linear-by-Linear Association	0.306	1	0.580
N of Valid Cases	435		

0 cells (8.3%) have expected count less than 5. The minimum expected count is 16.34. Calculated $\chi^2 = 0.604$, There is no significant difference between retail outlet patronage based on sex (Probability value = 0.739 > 0.05)

3.2. Horizontal analysis on retail pattern choice and respondents' economic position in the family

Table-2a. Family economic position * Retail pattern choice crosstabulation count

		Choice of Retail pattern			Total
		Local Market	Street Trading	Modern Retail Outlet	
Economic Position in the family	Sole bread winner (only source of family income).	3	18	160	181
	Major contributor to family income.	1	9	112	122
	Minor (supplement) contributor to family income	15	25	36	76
	Makes no contribution to family income.	19	27	10	56
Total		38	79	318	435

Table-2b. Chi-square tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi Square	163.717 ^a	6	0.000
Likelihood Ratio	158.218	6	0.000
Linear-by-Linear Association	129.00	1	0.000
N of Valid Cases	435		

1 cells (8.3%) have expected count less than 5. The minimum expected count is 4.89. Calculated $\chi^2 = 163.717$, There is a significant difference in the choice of retail outlet based on Respondents' Economic Class (Probability value = 0.000 < 0.05)

Table 2a & b shows that the respondents who are sole bread winners and major contributors to the family income, prefer to use the MRO, that is because they also dictate where purchases are to be made, the tables also showed that those who makes no contribution to family income prefer the street traders and the local market to the modern retail outlet. This was further made clearer in the result of the Pearson Chi-Square which have a Probability value = 0.00 < 0.05, and applying the decision rule based on the result, we conclude that there is a significant difference respondents economic class and retail pattern choice that is to say, that those who have the higher financial and social power directs their outlet choice toward MRO.

3.3. Horizontal analysis on choice of retail outlet based on educational qualification

Table-3a. Education * Retail pattern choice crosstabulation count

		Choice retail pattern			Total
		Local Market	Street Trading	Modern Retail Outlet	
Education	WASC/GCE/RSA etc Intermediate	4	6	18	28
	Professional/Technical Certificate e.g City and Guide	3	0	10	13
	NCE/OND/NRN,	18	53	15	86
	HND/B.Sc/equivalent	0	11	159	170
	M.A/M.Sc/M.Ed/M.B.A/PhD	13	9	116	138
Total		38	79	318	435

Table-3b. Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi Square	197.435 ^a	8	.000
Likelihood Ratio	197.695	8	.000
Linear-by-Linear Association	36.198	1	.000
N of Valid Cases	435		

3 cells (20.0%) have expected count less than 5. The minimum expected count is 1.14. Calculated $\chi^2 = 197.435$ There is a significant difference in the choice of retail outlet based on Educational Qualification (Probability value = 0.000 < 0.05)

Table 3a suggests a higher proportion of respondents regardless of the level of education choose to patronize the MRO, it is also evident that the proportion declared with the lower level of education. It could therefore be seen in the Pearson Chi-Square calculated with $\chi^2 = 197.435$ with a Probability value = 0.000 < 0.05, therefore the researcher concludes that there is a significant difference in the choice of retail outlet based on educational qualification. It could therefore be assured that the higher the level of education the greater the probability that a consumer will patronize the modern outlet.

3.4. Horizontal analysis on choice of retail pattern and income

Table-4a. Income * retail pattern choice cross tabulation

		Choice of Retail Outlet			Total
		Local Market	Street Trading	Modern Retail Outlet	
Income	Below #50,000	20	41	66	127
	#50,000 – #99,000	2	9	119	130
	#100,000 – #149,000	6	5	54	65
	#150,000 – #199,000	3	6	26	35
	#200,000 – #249,000	2	2	33	37
	#250,000 – #299,000	2	7	13	22
	#300,000 and above	3	9	7	19
Total		38	79	318	435

Table-4b. Chi-square tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi Square	77.874 ^a	12	0.000
Likelihood Ratio	80.881	12	0.000
Linear-by-Linear Association	0.217	1	0.642
N of Valid Cases	435		

6 cells (28.6%) have expected count less than 5. The minimum expected count is 1.66. Calculated $\chi^2 = 77.874$, There is a significant difference in the choice of retail outlet based on Income (Probability value = 0.000 < 0.05)

The proportion of respondents who prefer the modern retail outlet increased as income increased. For instance out of 127 respondents within the income bracket of less than 50000, 20 prefer LM and 41 ST but as income increased it reduced. Therefore low income people are typical patrons of street traders and local market. The Pearson Chi-Square calculated is $\chi^2 = 77.874$ with a Probability value of $0.000 < 0.05$, with the above result, we conclude that there is a significant difference in the choice of retail outlet based on income.

3.5. Horizontal analysis on choice of retail outlet based on marital status

Table-5a. Marital status * choice of retail outlet crosstabulation Count

		Choice of Retail Outlet			Total
		Local Market	Street Trading	Modern Retail Outlet	
Marital Status	Married	25	51	191	267
	Single	10	20	78	108
	Divorced	0	2	7	9
	Separated	1	1	16	18
	Widowed	2	5	26	33
Total		38	79	318	435

Table-5b. Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi Square	4.266 ^a	8	0.832
Likelihood Ratio	5.665	8	0.685
Linear-by-Linear Association	1.989	1	0.158
N of Valid Cases	435		

5 cells (33.3%) have expected count less than 5. The minimum expected count is .79. Calculated $\chi^2 = 4.266$, There is no significant difference in the choice of retail pattern and marital Status. (Probability value = $0.832 > 0.05$)

Table 5a shows that irrespective of marital status, majority of the respondent prefer the modern retail outlet as their choice of outlet, 191 respondents out of the 267 respondents that are married showed preference to the modern retail outlet, also, 78 out of the 108 respondents that are single also prefer the modern retail outlet. The Pearson Chi-Square calculated is 163.717 with a Probability value of 0.832 which is greater than 0.05, applying the decision rule, there is no significant difference in the choice of outlet based on marital status, as both married, single, divorced and widowed prefer the MRO.

3.6. Horizontal analysis on choice of retail outlet based on age

Table-6a. Age * Choice of retail outlet crosstabulation count

		Choice of Retail Outlet			Total
		Local Market	Street Trading	Modern Retail Outlet	
Age	16 years – 30 years	7	38	29	74
	31 years – 45 years	9	9	135	153
	46 years – 60 years	6	27	100	133
	61 years and above	16	5	54	75
Total		38	79	318	435

Table-6b. Chi-square tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi Square	97.719 ^a	6	0.000
Likelihood Ratio	87.950	6	0.000
Linear-by-Linear Association	1.102	1	0.294
N of Valid Cases	435		

0 cells (.0%) have expected count less than 5. The minimum expected count is 6.46. Calculated $\chi^2 = 97.719$. There is a significant difference retail pattern choice and age ($PV = 0.000 < 0.05$). Although the results of the analysis tends to confirm consumers preference for model retail outlet, it suggest however that consumers in higher age brackets tend to prefer the MRO than consumers in the lower age bracket

The Pearson Chi-Square calculated $\chi^2 = 97.719$ with a $Pv = 0.000 < 0.05$, applying the decision rule, we conclude that there is significant difference between choice of retail pattern and age. We can then conclude that as one age increases the visit and patronage similar increases until one get to old/ aged age bracket and this influence the consumers' pattern of retail type.

3.7. Horizontal analysis on choice of retail outlet based on religion

Table-7. Religion *choice of retail outlet crosstabulation count

		Choice of Retail Outlet			Total
		Local Market	Street Trading	Modern Retail Outlet	
Religion	Christianity	20	56	224	300
	Islam	16	20	81	117
	Others	2	3	13	18
Total		38	79	318	435

Table-7b. Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi Square	5.334 ^a		
Likelihood Ratio	4.977	4	0.255
Linear-by-Linear Association	1.698	4	0.290
N of Valid Cases	435	1	0.193

2 cells (22.2%) have expected count less than 5. The minimum expected count is .57. Calculated $\chi^2 = 5.334$. There is no significant difference in the choice of retail pattern and Religion (Probability value = $0.255 > 0.05$). The analysis above shows that irrespective of religion, the respondents prefer the MRO to either street trading or local market, the Pearson Chi-Square calculated $\chi^2 = 5.334$ with a $Pv = 0.255 > 0.05$, applying the decision rule, the research concludes that there is no significant difference between choice of retail pattern in based on religion

4. DISCUSSION OF FINDINGS

The analysis on the table above shows that majority of both sexes prefer the modern retail outlet with 178 of the male respondent and 140 of the females prefer the modern retail outlet, making it a total of 318 of the 435 respondent. The analysis of the above using the Pearson chi-square test, the Probability value = 0.739 which is greater than 0.05, support that no clear significant difference between choice of retail pattern on sex, which does not support our earlier hypothesis. This finding is in agreement with the findings of Mortimer and Clarke (2006) that men are more grocery shoppers now; this negates the traditional gender role women play in shopping. It shows the sex role shift in our modern cities in Nigeria.

On the case of economic position in the family, Table 2a shows that the respondents who are sole bread winners and major contributors to the family income, prefer to use the MRO, that is because they also dictate where purchases are to be made, the table also showed that those who makes no contribution to family income prefer the street traders and the local market to the modern retail

outlet. This was further made clearer in the result of the Pearson Chi-Square which have a Probability value = $0.00 < 0.05$, and applying the decision rule based on the result, we conclude that there is a significant difference between retail pattern choice and respondents economic class, that is to say, that those who have the higher financial power have higher chance to move and directs upward movement from street to open and MRO.

Table 3 above suggests a higher proportion of respondents regardless of the level of education choose to patronize the MRO, it is also evident that the proportion declared with the lower level of education. It could therefore be seen in the Pearson Chi-Square calculated with $\chi^2 = 197.435$ with a Probability value = $0.000 < 0.05$, therefore the researcher concludes that there is a significant difference in the choice of retail outlet based on educational qualification. It could therefore be assured that the higher the level of education the greater the probability that a consumer will patronize the modern outlet.

The proportion of respondents who prefer the modern retail outlet increased as income increased. For instance out of 127 respondents within the income bracket of less than 50000, 20 prefer LM and 41 ST but as income increased it reduced. Therefore low income people are typical patrons of street traders and local market. The Pearson Chi-Square calculated is $\chi^2 = 77.874$ with a Probability value of $0.000 < 0.05$, with the above result, we conclude that there is a significant difference in the choice of retail outlet based on income. This is in accordance with earlier studies of Livesey and Lennon (1978) and recent works of Bawa and Gbosh (1999) and that the overall shopping is expected to increase with the increase in income and a change in choice, it has also been noticed that high income households are more likely to display a store switching (Leszczyc & Timmermans, 1997).

Table 5 shows that irrespective of marital status, majority of the respondent prefer the modern retail outlet as their choice of outlet, 191 respondents out of the 267 respondents that are married showed preference to the modern retail outlet, also, 78 out of the 108 respondents that are single also prefer the modern retail outlet. The Pearson Chi-Square calculated is 163.717 with a Probability value of 0.832 which is greater than 0.05, applying the decision rule, there is no significant difference in the choice of outlet based on marital status, as both married, single, divorced and widowed prefer the MRO.

Although the results of the analysis tends to confirm consumers preference for model retail outlet, it suggest however that consumers in higher age brackets tend to prefer the MRO than consumers in the lower age bracket. The Pearson Chi-Square calculated $\chi^2 = 97.719$ with a Pv = $0.000 < 0.05$, applying the decision rule, we conclude that there is significant difference in the choice of retail outlet based on age. This findings agrees with the findings of Koo (2003), Kalu and Ikwuegbu (2000); Ewah (2010) and Roy (1994) that age can influence the consumers' choice of outlet.

The analysis above shows that irrespective of religion, the respondents prefer the MRO to either street trading or local market, the Pearson Chi-Square calculated $\chi^2 = 5.334$ with a PV = $0.255 > 0.05$, This is in agreement with the works of Mokhlis (2006), Essoo and Dibb (2004) that there is no significant difference in the choice of retail outlet based on religion.

5. CONCLUSION AND RECOMMENDATIONS

Unlike previous study, in this single study has shown how demographic profile differs and influence patronage among emerging retail pattern of local market, street trading and modern retail outlets in Nigeria which is not found in literature. The study conclude that consumer's sex, marital status and religion has no significant difference in the choice of retail outlet while there is a significant difference between store choice based on income, age, education and economic position of the consumer. This goes to mean that consumer retail outlet choice pattern changes alongside with one's level of education, age, income and economic position changes in Nigeria.

The study recommends that policy makers in trying to win, site and manage retail outlet and should consider demographic variable especially for street trading and local markets, modern retail outlet. Also store owners should in their store design, layout, site and assortment display consider city demographic trend so as to know which retail outlet to invest in, especially the MRO.

The findings are also a guide to marketers and potential investors in the area of market segmentation and market positioning especially with the emerging class difference and modern shopping mall pattern. This has implication for policy maker to have an eye on the demographic trends as it could be very useful on revenue and policy framework.

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